

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

KLEMENT GUNNDU

DENVER CO 80210-3438

1861 S UNIVERSITY BLVD APT 406

May 06, 2025 through June 04, 2025
Account Number: 000000921716178

## **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



# Important update about your Chase Total Checking® Monthly Service Fee

Beginning August 24, 2025, the Monthly Service Fee for Chase Total Checking will change to \$15, however you can continue to pay a \$0 Monthly Service Fee when you meet one of the ways listed below to have it waived.

#### How to have your Monthly Service Fee waived:

\$0 Monthly Service Fee when you have any ONE of the following during each monthly statement period:

• Electronic deposits<sup>1</sup> made into this account totaling \$500 or more

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- OR, a balance at the beginning of each day of \$1,500 or more in this account
- **OR**, an average beginning day balance of \$5,000 or more in any combination of this account and linked qualifying deposits²/investments³.

### Maximize the benefits of your Chase Total Checking account, which include:

- Convenience Enjoy access to more than 15,000 fee-free Chase ATMs and the ability to meet with a banker at nearly 5,000 branches, with the only bank to have branches in all lower 48 states. Also, bank virtually anytime, anywhere with the Chase Mobile® app<sup>4</sup> and use Zelle® 5 as a fast and easy way to send and receive money with people you know and trust who have an eligible account at a participating U.S. bank.
- Security Receive identity monitoring and check your credit score for free with Credit Journey®. With Zero Liability Protection get reimbursed for unauthorized debit card transactions when reported promptly<sup>6</sup>.
- Money saving benefits Earn cash back with Chase Offers when you activate deals on great brands and pay with your Chase debit card.

If you have questions, you can schedule a meeting with a banker at **chase.com/meeting** or call us at the number on this statement. You can also find information in the Additional Banking Services and Fees disclosure at chase.com/disclosures.

- <sup>1</sup> Such as payments from payroll providers or government benefit providers, by using (i) the ACH network, (ii) the Real Time Payment or FedNow<sup>SM</sup> network, or (iii) third party services that facilitate payments to your debit card using the Visa <sup>®</sup> or Mastercard<sup>®</sup> network.
- <sup>2</sup> Qualifying personal deposits include Chase First Checking <sup>SM</sup>, accounts, personal Chase savings accounts (excluding Chase Premier Savings <sup>SM</sup>, and Chase Private Client Savings <sup>SM</sup>), CDs, certain Chase Retirement CDs, or certain Chase Retirement Money Market Accounts.
- <sup>3</sup> Qualifying personal investments include balances in investment and annuity products offered through JPMorgan Chase & Co. and its affiliates and agencies. For most products, we use daily balances to calculate the average beginning day balance for such investment and annuity products. Some third-party providers report balances on a weekly, not daily, basis and we will use the most current balance reported. Balances in 529 plans, donor-advised funds, and certain retirement plan investment accounts do not qualify. Investment products and related services are only available in English.
- <sup>4</sup> Chase Mobile App: Chase Mobile <sup>®</sup> app is available for select mobile devices. Message and data rates may apply.
- <sup>5</sup> **Zelle:** Enrollment in Zelle<sup>®</sup> at a participating financial institution using an eligible U.S. checking or savings account is required to use the service. Chase customers may not enroll using savings accounts; an eligible Chase consumer or business checking account is required and may have its own account fees. Consult your account agreement. Funds are typically made available in minutes when the recipient's email address or U.S. mobile number is already enrolled with Zelle<sup>®</sup> (go to enroll.zellepay.com to view participating banks). Select transactions could take up to 3 business days. Enroll on the Chase Mobile <sup>®</sup> app or Chase Online <sup>SM</sup>. Limitations may apply. Message and data rates may apply.



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Zelle<sup>®</sup> is intended for payments to recipients you know and trust and is not intended for the purchase of goods from retailers, online marketplaces or through social media posts. Neither Zelle <sup>®</sup> nor Chase provide protection if you make a purchase of goods using Zelle <sup>®</sup> and then do not receive them or receive them damaged or not as described or expected. In case of errors or questions about your electronic funds transfers, including information on reimbursement for fraudulent Zelle <sup>®</sup> payments, see your account agreement. Neither Chase nor Zelle <sup>®</sup> offers reimbursement for authorized payments you make using Zelle <sup>®</sup>, except for a limited reimbursement program that applies for certain imposter scams where you sent money with Zelle <sup>®</sup>. This reimbursement program is not required by law and may be modified or discontinued at any time.

Zelle and the Zelle related marks are wholly owned by Early Warning Services, LLC and are used herein under license.

