



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

October 28, 2022 through November 28, 2022

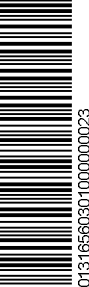
Primary Account: **000000470919635**

00131656 DRE 021 219 33322 NNNNNNNNNN 1 000000000 18 0000

JEFFREY A MOLINARO
OR ANN M MOLINARO
12800 CYPRESS CAPE CIR APT 129
FORT MYERS FL 33966

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**



Review our updated overdraft information at the end of this statement

We've included our overdraft services and associated fees that are available for your personal checking account(s) at the end of this statement. If you're enrolled in Chase Debit Card CoverageSM, please review the refreshed information on this service. As a reminder, overdraft services are not available for Chase Secure CheckingSM or Chase First CheckingSM. Standard Overdraft Practice and Chase Debit Card Coverage are not available for Chase High School CheckingSM.

If you have questions, please visit **chase.com/overdraft** or call us at the number on your statement. We accept operator relay calls.

CONSOLIDATED BALANCE SUMMARY

ASSETS

Checking & Savings

	ACCOUNT	BEGINNING BALANCE THIS PERIOD	ENDING BALANCE THIS PERIOD
Chase Total Checking	000000470919635	\$0.00	\$37.59
Chase Savings	000003853253509	8,793.94	8,794.02
Total		\$8,793.94	\$8,831.61
TOTAL ASSETS		\$8,793.94	\$8,831.61

CHASE TOTAL CHECKING

JEFFREY A MOLINARO
OR ANN M MOLINARO

Account Number: 000000470919635

CHECKING SUMMARY

	AMOUNT
Beginning Balance	\$0.00
Deposits and Additions	6,137.99
ATM & Debit Card Withdrawals	-2,989.05
Electronic Withdrawals	-3,111.35
Ending Balance	\$37.59



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Primary Account: 000000470919635

Your account ending in 3509 is linked to this account for overdraft protection.

DEPOSITS AND ADDITIONS

DATE	DESCRIPTION	AMOUNT
10/28	Remote Online Deposit 1	\$124.15
10/28	Lake Michigan CR Payroll PPD ID: 3381215360	769.86
10/28	Poshmark Inc Poshmark PPD ID: 1894552437	320.00
11/04	Lake Michigan CR Payroll PPD ID: 3381215360	747.50
11/10	Lake Michigan CR Payroll PPD ID: 3381215360	744.80
11/15	Online Transfer From Chk ...4756 Transaction#: 15803471350	327.98
11/18	Lake Michigan CR Payroll PPD ID: 3381215360	2,143.87
11/21	Purchase Return 11/20 Marshalls 4995 S Cleve Fort Myers FL Card 3674	63.89
11/21	Target Debit Crd ACH Tran 000601856932317 POS ID: 1410215170	30.34
11/22	Card Purchase Return 11/20 Tjmaxx #0033 Fort Myers FL Card 3674	13.83
11/23	Poshmark Inc Poshmark PPD ID: 1894552437	54.40
11/25	Lake Michigan CR Payroll PPD ID: 3381215360	797.37
Total Deposits and Additions		\$6,137.99

ATM & DEBIT CARD WITHDRAWALS

DATE	DESCRIPTION	AMOUNT
10/28	Card Purchase 10/27 Wendy's 7949 Fort Myers FL Card 3674	\$32.97
10/31	Card Purchase 10/29 Chick-Fil-A #02268 Estero FL Card 3674	30.41
10/31	Card Purchase With Pin 10/29 Goodwill Ind Swfl #151 Estero FL Card 3674	11.00
10/31	Card Purchase With Pin 10/29 Goodwill Ind Swfl #1 North Fort My FL Card 3674	29.78
10/31	Card Purchase 10/29 The Salvation Army Fort Myers FL Card 3674	10.98
10/31	Card Purchase 10/29 Dairy Queen #41034 Fort Myers FL Card 3674	35.43
10/31	Card Purchase With Pin 10/29 Publix Super Mar 6900 FT Myers FL Card 3674	69.11
10/31	Card Purchase With Pin 10/30 Dillards 218 Coconut P Estero FL Card 3674	190.42
10/31	Card Purchase 10/30 Panera Bread #600992 P Estero FL Card 3674	12.44
11/02	Card Purchase 11/01 Five Guys FL 0418 Qsr Fort Myers FL Card 3674	42.68
11/03	Card Purchase 11/03 Subway 11192 Fort Myers FL Card 3674	19.66
11/03	Card Purchase With Pin 11/03 Wm Superc Wal-Mart Sup Fort Myers FL Card 3674	143.97
11/07	Card Purchase 11/04 Jason's Deli Fort Myers FL Card 3674	22.86
11/07	Card Purchase With Pin 11/05 Goodwill Ind Swfl #157 Fort Myers FL Card 3674	10.64
11/07	Card Purchase 11/06 Kfc G135060 Lakeland FL Card 3674	23.18
11/07	Card Purchase 11/06 Olive Garden 00044321 Lakeland FL Card 3674	67.46
11/07	Card Purchase 11/07 Paypal *Spotifyusai 402-935-7733 NY Card 3674	17.80
11/07	Card Purchase With Pin 11/07 Kohls 0955 1401 Town C Lakeland FL Card 3674	35.29
11/08	Card Purchase 11/08 Zagg - Ecom 800-700-9244 UT Card 3674	9.99
11/08	Card Purchase 11/07 Panera Bread #601034 K Lakeland FL Card 3674	41.52
11/09	Card Purchase 11/08 Freddy's 87-0001 Bradenton FL Card 3674	28.42
11/09	Card Purchase 11/08 Gw 293 RI Bradenton FL Card 3674	21.00
11/10	Card Purchase 11/09 Taco Bell #24559 Fort Myers Be FL Card 3674	43.16
11/14	Card Purchase 11/10 Pizza Hut 002258 239-482-7030 FL Card 3674	30.45
11/14	Card Purchase 11/11 Culvers of Estero 2 Estero FL Card 3674	31.06
11/14	Card Purchase With Pin 11/11 Goodwill Ind Swfl #151 Estero FL Card 3674	20.00
11/14	Card Purchase 11/11 Bamboozles Skating And Fort Myers FL Card 3674	28.00
11/14	Recurring Card Purchase 11/12 Affirm * Pay Y6Wxavgu 855-423-3729 CA Card 3674	196.73



