



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

November 09, 2018 through December 10, 2018

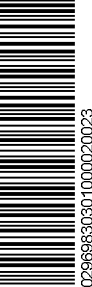
Primary Account: **000000639966030**

CUSTOMER SERVICE INFORMATION

Web site:	Chase.com
Service Center:	1-888-262-4273
Deaf and Hard of Hearing:	1-800-242-7383
International Calls:	1-713-262-1679

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INTERNATIONAL MAIL
RACHID SERKHANE
2521 34TH ST APT 4C
ASTORIA NY 11103-4966



We updated our Deposit Account and Wire Transfer Agreements

The following changes were made November 11, 2018:

- We published an updated version of our Deposit Account Agreement. You can get the latest agreement at chase.com/disclosures, at a branch or by request when you call us. Here's what you should know:
 - We added a section to describe our new Autosave feature, which allows you to make automatic transfers from your checking account to your savings account. (New section in General Account Terms, Section B, Autosave feature)
 - We no longer charge an Extended Overdraft Fee. (General Account Terms, Section C, Insufficient Funds and Returned Item fees)
 - We added an address for reporting a dispute if you believe we provided incomplete or inaccurate information about your account to a consumer reporting agency. (New section in General Account Terms, Section I, Disputing information reported to a consumer reporting agency)
- We updated our Wire Transfer Agreement, here's what you should know:
 - You will still receive email notifications on the status of your wire transfer. However, we added that if we're unable to send an email due to system failures or outages, it's your responsibility to monitor your account for the status of your wire transfer.
 - We clarified that you should expect your foreign exchange rate to be less favorable than rates quoted online or in publications.

Please call us at the number at the top of this statement if you have any questions.

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 about 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 anytime at the number on your statement.



November 09, 2018 through December 10, 2018

Primary Account: 000000639966030

CONSOLIDATED BALANCE SUMMARY

ASSETS

Checking & Savings	ACCOUNT	BEGINNING BALANCE THIS PERIOD	ENDING BALANCE THIS PERIOD
Chase Sapphire Checking	000000639966030	\$83,963.52	\$88,658.99
Chase Premier Savings	000003725701305	100.00	100.00
Total		\$84,063.52	\$88,758.99
TOTAL ASSETS		\$84,063.52	\$88,758.99

CHASE SAPPHIRE CHECKING

RACHID SERKHANE

Account Number: 000000639966030

CHECKING SUMMARY

	AMOUNT
Beginning Balance	\$83,963.52
Deposits and Additions	9,445.70
Checks Paid	-2,060.00
ATM & Debit Card Withdrawals	-5.00
Electronic Withdrawals	-2,685.23
Ending Balance	\$88,658.99
Annual Percentage Yield Earned This Period	0.01%
Interest Paid This Period	\$0.76
Interest Paid Year-to-Date	\$1.27

Good News. Your Chase Sapphire Checking Monthly Service Fee was waived because you kept an average daily balance of \$75,000 in qualifying linked deposits and investments during the statement period.

CHECKS PAID

CHECK NUMBER	DATE PAID	AMOUNT
129 ^	12/10	\$2,060.00
Total Checks Paid		\$2,060.00

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.

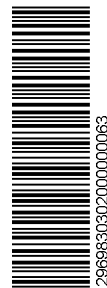


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TRANSACTION DETAIL

DATE	DESCRIPTION	AMOUNT	BALANCE
	Beginning Balance		\$83,963.52
11/13	11/12 Payment To Chase Card Ending IN 9318	-831.29	83,132.23
11/14	11/14 Payment To Chase Card Ending IN 9318	-200.00	82,932.23
11/15	Sumitomo Bank CA Payroll PPD ID: 1133380138	4,605.89	87,538.12
11/15	11/15 Payment To Chase Card Ending IN 9318	-85.00	87,453.12
11/16	Con Ed of NY Intell Ck PPD ID: 2462467002	-132.77	87,320.35
11/19	Planet Fit Club Fees PPD ID: 1710602737	-20.89	87,299.46
11/30	Sumitomo Bank CA Payroll PPD ID: 1133380138	4,739.05	92,038.51
12/03	Recurring Card Purchase 11/30 Rebtel 467-223155574 CA Card 0870	-5.00	92,033.51
12/04	Quickpay With Zelle Payment From Xinyao Shen 7724407410	100.00	92,133.51
12/04	12/04 Online Transfer 7724367171 To Rachidtd #####6508 Transaction #: 7724367171	-700.00	91,433.51
12/10	12/08 Payment To Chase Card Ending IN 9318	-715.28	90,718.23
12/10	Check # 129	-2,060.00	88,658.23
12/10	Interest Payment	0.76	88,658.99
	Ending Balance		\$88,658.99



CHASE PREMIER SAVINGS

RACHID SERKHANE

Account Number: 000003725701305

SAVINGS SUMMARY

	AMOUNT
Beginning Balance	\$100.00
Ending Balance	\$100.00

Annual Percentage Yield Earned This Period 0.00%

The monthly service fee for this account was waived as an added feature of Chase Sapphire Checking account.

You earned a higher interest rate on your Chase Premier Savings account during this statement period because you had a qualifying Chase Sapphire Checking account.



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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:

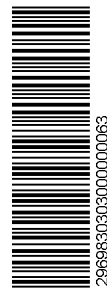
- If we pay an item, we'll charge you a \$34 Insufficient Funds Fee per item. This fee is not charged if your account balance at the end of the business day is overdrawn by \$5 or less, or for items that are \$5 or less.
- We won't charge more than three Insufficient Funds Fees per day, for a total of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

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

- For Chase SapphireSM Checking accounts, we waive the Insufficient Funds and Returned Item fees if you've had four or fewer Insufficient Funds or Returned Item occurrences 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 anytime at 1-800-935-9935 (or collect at 1-713-262-1679 if outside the U.S.), or visit a Chase branch.





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