



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

June 06, 2023 through July 06, 2023

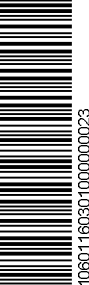
Account Number: **000000921716178**

## 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  
60 LIBERTY AVE  
JERSEY CITY NJ 07306-5015



## You now have more time to let us know about certain check errors on your account

In June we increased the timeframe for when you can make a claim for checks drawn on your account that have either been altered or that you did not authorize. You now have up to 60 days from when we make a statement available to make a claim on these items in order to be considered for reimbursement.

We've updated the **Safeguarding Your Information** section in our Deposit Account Agreement to reflect this change as well as provide additional information about our check claims process.

As a reminder, we offer tools to help you keep an eye on your account, including the Chase Mobile® app<sup>1</sup> and Chase Online<sup>SM</sup> Banking. You can find more useful tips for helping protect you and your money at [chase.com/FraudAwareness](https://chase.com/FraudAwareness).

If you'd like a copy of the Deposit Account Agreement, please visit [chase.com/disclosures](https://chase.com/disclosures) or call us at the number on this statement. We also accept operator relay calls.

<sup>1</sup> Chase Mobile® app is available for select mobile devices. Message and data rates may apply.

## 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
Beginning Balance	\$18.47
Deposits and Additions	6,336.37
ATM & Debit Card Withdrawals	-733.02
Electronic Withdrawals	-5,447.00
Fees	-12.00
Ending Balance	\$162.82



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## TRANSACTION DETAIL

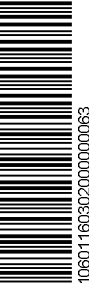
DATE	DESCRIPTION	AMOUNT	BALANCE
	<b>Beginning Balance</b>		<b>\$18.47</b>
06/06	Zelle Payment From Venkata Mandali Bacq2P3Pleu4	70.00	88.47
06/08	Zelle Payment From Sahithi Nimmala Bacre3Hp28S4	12.00	100.47
06/08	Card Purchase 06/08 Grubhubmcdonalds Grubhub.Com NY Card 0226	-40.63	59.84
06/08	Card Purchase 06/08 Grubhub7Eleven Grubhub.Com NY Card 0226	-10.88	48.96
06/08	Card Purchase 06/07 Dunkin #345266 Q35 Norwalk CT Card 0226	-11.04	37.92
06/08	Card Purchase 06/07 Dunkin #345266 Q35 Norwalk CT Card 0226	-11.66	26.26
06/08	Card Purchase 06/07 Domino's 4041 Bridgeport CT Card 0226	-11.53	14.73
06/09	Card Purchase 06/08 Mint Mobile 800-683-7392 CA Card 0226	-10.50	4.23
06/12	Zelle Payment From Pramod Reddy Chitukula 17589183753	200.00	204.23
06/12	Card Purchase With Pin 06/10 Citgo 624 E Main Bridgeport CT Card 0226	-13.00	191.23
06/12	Card Purchase 06/10 Starbucks Store 62552 North Bergen NJ Card 0226	-10.40	180.83
06/12	Card Purchase 06/10 Starbucks Store 62552 North Bergen NJ Card 0226	-6.66	174.17
06/12	Zelle Payment To Stevens Narayan Kanil Reddy Jpm999Xt5Rem	-100.00	74.17
06/12	Card Purchase With Pin 06/12 7-Eleven Jersey City NJ Card 0226	-20.78	53.39
06/12	Zelle Payment To Stevens Narayan Kanil Reddy Jpm999Xuxckp	-50.00	3.39
06/13	Zelle Payment From Clashon Kocharla Baco0Z52Nbi0	100.00	103.39
06/13	Card Purchase With Pin 06/13 AT&T F902 157959 Jersey City NJ Card 0226	-79.50	23.89
06/14	Card Purchase 06/13 Apna Bazar Cash & Carr Jersey City NJ Card 0226	-23.74	0.15
06/16	Zelle Payment From Clashon Kocharla Bacphjw4Vwx7	100.00	100.15
06/16	Card Purchase With Pin 06/16 Hawars Park Ave Bridgeport CT Card 0226	-50.67	49.48
06/20	Zelle Payment From Kanil Narayan Bacau9US5l5K	135.00	184.48
06/20	Zelle Payment From Pramod Reddy Chitukula 17661123531	100.00	284.48
06/20	Zelle Payment From Klement Gunndu Bacr7Dvfzkhw	50.00	334.48
06/20	Card Purchase 06/16 Sq *Hawa Delancey Inc. New York NY Card 0226	-23.95	310.53
06/20	Card Purchase 06/16 Sq *Bd Famous Pizza Inc New York NY Card 0226	-5.08	305.45
06/20	Card Purchase 06/17 7-Eleven 34338 Httpswww.7Ele TX Card 0226	-3.07	302.38
06/20	Zelle Payment To Dinesh Kanil Jpm999Y2Abp2	-15.00	287.38
06/20	Zelle Payment To Sahithi Jpm999Y56L3S	-50.00	237.38
06/20	Zelle Payment To Klement Jpm999Y5Trd6	-50.00	187.38
06/20	Card Purchase 06/19 7-Eleven 34338 Httpswww.7Ele TX Card 0226	-3.54	183.84
06/20	Card Purchase 06/19 7-Eleven 34338 Httpswww.7Ele TX Card 0226	-1.52	182.32
06/20	Card Purchase With Pin 06/19 7-Eleven Jersey City NJ Card 0226	-11.89	170.43
06/20	Zelle Payment To Stevens Narayan Kanil Reddy Jpm999Y6lakm	-30.00	140.43
06/21	Card Purchase 06/21 7-Eleven 34338 Httpswww.7Ele TX Card 0226	-3.33	137.10
06/22	Zelle Payment From Richie Stephenson Mudi Bacoja1H13Ki	871.00	1,008.10
06/22	Zelle Payment From Saideep Thota 17689575618	600.00	1,608.10
06/22	Zelle Payment From Saideep Thota Bacei8E34ljv	300.00	1,908.10
06/22	Zelle Payment From Pratik P Chavan 17687436835	300.00	2,208.10
06/22	Zelle Payment From Saideep Thota 17689621355	149.00	2,357.10
06/22	Zelle Payment From Pramod Reddy Chitukula 17688230699	100.00	2,457.10
06/22	Zelle Payment From Saideep Thota Baccseak7lbi	100.00	2,557.10
06/22	Zelle Payment From Saideep Thota Baccbojpnks0	50.00	2,607.10
06/22	Zelle Payment From Pratik P Chavan 17687295734	1.00	2,608.10
06/22	Zelle Payment From Saideep Thota 17689568206	1.00	2,609.10



