



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

April 04, 2025 through May 05, 2025

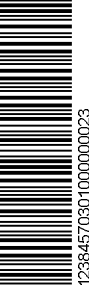
Account Number: **000000921716178**

## 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

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



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## 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 accounts 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.

## CHECKING SUMMARY

Chase Total Checking

	AMOUNT
<b>Beginning Balance</b>	<b>-\$38.22</b>
Deposits and Additions	1,881.00
ATM & Debit Card Withdrawals	-1,065.01
Electronic Withdrawals	-717.27
<b>Ending Balance</b>	<b>\$60.50</b>

## TRANSACTION DETAIL

DATE	DESCRIPTION	AMOUNT	BALANCE
	<b>Beginning Balance</b>		<b>-\$38.22</b>
04/04	ATM Cash Deposit 04/04 7293 E Hampden Ave Denver CO Card 0226	<b>312.00</b>	273.78
04/07	Payment Received 04/06 Instant Financial Alpharetta GA Card 0226	<b>200.00</b>	473.78
04/07	Card Purchase 04/05 Advantage Auto Mga 800-4220792 TN Card 0226	-103.55	370.23
04/07	Card Purchase 04/05 Fortiva Mc 855-802-5572 GA Card 0226	-33.64	336.59
04/07	Card Purchase 04/05 Hyde Park Liquors San Jose CA Card 0226	-20.36	316.23
04/07	Recurring Card Purchase 04/06 P.Skool.Com/Xztng Wwww.Skool.Com CA Card 0226	-89.00	227.23
04/07	Card Purchase 04/06 Ionos Inc. 877-4612631 PA Card 0226	-42.18	185.05
04/07	Card Purchase 04/06 San Jose Beer Union Sj San Jose CA Card 0226	-106.93	78.12



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## TRANSACTION DETAIL (continued)

DATE	DESCRIPTION	AMOUNT	BALANCE
04/07	Card Purchase 04/06 San Jose Beer Union Sj San Jose CA Card 0226	-20.51	57.61
04/07	Card Purchase With Pin 04/07 Rtd East Dia Denver CO Card 0226	-7.25	50.36
04/07	Capital One Mobile Pmt 434Cqhdyg7Hvhcz Web ID: 9279744380	-25.00	25.36
04/08	Card Purchase 04/07 Hudson St1376 Las Vegas NV Card 0226	-30.99	-5.63
04/09	ATM Cash Deposit 04/09 7293 E Hampden Ave Denver CO Card 0226	175.00	169.37
04/09	Capital One Mobile Pmt 434Zt3Wgqwqh0Gz Web ID: 9279744380	-10.00	159.37
04/10	Card Purchase 04/10 Apple.Com/Bill 866-712-7753 CA Card 0226	-21.02	138.35
04/11	Zelle Payment From Nitin Sourabh Mulle 24372586929	10.00	148.35
04/11	Payment Sent 04/10 Cash App*Klement Gunndu Oakland CA Card 0226	-5.00	143.35
04/11	Zolve Cs Bank To CA Account Title Web ID: 9000001655	-157.28	-13.93
04/11	Capital One Mobile Pmt 435Dnezv8Pxrvs3 Web ID: 9279744380	-13.00	-26.93
04/14	ATM Cash Deposit 04/13 7293 E Hampden Ave Denver CO Card 0226	105.00	78.07
04/14	Payment Received 04/13 Instant Financial Alpharetta GA Card 0226	110.00	188.07
04/14	Zelle Payment From Karthik Chekuri 24388417098	10.00	198.07
04/14	Card Purchase 04/13 Paypal *Jostens Inc 507-455-6506 MN Card 0226	-107.30	90.77
04/14	Capital One Mobile Pmt 435Lbh0Lerli46B Web ID: 9279744380	-10.00	80.77
04/14	Cash App Klement GU T3Kr7M27Cvjhm7 Web ID: 8800429876	-5.00	75.77
04/14	Capital One Mobile Pmt 4360lch1Xtnuu1V Web ID: 9279744380	-25.00	50.77
04/14	Capital One Mobile Pmt 435T37Hnoasvu77 Web ID: 9279744380	-25.00	25.77
04/15	Zelle Payment To Robert Martin Jpm99B4Xkqlh	-8.00	17.77
04/15	Zelle Payment To Robert Martin Jpm99B4Xm165	-5.00	12.77
04/15	Credit One Bank Payment 68389613 Web ID: Web000004	-40.00	-27.23
04/15	Capital One Mobile Pmt 436816Nenargfqb Web ID: 9279744380	-15.00	-42.23
04/16	Zelle Payment From Avinash Singh 24439119128	234.00	191.77
04/17	Card Purchase With Pin 04/16 Du Conoco Food S Denver CO Card 0226	-12.98	178.79
04/17	Capital One Mobile Pmt 436Ngez8Oo0Cxwj Web ID: 9279744380	-50.00	128.79
04/17	Card Purchase With Pin 04/17 7-Eleven Denver CO Card 0226	-6.81	121.98
04/18	Card Purchase With Pin 04/17 Du Conoco Food S Denver CO Card 0226	-10.26	111.72
04/18	Payment Sent 04/18 Venmo *Bread Boy Visa Direct NY Card 0226	-7.50	104.22
04/18	Card Purchase With Pin 04/18 Du Conoco Food S Denver CO Card 0226	-9.53	94.69
04/18	Card Purchase With Pin 04/18 Du Conoco Food S Denver CO Card 0226	-3.05	91.64
04/21	Payment Received 04/20 Instant Financial Alpharetta GA Card 0226	300.00	391.64
04/21	Card Purchase 04/18 Frontier Ai G9Ve7V 720-3744390 CO Card 0226	-17.19	374.45
04/21	Zelle Payment To Lukas Grabowski 24469360567	-11.50	362.95
04/21	Zelle Payment To Lukas Grabowski 24469372908	-9.50	353.45
04/21	Card Purchase With Pin 04/19 7-Eleven Denver CO Card 0226	-13.03	340.42
04/21	Card Purchase With Pin 04/19 7-Eleven Denver CO Card 0226	-7.85	332.57
04/21	Card Purchase 04/19 Exxon Airport #264 Aurora CO Card 0226	-11.29	321.28
04/21	Card Purchase With Pin 04/20 7-Eleven Denver CO Card 0226	-2.39	318.89
04/21	Card Purchase 04/20 Qt 4216 Inside Bennett CO Card 0226	-15.30	303.59
04/21	Zelle Payment To Klement Gunndu Jpm99B5L6Jfa	-100.00	203.59
04/21	Card Purchase 04/21 Paypal *Irunjohnmbu 402-935-7733 CA Card 0226	-180.00	23.59
04/21	Concora Credit Payment 043000094043482 Web ID: 9044036526	-40.00	-16.41
04/22	Zelle Payment From Avinash Singh 24504189064	223.00	206.59
04/22	Zelle Payment From Nitin Sourabh Mulle 24497290535	30.00	236.59
04/22	Cash App Klement GU T3R7Pd80Sbw7Mq4 Web ID: 8800429876	-10.00	226.59
04/22	Capital One Mobile Pmt 437Pd26Aqmcshz Web ID: 9279744380	-9.00	217.59