# **CHECKING SUMMARY**

Chase Total Checking

|                              | AMOUNT   |
|------------------------------|----------|
| Beginning Balance            | \$60.50  |
| Deposits and Additions       | 1,137.76 |
| ATM & Debit Card Withdrawals | -329.18  |
| Electronic Withdrawals       | -865.71  |
| Fees                         | -15.00   |
| Ending Balance               | -\$11.63 |

| <b>TRAN</b> | SACT | ION I | DETAIL |
|-------------|------|-------|--------|
|-------------|------|-------|--------|

| DATE  | DESCRIPTION   | AMOUNT  | BALANCE |
|-------|---|---------|---------|
|       | Beginning Balance   |         | \$60.50 |
| 05/06 | Card Purchase 05/05 Den Public Parking Denver CO Card 0226        | -24.00  | 36.50   |
| 05/07 | Payment Received 05/07 Instant Financial Alpharetta GA Card 0226  | 200.00  | 236.50  |
| 05/07 | Payment Received 05/07 Instant Financial Alpharetta GA Card 0226  | 42.00   | 278.50  |
| 05/07 | Zelle Payment From Karthik Chekuri 24684625233                    | 10.00   | 288.50  |
| 05/07 | Card Purchase 05/06 Fortiva Mc 855-802-5572 GA Card 0226          | -32.94  | 255.56  |
| 05/07 | Zelle Payment To Alexandr Granin-Kamp 24687609958                 | -42.00  | 213.56  |
| 05/07 | Zelle Payment To Akash 24687748401                                | -80.00  | 133.56  |
| 05/07 | Capital One Mobile Pmt 43Awc916Xx4Bueb Web ID: 9279744380         | -10.00  | 123.56  |
| 05/07 | Capital One Mobile Pmt 43Awc3Z13lou0Mb Web ID: 9279744380         | -3.00   | 120.56  |
| 05/08 | Card Purchase With Pin 05/08 7-Eleven Denver CO Card 0226         | -6.85   | 113.71  |
| 05/08 | Capital One Mobile Pmt 43B3Uf9H20Ob3J7 Web ID: 9279744380         | -20.00  | 93.71   |
| 05/09 | Payment Sent 05/09 Venmo* Klement Visa Direct NY Card 0226        | -11.00  | 82.71   |
| 05/09 | Card Purchase With Pin 05/09 7-Eleven Denver CO Card 0226         | -10.40  | 72.31   |
| 05/09 | Card Purchase With Pin 05/09 Du Conoco Food S Denver CO Card 0226 | -19.87  | 52.44   |
| 05/12 | Zelle Payment From Alexandr Granin-Kamp 24736707656               | 2.75    | 55.19   |
| 05/12 | Card Purchase With Pin 05/09 Du Conoco Food S Denver CO Card 0226 | -12.17  | 43.02   |
| 05/12 | Card Purchase With Pin 05/10 Du Conoco Food S Denver CO Card 0226 | -3.05   | 39.97   |
| 05/12 | Card Purchase 05/11 Qt 4216 Inside Bennett CO Card 0226           | -1.07   | 38.90   |
| 05/12 | Capital One Mobile Pmt 43Bj6A2Okfo4Ucj Web ID: 9279744380         | -20.00  | 18.90   |
| 05/12 | Capital One Mobile Pmt 43Bpsghh3Msn6W3 Web ID: 9279744380         | -20.00  | -1.10   |
| 05/13 | Zelle Payment From Avinash Singh 24755380371                      | 237.00  | 235.90  |
| 05/13 | Payment Received 05/13 Instant Financial Alpharetta GA Card 0226  | 60.00   | 295.90  |
| 05/13 | Payment Received 05/13 Instant Financial Alpharetta GA Card 0226  | 30.00   | 325.90  |
| 05/13 | Card Purchase 05/11 Mcdonalds 33673 Bennett CO Card 0226          | -14.30  | 311.60  |
| 05/13 | Concora Credit Payment 043000093064222 Web   D: 9044036526        | -40.00  | 271.60  |
| 05/13 | Capital One Mobile Pmt 43C54Vcyakf73Xf Web ID: 9279744380         | -30.00  | 241.60  |
| 05/13 | Capital One Mobile Pmt 43C532B2Mhj4Wwz Web ID: 9279744380         | -14.00  | 227.60  |
| 05/14 | Capital One Mobile Pmt CA0A73E75Ce3125 Web   D: 9279744380        | -30.00  | 197.60  |
| 05/15 | Zolve Cs Bank To CA Account Title Web ID: 9000001655              | -170.16 | 27.44   |
|       |   |         |         |

<sup>&</sup>lt;sup>6</sup> **Zero Liability:** Chase will reimburse unauthorized debit card transactions when reported promptly. Certain limitations apply. See Deposit Account Agreement for details.





