



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

June 06, 2024 through July 03, 2024

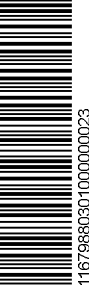
Account Number: **000000921716178**

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KLEMENT GUNNDU  
1861 S UNIVERSITY BLVD APT 406  
DENVER CO 80210-3438

## 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



## 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.<sup>1</sup> 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](https://chase.com/disclosures).

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

<sup>1</sup>For Chase Sapphire<sup>SM</sup> Checking, Chase Private Client Checking<sup>SM</sup> and Chase Private Client Savings<sup>SM</sup> accounts, we waive the Chase fee and refund ATM Surcharge Fees charged to you at non-Chase ATMs. For Chase Premier Plus Checking<sup>SM</sup>, 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 Coverage<sup>SM</sup> are not available for Chase High School Checking<sup>SM</sup>, Chase Secure Checking<sup>SM</sup> and Chase First Checking<sup>SM</sup>.
- Overdraft Protection is not available for Chase Secure Checking<sup>SM</sup> and Chase First Checking<sup>SM</sup>.

If you have questions, please visit [chase.com/overdraft](https://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](https://chase.com) after you log in to your account, click on the Main Menu then select "Agreements & disclosures."
- On the Chase Mobile<sup>®</sup> 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
<b>Beginning Balance</b>	<b>\$16.24</b>
Deposits and Additions	2,483.00
ATM & Debit Card Withdrawals	-1,851.47
Electronic Withdrawals	-640.33
Fees	-6.00
<b>Ending Balance</b>	<b>\$1.44</b>

## TRANSACTION DETAIL

DATE	DESCRIPTION	AMOUNT	BALANCE
	<b>Beginning Balance</b>		<b>\$16.24</b>
06/06	Card Purchase 06/04 Shop N Save Commerce City CO Card 0226	-1.24	15.00
06/07	Card Purchase 06/06 7-Eleven 35365 Denver CO Card 0226	-3.02	11.98
06/10	Card Purchase 06/06 7-Eleven 35365 Denver CO Card 0226	-1.51	10.47
06/10	Card Purchase 06/08 7-Eleven 35365 Denver CO Card 0226	-1.51	8.96
06/10	Card Purchase With Pin 06/08 Gz Smokes Thornton CO Card 0226	-1.29	7.67
06/10	Card Purchase With Pin 06/08 Gz Smokes Thornton CO Card 0226	-1.29	6.38
06/10	Card Purchase 06/09 7-Eleven 35365 Denver CO Card 0226	-4.72	1.66
06/10	Card Purchase With Pin 06/09 Gz Smokes Thornton CO Card 0226	-1.29	0.37
06/17	ATM Cash Deposit 06/15 695 Thornton Pkwy Thornton CO Card 0226	<b>451.00</b>	451.37
06/17	Payment Received 06/16 Instant Financial Alpharetta GA Card 0226	<b>250.00</b>	701.37
06/17	Card Purchase With Pin 06/15 Circle K # 44095 5810 Denver CO Card 0226	-12.93	688.44
06/17	Card Purchase 06/16 Apple.Com/Bill 866-712-7753 CA Card 0226	-10.40	678.04
06/17	Card Purchase 06/16 Rmtly* Kbb2A Www.Remitly.C WA Card 0226	-300.00	378.04
06/17	Card Purchase 06/16 Frontier Ai R7L1Vb Denver CO Card 0226	-163.98	214.06
06/17	Card Purchase With Pin 06/17 Du Conoco Food S Denver CO Card 0226	-3.55	210.51
06/18	Card Purchase 06/16 Spirit Airl 4870396973 800-7727117 FL Card 0226	-69.91	140.60
06/18	Card Purchase 06/16 Spirit Airl 48703969753 Miramar FL Card 0226	-4.18	136.42
06/18	Card Purchase With Pin 06/17 Du Conoco Food S Denver CO Card 0226	-3.34	133.08
06/18	Zolve Cs Bank To CA Account Title Web ID: 9000001655	-55.00	78.08
06/20	Card Purchase With Pin 06/18 Du Conoco Food S Denver CO Card 0226	-3.34	74.74
06/20	Card Purchase 06/19 Advance Auto Parts #862 Denver CO Card 0226	-16.51	58.23
06/20	Card Purchase With Pin 06/19 Du Conoco Food S Denver CO Card 0226	-13.51	44.72
06/20	Card Purchase With Pin 06/20 84th Valero Thornton CO Card 0226	-1.03	43.69
06/21	Card Purchase With Pin 06/20 84th Valero Thornton CO Card 0226	-1.03	42.66
06/24	Payment Received 06/23 Instant Financial Alpharetta GA Card 0226	<b>100.00</b>	142.66
06/24	Card Purchase With Pin 06/21 Du Conoco Food S Denver CO Card 0226	-3.34	139.32
06/24	Non-Chase ATM Withdraw 06/22 12350 W 64th Ave Arvada CO Card 0226	-63.75	75.57
06/24	Card Purchase With Pin 06/22 King Soop 12350 W. 64T Arvada CO Card 0226	-17.71	57.86
06/24	Card Purchase With Pin 06/22 Du Conoco Food S Denver CO Card 0226	-3.34	54.52
06/24	Card Purchase 06/23 Conoco - Du Conoco Foo Denver CO Card 0226	-10.61	43.91
06/24	Card Purchase With Pin 06/23 Gz Smokes Thornton CO Card 0226	-1.29	42.62
06/24	Card Purchase With Pin 06/24 7-Eleven Denver CO Card 0226	-4.65	37.97
06/24	Card Purchase With Pin 06/24 84th Valero Thornton CO Card 0226	-1.03	36.94
06/24	Card Purchase With Pin 06/24 84th Valero Thornton CO Card 0226	-5.20	31.74

