



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

October 05, 2023 through November 03, 2023

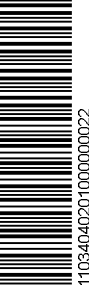
Account Number: **000000921716178**

## 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  
2501 EPPINGER BLVD  
THORNTON CO 80229-3842



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## Please review our overdraft service options at the end of this statement

We've included our overdraft services and fees that are available for your personal checking account(s) at the end of this statement. As a reminder, overdraft services are not available for Chase Secure Checking<sup>SM</sup> or Chase First Checking<sup>SM</sup>. Standard Overdraft Practice and Chase Debit Card Coverage<sup>SM</sup> are not available for Chase High School 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>\$374.27</b>
Deposits and Additions	1,590.99
ATM & Debit Card Withdrawals	-1,690.87
Electronic Withdrawals	-200.00
Fees	-12.00
<b>Ending Balance</b>	<b>\$62.39</b>

## TRANSACTION DETAIL

DATE	DESCRIPTION	AMOUNT	BALANCE
	<b>Beginning Balance</b>		<b>\$374.27</b>
10/05	ATM Withdrawal 10/05 695 Thornton Pkwy Thornton CO Card 0226	-160.00	214.27
10/06	Zelle Payment From Pallavi Miriyala Bacn5Ecnjoeb	<b>500.00</b>	714.27
10/06	Card Purchase With Pin 10/06 O'Reilly 2630 Thornton CO Card 0226	-10.84	703.43
10/06	Card Purchase With Pin 10/06 Thornton Arc Thrift Thornton CO Card 0226	-27.63	675.80
10/10	Payment Received 10/08 Instant Financial Visa Direct GA Card 0226	<b>406.00</b>	1,081.80
10/10	Card Purchase 10/05 Westside Liquor Highlands Ran CO Card 0226	-20.99	1,060.81
10/10	Card Purchase 10/06 Synergy Cigarettes Denver CO Card 0226	-37.44	1,023.37
10/10	Card Purchase With Pin 10/06 Stinker #344 Thornton CO Card 0226	-50.01	973.36
10/10	Card Purchase 10/09 Mcdonald's F22588 Aurora CO Card 0226	-6.13	967.23
10/10	Card Purchase 10/09 Mcdonald's F5818 Federal Heigh CO Card 0226	-19.07	948.16
10/10	ATM Withdrawal 10/10 7293 E Hampden Ave Denver CO Card 0226	-500.00	448.16
10/10	ATM Withdrawal 10/10 7293 E Hampden Ave Denver CO Card 0226	-300.00	148.16



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**TRANSACTION DETAIL** (continued)

DATE	DESCRIPTION	AMOUNT	BALANCE
10/10	Card Purchase With Pin 10/10 King Soopers #00 6470 Denver CO Card 0226	-0.25	147.91
10/11	Card Purchase With Pin 10/11 7-Eleven Aurora CO Card 0226	-13.02	134.89
10/12	Card Purchase 10/11 Mcdonalds 29228 Aurora CO Card 0226	-4.53	130.36
10/16	Payment Sent 10/14 Coinbase Hhttps://Www.F CA Card 0226	-48.00	82.36
10/16	Card Purchase With Pin 10/15 Shop N Save Commerce City CO Card 0226	-11.02	71.34
10/19	ATM Cash Deposit 10/19 695 Thornton Pkwy Thornton CO Card 0226	100.00	171.34
10/19	Zelle Payment To Karthik Chekuri 18765108546	-90.00	81.34
10/20	Card Purchase 10/18 Mcdonalds 2878 Thornton CO Card 0226	-3.68	77.66
10/20	Card Purchase 10/19 Fred Loya Insurance 800-554-0595 TX Card 0226	-71.00	6.66
10/25	Zelle Payment From Sushil Dahal Bacqkj0Quut	80.00	86.66
10/25	Zelle Payment To Rahul Gogula Karthik 18820821275	-10.00	76.66
10/26	Card Purchase With Pin 10/26 CO Driver Servi Emv Denver CO Card 0226	-47.67	28.99
10/30	Card Purchase With Pin 10/28 Thornton Arc Thrift Thornton CO Card 0226	-18.53	10.46
10/30	Card Purchase With Pin 10/28 Thornton Arc Thrift Thornton CO Card 0226	-9.54	0.92
10/31	Zelle Payment From Pallavi Miriyala Bacqn3Kt9Uzp	400.00	400.92
11/01	Zelle Payment From Pallavi Miriyala Bacmch27L6X0	100.00	500.92
11/01	Zelle Payment To Manohar 289 Broadst CT Jpm99A4D1P2T	-100.00	400.92
11/01	Recurring Card Purchase 11/01 Doordash Dashpass Wwww.Doordash. CA Card 0226	-4.99	395.93
11/02	Payment Sent 10/31 Coinbase Hhttps://Www.F CA Card 0226	-50.00	345.93
11/02	Payment Sent 10/31 Coinbase Hhttps://Www.F CA Card 0226	-50.00	295.93
11/02	Payment Sent 10/31 Coinbase Hhttps://Www.F CA Card 0226	-50.00	245.93
11/02	Payment Sent 10/31 Coinbase Hhttps://Www.F CA Card 0226	-40.00	205.93
11/02	Card Purchase 11/02 Apple.Com/Bill 866-712-7753 CA Card 0226	-5.18	200.75
11/03	Card Purchase Return 11/03 Doordash Dashpass Wwww.Doordash. CA Card 0226	4.99	205.74
11/03	Payment Sent 11/02 Coinbase Hhttps://Www.F CA Card 0226	-16.00	189.74
11/03	Recurring Card Purchase 11/02 Att*Bill Payment 800-288-2020 TX Card 0226	-102.57	87.17
11/03	Card Purchase 11/02 Hudsonnews St1369 Denver CO Card 0226	-12.78	74.39
11/03	Monthly Service Fee	-12.00	62.39
Ending Balance			\$62.39

**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 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 \$406.00. 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 \$0.92)
- **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 \$187.19)

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

**Stop in today and explore all Chase has to offer.**



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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.

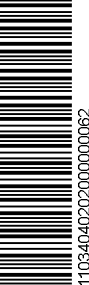
We will investigate your complaint and will correct any error promptly. If we take more than 10 business days (or 20 business days for new accounts) to do this, we will credit your account for the amount you think is in error so that you will have use of the money during the time it takes us to complete 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 (may also be referred to as 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 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.