



JPMorgan Chase Bank, N.A.
P O Box 182051
Columbus, OH 43218-2051

October 12, 2019 through November 14, 2019

Account Number: 000000982269581

CUSTOMER SERVICE INFORMATION

Web site: **Chase.com**
Service Center: **1-800-935-9935**
Deaf and Hard of Hearing: 1-800-242-7383
Para Espanol: 1-877-312-4273
International Calls: 1-713-262-1679

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ARTURO RIVERA
7685 TRASK AVE
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WESTMINSTER CA 92683-2305



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We want to remind you about the overdraft service options that are available for your personal checking account(s)

We've included information on the last page of this statement to remind you of our overdraft services and associated fees. You can find more information about these services and ways to avoid overdraft fees at chase.com/overdraft-services.

If you have questions, please call us at the number on your statement.

CHECKING SUMMARY

Chase College Checking

	AMOUNT
Beginning Balance	\$768.64
Deposits and Additions	4,455.00
Checks Paid	-1,700.00
ATM & Debit Card Withdrawals	-1,822.03
Electronic Withdrawals	-751.33
Other Withdrawals	-40.00
Fees	-6.00
Ending Balance	\$904.28

CHECKS PAID

CHECK NUMBER	DATE PAID	AMOUNT
9306 ^	11/05	\$1,700.00
Total Checks Paid		\$1,700.00

If you see a check description in the Transaction Detail section, it means your check has already been converted for electronic payment. Because of this, we're not able to return the check to you or show you an image on Chase.com.

^ An image of this check may be available for you to view on Chase.com.



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TRANSACTION DETAIL

DATE	DESCRIPTION	AMOUNT	BALANCE
	Beginning Balance		\$768.64
10/15	Remote Online Deposit 1	100.00	868.64
10/15	Card Purchase 10/12 Amzn Mktp US*Xj69191 Amzn.Com/Bill WA Card 4266	-45.37	823.27
10/15	Card Purchase 10/12 Lyft *Ride Sat 10Am Lyft.Com CA Card 4266	-13.45	809.82
10/15	10/12 Withdrawal	-40.00	769.82
10/15	Card Purchase 10/12 Knott's Berry Farm Admi Buena Park CA Card 4266	-5.39	764.43
10/15	Card Purchase 10/13 The Flame Broiler Buena Park CA Card 4266	-15.41	749.02
10/15	Card Purchase 10/12 Mcdonald's F11029 Buena Park CA Card 4266	-23.00	726.02
10/15	Card Purchase With Pin 10/13 Northgate 929 S Euclid Anaheim CA Card 4266	-20.88	705.14
10/15	Card Purchase 10/14 Toyota Place Garden Grove CA Card 4266	-309.76	395.38
10/15	ATM Withdrawal 10/14 105 E 17th St Costa Mesa CA Card 4266	-20.00	375.38
10/15	Card Purchase With Pin 10/14 Lucky Circle K Costa Mesa CA Card 4266	-7.71	367.67
10/15	Recurring Card Purchase 10/13 Amazon Prime Amzn.Com/Bill WA Card 4266	-14.13	353.54
10/16	Card Purchase 10/15 Creditreport 800-7569684 UT Card 4266	-14.99	338.55
10/16	Card Purchase With Pin 10/15 Circle K 09477 Westminster CA Card 4266	-21.62	316.93
10/16	Card Purchase With Pin 10/16 Arco #42259 Huntington Be CA Card 4266	-26.36	290.57
10/16	Time Warner Cabl Twc Eftpmt 0214039815 Spa Tel ID: C844840000	-124.50	166.07
10/16	Oportun/Progress ACH PPD ID: 1330903620	-92.00	74.07
10/18	Card Purchase With Pin 10/18 Food4Less Fuel 1317 Long Beach CA Card 4266	-21.09	52.98
10/21	Remote Online Deposit 1	100.00	152.98
10/21	Card Purchase 10/18 Del Taco 0428 Westminster CA Card 4266	-21.49	131.49
10/21	Card Purchase 10/18 Del Taco 0428 Westminster CA Card 4266	-6.94	124.55
10/21	Card Purchase 10/18 Del Taco 0428 Westminster CA Card 4266	-5.75	118.80
10/21	Card Purchase With Pin 10/19 Wal-Mart Store Westminster CA Card 4266	-15.39	103.41
10/22	Recurring Card Purchase 10/21 Crt*Lexington Law 800-3418441 UT Card 4266	-89.95	13.46
10/23	ATM Cash Deposit 10/23 14011 Beach Blvd Westminster CA Card 4266	400.00	413.46
10/23	Lendify Financia 4153912431 191021055204Gq8 Tel ID: 1800911143	-66.00	347.46
10/24	Card Purchase With Pin 10/24 Wal-Mart Store Westminster CA Card 4266	-15.67	331.79
10/25	ATM Cash Deposit 10/25 14011 Beach Blvd Westminster CA Card 4266	600.00	931.79
10/25	Card Purchase 10/24 Jack IN The Box 3338 Westminster CA Card 4266	-11.92	919.87
10/25	ATM Withdrawal 10/25 105 E 17th St Costa Mesa CA Card 4266	-25.00	894.87
10/28	Card Purchase Return 10/25 Lyft *Cancel Fee San Francisco CA Card 4266	5.00	899.87
10/28	Card Purchase 10/25 Mejia Collision Center El Monte CA Card 4266	-500.00	399.87
10/28	Card Purchase 10/25 Lyft *Cancel Fee Lyft.Com CA Card 4266	-5.00	394.87
10/28	Card Purchase 10/26 Lyft *Ride Fri 1Pm Lyft.Com CA Card 4266	-40.55	354.32
10/28	Card Purchase 10/25 Lyft *Cancel Fee Lyft.Com CA Card 4266	-5.00	349.32
10/28	Card Purchase With Pin 10/26 LA Aguila Market Westminster CA Card 4266	-16.26	333.06
10/28	Card Purchase With Pin 10/26 VAN's Min VAN's Mini M Westminster CA Card 4266	-6.35	326.71
10/28	Card Purchase 10/26 Rio Restaurant Pupuseri Anaheim CA Card 4266	-52.55	274.16

