



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

August 06, 2024 through September 05, 2024

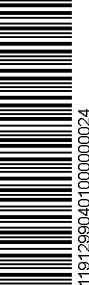
Account Number: **000000921716178**

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

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



We're updating our Deposit Account Agreement, including the Arbitration section

On November 17, 2024, we're updating section *X. Arbitration; Resolving Disputes* in the Deposit Account Agreement. We've included excerpts of the more significant updates at the end of this statement. The Arbitration section explains how potential disputes and claims are handled between us. **You can opt out of arbitration any time before January 16, 2025, by calling us at 1-800-935-9935.**

You can view the full updated section in the Deposit Account Agreement which will be available on November 17 at chase.com/disclosures or by visiting a branch. The new agreement will include these changes as well as any additional updates occurring at this time.

If you have any questions, please call the number on this statement.

CHECKING SUMMARY

Chase Total Checking

	AMOUNT
Beginning Balance	\$407.52
Deposits and Additions	5,881.22
ATM & Debit Card Withdrawals	-3,138.78
Electronic Withdrawals	-3,038.60
Fees	-12.00
Ending Balance	\$99.36

TRANSACTION DETAIL

DATE	DESCRIPTION	AMOUNT	BALANCE
	Beginning Balance		\$407.52
08/06	Zelle Payment From Nitin Sourabh Mulle 21646178988	65.00	472.52
08/06	Zelle Payment From Sharun Talapagala 21646191293	5.00	477.52
08/06	Zelle Payment To Akash 21642593874	-118.22	359.30
08/06	Zelle Payment To Nitin Ucd 21646057207	-75.00	284.30
08/06	Card Purchase With Pin 08/06 Du Conoco Food S Denver CO Card 0226	-1.84	282.46
08/06	Card Purchase With Pin 08/06 King Soopers #06 520 S Denver CO Card 0226	-15.08	267.38
08/06	Card Purchase With Pin 08/06 Du Conoco Food S Denver CO Card 0226	-19.20	248.18
08/07	Card Purchase With Pin 08/07 Gz Smokes Thornton CO Card 0226	-1.29	246.89
08/07	Card Purchase With Pin 08/07 Gz Smokes Thornton CO Card 0226	-1.29	245.60



August 06, 2024 through September 05, 2024

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TRANSACTION DETAIL (continued)

