



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

October 25, 2019 through November 26, 2019

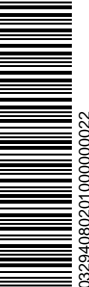
Account Number: **000000769352589**

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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PIEDAD MENESES
6021 OTIS AVE APT C
HUNTINGTON PARK CA 90255-3444



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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 Total Checking

	AMOUNT
Beginning Balance	-\$669.92
Deposits and Additions	2,893.03
Checks Paid	-300.00
ATM & Debit Card Withdrawals	-1,105.36
Electronic Withdrawals	-85.00
Fees	-102.00
Ending Balance	\$630.75

CHECKS PAID

CHECK NUMBER	DATE PAID	AMOUNT
182 ^	11/01	\$300.00
Total Checks Paid		\$300.00

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.

TRANSACTION DETAIL

DATE	DESCRIPTION	AMOUNT	BALANCE
	Beginning Balance		-\$669.92
10/29	The Habit Payroll PPD ID: 2813920629	984.04	314.12
10/29	ATM Withdrawal 10/29 4426 Gage Ave Bell CA Card 3538	-10.00	304.12
10/30	Lendify Financia 4153912431 19102905534111U Tel ID: 1800911143	-85.00	219.12



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TRANSACTION DETAIL (continued)

DATE	DESCRIPTION	AMOUNT	BALANCE
10/31	Card Purchase 10/29 Ace Cash Express Inc 972-5505144 TX Card 3538	-300.00	-80.88
11/01	Check # 182	-300.00	-380.88
11/01	Insufficient Funds Fee For Check #182 IN The Amount of \$300.00	-34.00	-414.88
11/12	The Habit Payroll PPD ID: 2813920629	977.20	562.32
11/12	ATM Withdrawal 11/09 4426 Gage Ave Bell CA Card 3538	-560.00	2.32
11/12	Recurring Card Purchase 11/09 AT&T *Payment 800-288-2020 TX Card 3538	-47.72	-45.40
11/12	Insufficient Funds Fee For A \$47.72 Recurring Card Purchase - Details: 1109AT&T *Payment 800-288-2020 TX 04833160134683538 01	-34.00	-79.40
11/13	Returned Item Fee For An Unpaid \$85.00 Item - Details: Lendify Financia 4153912431 191112060156D0L Tel ID: 1800911143	-34.00	-113.40
11/26	The Habit Payroll PPD ID: 2813920629	931.79	818.39
11/26	Card Purchase W/Cash 11/26 Food4Less 0341 Maywood CA Card 3538 Purchase \$20.40 Cash Back \$100.00	-120.40	697.99
11/26	Card Purchase With Pin 11/26 Superior Grocers #143 Maywood CA Card 3538	-43.75	654.24
11/26	Card Purchase With Pin 11/26 Shell Service S Maywood CA Card 3538	-23.49	630.75
Ending Balance			\$630.75

A monthly Service Fee was **not** charged to your Chase Total Checking account. Here are the three ways you can avoid this fee during any statement period.

- **Have direct deposits totaling \$500.00 or more.**
(Your total direct deposits this period were \$2,893.03. Note: some deposits may be listed on your previous statement)
- **OR, keep a minimum daily balance in this checking account of \$1,500.00 or more**
(Your minimum daily balance was -\$669.92)
- **OR, keep an average daily balance of qualifying linked deposits and investments of \$5,000.00 or more**
(Your average daily balance of qualifying linked deposits and investments was -\$273.47)

OVERDRAFT AND RETURNED ITEM FEE SUMMARY

	Total for This Period	Total Year-to-date
Total Overdraft Fees *	\$68.00	\$1,156.00
Total Returned Item Fees	\$34.00	\$68.00

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



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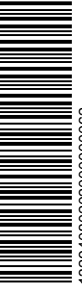
IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC FUNDS TRANSFERS: Call us at 1-866-564-2262 or write us at the address on the front of this statement (non-personal accounts contact Customer Service) immediately if you think your statement or receipt is incorrect or if you need more information about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



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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.