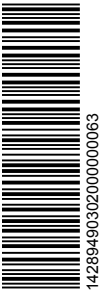


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TRANSACTION DETAIL (continued)

DATE	DESCRIPTION	AMOUNT	BALANCE
10/28	Card Purchase With Pin 10/27 Jons Market 18 15300 G Westminster CA Card 4266	-135.73	138.43
10/28	Card Purchase With Pin 10/27 Wal-Mart #2495 Westminster CA Card 4266	-20.24	118.19
10/29	Card Purchase 10/28 Taco Bell #000114 Westminster CA Card 4266	-6.51	111.68
10/29	Card Purchase 10/28 Taco Bell #000114 Westminster CA Card 4266	-2.38	109.30
10/29	Card Purchase With Pin 10/29 Skechers-USA #358 Westminister CA Card 4266	-52.18	57.12
10/29	Oportun/Progress ACH PPD ID: 1330903620	-92.00	-34.88
10/31	ATM Cash Deposit 10/31 14011 Beach Blvd Westminster CA Card 4266	200.00	165.12
11/01	Card Purchase 11/01 Spectrum 855-707-7328 CA Card 4266	-125.21	39.91
11/04	ATM Cash Deposit 11/04 14011 Beach Blvd Westminster CA Card 4266	650.00	689.91
11/04	Remote Online Deposit 1	1,700.00	2,389.91
11/04	Remote Online Deposit 1	100.00	2,489.91
11/04	Card Purchase 10/31 Mcdonald's F809 Westminster CA Card 4266	-24.74	2,465.17
11/04	Card Purchase With Pin 11/04 Lucky Circle K Costa Mesa CA Card 4266	-4.65	2,460.52
11/05	Check # 9306	-1,700.00	760.52
11/06	Lendify Financia 4153912431 191104071108Gtg Tel ID: 1800911143	-66.00	694.52
11/08	Card Purchase 11/08 Amzn Mktp US*NM4B92A Amzn.Com/Bill WA Card 4266	-24.74	669.78
11/12	Remote Online Deposit 1	100.00	769.78
11/12	Card Purchase 11/10 Google *Youtube Supe G.CO/Helppay# CA Card 4266	-5.00	764.78
11/13	Card Purchase With Pin 11/13 7-Eleven Westminster CA Card 4266	-5.16	759.62
11/13	Oportun/Progress ACH PPD ID: 1330903620	-92.00	667.62
11/13	Recurring Card Purchase 11/13 Amazon Prime Amzn.Com/Bill WA Card 4266	-14.13	653.49
11/14	Remote Online Deposit 1	500.00	1,153.49
11/14	Card Purchase 11/13 Bloomz Tea Westminster CA Card 4266	-12.50	1,140.99
11/14	Card Purchase 11/13 Bloomz Tea Westminster CA Card 4266	-6.25	1,134.74
11/14	11/14 Payment To Chase Card Ending IN 8535	-60.93	1,073.81
11/14	11/14 Payment To Chase Card Ending IN 3927	-157.90	915.91
11/14	Card Purchase With Pin 11/14 Chevron/G&M Oil CO., L Westminster CA Card 4266	-5.63	910.28
11/14	Monthly Service Fee	-6.00	904.28
Ending Balance			\$904.28