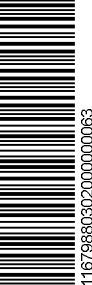


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## TRANSACTION DETAIL (continued)

DATE	DESCRIPTION	AMOUNT	BALANCE
06/24	Card Purchase With Pin 06/24 84th Valero Thornton CO Card 0226	-1.24	30.50
06/24	Card Purchase With Pin 06/24 Du Conoco Food S Denver CO Card 0226	-12.05	18.45
06/24	Non-Chase ATM Fee-With	-3.00	15.45
06/25	Card Purchase With Pin 06/25 7-Eleven Denver CO Card 0226	-6.06	9.39
06/26	Payment Received 06/26 Instant Financial Alpharetta GA Card 0226	100.00	109.39
06/26	Card Purchase 06/26 Conoco - Du Conoco Foo Denver CO Card 0226	-8.20	101.19
06/27	Card Purchase 06/25 5528 Chuze Fitnes Denver CO Card 0226	-32.99	68.20
06/27	Card Purchase 06/26 5528 Chuze Fitnes Denver CO Card 0226	-9.44	58.76
06/27	Card Purchase 06/27 Conoco - Du Conoco Foo Denver CO Card 0226	-1.84	56.92
06/27	Card Purchase With Pin 06/27 84th Valero Thornton CO Card 0226	-7.47	49.45
06/28	ATM Cash Deposit 06/28 7293 E Hampden Ave Denver CO Card 0226	997.00	1,046.45
06/28	Zelle Payment To Jeevan Ucd 21238251953	-30.00	1,016.45
06/28	Non-Chase ATM Withdraw 06/28 1653 N 10th St San Jose CA Card 0226	-38.50	977.95
06/28	Non-Chase ATM Fee-With	-3.00	974.95
07/01	ATM Cash Deposit 06/30 2310 E Colfax Ave Denver CO Card 0226	585.00	1,559.95
07/01	Card Purchase 06/28 Etai'S/Udis Denver CO Card 0226	-15.00	1,544.95
07/01	Card Purchase 06/28 Ua Infil 01644134862 Houston TX Card 0226	-10.00	1,534.95
07/01	Card Purchase 06/28 Vta- Tvm San Jose CA Card 0226	-2.50	1,532.45
07/01	Card Purchase 06/29 Dd Doordash Biryani 855-973-1040 CA Card 0226	-36.59	1,495.86
07/01	Zolve Cs Bank To CA Account Title Web ID: 9000001655	-500.00	995.86
07/01	Card Purchase 06/30 Dd Doordash Dosalove 855-973-1040 CA Card 0226	-25.04	970.82
07/01	Card Purchase 06/30 Dd Doordash Safeway 855-973-1040 CA Card 0226	-44.04	926.78
07/01	Zelle Payment To Venu Cm Jessup Jpm99Ajq4Dh	-6.00	920.78
07/01	Card Purchase 06/29 Chevron 0375131 San Jose CA Card 0226	-11.00	909.78
07/01	Card Purchase With Pin 06/30 Rtd East Dia Denver CO Card 0226	-10.00	899.78
07/01	Card Purchase 06/30 Dd *Doordashdashpass Www.Doordash. CA Card 0226	-4.99	894.79
07/01	Card Purchase 07/01 Expedia 72866131422030 Expedia.Com WA Card 0226	-19.00	875.79
07/01	Card Purchase 06/30 Frontier Ai S77Rsr Denver CO Card 0226	-53.98	821.81
07/01	Card Purchase With Pin 06/30 Wm Superc Wal-Mart Sup Denver CO Card 0226	-161.31	660.50
07/01	Zelle Payment To Akash 21267787771	-49.33	611.17
07/01	Card Purchase 07/01 Rmtly* G0597 Www.Remitly.C WA Card 0226	-300.00	311.17
07/02	Recurring Card Purchase 07/01 Apple.Com/Bill 866-712-7753 CA Card 0226	-5.20	305.97
07/02	Card Purchase 07/01 Expedia 72866507090836 Expedia.Com WA Card 0226	-19.00	286.97
07/02	Card Purchase 07/01 United 01624014303 United.Com TX Card 0226	-89.48	197.49
07/02	Card Purchase 07/01 Expedia 72866510111033 Expedia.Com WA Card 0226	-14.76	182.73
07/03	Card Purchase 07/02 Paypal *Irungujohnmbu 402-935-7733 CA Card 0226	-180.00	2.73
07/03	Card Purchase With Pin 07/03 Gz Smokes Thornton CO Card 0226	-1.29	1.44
Ending Balance			\$1.44

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.





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- **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 \$1,425.00. 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 \$0.37)
- **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 \$150.08)

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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**

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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 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 Coverage<sup>SM</sup>, 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?**

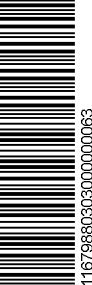
If we authorize and pay an overdraft, we'll charge you a \$34 Overdraft Fee per transaction during our nightly processing beginning with the first transaction that overdraws your account balance by more than \$50 (maximum of 3 fees per business day, up to \$102).

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

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





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