



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

October 19, 2022 through November 16, 2022

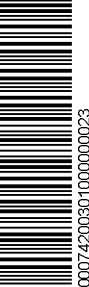
Primary Account: **000000697827678**

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**

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VICTOR ANDREI MIRON
OR ANDREA CORNISHA MIRON
3206 STEGNER AVE
LOUISVILLE KY 40216-2215



Review our updated overdraft information at the end of this statement

We've included our overdraft services and associated fees that are available for your personal checking account(s) at the end of this statement. If you're enrolled in Chase Debit Card CoverageSM, please review the refreshed information on this service. As a reminder, overdraft services are not available for Chase Secure CheckingSM or Chase First CheckingSM. Standard Overdraft Practice and Chase Debit Card Coverage are not available for Chase High School CheckingSM.

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

CONSOLIDATED BALANCE SUMMARY

ASSETS

Checking & Savings

	ACCOUNT	BEGINNING BALANCE THIS PERIOD	ENDING BALANCE THIS PERIOD
Chase Total Checking	000000697827678	\$2,863.72	\$3,584.54
Chase Savings	000003592929773	13,940.45	6,940.53
Total		\$16,804.17	\$10,525.07
TOTAL ASSETS		\$16,804.17	\$10,525.07

CHASE TOTAL CHECKING

VICTOR ANDREI MIRON

Account Number: 000000697827678

OR ANDREA CORNISHA MIRON

CHECKING SUMMARY

	AMOUNT
Beginning Balance	\$2,863.72
Deposits and Additions	8,648.00
ATM & Debit Card Withdrawals	-3,195.28
Electronic Withdrawals	-4,731.90
Ending Balance	\$3,584.54



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TRANSACTION DETAIL

DATE	DESCRIPTION	AMOUNT	BALANCE
	Beginning Balance		\$2,863.72
10/19	Cclic Internet 043000093933678 Web ID: 9049038221	-260.00	2,603.72
10/20	Card Purchase 10/19 Med*Baptist Healthcar 866-273-5392 KY Card 1981	-170.17	2,433.55
10/20	Recurring Card Purchase 10/19 Disneyplus 888-9057888 CA Card 1981	-8.23	2,425.32
10/21	Capital One Crcardpmt 3Morv2Uf0Jik1KS Web ID: 9541719318	-29.00	2,396.32
10/24	Payment Sent 10/21 Cash App*Sang 8774174551 CA Card 7068	-100.00	2,296.32
10/24	5/3 Install Loan Payment PPD ID: 1310281170	-584.58	1,711.74
10/24	Payment Sent 10/22 Cash App*Andrew Jon 8774174551 CA Card 7068	-250.00	1,461.74
10/25	Online Transfer From Sav ...9773 Transaction#: 15623533979	2,000.00	3,461.74
10/25	Card Purchase 10/25 Sams Scan-N-Go Jeffersontown KY Card 7068	-277.07	3,184.67
10/26	Zelle Payment From Giulio F Cantor 15629723702	725.00	3,909.67
10/26	Recurring Card Purchase 10/26 Caresource KY 937-224-3300 OH Card 1981	-979.93	2,929.74
10/26	Cclic Internet 043000095903830 Web ID: 9049038221	-260.00	2,669.74
10/27	Card Purchase 10/26 Med*Baptist Healthcar 866-273-5392 KY Card 1981	-519.91	2,149.83
10/27	Louisville Gas & Payment PPD ID: 1610264150	-95.49	2,054.34
10/31	American Express ACH Pmt M6642 Web ID: 2005032111	-103.19	1,951.15
11/01	Online Transfer From Sav ...9773 Transaction#: 15681679973	5,000.00	6,951.15
11/01	Amerihome Mtg Loan Paymt 0166139774 Web ID: 9Drafting	-890.62	6,060.53
11/01	Waste Management Internet PPD ID: 9049038216	-37.01	6,023.52
11/02	Cclic Internet 043000096750204 Web ID: 9049038221	-260.00	5,763.52
11/02	American Express ACH Pmt M6674 Web ID: 2005032111	-97.00	5,666.52
11/03	Applecard Gsbank Payment 11409834 Web ID: 9999999999	-124.64	5,541.88
11/03	Capital One Mobile Pmt 3Mrjw7Lp1Wueej Web ID: 9279744380	-76.28	5,465.60
11/04	Card Purchase 11/03 Sunshine Pediatrics Louisville KY Card 1981	-50.00	5,415.60
11/04	Card Purchase 11/03 Kroger #785 Louisville KY Card 1981	-40.94	5,374.66
11/04	Discover E-Payment 9101 Web ID: 2510020270	-413.93	4,960.73
11/07	Best Buy Auto Pymt 720871670280125 Web ID: Citiautldr	-168.00	4,792.73
11/08	Recurring Card Purchase 11/07 Cigna 877 484 5967 877-484-5967 FL Card 1981	-81.30	4,711.43
11/08	Card Purchase With Pin 11/08 Kroger #785 4915A Dixi Louisville KY Card 1981	-7.45	4,703.98
11/08	Card Purchase With Pin 11/08 Kroger #7 4915A Dixie Louisville KY Card 1981	-110.11	4,593.87
11/08	Card Purchase With Pin 11/08 Costco Whse #1238 Louisville KY Card 1981	-62.67	4,531.20
11/09	Cclic Internet 043000099716480 Web ID: 9049038221	-260.00	4,271.20
11/10	Zelle Payment From Giulio F Cantor 15757992311	333.00	4,604.20
11/14	Zelle Payment From Giulio F Cantor 15792598973	500.00	5,104.20
11/14	Amazon.Com, Inc. Payments Fcs001362225672 CCD ID: 9000015589	90.00	5,194.20
11/14	Card Purchase With Pin 11/12 Costco Whse #1238 Louisville KY Card 1981	-180.06	5,014.14
11/14	Card Purchase With Pin 11/12 Pauls Fru 3704 Taylors Louisville KY Card 1981	-38.25	4,975.89
11/14	American Express ACH Pmt M7248 Web ID: 2005032111	-362.89	4,613.00
11/14	Discover E-Payment 9101 Web ID: 2510020270	-245.67	4,367.33
11/14	Card Purchase With Pin 11/14 Wholefids Lou 101 4944 Louisville KY Card 1981	-38.93	4,328.40