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## TRANSACTION DETAIL (continued)

DATE	DESCRIPTION	AMOUNT	BALANCE
06/22	Card Purchase 06/22 7-Eleven 34338 Httpswww.7Ele TX Card 0226	-2.06	2,607.04
06/22	Card Purchase 06/22 7-Eleven 34338 Httpswww.7Ele TX Card 0226	-1.13	2,605.91
06/22	Card Purchase With Pin 06/22 Patel Video of JC Jersey City NJ Card 0226	-13.52	2,592.39
06/23	Zelle Payment From Samuel Naveen Benadict Bellam BacqdwY88SC5	200.00	2,792.39
06/23	Zelle Payment From Sai Attanti Bacdgg6Hvp6E	10.00	2,802.39
06/23	Card Purchase 06/22 7-Eleven 34338 Httpswww.7Ele TX Card 0226	-3.60	2,798.79
06/23	Zelle Payment To Dinesh Kanil Jpm999Yayvfe	-20.00	2,778.79
06/23	Zelle Payment To Dinesh Kanil Jpm999Yazcec	-15.00	2,763.79
06/23	Zelle Payment To Klement Jpm999Ybw1L2	-500.00	2,263.79
06/26	Zelle Payment From Kanil Narayan Bacbnpad46O7	180.00	2,443.79
06/26	Zelle Payment From Venkata Mandali Bacrombosryc	110.00	2,553.79
06/26	Card Purchase 06/25 7-Eleven 34338 Httpswww.7Ele TX Card 0226	-8.79	2,545.00
06/26	Zelle Payment To Reshob Friend Venkat Jpm999Yemw2T	-2,000.00	545.00
06/26	Zelle Payment To Stevens Narayan Kanil Reddy Jpm999Yenji2	-200.00	345.00
06/26	Zelle Payment To Suresh Jpm999Yf5Saw	-28.00	317.00
06/26	Zelle Payment To Suresh Jpm999Yf5Ey3	-20.00	297.00
06/26	Zelle Payment To Richie Stephenson Jpm999Yfuwew	-12.00	285.00
06/27	Zelle Payment To Dinesh Kanil Jpm999Yh4Jeu	-150.00	135.00
06/28	Card Purchase 06/27 Njt Bus - Mytix 973-2755555 NJ Card 0226	-1.60	133.40
06/28	Card Purchase 06/27 Njt Bus - Mytix 973-2755555 NJ Card 0226	-1.60	131.80
06/28	Card Purchase 06/27 Njt Bus - Mytix 973-2755555 NJ Card 0226	-1.60	130.20
06/28	Card Purchase 06/27 Via Jersey City 7472479524 NY Card 0226	-2.00	128.20
06/28	Card Purchase 06/27 Njt Bus - Mytix 973-2755555 NJ Card 0226	-1.60	126.60
06/28	Card Purchase 06/27 Njt Bus - Mytix 973-2755555 NJ Card 0226	-1.60	125.00
06/28	Card Purchase 06/27 Njt Bus - Mytix 973-2755555 NJ Card 0226	-1.60	123.40
06/28	Card Purchase 06/27 Njt Bus - Mytix 973-2755555 NJ Card 0226	-1.60	121.80
06/28	Card Purchase 06/27 Stuyvesant Liquors Inc Jersey City NJ Card 0226	-40.60	81.20
06/28	Zelle Payment To Richie Stephenson Jpm999Yihkdz	-10.00	71.20
06/29	Card Purchase 06/27 Lucky Bills Jersey City NJ Card 0226	-11.35	59.85
06/29	Card Purchase 06/29 7-Eleven 34338 Httpswww.7Ele TX Card 0226	-1.13	58.72
06/29	Card Purchase 06/29 7-Eleven 34338 Httpswww.7Ele TX Card 0226	-1.52	57.20
06/30	Real Time Transfer Recd From Aba/021000021 From: Paypal Ref: 23063021582525122 Info: lid: 20230630021000021P1Brjpm00050096045 Recd: 17:50:17 Trn: 0554150181Ru	147.37	204.57
06/30	Zelle Payment From Durga Venkatesh Kothapalli 17766919556	239.00	443.57