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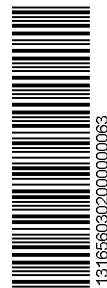
Primary Account: 000000470919635

ATM & DEBIT CARD WITHDRAWALS (continued)

DATE	DESCRIPTION	AMOUNT
11/14	Card Purchase 11/12 Vudu.Com Https://Www.V CA Card 3674	17.49
11/14	Card Purchase 11/12 Vudu.Com Https://Www.V CA Card 3674	9.99
11/14	Card Purchase 11/13 American Eagle Outfitted FT. Myers FL Card 3674	16.99
11/14	Card Purchase 11/13 Jason's Deli Fort Myers FL Card 3674	28.93
11/15	Card Purchase 11/15 Sq *Loveclub Labs LLC Gosq.Com FL Card 3674	51.35
11/15	Card Purchase With Pin 11/15 Publix Super Mar 13401 Fort Myers FL Card 3674	11.75
11/15	Card Purchase With Pin 11/15 Tjmaxx #0 71912 Cypres Fort Myers FL Card 3674	75.57
11/21	Card Purchase With Pin 11/19 T.J. Maxx 9370 Ben C P Fort Myers FL Card 3674	50.02
11/21	Card Purchase With Pin 11/19 Goodwill Ind Swfl #156 Fort Myers FL Card 3674	55.00
11/21	Card Purchase With Pin 11/19 Marshalls 10017 Gulf C Fort Myers FL Card 3674	75.59
11/21	Card Purchase With Pin 11/20 Vision Ace Hdwe Fort Myers FL Card 3674	488.31
11/21	Card Purchase With Pin 11/20 Michaels Stores 5110 Fort Myers FL Card 3674	9.57
11/21	Card Purchase With Pin 11/20 Walgreens Store 6790 D Fort Myers FL Card 3674	31.94
11/21	Recurring Card Purchase 11/21 Vzwrlls*Apocc Visn 800-922-0204 FL Card 3674	239.66
11/21	Card Purchase With Pin 11/21 Walgreens Store 6790 D Fort Myers FL Card 3674	39.23
11/22	Card Purchase With Pin 11/22 Racetrac2379 Lakeland FL Card 3674	12.00
11/23	Card Purchase 11/22 Wendys 599 Lakeland FL Card 3674	27.57
11/23	Card Purchase With Pin 11/23 Pmt*Lee C 2480 Thompso Fort Myers FL Card 3674	33.20
11/25	Card Purchase With Pin 11/25 Wal-Mart #0987 FT Myers FL Card 3674	123.15
11/28	Card Purchase 11/26 Bahama Breeze 00030130 FT Myers FL Card 3674	161.79
11/28	Card Purchase With Pin 11/27 Kohls 1269 6 Mile Cypr Fort Meyers FL Card 4616	52.19
11/28	Card Purchase With Pin 11/27 Wal-Mart Super Center Fort Myers FL Card 3674	106.46
11/28	Card Purchase With Pin 11/28 Staples 1209 Fort Myers FL Card 4616	14.89
Total ATM & Debit Card Withdrawals		\$2,989.05

