



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

June 16, 2022 through July 18, 2022

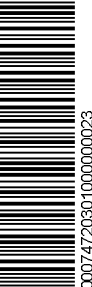
Primary Account: **000000697827678**

## CUSTOMER SERVICE INFORMATION

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

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



## Good news – you have more time to avoid overdraft fees

With Chase Overdraft Assist<sup>SM</sup>, we won't charge an overdraft fee (\$34 Insufficient Funds Fee) if you're overdrawn by \$50 or less at the end of the business day. And now, an overdraft fee also won't be charged 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 PM ET (8 PM PT) to make a deposit or transfer<sup>1</sup>.

### Receive alerts when your account balance is overdrawn with Account Alerts<sup>2</sup>

- You can sign up to receive alerts by email, text message and push notification when your account is overdrawn. This alert will also notify you when your account is overdrawn by more than \$50 and you need to make a deposit or transfer to avoid overdraft fees.
- If you'd like to enroll in the "My account is overdrawn" alert, you can visit **chase.com/AccountAlerts** to find the enrollment navigation steps.

As a reminder, we pay overdrafts at our discretion so we don't guarantee that we will always pay any type of transaction. You're responsible to make a deposit or transfer to avoid overdraft fees even if you do not receive a notification alerting you that your account is overdrawn more than \$50. Chase Overdraft Assist does not require enrollment and is not available for Chase High School Checking<sup>SM</sup>, Chase Secure Checking<sup>SM</sup> or Chase First Checking<sup>SM</sup>.

For additional information on our overdraft services and associated fees, please see the last page of this statement. If you have questions, please visit **chase.com/overdraft** or call us at the number on your statement. We accept operator relay calls.

<sup>1</sup>If you make a deposit or transfer this assumes we don't place a hold on the funds.

<sup>2</sup>**Account Alerts:** Opt-in required to receive alerts when your account is overdrawn. There is no charge from Chase, but message and data rates may apply. Delivery of alerts may be delayed for various reasons, including service outages affecting your phone, wireless or internet provider; technology failures; and system capacity limitations.

## Fraud and scams can happen to anyone

Protect yourself and older loved ones by learning the warning signs and other helpful tips. For more information, visit **www.chase.com/FraudTips**

## We're making fee changes on August 21

Depending on the type(s) of account(s) you have and the services you use with us, you may be affected by the following fee changes we're making on August 21, 2022:

- Cashier's Check Fee** - We're increasing the fee to purchase a cashier's check (a check issued by the bank, purchased at a branch, for any amount and to a payee you designate) from \$8 per check to \$10 per check, but we'll continue to waive this fee on the following types of accounts:
  - Chase Secure Checking<sup>SM</sup>, Chase Premier Plus Checking<sup>SM</sup>, Chase Sapphire<sup>SM</sup> Checking, Chase Private Client Checking<sup>SM</sup> and Chase Private Client Savings<sup>SM</sup>.



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- **Counter Check Fee** - We're increasing the fee to purchase counter checks (a blank page of 3 personal checks we print upon your request at a branch) from \$2 per page to \$3 per page, but we'll continue to waive this fee on the following types of accounts:
  - Chase Premier Plus Checking, Chase Sapphire Checking and Chase Private Client Checking.

If you'd like to see the full Fee Schedule on the Additional Banking Services and Fees document, please go to [chase.com/disclosures](https://chase.com/disclosures) or visit a branch.

Please call the number on this statement if you have any questions. We accept operator relay calls.

## CONSOLIDATED BALANCE SUMMARY

### ASSETS

Checking & Savings	ACCOUNT	BEGINNING BALANCE THIS PERIOD	ENDING BALANCE THIS PERIOD
Chase Total Checking	000000697827678	\$3,673.75	\$2,827.82
Chase Savings	000003592929773	43,914.55	28,576.86
<b>Total</b>		<b>\$47,588.30</b>	<b>\$31,404.68</b>
<b>TOTAL ASSETS</b>		<b>\$47,588.30</b>	<b>\$31,404.68</b>

## CHASE TOTAL CHECKING

VICTOR ANDREI MIRON

Account Number: 000000697827678

OR ANDREA CORNISHA MIRON

## CHECKING SUMMARY

	AMOUNT
<b>Beginning Balance</b>	<b>\$3,673.75</b>
Deposits and Additions	6,300.00
ATM & Debit Card Withdrawals	-4,093.63
Electronic Withdrawals	-3,052.30
<b>Ending Balance</b>	<b>\$2,827.82</b>

