
Subject: Account ending ...1832 (Kathy Hart and Eric B. Jones) Disputed Transaction: \$12,100 transfer dated 09/23/2025

From: Eric Jones <eric@recovery-compass.org>

To: executive.office@chase.com

Bcc: Nuha Sayegh <nuha@recovery-compass.org>

Date Sent: Sunday, September 28, 2025 5:51:29 AM GMT-07:00

Date Received: Sunday, September 28, 2025 5:51:29 AM GMT-07:00

This is a formal Notice of Error under Regulation E (12 CFR §1005.11) disputing the \$12,100 electronic fund transfer posted on 09/23/2025. Kathy Hart did not authorize this transfer on 09/23/2025. Her first communication with your bank occurred on 09/25/2025, after the transfer posted.

You must investigate within 10 business days and either:

- Provide provisional credit of \$12,100 to account ...1832, OR
- Complete investigation and provide written determination

LITIGATION HOLD: Preserve all records from 08/14/2025 to present including call recordings, internal notes, fraud flags, and authorization records for the 09/23 transfer.

Acknowledge receipt within 24 hours.

Eric B. Jones, Agent for Kathy Hart

(626) 348-3019

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