

# Compendium of Evidence: Complaint Regarding Kathleen A. Hart

Subject: JP Morgan Chase Bank, N.A.

Date: September 23, 2025

## Exhibit A: Nationwide Systemic Misconduct Research Report



# Evidence of Systemic Misconduct by JPMorgan Chase Bank

Below is a compilation of publicly verifiable cases and complaints indicating systemic issues at JPMorgan Chase Bank in four key areas. Each entry includes the source title, date, URL, a brief summary of the incident, and identifying details (such as CFPB complaint IDs or case numbers where available). The findings are grouped by category and listed in reverse chronological order within each category.

## 1. Improper Power of Attorney (POA) Rejection

- **Reddit – Chase refusing inmate's POA (Jul 2025):** "*Chase Bank refusing to honor Power of Attorney and putting up unnecessary roadblocks*" (Reddit/r/Chase post, July 2025). A user with POA for an incarcerated friend reported that Chase "*refuse[s] to honor it*" and kept demanding unreasonable proof (e.g. "*two physician letters attesting to [the friend's] competency*") with no clear explanation <sup>1</sup>. This suggests a pattern of Chase imposing arbitrary requirements to reject valid POAs.
- **Reddit – Dementia patient's POA rejected (2023):** "*Chase won't accept a valid POA*" (Reddit/r/dementia thread, circa 2023). An adult child holding a duly executed POA for an elderly mother with dementia described Chase repeatedly refusing to honor it. The bank "*asked for an original copy... a notary ID*" – all of which were provided – yet "*they have refused it and the reasons keep changing*," effectively denying the caregiver access to the mother's funds <sup>3</sup>. The same POA was accepted by the IRS and other banks, highlighting Chase's outlier practice.
- **CFPB Complaint #14790470 (approx. 2023):** *Consumer Financial Protection Bureau Complaint Database – JPMorgan Chase*. In this complaint, a customer recounts that Chase **itself instructed** them to obtain a power of attorney, only to "*turn away [the] Power of Attorney*" when the agent attempted to act on it <sup>4</sup>. The consumer filed a formal complaint on the issue, to which Chase responded by stating they "*cannot*" accommodate the POA (exact reasoning withheld) <sup>5</sup>. This case (CFPB ID 14790470) exemplifies Chase refusing to honor a valid POA even after directing a customer to procure one.

## 2. Failure in Elder Financial Exploitation Safeguards

- **FINRA Arbitration – Kraus v. JPMorgan (Aug 2025):** "*JPMorgan Chase Elder Fraud Lawsuit: Court Rules Bank Must Face \$8 Million Elder Abuse Claims*" (Haselkorn & Thibaut blog, Aug. 20, 2025). An 85-year-old widow, **Susan Kraus**, alleged that her son stole \$8.4 million from her Chase accounts over several years, while the bank ignored "*obvious red flags*". A U.S. District Judge (S.D.N.Y.) dismissed Chase's attempt to block her FINRA claim, allowing her elder abuse case to proceed <sup>6</sup> <sup>7</sup>. **Case: JPMorgan Chase Bank N.A. v. Kraus**, No. 1:25-cv-00745 (S.D.N.Y. Aug. 2025) <sup>8</sup> <sup>9</sup>. The complaint and ruling underscore that Chase "*catastrophically failed to protect*" a vulnerable senior from massive theft.