## TRANSACTION DETAIL

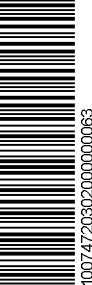
DATE	DESCRIPTION	AMOUNT	BALANCE
	<b>Beginning Balance</b>		<b>\$3,673.75</b>
06/21	Card Purchase 06/17 Sunshine Pediatrics Louisville KY Card 1981	-75.00	3,598.75
06/21	Card Purchase 06/17 Revolut*5709* 844-7443512 NY Card 7068	-500.00	3,098.75
06/21	Recurring Card Purchase 06/19 Disneyplus 888-9057888 CA Card 1981	-8.23	3,090.52
06/21	Capital One Crcardpmt 3Lz0Wpc4V0D5Wxo Web ID: 9541719018	-29.00	3,061.52
06/21	Card Purchase With Pin 06/21 Old Navy US 6226 Louisville KY Card 1981	-58.79	3,002.73
06/21	Card Purchase With Pin 06/21 Apple Store #R264 790 Louisville KY Card 1981	-30.74	2,971.99
06/21	Card Purchase With Pin 06/21 Pauls Fruit Mark 3704 Louisville KY Card 1981	-63.35	2,908.64
06/21	Xoom Debit OID 15598464 Web ID: 1770510487	-245.38	2,663.26



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## TRANSACTION DETAIL *(continued)*

DATE	DESCRIPTION	AMOUNT	BALANCE
06/22	Card Purchase 06/21 Sind Cellular Louisville KY Card 1981	-58.30	2,604.96
06/22	5/3 Install Loan Payment Ref 00303841734 Tel ID: 1310281170	-584.58	2,020.38
06/24	Card Purchase With Pin 06/24 Petsmart # 1117 Louisville KY Card 7068	-97.44	1,922.94
06/24	Card Purchase With Pin 06/24 Target T- 4640 Taylors Louisville KY Card 7068	-12.47	1,910.47
06/24	Card Purchase With Pin 06/24 Meijer 160 Louisville KY Card 7068	-149.18	1,761.29
06/27	Online Transfer From Chk ...7288 Transaction#: 14659986227	<b>700.00</b>	2,461.29
06/27	Recurring Card Purchase 06/26 Caresource KY 937-224-3300 OH Card 1981	-780.13	1,681.16
06/27	Card Purchase 06/25 Med*Baptist Healthcar 866-273-5392 KY Card 1981	-351.92	1,329.24
06/27	Louisville Gas & Payment PPD ID: 1610264150	-103.45	1,225.79
06/27	Card Purchase With Pin 06/26 Kroger #785 4915A Dixi Louisville KY Card 7068	-14.07	1,211.72
06/28	Online Transfer From Chk ...7288 Transaction#: 14679161172	<b>500.00</b>	1,711.72
06/29	ATM Withdrawal 06/29 7403 3Rd Street Rd Louisville KY Card 7068	-200.00	1,511.72
06/30	Paypal Transfer PPD ID: Paypalsd11	<b>100.00</b>	1,611.72
07/01	Online Transfer From Chk ...7288 Transaction#: 14471071040	<b>5,000.00</b>	6,611.72
07/01	Card Purchase 06/30 Target.Com * 800-591-3869 MN Card 1981	-20.44	6,591.28
07/01	Card Purchase 06/30 Target.Com * 800-591-3869 MN Card 1981	-4.09	6,587.19
07/01	Amerihome Mtg Loan Paymt 0166139774 Web ID: 9Drafting	-918.96	5,668.23
07/01	Waste Management Internet PPD ID: 9049038216	-49.75	5,618.48
07/01	Waste Management Internet PPD ID: 9049038216	-33.43	5,585.05
07/05	Card Purchase 07/02 Kroger 502-634-0724 KY Card 1981	-116.61	5,468.44
07/05	Card Purchase 07/01 Target.Com * 800-591-3869 MN Card 1981	-35.80	5,432.64
07/05	Card Purchase 07/01 Target.Com * 800-591-3869 MN Card 1981	-30.67	5,401.97
07/05	Card Purchase 07/02 Norton Healthcare Myc 502-629-8276 KY Card 1981	-165.00	5,236.97
07/05	Card Purchase With Pin 07/02 Wholefds Lou 101 4944 Louisville KY Card 7068	-193.34	5,043.63
07/05	Recurring Card Purchase 07/03 Netflix.Com Netflix.Com CA Card 1981	-16.33	5,027.30
07/05	Card Purchase With Pin 07/03 Wal-Mart Super Center Louisville KY Card 7068	-146.01	4,881.29
07/05	Card Purchase 07/05 Freeprints 8772488906 CA Card 1981	-25.43	4,855.86
07/05	Best Buy Auto Pymt 720766262250809 Web ID: Citiautofdr	-159.23	4,696.63
07/05	American Express ACH Pmt M7962 Web ID: 2005032111	-87.69	4,608.94
07/05	Card Purchase With Pin 07/05 Feeders Supply Louisville KY Card 7068	-72.07	4,536.87
07/05	Card Purchase With Pin 07/05 Kroger #7 4915A Dixie Louisville KY Card 7068	-24.35	4,512.52
07/05	Card Purchase With Pin 07/05 Walgreens Store 3980 D Louisville KY Card 7068	-4.99	4,507.53
07/06	Card Purchase 07/04 Thorntons #0011 Jeffersonvill IN Card 7068	-6.56	4,500.97
07/06	Recurring Card Purchase 07/05 Cigna 877 484 5967 877-484-5967 FL Card 1981	-81.30	4,419.67
07/06	Card Purchase 07/06 Sp Buff City Soap CO Httpsbuffcity TX Card 1981	-53.52	4,366.15
07/07	Card Purchase 07/07 Sq *Seoul Taco Grove Gosq.Com MO Card 1981	-38.78	4,327.37
07/08	Card Purchase 07/08 Imos Pizza-Lemay 314-761-5321 MO Card 7068	-79.59	4,247.78
07/11	Card Purchase 07/08 St. Louis Aquarium Www.Stlouisaq MO Card 1981	-68.00	4,179.78
07/11	Card Purchase 07/08 St Louis Aquarium Saint Louis MO Card 1981	-25.00	4,154.78