DATE	DESCRIPTION	AMOUNT	BALANCE
08/08	Card Purchase 08/07 7-Eleven 34705 Denver CO Card 0226	-4.13	241.47
08/08	Capital One Mobile Pmt 3Xzhqoc4Qlorxk3 Web ID: 9279744380	-229.90	11.57
08/08	Card Purchase With Pin 08/08 Du Conoco Food S Denver CO Card 0226	-1.84	9.73
08/09	Zelle Payment From Suresh Thota Usb2Hcxjkuqt	1,192.00	1,201.73
08/09	Chuze Fit Club Fees PPD ID: 1710602737	-49.99	1,151.74
08/09	Recurring Card Purchase 08/09 Apple.Com/Bill 866-712-7753 CA Card 0226	-10.40	1,141.34
08/09	Card Purchase With Pin 08/09 Shop N Save Commerce City CO Card 0226	-0.01	1,141.33
08/12	ATM Cash Deposit 08/11 7293 E Hampden Ave Denver CO Card 0226	1,200.00	2,341.33
08/12	ATM Cash Deposit 08/11 7293 E Hampden Ave Denver CO Card 0226	160.00	2,501.33
08/12	Zelle Payment From Nilesh T Darji 21703934470	1,235.00	3,736.33
08/12	Card Purchase 08/09 7-Eleven 34705 Denver CO Card 0226	-2.07	3,734.26
08/12	Card Purchase 08/09 7-Eleven 34705 Denver CO Card 0226	-2.07	3,732.19
08/12	Card Purchase 08/09 Silco Fuels Barn #11 Denver CO Card 0226	-8.90	3,723.29
08/12	Card Purchase 08/09 Silco Fuels Barn #11 Denver CO Card 0226	-20.00	3,703.29
08/12	Card Purchase 08/09 Empire 3588 Wheat Ridge CO Card 0226	-1.29	3,702.00
08/12	Card Purchase With Pin 08/09 Wal-Mart #2751 Englewood CO Card 0226	-108.08	3,593.92
08/12	Card Purchase 08/09 Triple 7 Liquor Denver CO Card 0226	-12.01	3,581.91
08/12	Card Purchase With Pin 08/09 Du Conoco Food S Denver CO Card 0226	-3.68	3,578.23
08/12	Card Purchase With Pin 08/10 Du Conoco Food S Denver CO Card 0226	-1.84	3,576.39
08/12	Card Purchase With Pin 08/10 Du Conoco Food S Denver CO Card 0226	-1.84	3,574.55
08/12	Card Purchase With Pin 08/10 Du Conoco Food S Denver CO Card 0226	-3.68	3,570.87
08/12	Card Purchase 08/10 Mucho Bueno Mexican Re 720-4345717 CO Card 0226	-35.47	3,535.40
08/12	Card Purchase With Pin 08/10 Gz Smokes Thornton CO Card 0226	-1.29	3,534.11
08/12	Card Purchase With Pin 08/10 Gz Smokes Thornton CO Card 0226	-1.29	3,532.82
08/12	Card Purchase With Pin 08/11 Gz Smokes Thornton CO Card 0226	-1.29	3,531.53
08/12	Card Purchase With Pin 08/11 Gz Smokes Thornton CO Card 0226	-1.29	3,530.24
08/12	Zelle Payment To Klement Gunndu Jpm99Alu0Xs6	-741.00	2,789.24
08/12	Capital One Mobile Pmt 3Y03U1Rofxozp9F Web ID: 9279744380	-255.02	2,534.22
08/12	Capital One Mobile Pmt 3Y0Cdjt13Brxxgj Web ID: 9279744380	-2.48	2,531.74
08/13	Card Purchase 08/11 Distillery Liquors Denver CO Card 0226	-12.75	2,518.99
08/13	Card Purchase With Pin 08/12 Du Conoco Food S Denver CO Card 0226	-5.07	2,513.92
08/13	Card Purchase With Pin 08/13 7-Eleven Denver CO Card 0226	-7.67	2,506.25
08/13	Zolve Cs Bank To CA Account Title Web ID: 9000001655	-500.00	2,006.25
08/13	Zelle Payment To Sharun Talapagala 21718615521	-11.00	1,995.25
08/13	Card Purchase With Pin 08/13 Tillys #136 Broomfield CO Card 0226	-180.00	1,815.25
08/14	Card Purchase 08/13 Sq *Dream Art Inc Broomfield CO Card 0226	-0.01	1,815.24
08/14	Card Purchase With Pin 08/14 Du Conoco Food S Denver CO Card 0226	-2.59	1,812.65
08/14	Card Purchase With Pin 08/14 Du Conoco Food S Denver CO Card 0226	-15.32	1,797.33
08/14	Card Purchase With Pin 08/14 Du Conoco Food S Denver CO Card 0226	-1.84	1,795.49
08/15	Card Purchase 08/14 AT&T Device/Equip Ship 8003310500 TX Card 0226	-92.21	1,703.28
08/15	Card Purchase With Pin 08/14 Du Conoco Food S Denver CO Card 0226	-3.68	1,699.60
08/16	Card Purchase 08/15 Mcdonalds 23660 Denver CO Card 0226	-13.15	1,686.45
08/16	Card Purchase With Pin 08/15 Du Conoco Food S Denver CO Card 0226	-12.76	1,673.69
08/19	Real Time Payment Credit Recd From Aba/Contr Bnk-021214891 From: Bnf-Fanduel Credit Via Trustly Ref: 8Ecc07A741E54935 Info: Text-/Vxr/00100000161666236 lid: 20240818021214273P1B47F555548200086 Recd: 12:39:14 Tm: 0394201231Gd	300.00	1,973.69
08/19	Zelle Payment From Abhilash Reddy Pochampally 21762718876	63.00	2,036.69

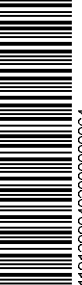


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TRANSACTION DETAIL (continued)