ELECTRONIC WITHDRAWALS

DATE	DESCRIPTION	AMOUNT
10/28	Navient Navi Debit PPD ID: 3520974271	\$266.26
10/31	Folio Investment Transfer Rk90297007 Web ID: 1541969685	8.00
10/31	Target Debit Crd ACH Tran 000601856932317 POS ID: 1410215170	58.38
11/02	Travelers Per Insur PPD ID: 4069827007	177.05
11/03	Target Debit Crd ACH Tran 000601856932363 POS ID: 1410215170	22.49
11/07	Folio Investment Transfer Rk90297007 Web ID: 1541969685	8.00
11/07	Target Debit Crd ACH Tran 000601856931859 POS ID: 1410215170	56.01
11/08	Thrivent Financi Withdrawal PPD ID: 0390123480	24.94
11/10	Athleta Visa Athletapay 2241929374 Web ID: 9130142001	128.00
11/14	Target Debit Crd ACH Tran PPD ID: 1410215170	39.45
11/14	Target Debit Crd ACH Tran 000601856930818 POS ID: 1410215170	37.39
11/14	Target Debit Crd ACH Tran 000601856930818 POS ID: 1410215170	27.36
11/14	11/14 Online Transfer 15779077922 To Auto Pymt Monthly #####0772 Transaction #: 15779077922	356.00
11/15	Folio Investment Transfer Rk90297007 Web ID: 1541969685	8.00
11/17	Citi Card Online Payment 430907947237736 Web ID: Citictp	100.00
11/21	Folio Investment Transfer Rk90297007 Web ID: 1541969685	8.00
11/21	Target Debit Crd ACH Tran 000601856932059 POS ID: 1410215170	83.38
11/21	Target Debit Crd ACH Tran 000601856932317 POS ID: 1410215170	23.54
11/21	Paypal Inst Xfer Web ID: Paypalsi77	64.00





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ELECTRONIC WITHDRAWALS (continued)

DATE	DESCRIPTION	AMOUNT
11/22	Thrivent Financ Withdrawal PPD ID: 0390123480	74.05
11/23	Ellevest, Inc. Ellevest Rxh19Zf0S6AZ CCD ID: 0000132292	1.00
11/23	Paypal Inst Xfer Visalia Ind Vis Web ID: Paypalsi77	34.56
11/25	Fpl Direct Debit Elec Pymt PPD ID: 3590247775	113.55
11/25	Target Debit Crd ACH Tran PPD ID: 1410215170	38.85
11/28	Navient Navi Debit PPD ID: 3520974271	254.95
11/28	Sccu Payment 000001487988794 Web ID: 1222528268	799.52
11/28	Citi Card Online Payment 430917902071127 Web ID: Citictp	250.00
11/28	Target Debit Crd ACH Tran 000601856932363 POS ID: 1410215170	48.62
Total Electronic Withdrawals		\$3,111.35

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 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 \$5,608.14. 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 \$0.00)
- **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 \$9,748.79)

CHASE SAVINGS

ANN M MOLINARO

Account Number: 000003853253509

OR JEFFREY A MOLINARO

SAVINGS SUMMARY

	AMOUNT
Beginning Balance	\$8,793.94
Deposits and Additions	0.08
Ending Balance	\$8,794.02
Annual Percentage Yield Earned This Period	0.01%
Interest Paid This Period	\$0.08
Interest Paid Year-to-Date	\$0.79



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TRANSACTION DETAIL

DATE	DESCRIPTION	AMOUNT	BALANCE
	Beginning Balance		\$8,793.94
11/28	Interest Payment	0.08	8,794.02
	Ending Balance		\$8,794.02

A monthly Service Fee was **not** charged to your Chase Savings account. You can continue to avoid this fee during any statement period by keeping a minimum daily balance in your account of \$300.00 or more.
(Your minimum daily balance was \$8,793)

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:

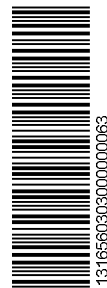
- Your name and account number;
- A description of the error or the transaction you are unsure about, and why you think it is an error or want more information; and
- The amount of the suspected error.

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





October 28, 2022 through November 28, 2022

Primary Account: 000000470919635

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 Standard Overdraft Practices that come 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 Practices. You can contact us to learn more.
3. We also offer Chase Debit Card Coverage, 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 Practices.

This notice explains our Standard Overdraft Practice and Chase Debit Card Coverage.

- **What are the Standard Overdraft Practices that come 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 **will** 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 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 Insufficient Funds Fee in the following circumstances:

- With Chase Overdraft AssistSM, we won't charge an Insufficient Funds 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 Insufficient Funds Fee for transactions that are \$5 or less.
- We won't charge an Insufficient Funds Fee if your debit card transaction was authorized when there was a sufficient available balance in your account.
- For Chase SapphireSM Checking and Chase Private Client CheckingSM accounts, there are no Insufficient Funds 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 Insufficient Funds 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[®] to update your account settings, calling us at 1-800-935-9935 (or collect at 1-713-262-1679 if outside the U.S.), or visiting a Chase branch. We accept operator relay calls.