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## TRANSACTION DETAIL *(continued)*

DATE	DESCRIPTION	AMOUNT	BALANCE
07/11	Card Purchase With Pin 07/09 Target T- 2341 N Highw Florissant MO Card 1981	-117.58	4,037.20
07/11	Card Purchase With Pin 07/11 Pauls Fruit Mark 3704 Louisville KY Card 1981	-60.74	3,976.46
07/12	Synchrony Bank Payment 601919382323296 Web ID: 1061537262	-140.00	3,836.46
07/13	Applecard Gsbank Payment 11409834 Web ID: 9999999999	-91.13	3,745.33
07/15	Card Purchase With Pin 07/15 Target T- 4640 Taylors Louisville KY Card 1981	-81.63	3,663.70
07/15	American Express ACH Pmt M2516 Web ID: 2005032111	-66.23	3,597.47
07/18	Card Purchase 07/15 Med*Baptist Healthcar 866-273-5392 KY Card 1981	-40.00	3,557.47
07/18	Capital One Mobile Pmt 3M4Bnjy9Gbn90R Web ID: 9279744980	-543.47	3,014.00
07/18	Card Purchase With Pin 07/18 Costco Whse #1238 Louisville KY Card 7068	-186.18	2,827.82
Ending Balance			<b>\$2,827.82</b>

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 \$100.00. 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 balance at the beginning of each day was \$1,211.72)
- **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 \$39,038.66)

## CHASE SAVINGS

VICTOR ANDREI MIRON

Account Number: 000003592929773

OR ANDREA CORNISHA MIRON

## SAVINGS SUMMARY

	AMOUNT
Beginning Balance	<b>\$43,914.55</b>
Deposits and Additions	6,662.31
Electronic Withdrawals	-22,000.00
Ending Balance	<b>\$28,576.86</b>
Annual Percentage Yield Earned This Period	0.01%
Interest Paid This Period	\$0.31
Interest Paid Year-to-Date	\$1.24



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## TRANSACTION DETAIL

DATE	DESCRIPTION	AMOUNT	BALANCE
	<b>Beginning Balance</b>		<b>\$43,914.55</b>
06/21	Online Transfer From Chk ...7288 Transaction#: 14611874539	2,004.00	45,918.55
06/27	Online Transfer From Chk ...7288 Transaction#: 14659981885	747.00	46,665.55
06/30	06/30 Online Transfer To Chk ...7288 Transaction#: 14698634277	-22,000.00	24,665.55
07/05	Online Transfer From Chk ...7288 Transaction#: 14736717346	3,911.00	28,576.55
07/18	Interest Payment	0.31	28,576.86
	<b>Ending Balance</b>		<b>\$28,576.86</b>

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 \$24,665)

**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:

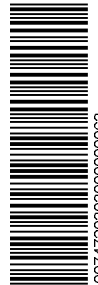
- Your name and account number
- The dollar amount of the suspected error
- A description of the error or transfer you are unsure of, why you believe it is an error, or why you need more information.

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. 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 Assist<sup>SM</sup>, 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 Sapphire<sup>SM</sup> Checking and Chase Private Client Checking<sup>SM</sup> 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<sup>®</sup> 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.