DATE	DESCRIPTION	AMOUNT	BALANCE
08/19	Card Purchase 08/16 Snow.Com/Vail Resorts 888-838-0495 CO Card 0226	-676.00	1,360.69
08/19	Card Purchase 08/15 Econo Food & Gas Thornton CO Card 0226	-1.24	1,359.45
08/19	Card Purchase 08/16 Mcdonalds 23660 Denver CO Card 0226	-6.36	1,353.09
08/19	Card Purchase 08/16 Conoco - Du Conoco Foo Denver CO Card 0226	-7.78	1,345.31
08/19	Card Purchase 08/16 Mcdonald's F37454 Aurora CO Card 0226	-1.50	1,343.81
08/19	Card Purchase With Pin 08/16 7-Eleven Aurora CO Card 0226	-4.96	1,338.85
08/19	Card Purchase With Pin 08/16 Circle K 09866 3185 28 Boulder CO Card 0226	-4.34	1,334.51
08/19	Card Purchase With Pin 08/16 34036 Westminster CO Card 0226	-11.80	1,322.71
08/19	Card Purchase With Pin 08/16 7-Eleven Westminster CO Card 0226	-6.81	1,315.90
08/19	Card Purchase With Pin 08/16 7-Eleven Westminster CO Card 0226	-2.06	1,313.84
08/19	Card Purchase With Pin 08/17 7-Eleven Denver CO Card 0226	-6.17	1,307.67
08/19	Card Purchase With Pin 08/17 84th Valero Thornton CO Card 0226	-1.86	1,305.81
08/19	Zelle Payment To Abhilasha Reddy Regis Jpm99Am537U3	-63.00	1,242.81
08/19	Card Purchase 08/17 Safeway Insurance - C 877-323-8039 IL Card 0226	-62.00	1,180.81
08/19	Card Purchase 08/17 Dairyland Cycle 800-334-0090 WI Card 0226	-5.20	1,175.61
08/19	Card Purchase With Pin 08/17 Gz Smokes Thornton CO Card 0226	-1.29	1,174.32
08/19	Card Purchase With Pin 08/17 Gz Smokes Thornton CO Card 0226	-1.29	1,173.03
08/19	Card Purchase 08/18 Fanduelsbkprimary 9717083015 NJ Card 0226	-500.00	673.03
08/19	Card Purchase With Pin 08/17 Gz Smokes Thornton CO Card 0226	-1.29	671.74
08/19	Card Purchase With Pin 08/17 Du Conoco Food S Denver CO Card 0226	-21.02	650.72
08/19	Card Purchase With Pin 08/18 Gz Smokes Thornton CO Card 0226	-1.29	649.43
08/19	Card Purchase With Pin 08/18 Gz Smokes Thornton CO Card 0226	-1.29	648.14
08/19	Card Purchase With Pin 08/18 Gz Smokes Thornton CO Card 0226	-1.29	646.85
08/19	Card Purchase With Pin 08/18 Gz Smokes Thornton CO Card 0226	-1.29	645.56
08/19	Card Purchase With Pin 08/18 Gz Smokes Thornton CO Card 0226	-1.29	644.27
08/19	Card Purchase With Pin 08/18 Gz Smokes Thornton CO Card 0226	-1.29	642.98
08/19	Card Purchase With Pin 08/19 84th Valero Thornton CO Card 0226	-1.24	641.74
08/19	Card Purchase With Pin 08/19 84th Valero Thornton CO Card 0226	-1.24	640.50
08/19	Card Purchase With Pin 08/19 Gz Smokes Thornton CO Card 0226	-1.29	639.21
08/19	Card Purchase With Pin 08/19 Gz Smokes Thornton CO Card 0226	-1.29	637.92
08/20	Card Purchase 08/20 Rmtly* A3390 Www.Remitly.C WA Card 0226	-503.99	133.93
08/20	Card Purchase With Pin 08/19 Gz Smokes Thornton CO Card 0226	-1.29	132.64
08/20	Card Purchase With Pin 08/20 84th Valero Thornton CO Card 0226	-1.24	131.40
08/20	Card Purchase With Pin 08/20 84th Valero Thornton CO Card 0226	-1.24	130.16
08/20	Card Purchase With Pin 08/20 84th Valero Thornton CO Card 0226	-14.30	115.86
08/20	Card Purchase With Pin 08/20 Gz Smokes Thornton CO Card 0226	-1.29	114.57
08/20	Card Purchase With Pin 08/20 Gz Smokes Thornton CO Card 0226	-1.29	113.28
08/20	Card Purchase With Pin 08/20 Gz Smokes Thornton CO Card 0226	-1.29	111.99
08/21	Card Purchase 08/19 Mcdonalds 34804 Thornton CO Card 0226	-1.42	110.57
08/21	Card Purchase 08/21 Uber *Trip Help.Uber.Com CA Card 0226	-22.91	87.66
08/21	Card Purchase With Pin 08/20 Du Conoco Food S Denver CO Card 0226	-4.45	83.21
08/21	Card Purchase 08/21 Conoco - Du Conoco Foo Denver CO Card 0226	-3.66	79.55
08/21	Card Purchase With Pin 08/21 Gz Smokes Thornton CO Card 0226	-1.29	78.26
08/21	Card Purchase With Pin 08/21 Gz Smokes Thornton CO Card 0226	-1.29	76.97
08/21	Card Purchase With Pin 08/21 Gz Smokes Thornton CO Card 0226	-1.29	75.68
08/21	Card Purchase With Pin 08/21 Gz Smokes Thornton CO Card 0226	-1.29	74.39
08/21	Card Purchase With Pin 08/21 Gz Smokes Thornton CO Card 0226	-9.75	64.64