- **Widow Lawsuit – Yaffe v. Chase (Sep 2024):** “*Lawsuit Claims JPMorgan Chase Bank Contributed to Elder Abuse*” (Stoltmann Law blog, Sept. 23, 2024). **Diane Yaffe**, a late-70s widow, was coerced by scammers into transferring **\$1.85 million** out of her Chase accounts in 2022. Her suit (filed in California) alleges Chase employees at multiple branches failed to intervene or file required fraud reports. Despite a “\$99,850” overseas wire (nearly 10x the federal reporting threshold) and subsequent large transfers, “*none of [her] highly unusual banking activities were... flagged, reported as suspicious, or prevented by the Chase employees*”, allowing the fraud to clean out her life savings <sup>10</sup> <sup>11</sup>. The complaint cites Chase’s “*laughably negligent*” lack of internal safeguards, as over two dozen branch staff collectively enabled the scam <sup>12</sup>. (Case pending; no public case number available).
- **CFPB Complaint – Elder couple scam (2023):** ABC 10News San Diego – “*Elderly couple loses nearly \$700K online scam*” (Melissa Mecija, ~2023). A San Diego couple in their 80s (William and Ave Bortz) fell victim to a fake Amazon refund scam and **wired \$690,500** out of their Chase accounts in January 2022. They have sued Chase for financial elder abuse and unfair practices <sup>13</sup> <sup>14</sup>. According to their complaint, branch staff processed *four international wire transfers in eight days* despite the customers’ unprecedented transaction sizes and ages. One employee allegedly warned the elder wife, “*If you were my mother, I would not let you do this,*” yet **no further action** was taken to stop the outflows <sup>12</sup>. The suit (filed in San Diego County) argues Chase “*knew or should have known*” the transactions were exploitative <sup>15</sup>.
- **Federal Court Ruling – Lin v. JPMorgan Chase (Sept 2024):** “*Justice Prevails: Banks Can Be Held Accountable for Elder Financial Abuse*” (Cotchett, Pitre & McCarthy blog, Sept. 14, 2024). In this case, a 79-year-old Chase client (Ms. **Alice Lin**) was duped into a crypto scam that drained **\$721,500** via wires at two Chase branches <sup>16</sup>. A U.S. District Court in California **denied Chase’s motion to dismiss** Ms. Lin’s elder financial abuse claims, rejecting the bank’s argument that it lacked “actual knowledge” of the fraud. The court held that circumstantial evidence (e.g. repeated large wires by an elderly customer) can establish the bank “*must have known [that] elder abuse was happening.*” This landmark ruling clarified that banks may be held liable under California’s elder financial abuse statutes when they “*turn a blind eye to suspicious activity involving elderly clients*” <sup>17</sup> <sup>18</sup>.

### 3. Denial of Reasonable Accommodations (ADA)

- **Reddit – Forced branch visit for disabled client (2024):** “*Chase won’t accept a valid POA*” (Reddit/r/dementia thread, user comment, 2024). In the discussion on Chase’s POA refusals, one commenter noted that Chase **demanded an in-person appearance** by an elderly mother with advanced dementia in order to re-activate a dormant account. “*They want my mom to physically come into a branch, show current ID and re-activate the account. That’s not possible for obvious reasons... Her ID has long been expired. I think it’s an unreasonable request to bring in a mentally impaired person to a branch to make a financial decision.*” <sup>19</sup>. Such a requirement shows Chase declining to accommodate a homebound, cognitively impaired customer, arguably running afoul of ADA mandates for reasonable modifications in policies.
- **Reddit – Communication accommodation ignored (Dec 2022):** “*Issues with JP Morgan Chase as a disabled person*” (Reddit/r/disability post, Dec 2022). A long-time Chase customer with mental health disabilities described how the bank “*refused to accommodate a very small, reasonable accommodation in the form of a communication change [they] requested*” for disability reasons <sup>20</sup> <sup>21</sup>. The customer had asked for an alternative communication method to resolve recurring payment problems

(exacerbated by cognitive impairments and an abusive situation), but Chase dismissed the request and provided only a generic service that “*wasn’t helpful*.” Consequently, the customer’s account was closed with no further recourse, and **Chase refused to escalate or provide call transcripts** despite the customer’s claims of discriminatory treatment <sup>22</sup> <sup>23</sup>. This case illustrates a failure to engage in the interactive process or offer reasonable modifications, as required by the ADA, before taking adverse actions.

- **MALDEF v. JPMorgan Chase (2013, reference case):** *MALDEF Press Release – “MALDEF Sues JPMorgan Chase for Discrimination Against Employee with HIV”* (Los Angeles, Feb. 6, 2013). While involving an **employee** rather than a customer, this lawsuit is indicative of Chase’s historical shortcomings in ADA compliance. The suit alleged Chase failed to accommodate an HIV-positive VP’s request for a modified schedule, forcing his resignation <sup>24</sup> <sup>25</sup>. The case was brought under the ADA and California FEHA, underscoring that even a decade ago advocates were calling out Chase’s “*inexcusable*” lack of sensitivity and legal compliance regarding disabilities <sup>26</sup> <sup>27</sup>. (Case: *Leon v. JPMorgan Chase*, L.A. Super. Ct., filed Jan 2013). *This reflects a broader corporate culture that may also affect how Chase treats disabled customers seeking accommodations.*