06/30	Card Purchase 06/29 Stuyvesant Liquors Inc Jersey City NJ Card 0226	-13.00	430.57
06/30	Card Purchase 06/30 7-Eleven 34338 Httpswww.7Ele TX Card 0226	-1.52	429.05
06/30	Card Purchase 06/30 7-Eleven 34338 Httpswww.7Ele TX Card 0226	-1.13	427.92
06/30	Card Purchase With Pin 06/30 7-Eleven Jersey City NJ Card 0226	-11.89	416.03
07/03	Zelle Payment From Sandeep Katnam Bachenxc78N7	356.00	772.03
07/03	Zelle Payment From Klement Gunndu Bac15F2V5NH5	200.00	972.03
07/03	Zelle Payment From Clashon Kocharla Bac1jtitf96l	100.00	1,072.03
07/03	Zelle Payment From Venkata Mandali Bacil32Kdzam	10.00	1,082.03
07/03	Zelle Payment To Klement Jpm999Ynumfj	-300.00	782.03
07/03	Card Purchase 07/01 Dd Doordash Eggmania 855-973-1040 CA Card 0226	-17.12	764.91
07/03	Card Purchase 07/01 Dd Doordash Deccanspi 855-973-1040 CA Card 0226	-1.40	763.51
07/03	Zelle Payment To Klement Jpm999Yomrzt	-107.00	656.51



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## TRANSACTION DETAIL (continued)

DATE	DESCRIPTION	AMOUNT	BALANCE
07/03	Card Purchase 07/01 Stuyvesant Liquors Inc Jersey City NJ Card 0226	-13.00	643.51
07/03	Zelle Payment To Klement Jpm999Yqq6U9	-390.00	253.51
07/05	Zelle Payment From Durga Venkatesh Kothapalli 17798175365	645.00	898.51
07/05	Card Purchase 07/03 7-Eleven 34338 Httpswww.7Ele TX Card 0226	-1.13	897.38
07/05	Recurring Card Purchase 07/03 Att*Bill Payment 800-288-2020 TX Card 0226	-182.51	714.87
07/05	Card Purchase 07/03 United 01642199390 Houston TX Card 0226	-35.00	679.87
07/06	Zelle Payment From Kanil Narayan Bach4S0X2Kdu	900.00	1,579.87
07/06	Card Purchase 07/05 7-Eleven 41861 Httpswww.7Ele TX Card 0226	-5.05	1,574.82
07/06	Zelle Payment To Stevens Narayan Kanil Reddy Jpm999Ywek60	-500.00	1,074.82
07/06	Zelle Payment To Dinesh Kanil Jpm999Ywnaea	-900.00	174.82
07/06	Monthly Service Fee	-12.00	162.82
Ending Balance			\$162.82

### 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 \$147.37. 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 \$0.15)
- **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 \$422.35)

*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



## 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?**

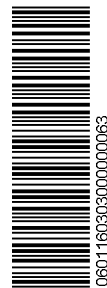
If we authorize and pay an overdraft, we'll charge you a \$34 Overdraft Fee (may also be referred to as Insufficient Funds Fee) per transaction during our nightly processing beginning with the first transaction that overdraws your account balance by more than \$50 (maximum of 3 fees per business day,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





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