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TRANSACTION DETAIL (continued)

DATE	DESCRIPTION	AMOUNT	BALANCE
08/22	ATM Cash Deposit 08/22 695 Thornton Pkwy Thornton CO Card 0226	833.00	897.64
08/22	Card Purchase 08/20 Econo Food & Gas Thornton CO Card 0226	-1.24	896.40
08/22	Card Purchase 08/20 Econo Food & Gas Thornton CO Card 0226	-1.24	895.16
08/22	Card Purchase With Pin 08/22 Du Conoco Food S Denver CO Card 0226	-14.63	880.53
08/22	Card Purchase With Pin 08/22 84th Valero Thornton CO Card 0226	-1.24	879.29
08/23	Card Purchase 08/23 Apple.Com/Bill 866-712-7753 CA Card 0226	-37.48	841.81
08/23	Card Purchase With Pin 08/23 24359 Denver CO Card 0226	-51.34	790.47
08/23	Card Purchase With Pin 08/23 7-Eleven Denver CO Card 0226	-4.77	785.70
08/23	Card Purchase With Pin 08/23 Gz Smokes Thornton CO Card 0226	-9.68	776.02
08/26	Zelle Payment From Jeevan Gopi 21839416850	500.00	1,276.02
08/26	Card Purchase 08/22 Econo Food & Gas Thornton CO Card 0226	-1.24	1,274.78
08/26	Card Purchase 08/22 Econo Food & Gas Thornton CO Card 0226	-1.34	1,273.44
08/26	Card Purchase 08/23 7-Eleven 34705 Denver CO Card 0226	-10.10	1,263.34
08/26	Card Purchase With Pin 08/23 84th Valero Thornton CO Card 0226	-12.11	1,251.23
08/26	Chuze Fit Club Fees PPD ID: 1710602737	-32.99	1,218.24
08/26	Card Purchase With Pin 08/24 Circle K 09861 2877 Ba Boulder CO Card 0226	-2.38	1,215.86
08/26	Card Purchase With Pin 08/24 Circle K 09861 2877 Ba Boulder CO Card 0226	-1.95	1,213.91
08/26	Card Purchase With Pin 08/24 Walgreens Store 1111 S Denver CO Card 0226	-57.22	1,156.69
08/26	Card Purchase With Pin 08/24 Du Conoco Food S Denver CO Card 0226	-1.84	1,154.85
08/26	Card Purchase 08/24 Affirm * Pay 1F2Xi1Cb 855-423-3729 CA Card 0226	-98.99	1,055.86
08/26	Zelle Payment To Klement Gunndu Jpm99Amic4Dt	-230.00	825.86
08/26	Card Purchase With Pin 08/25 Gz Smokes Thornton CO Card 0226	-2.16	823.70
08/26	Zelle Payment To Karthik Chekuri 21839439109	-1.00	822.70
08/26	Zelle Payment To Karthik Chekuri 21839427811	-699.00	123.70
08/26	Card Purchase With Pin 08/25 Gz Smokes Thornton CO Card 0226	-2.16	121.54
08/26	Card Purchase With Pin 08/25 Gz Smokes Thornton CO Card 0226	-2.16	119.38
08/26	Card Purchase With Pin 08/25 Gz Smokes Thornton CO Card 0226	-2.16	117.22
08/26	Card Purchase With Pin 08/25 Du Conoco Food S Denver CO Card 0226	-18.57	98.65