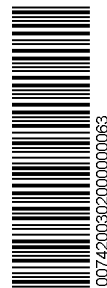


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TRANSACTION DETAIL (continued)

DATE	DESCRIPTION	AMOUNT	BALANCE
11/14	American Express ACH Pmt M0890 Web ID: 2005032111	-63.60	4,264.80
11/15	Synchrony Bank Payment 601919382323296 Web ID: 1061537262	-140.00	4,124.80
11/16	Cclic Internet 043000093207966 Web ID: 9049038221	-260.00	3,864.80
11/16	Card Purchase With Pin 11/16 Petsmart # 1117 Louisville KY Card 1981	-120.18	3,744.62
11/16	Card Purchase With Pin 11/16 Costco Whse #1238 Louisville KY Card 1981	-48.20	3,696.42
11/16	Card Purchase With Pin 11/16 Wal-Mart Super Center Louisville KY Card 1981	-111.88	3,584.54
Ending Balance			\$3,584.54



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 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 \$90.00. 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 \$1,461.74)
- **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 \$13,457.88)

CHASE SAVINGS

VICTOR ANDREI MIRON

Account Number: 000003592929773

OR ANDREA CORNISHA MIRON

SAVINGS SUMMARY

	AMOUNT
Beginning Balance	\$13,940.45
Deposits and Additions	0.08
Electronic Withdrawals	-7,000.00
Ending Balance	\$6,940.53
Annual Percentage Yield Earned This Period	0.01%
Interest Paid This Period	\$0.08
Interest Paid Year-to-Date	\$1.91



October 19, 2022 through November 16, 2022

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TRANSACTION DETAIL

DATE	DESCRIPTION	AMOUNT	BALANCE
	Beginning Balance		\$13,940.45
10/25	10/25 Online Transfer To Chk ...7678 Transaction#: 15623533979	-2,000.00	11,940.45
11/01	11/01 Online Transfer To Chk ...7678 Transaction#: 15681679973	-5,000.00	6,940.45
11/16	Interest Payment	0.08	6,940.53
	Ending Balance		\$6,940.53

A monthly Service Fee was **not** charged to your Chase Savings account. You can continue to avoid this fee during any statement period by keeping a minimum daily balance in your account of \$300.00 or more.
(Your minimum daily balance was \$6,940)

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



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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. 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 Standard Overdraft Practices that come 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 Practices. You can contact us to learn more.
3. We also offer Chase Debit Card Coverage, 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 Practices.

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

- **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 (e.g. movie subscriptions or gym memberships)

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

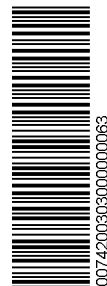
If you enroll in Chase Debit Card Coverage we **will** authorize and pay overdrafts for **everyday debit card transactions** (e.g. groceries, gasoline or dining out) in addition to our Standard Overdraft Practice.

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

If we authorize and pay an overdraft, we'll charge you a \$34 Insufficient Funds 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 Insufficient Funds Fee in the following circumstances:

- With Chase Overdraft AssistSM, we won't charge an Insufficient Funds 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 Insufficient Funds Fee for transactions that are \$5 or less.
- We won't charge an Insufficient Funds 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 Insufficient Funds 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 Insufficient Funds 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 collect at 1-713-262-1679 if outside the U.S.), or visiting a Chase branch. We accept operator relay calls.





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