



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

June 11, 2024 through July 09, 2024

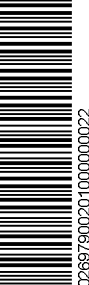
Account Number: **000000317830625**

CUSTOMER SERVICE INFORMATION

Web site: **Chase.com**
Service Center: **1-800-935-9935**
Para Espanol: **1-877-312-4273**
International Calls: **1-713-262-1679**
We accept operator relay calls

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20 FARMHAVEN AVE
EDISON NJ 08820-3237



Good news – we reduced the Non-Chase ATM Fee in several U.S. territories

As of February 20, 2024, we reduced the Non-Chase ATM Fee to \$3 (previously \$5) in American Samoa, Guam and the Northern Mariana Islands. We'll continue to waive this fee for eligible accounts and the ATM owner/network will still charge a Surcharge Fee.¹ You won't be charged these fees when you use a Chase ATM.

For more information, please see the Fee Schedule in the **Additional Banking Services and Fees** at chase.com/disclosures.

If you have any questions, please call us at the number listed on this statement. We accept operator relay calls.

¹For Chase SapphireSM Checking, Chase Private Client CheckingSM and Chase Private Client SavingsSM accounts, we waive the Chase fee and refund ATM Surcharge Fees charged to you at non-Chase ATMs. For Chase Premier Plus CheckingSM, we waive the Chase fee for the first four Non-Chase ATM transactions each statement period.

Please review our overdraft service options at the end of this statement

We've included an overview of our overdraft services and fees that are available for personal checking account(s) at the end of this statement.

Please note, the following overdraft services are not available for certain accounts:

- Standard Overdraft Practice and Chase Debit Card CoverageSM are not available for Chase High School CheckingSM, Chase Secure CheckingSM and Chase First CheckingSM.
- Overdraft Protection is not available for Chase Secure CheckingSM and Chase First CheckingSM.

If you have questions, please visit chase.com/overdraft or call us at the number on this statement. We accept operator relay calls.

We updated the Digital Services Agreement and digital Transfers Terms & Conditions

To help protect your account, we've updated our terms for our Transfers Service. We now determine the limit for each external transfer (a transfer between your eligible Chase account and an external account you've added to your online profile) based on internal Chase criteria at the time you schedule the transfer, rather than applying predetermined limits. The new terms may affect your maximum daily external transfer limit.

You can see the new terms in section 1.2 of the Digital Services Agreement, Addendum: Transfers Service or in the Transfers Agreement.

How to view the Digital Services Agreement or Transfers Agreement:

- On chase.com after you log in to your account, click on the Main Menu then select "Agreements & disclosures."
- On the Chase Mobile[®] app, select "Legal information" from Profile & Settings or at the bottom of the home page, then "Legal agreements and disclosures."



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CHECKING SUMMARY

Chase Total Checking

	AMOUNT
Beginning Balance	\$13,089.04
Deposits and Additions	8,242.00
Electronic Withdrawals	-10,379.34
Ending Balance	\$10,951.70

TRANSACTION DETAIL

DATE	DESCRIPTION	AMOUNT	BALANCE
	Beginning Balance		\$13,089.04
06/11	06/11 Online Payment 20721032469 To Bank of America, N.A.	-637.05	12,451.99
06/11	06/11 Online Payment 20721060196 To Mr. Cooper	-486.31	11,965.68
06/12	Apartments.Com Apts Morri St-Q4J3E5W2R5T7 CCD ID: 4270465600	449.00	12,414.68
06/13	Apartments.Com Apts Morri St-G1R3U8L3G4Q0 CCD ID: 4270465600	449.00	12,863.68
06/14	06/14 Payment To Chase Card Ending IN 3742	-1,866.57	10,997.11
06/18	Zelle Payment To Asim Jpm99AiwXu26	-280.00	10,717.11
06/21	06/21 Online Payment 20842434222 To Belmont South Comnty Ass C/O Acn	-135.30	10,581.81
06/24	06/24 Online Payment 20861559778 To Cheverly - Hoa - Constant Friendship	-76.40	10,505.41
06/24	06/24 Online Payment 20861651887 To Havre De Hills Hoa	-50.00	10,455.41
06/24	06/24 Online Payment 20861542420 To Lohrs Orchard - Hoa	-47.40	10,408.01
06/25	Zelle Payment To Gary (Grass Cut) Nu Jpm99Aja6Uln	-105.00	10,303.01
06/26	06/26 Online Realtime Transfer To Bofa 2867 Transaction#: 21210146483 Reference#: 9210146483Rx	-5,000.00	5,303.01
06/28	06/28 Online Payment 20926672434 To Wells Fargo Auto	-502.89	4,800.12
07/01	Baltoreghousing Cred Debit PPD ID: 1461215609	3,568.00	8,368.12
07/01	Baltoreghousing Cred Debit PPD ID: 1461215609	1,891.00	10,259.12
07/01	Baltimore County Payments PPD ID: 3526000889	1,487.00	11,746.12
07/01	Zelle Payment From Shimeeka Payne 2Bp0lnr98Kfg	139.00	11,885.12
07/05	Zelle Payment From Bonita Smith Nav0lnubw6Jr	259.00	12,144.12
07/09	07/09 Online Payment 21019631160 To JPMorgan Chase Bank (Mtg)	-629.71	11,514.41
07/09	07/09 Online Payment 21019480307 To Bethpage Federal Credit Union	-562.71	10,951.70
	Ending Balance		\$10,951.70