08/26	Card Purchase With Pin 08/25 7-Eleven Denver CO Card 0226	-14.05	84.60
08/26	Card Purchase With Pin 08/26 84th Valero Thornton CO Card 0226	-1.24	83.36
08/26	Card Purchase With Pin 08/26 Gz Smokes Thornton CO Card 0226	-2.16	81.20
08/26	Card Purchase With Pin 08/26 Gz Smokes Thornton CO Card 0226	-2.16	79.04
08/26	Card Purchase With Pin 08/26 Gz Smokes Thornton CO Card 0226	-2.16	76.88
08/27	Card Purchase With Pin 08/26 84th Valero Thornton CO Card 0226	-12.03	64.85
08/27	Card Purchase With Pin 08/27 7-Eleven Golden CO Card 0226	-2.04	62.81
08/28	Card Purchase 08/27 Rocket 6553 Golden CO Card 0226	-3.63	59.18
08/28	Card Purchase 08/27 The Hangout Place Lone Tree CO Card 0226	-16.25	42.93
08/28	Recurring Card Purchase 08/28 Netflix, Inc. 186-65797172 CA Card 0226	-7.52	35.41
08/28	Card Purchase With Pin 08/28 Gz Smokes Thornton CO Card 0226	-2.16	33.25
08/28	Card Purchase With Pin 08/28 Gz Smokes Thornton CO Card 0226	-2.16	31.09
08/29	Zelle Payment From Sharun Talapagala 21881747883	30.00	61.09
08/30	Payment Sent 08/30 Cash App*Gella Jalfi 800-9691940 CA Card 0226	-30.00	31.09
08/30	Credit One Bank Payment 68389613 Web ID: Web000004	-30.00	1.09
09/03	Zelle Payment From Sachin S Thakur 21920637307	180.00	181.09
09/04	Zelle Payment From Mamatha Naganaboina 21946949595	118.22	299.31
09/04	Card Purchase 09/03 Paypal *irungujohnmbu 402-935-7733 CA Card 0226	-180.00	119.31



TRANSACTION DETAIL (continued)

DATE	DESCRIPTION	AMOUNT	BALANCE
09/04	Card Purchase With Pin 09/04 Gz Smokes Thornton CO Card 0226	-2.75	116.56
09/05	Card Purchase 09/05 Apple.Com/Bill 866-712-7753 CA Card 0226	-5.20	111.36
09/05	Monthly Service Fee	-12.00	99.36
Ending Balance			\$99.36

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 FedNowSM 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 \$300.00. 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 \$1.09)
- **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 \$701.74)

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

Stop in today and explore all Chase has to offer.

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:

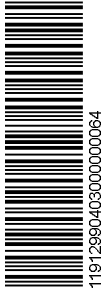
- Your name and account number;
- A description of the error or the transaction you are unsure about, and why you think it is an error or want more information; and
- The amount of the suspected error.