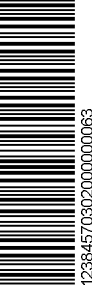
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## TRANSACTION DETAIL (continued)

DATE	DESCRIPTION	AMOUNT	BALANCE
04/22	Capital One Mobile Pmt 437Qnc57C3Mewmb Web ID: 9279744380	-25.00	192.59
04/22	Capital One Mobile Pmt 437Qm0Dmriy3R8J Web ID: 9279744380	-20.00	172.59
04/22	Card Purchase With Pin 04/22 Du Conoco Food S Denver CO Card 0226	-9.51	163.08
04/23	Card Purchase With Pin 04/23 7-Eleven Denver CO Card 0226	-11.15	151.93
04/23	Card Purchase With Pin 04/23 Du Conoco Food S Denver CO Card 0226	-3.05	148.88
04/24	Card Purchase With Pin 04/23 Du Conoco Food S Denver CO Card 0226	-12.84	136.04
04/24	Card Purchase With Pin 04/24 Du Conoco Food S Denver CO Card 0226	-10.37	125.67
04/24	Card Purchase With Pin 04/24 7-Eleven Denver CO Card 0226	-15.73	109.94
04/25	Card Purchase With Pin 04/24 Du Conoco Food S Denver CO Card 0226	-3.05	106.89
04/25	Chuze Fit Club Fees PPD ID: 1710602737	-32.99	73.90
04/25	Zelle Payment To Alexandr Granin-Kamp 24530137065	-24.00	49.90
04/25	Card Purchase With Pin 04/25 7-Eleven Denver CO Card 0226	-2.17	47.73
04/25	Card Purchase With Pin 04/25 7-Eleven Denver CO Card 0226	-2.17	45.56
04/28	Card Purchase 04/25 Ionos Inc. 877-4612631 PA Card 0226	-20.24	25.32
04/28	Card Purchase With Pin 04/26 7-Eleven Denver CO Card 0226	-5.49	19.83
04/28	Card Purchase With Pin 04/26 7-Eleven Denver CO Card 0226	-2.17	17.66
04/28	Card Purchase With Pin 04/26 7-Eleven Denver CO Card 0226	-7.28	10.38
04/28	Card Purchase With Pin 04/28 7-Eleven Denver CO Card 0226	-9.08	1.30
04/28	Recurring Card Purchase 04/28 Netflix.Com 866-5797172 CA Card 0226	-8.60	-7.30
05/01	Zelle Payment From Avinash Singh 24612564551	147.00	139.70
05/02	Payment Sent 05/01 Venmo *Kaylee Dollers Visa Direct NY Card 0226	-25.00	114.70
05/05	Zelle Payment From Karthik Chekuri 24645688105	25.00	139.70
05/05	Card Purchase 05/04 Paypal *Joshuahudkins 402-935-7733 CA Card 0226	-13.68	126.02
05/05	Card Purchase 05/03 Rodney's Cigar And Liquor Sacramento CA Card 0226	-1.99	124.03
05/05	Card Purchase With Pin 05/03 K Mini Mart 921 Sacramento CA Card 0226	-16.53	107.50
05/05	Zelle Payment To Karthik Stevens 24645502643	-25.00	82.50
05/05	Zelle Payment To Alexandr Granin-Kamp 24645654216	-2.00	80.50
05/05	Capital One Mobile Pmt 43A2E958E9M6H7N Web ID: 9279744380	-20.00	60.50
Ending Balance			\$60.50

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 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 \$610.00. 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.**
- **OR, keep an average beginning day balance of \$5,000.00 or more in qualifying linked deposits and investments.**





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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**

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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?**

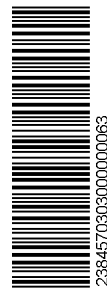
If we authorize and pay an overdraft, we'll charge you a \$34 Overdraft Fee per transaction during our nightly processing beginning with the first transaction that overdraws your account balance by more than \$50 (maximum of 3 fees per business day, up to \$102).

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](https://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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