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 electronic deposits made into this account totaling \$500.00 or more, such as payments from payroll providers or government benefit providers, by using (i) the ACH network, (ii) the Real Time Payment or FedNowSM network, or (iii) third party services that facilitate payments to your debit card using the Visa or Mastercard network.**
(Your total electronic deposits this period were \$7,844.00. Note: some deposits may be listed on your previous statement)
- **OR, keep a balance at the beginning of each day of \$1,500.00 or more in this account.**
(Your lowest beginning day balance was \$4,800.12)
- **OR, keep an average beginning day balance of \$5,000.00 or more in qualifying linked deposits and investments.**
(Your average beginning day balance of qualifying linked deposits and investments was \$10,346.64)



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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 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:

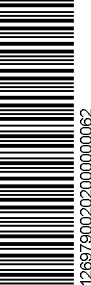
- Your name and account number;
- A description of the error or the transaction you are unsure about, and why you think it is an error or want more information; and
- The amount of the suspected error.

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.

For business accounts, see your deposit account agreement or other applicable agreements that govern your account for details.

IN CASE OF ERRORS OR QUESTIONS ABOUT NON-ELECTRONIC FUNDS TRANSFERS: Contact us immediately if your statement is incorrect or if you need more information about any non-electronic funds transfers on this statement. For more details, see your deposit account agreement or other applicable agreements that govern your account.

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. Whether your account has enough money to cover a transaction is determined during our nightly processing. During our nightly processing, we take your previous end of day's balance and post credits. If there are any deposits not yet available for use or holds (such as a garnishment), these will reduce the account balance used to pay your transactions. Then we subtract any debit transactions presented during our nightly processing. The available balance shown to you during the day may not be the same amount used to pay your transactions as some transactions may not be displayed to you before nightly processing.

We pay overdrafts at our discretion, which means we do not guarantee that we will always authorize or pay any transactions presented for payment. If we do not authorize an overdraft, your transaction will be declined. If we do not pay an overdraft, your transaction will be returned. Additional information about overdrafts and your account features can be found in the *Deposit Account Agreement*.

We can cover your overdrafts in three different ways:

1. We have a Standard Overdraft Practice that comes with your account.
2. We offer Overdraft Protection through a link to a Chase savings account, which may be less expensive than our Standard Overdraft Practice. You can contact us to learn more.
3. We also offer Chase Debit Card CoverageSM, which allows you to choose how we treat your everyday debit card transactions (e.g. groceries, gasoline or dining out), in addition to our Standard Overdraft Practice.

This notice explains our Standard Overdraft Practice and Chase Debit Card Coverage.

- **What is the Standard Overdraft Practice that comes 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 (e.g. movie subscriptions or gym memberships)

- **What is Chase Debit Card Coverage?**

If you enroll in Chase Debit Card Coverage we **may** authorize and pay overdrafts for **everyday debit card transactions** (e.g. groceries, gasoline or dining out) in addition to our Standard Overdraft Practice.

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

If we authorize and pay an overdraft, we'll charge you a \$34 Overdraft Fee per transaction during our nightly processing beginning with the first transaction that overdraws your account balance by more than \$50 (maximum of 3 fees per business day, up to \$102).

We won't charge you an Overdraft Fee in the following circumstances:

- With Chase Overdraft AssistSM, we won't charge an Overdraft Fee if you're overdrawn by \$50 or less at the end of the business day **OR** if you're overdrawn by more than \$50 and you bring your account balance to overdrawn by \$50 or less at the end of the next business day (you have until 11 p.m ET (8 p.m PT) to make a deposit or transfer). Chase Overdraft Assist does not require enrollment and comes with eligible Chase checking accounts.
- We won't charge an Overdraft Fee for transactions that are \$5 or less.
- We won't charge an Overdraft Fee if your debit card transaction was authorized when there was a sufficient available balance in your account.
- For Chase SapphireSM Checking and Chase Private Client CheckingSM accounts, there are no Overdraft Fees when item(s) are presented against an account with insufficient funds on the first four business days during the current and prior 12 statement periods. On a business day when we returned item(s), this counts toward the four business days when an Overdraft Fee will not be charged.

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

If you or a joint account owner want Chase to authorize overdrafts on your everyday debit card transactions, please make your Chase Debit Card Coverage selection. You can change your Chase Debit Card Coverage selection at any time by signing in to chase.com or Chase Mobile[®] to update your account settings, calling us at 1-800-935-9935 (or at 1-713-262-1679 if outside the U.S.), or visiting a Chase branch. We accept operator relay calls.