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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The following are excerpts of the more significant updates to *Section X. Arbitration; Resolving Disputes* to be published November 17, 2024:

- **What claims or disputes subject to arbitration?:**
Claims or disputed factual or legal issues that arise out of or relate in any way to any aspect of our relationship or interactions with each other, including but not limited to your deposit account, transactions involving your deposit account, whether actual, potential, canceled, or other transactions, any product, service, or agreement with us, or interactions of any kind with Chase employees are subject to arbitration.
- **Can I (customer) cancel or opt out of this agreement to arbitrate?:**
You have the right to opt out of this agreement to arbitrate if you tell us within sixty (60) days of opening your account, or by January 16, 2025, whichever is later. The exclusive way to opt out is by calling us at 1-800-935-9935. Any other method, form, or means of opting out will be treated as invalid or ineffective. Requests to opt out made more than sixty (60) days after opening your account or by January 16, 2025, whichever is later, will be invalid.
- **Does arbitration apply to Claims involving third parties?:**
For purposes of arbitration, "you" includes any person who is listed on your account or claims a right or interest in your account, and "we" and "us" includes JPMorgan Chase Bank, N.A., all its affiliates, third-party beneficiaries of this agreement and all third parties who are regarded as agents or representatives of ours in connection with a Claim.
- **How does arbitration work?:**
Arbitration between us shall be administered by the American Arbitration Association ("AAA"), which will apply its Consumer Arbitration Rules in effect at the time the arbitration is commenced and the Mass Arbitration Supplementary Rules to mass arbitration matters. A single arbitrator shall conduct proceedings under the Consumer Arbitration Rules, and a Process Arbitrator and single Merits Arbitrator shall conduct each mass arbitration case. The Parties agree that, upon motion by either of us, the arbitrator or Merits Arbitrator shall have the power to decide dispositive issues of law prior to hearing, consistent with Federal Rules of Civil Procedure 12 and 56. All pleadings, information and documents exchanged, and the arbitrator's ruling shall be treated as confidential and have no precedential value. However, if either Party seeks to confirm the arbitrator's decision in court, the Parties agree that the documents necessary for such confirmation need not be filed under seal.

Who will pay for costs?:

Each Party will be responsible for the arbitration costs as allocated by the applicable AAA rules (www.adr.org). However, except for claims filed as part of a mass arbitration, if the arbitrator ultimately rules in your favor, you will be entitled to reimbursement by Chase for all fees you paid to the AAA.

NEW SECTION: What about mass arbitration matters?:

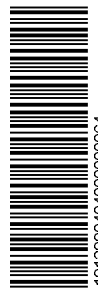
You agree that these additional requirements ("Mass Arbitration Procedures") shall apply to your Claim if it is filed as part of a "mass arbitration," which means twenty-five (25) or more arbitration claims involving the same or similar subject matter and/or issues of law or fact, and where representation of all claimants is the same or coordinated across the cases. You agree to these procedures even though they may delay the arbitration of your individual claim. If at any point you are unsatisfied with the speed by which your matter is proceeding, you are free to withdraw your arbitration demand and proceed in small claims court if the Claim is in that court's jurisdiction and proceeds on an individual basis.

1. Mass Arbitration Filing Requirements:

In addition to the requirements set forth in the AAA Mass Arbitration Supplementary Rules, you agree that upon commencing a case with the AAA, you will provide your name, full Chase account number, mailing address, telephone number, email address, a factual description of every disputed transaction for which you seek compensation (date, amount, and transaction type) and/or event (date, location, and individuals involved), explanation of the basis of your Claim, an itemized calculation of all alleged damages, and, if represented by counsel, a signed statement authorizing us to share information regarding your account and the Claim with them. You agree and understand that failure to provide this information may result in dismissal of your Claim, though you have the right to refile once you provide the information described in the previous sentence.

2. Process Arbitrator Appointment:

You and Chase agree that before an arbitrator is assigned to determine the merit of your claim, a "Process Arbitrator" will be appointed. The Process Arbitrator will have the authority to ensure these Mass Arbitration Procedures and the AAA rules are followed. The Parties agree that the Process Arbitrator will be selected by the process set forth in AAA Mass Arbitration Supplementary Rule MA-7(a). In short, each Party will receive a list of proposed Process Arbitrators provided by the AAA and will meet and confer to identify a mutually-agreeable candidate. If the Parties cannot agree, they will submit their preferences to the AAA, and the AAA will select a Process Arbitrator.