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| TRANSACTION DETAIL (continued)   |          |         |
|--|----------|---------|
| DATE DESCRIPTION   | AMOUNT   | BALANCE |
| 05/16 Card Purchase 05/15 Paypal *Sayeed188921 402-935-7733 CA Card 0226       | d -27.26 | 0.18    |
| 05/20 Zelle Payment From Avinash Singh 24836336716                             | 214.50   | 214.68  |
| 05/20 Zelle Payment To Klement Gunndu Jpm99B96Bajt                             | -89.00   | 125.68  |
| 05/20 Card Purchase With Pin 05/20 7-Eleven Denver CO Card 0226                | -10.51   | 115.17  |
| 05/20 Capital One Mobile Pmt 43Dned9Byxurml5 Web ID: 9279744380                | -29.00   | 86.17   |
| 05/21 Card Purchase 05/20 Fortiva Mc 855-802-5572 GA Card 0226                 | -69.31   | 16.86   |
| 05/21 Capital One Mobile Pmt CA0C620993Bcba4 Web ID: 9279744380                | -30.00   | -13 14  |
| 05/22 Zelle Payment From Klement Gunndu Bacuzz13Dh3S                           | 55.00    | 41.86   |
| 05/22 Card Purchase 05/21 Mcdonalds 23660 Denver CO Card 0226                  | -1.50    | 40.36   |
| 05/22 Concora Credit Payment 043000096004446 Web ID: 9044036527                | -43.86   | -3 50   |
| 05/23 Zelle Payment From Karthik Chekuri 24869395442                           | 3.51     | 0.01    |
| 05/27 Payment Received 05/24 Instant Financial Alpharetta GA Card 0226         | 33.00    | 33.01   |
| 05/27 Chuze Fit Club Fees PPD ID: 1710602737                                   | -32.99   | 0.02    |
| 05/28 Payment Received 05/28 Instant Financial Alpharetta GA Card 0226         | 40.00    | 40.02   |
| 05/28 Recurring Card Purchase 05/28 Netflix.Com 866-5797172 CA Card 0226       | -8.60    | 31.42   |
| 05/29 Zelle Payment From Mohan Vayala Bacnuv35Ryy5                             | 160.00   | 191.42  |
| 05/29 Non-Chase ATM Withdraw 05/29 1640 E. Evans Ave, Denv Denver CO Card 0226 | -23.30   | 168.12  |
| 05/29 Non-Chase ATM Fee-With   | -3.00    | 165.12  |
| 05/30 Card Purchase 05/29 Apple Com/Bill 866-712-7753 CA Card 0226             | -15.76   | 149.36  |
| 05/30 Credit One Bank Payment 68389613 Web ID: Web000004                       | -30.00   | 119.36  |
| 05/30 Card Purchase With Pin 05/30 7-Eleven Denver CO Card 0226                | -5.17    | 114.19  |
| 05/30 Card Purchase With Pin 05/30 Walgreens Store 1111 S Denver CO Card 0226  | -20.73   | 93.46   |
| 05/30 Card Purchase With Pin 05/30 7-Eleven Denver CO Card 0226                | -11 39   | 82.07   |
| 06/02 Payment Received 06/01 Instant Financial Alpharetta GA Card 0226         | 50.00    | 132.07  |
| 06/02 Zolve Innovation ACH Bankto Account Title Web ID: 0582671051             | -126.70  | 5.37    |
| 06/02 Capital One Mobile Pmt CA0853315288Ed5 Web ID: 9279744380                | -5.00    | 0.37    |
| 06/04 Monthly Service Fee  | -12.00   | -11.63  |

#### WANT TO AVOID PAYING A MONTHLY SERVICE FEE ON YOUR CHECKING ACCOUNT?

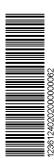
A Monthly Service Fee was charged to your Chase Total Checking account. Here are the three ways you can avoid this fee during any statement period.

- 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 FedNow<sup>SM</sup> 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 \$455.00. 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.
- <u>OR</u>, keep an average beginning day balance of \$5,000.00 or more in qualifying linked deposits and investments.

Talk to a banker about transferring your balances to Chase today!

Stop in today and explore all Chase has to offer.

**Ending Balance** 



-\$11.63



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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 provide provisional credit to 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, our practice is to follow the procedures described above as detailed in your Deposit Account Agreement or other applicable agreements, but we are not legally required to do so. For example, we require you to notify us no later than 30 days after we sent you the first statement on which the error appeared. We may require you to provide us with a written statement that the disputed transaction was unauthorized. We are also not required to give provisional credit.

**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