

Below is your consolidated Systemic Pattern Analysis across all provided Chase Bank transcripts. Each section is organized by the four obstructive patterns. Under each pattern, I list the filenames of transcripts containing evidence, along with direct quotes that demonstrate the tactic.

Pattern 1: Procedural Stonewalling

SEPT 13_Chase Bank On-site meeting El Monte Branch

* “Can you at least give me the policy you guys are you're running all these decisions on, like, what? What did it like, the rule books, just so I can understand... if there's a policy or something, I'll know about it.”

* “No, they've communicated. No, Eric Kathy has to come in to the site, and that's physically impossible. She's not gonna be able to get out of that mercury for another month. So they want her to go, yeah, and they know that the situation, so it's literally impossible, and for me to take care of her, I need access to that joint account.”

* “Now she's in the hospital, and they're saying the only way she can unfreeze is to walk in, which is physically impossible, because she just had two surgeries. The only way to do this is to walk in, and I need money to keep her alive to even have a chance to walk into a bank.”

* “They froze the wrong account. It wasn't this one that the one that you're part of attorney account is supposed to be the account that's just heard, yeah, frozen.”

SEPT 11_Call to OCC (spoke with John) regarding JP Morgan Chase Emergency

* “She just had the surgery, and they want her to appear in person, yeah, which I do believe I have. I do see where it was noted as a health and safety emergency. My apologies the first time through, but I will go ahead and notes. She's just got out of surgery. Well, she got out... she had two surgeries, one on the 15 the one, I think, on like 22nd and she's going to be there probably for another 345, weeks recovering. Yeah. And so this isn't going to be something well, let's just wait till Monday. It's going to be a while.”

Pattern 2: Blame Shifting

SEPT 13_Chase Bank On-site meeting El Monte Branch

* “What most likely happened was they froze the account that has you were the one that called it in correct it was it Kathleen that called it in? Well, we both were on site to communicate the

fraud that was going on in her personal account. We were both on site for two hours a day, and in that conversation, we also set up the joint account.”

* “That's the only thing that I find kind of odd of the situation. I just don't know if her policy in Texas is different kind of policy here, probably because I know there are specific things that other states do that we can't do here... all of the extra steps that's happening personally, I don't I haven't heard it before these I haven't dealt with it before, like that. They want you to submit extra documentations and stuff like that. They have a whole claim about it, because frozen accounts are usually relatively like, call it in, tell them I don't want it frozen, and then it's not frozen.”

Pattern 3: Victim Investigation

SEPT 13_Chase Bank On-site meeting El Monte Branch

* “They froze the wrong account. It wasn't this one that the one that you're part of attorney account is supposed to be the account that's just heard, yeah, frozen.”

* “I've, I've, I've filed the case. Was it that the case that you did? You were they asking like, proof of like, the we brought it in, I brought it in wet, Inc, power of attorney. You know, I have, I haven't recorded the conversation, because you can do that in text. You can do that in Texas. And, um, yeah. And so I'm like, literally, like, and so I had to open up above Chase. I had to go to the OCC it makes it a little difficult, because we got two states policies. So there's, it's Texas and looks like that, because they're doing everything based on from Texas. Oh, it's different. It's different.”

Pattern 4: Policy Obfuscation

SEPT 13_Chase Bank On-site meeting El Monte Branch

* “Is there a policy that you guys have that I'm sorry to what I'm telling right here, I was just trying to clarify with you now I am transferring the calls to the other department to make sure that your district is good to be resolved. I'm not saying...”

* “Is there a policy? Just in general, there's no Chase. Bank doesn't have a policy that they go about. They just everyone is like, each branch can just make it into a McDonald's if they wanted to. I'm sure there's some kind of laws and rules. You guys don't have any policy.”

* “There is a procedure policy book, yeah, everyone talks about it, but no one knows where it is. Like, is there a place online? It's Chase, like, a cult or so, is there something I should know about, like Scientology?”

* “I just simply want to know what's going on here, and no one seems to be able to tell me the policy. You guys don't have a Chase Bank policy document or something like that.”

* “Unfortunately, I don't have that information here in branch, but he was wondering if there's any way that that could be sent to him, because he just wants to know that information.”