3. Matters To Be Decided by a Process Arbitrator:

In addition to the authority outlined in AAA Mass Arbitration Supplementary Rules, the parties agree that the Process Arbitrator shall be empowered to resolve any dispute regarding whether your Claim should be dismissed because, for example, you failed to comply with the Mass Arbitration Filing Requirements, any other requirements outlined in this agreement, or any other reason. You agree that if the Process Arbitrator finds you failed to comply with any requirement, your claim will be dismissed, without prejudice to refiling once the deficiencies are remedied. The Process Arbitrator will also have the power to decide whether, based on the information submitted in the Mass Arbitration Filing Requirements, other threshold eligibility issues for your case to proceed, including but not limited to whether you had an account at Chase, experienced the transaction, fee, or event at issue, or otherwise cannot pursue the claim due to a clear legal or factual deficiency, and to dismiss your claim as appropriate. The Process Arbitrator shall have the power to determine whether or not a given dispute regarding these Mass Arbitration Filing Requirements and/or Procedures are within their jurisdiction. The Process Arbitrator shall be authorized to afford any relief or impose any sanctions available under Federal Rule of Civil Procedure 11, 28 U.S.C. § 1927, or any applicable state law.

4. Mass Arbitration Procedures:

Following the resolution of any disputes within the jurisdiction of the Process Arbitrator, if any, counsel for the claimants and counsel for Chase shall each select fifteen (15) cases (per side) to proceed first in individual arbitration proceedings on the merits of each claim. Unless the Parties otherwise agree, in no event shall any individual Merits Arbitrator be assigned more than three (3) cases. No AAA per case fee shall be assessed in connection with any case until they are selected to proceed to individual arbitration proceedings as part of the process identified in this section. The Parties agree that each side shall have the right to have fifteen (15) cases of their choosing proceed to final hearing before the process described in this section moves forward. After the first thirty (30) cases are resolved, counsel will meet and confer regarding ways to improve the efficiency of the proceedings, including whether to mediate or change the number of cases filed in each stage. If the Parties are unable to resolve the remaining cases after the conclusion of the initial thirty (30) proceedings and conferring in good faith, each side shall select another fifteen (15) cases (per side) to proceed to individual arbitration proceedings. Each of these thirty (30) cases shall be assigned to a different Merits Arbitrator, though if the Parties otherwise agree, a single Merits Arbitrator may be assigned up to three (3) cases. No AAA per case fee shall be assessed in connection with the remaining cases until they are selected to proceed to individual arbitration proceedings as part of the process identified in this section. After this second set of thirty (30) cases are resolved, counsel will again meet and confer regarding ways to improve the efficiency of the proceedings, including whether to mediate or change the number of cases filed in each stage. If the Parties do not reach a global resolution after the second set of cases are resolved, on either Party's motion, the Process Arbitrator can decide to expedite the proceedings by forgoing more rounds of case selection and instead assigning Merits Arbitrators to all of the remaining cases at once. If no motion is made, this Mass Arbitration Procedure shall continue with thirty (30) cases in each set of proceedings, consistent with the parameters identified above. You and Chase agree to engage in these Mass Arbitration Procedures in good faith, which includes an agreement to pay the Parties' respective case fee if your case is selected. Any dispute regarding any aspect of the specific Mass Arbitration Procedures outlined in this section shall be resolved by the Process Arbitrator.

5. Interpretation and Enforcement of Mass Arbitration Provision:

Any dispute regarding the interpretation or enforcement of these mass arbitration procedures shall be decided by the Process Arbitrator or, in cases that have been released to merits proceedings, the Merits Arbitrator. Their decisions regarding the mass arbitrations process and procedures shall be considered interlocutory in nature and not subject to immediate judicial review. If any terms of these Mass Arbitration Procedures are found to be legally unenforceable for any reason, then the proceedings shall otherwise continue in arbitration in accordance with AAA's Mass Arbitration Supplementary rules.



August 06, 2024 through September 05, 2024

Account Number: **000000921716178**

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