OVERDRAFT AND RETURNED ITEM FEE SUMMARY

	Total for This Period	Total Year-to-date
Total Overdraft Fees *	\$.00	\$306.00
Total Returned Item Fees	\$.00	\$34.00

* Total Overdraft Fees includes Insufficient Funds Fees, and Extended Overdraft Fees

Total Refunds for Overdraft or Returned Item Fees Identified above: \$.00 \$170.00

Did you know your monthly service fee is waived when you have direct deposit activity during the statement period?



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IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC FUNDS TRANSFERS: Call us at 1-866-564-2262 or write us at the address on the front of this statement (non-personal accounts contact Customer Service) immediately if you think your statement or receipt is incorrect or if you need more information about a transfer listed on the statement or receipt.

For personal accounts only: We must hear from you no later than 60 days after we sent you the FIRST statement on which the problem or error appeared. Be prepared to give us the following information:

- Your name and account number
- The dollar amount of the suspected error
- A description of the error or transfer you are unsure of, why you believe it is an error, or why you need more information.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days (or 20 business days for new accounts) to do this, we will credit your account for the amount you think is in error so that you will have use of the money during the time it takes us to complete our investigation.

IN CASE OF ERRORS OR QUESTIONS ABOUT NON-ELECTRONIC TRANSACTIONS: Contact the bank immediately if your statement is incorrect or if you need more information about any non-electronic transactions (checks or deposits) on this statement. If any such error appears, you must notify the bank in writing no later than 30 days after the statement was made available to you. For more complete details, see the Account Rules and Regulations or other applicable account agreement that governs your account. Deposit products and services are offered by JPMorgan Chase Bank, N.A. Member FDIC



JPMorgan Chase Bank, N.A. Member FDIC

Overdraft and Overdraft Fee Information for Your Chase Checking Account

What You Need to Know About Overdrafts and Overdraft Fees

An overdraft occurs when you do not have enough money in your account to cover a transaction, but we pay it anyway. We can cover your overdrafts in two different ways:

1. We have standard overdraft practices that come with your account.
2. We also offer overdraft protection through a link to a Chase savings account, which may be less expensive than our standard overdraft practices. You can contact us to learn more.

This notice explains our standard overdraft practices.

- **What are the standard overdraft practices that come with my account?**

We **do** authorize and pay overdrafts for the following types of transactions:

- Checks and other transactions made using your checking account number
- Recurring debit card transactions

We **do not** authorize and pay overdrafts for the following types of transactions, unless you ask us to (see below):

- Everyday debit card transactions

We pay overdrafts at our discretion, which means we do not guarantee that we will always authorize and pay any type of transaction. If we do not authorize and pay an overdraft, your transaction will be declined.

- **What fees will I be charged if Chase pays my overdraft?**

Under our standard overdraft practices:

- If we pay an item, we'll charge you a \$34 Insufficient Funds Fee per item. This fee is not charged if your account balance at the end of the business day is overdrawn by \$5 or less, or for items that are \$5 or less.
- We won't charge more than three Insufficient Funds Fees per day, for a total of \$102.

- **We waive fees for some account types:**

- For Chase SapphireSM Checking accounts, we waive the Insufficient Funds and Returned Item fees if items(s) are presented or withdrawal request(s) are made against an account with insufficient funds on four or fewer business days in the past 12 months.
- For Chase Private Client CheckingSM accounts, we waive the Chase overdraft fees.

- **What if I want Chase to authorize and pay overdrafts on my everyday debit card transactions?**

If you or a joint account owner would like to change your selection, sign in to chase.com to update your account settings, or call us at 1-800-935-9935 (or collect at 1-713-262-1679 if outside the U.S.), or visit a Chase branch. We accept operator relay calls.



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