## 4. Systemic Policy Obfuscation

- **U.S. Senate Report (Feb 2025):** *“Analysis of CFPB Consumer Complaints Related to Debanning”* (Senate Banking Committee Minority Staff Memo, Feb. 4, 2025). A congressional analysis of CFPB data found **thousands** of complaints about banks closing or denying accounts without clear explanations. JPMorgan Chase was the **#1 offender**, with **1,423 complaints of improper account closures** and **443 complaints of improper account denials** in the past three years – more than any other U.S. bank <sup>28</sup> <sup>29</sup>. The report noted that big banks often give customers little to no reason for these closures, leaving them “*facing substantial hardships*” and suspicion that they may have been unfairly flagged (e.g. via secretive internal risk models or fraud alerts).
- **American Banker – Sinai v. Chase (Nov 2023):** *“JPMorgan Chase accused of de-banking, defaming a Florida business”* (American Banker, Nov. 20, 2023). A Florida healthcare company, **Sinai Holdings**, sued Chase for allegedly shutting its accounts with almost no warning and falsely insinuating to third parties that the client was under federal sanctions (OFAC) <sup>30</sup> <sup>31</sup>. The complaint (S.D. Fla., Nov 2023) claims Chase put the company on a “do not bank” list and “*provided little reasoning for the moves*,” causing reputational damage. Chase even told other banks and Sinai’s partners that transactions failed due to an OFAC investigation that **did not exist**, according to the lawsuit <sup>32</sup>. Sinai’s owner reports that **multiple banks** have since closed his accounts “*thanks to ‘Chase’s industry-wide defamation’*,” illustrating how Chase’s opaque risk policies can propagate harm <sup>33</sup>.
- **New York Times Investigation (Nov 2023):** *NYT Report on Sudden Account Closures* (referenced in American Banker, Nov. 2023). The *New York Times* collected over **200 complaints** from ex-Chase customers who said their bank accounts were suddenly closed without adequate explanation <sup>34</sup>. Many were left wondering if a secret Suspicious Activity Report (SAR) or algorithmic fraud flag caused their debanking. Chase’s standard form letters cited only “unexpected activity” or “*risk reasons*” without specifics <sup>35</sup>. This media investigation spurred regulatory attention to “**debanning**” practices, highlighting Chase’s policy of refusing to disclose the rationale or any supporting policy when cutting off customers.

- **CFPB Complaint #14472419 (2022): Consumer Complaint – Request for Policy Explanation.** In this CFPB complaint, a Chase customer recounts how, after an **account enforcement action** (e.g. freeze or closure), they **asked Chase's Executive Office for a written justification**. The customer "submitted a written complaint, requesting: The identity of the party who initiated the enforcement, [and] a copy of any [policy]..." supporting the bank's action <sup>36</sup>. According to the narrative, Chase **refused to provide** the specific policy or the person who triggered the account restriction, replying only with generic statements. (CFPB Complaint published 2022). The lack of transparency in such responses exemplifies Chase's systemic practice of obfuscating internal rules when customers seek to understand adverse decisions.

**Sources:** The information above is drawn from U.S. regulatory filings, court cases, reputable news outlets, and verified consumer complaint forums. Key sources include the CFPB Consumer Complaint Database <sup>36</sup> <sup>4</sup>, official lawsuits and court orders <sup>6</sup> <sup>11</sup>, state Attorneys General and advocacy group reports <sup>24</sup>, and investigative news reports (e.g. Bloomberg/InvestmentNews <sup>8</sup>, American Banker <sup>34</sup>, ABC 10News San Diego <sup>14</sup>). Each cited instance is linked to the original public source for verification.

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- <sup>1</sup> <sup>2</sup> Chase Bank refusing to honor Power of Attorney and putting up unnecessary roadblocks : r/Chase  
[https://www.reddit.com/r/Chase/comments/1lofvmw/chase\\_bank\\_refusing\\_to\\_honor\\_power\\_of\\_attorney/](https://www.reddit.com/r/Chase/comments/1lofvmw/chase_bank_refusing_to_honor_power_of_attorney/)
- <sup>3</sup> <sup>19</sup> Chase won't accept a valid POA : r/dementia  
[https://www.reddit.com/r/dementia/comments/1aszdlx/chase\\_wont\\_accept\\_a\\_valid\\_poa/](https://www.reddit.com/r/dementia/comments/1aszdlx/chase_wont_accept_a_valid_poa/)
- <sup>4</sup> <sup>5</sup> 14790470 - Consumer Financial Protection Bureau  
<https://www.consumerfinance.gov/data-research/consumer-complaints/search/detail/14790470>
- <sup>6</sup> <sup>7</sup> JPMorgan Chase Elder Fraud Lawsuit: Court Rules Bank Must Face \$8 Million Elder Abuse Claims  
<https://investmentfraudlawyers.com/jpmorgan-chase-elder-fraud-lawsuit-court-rules-bank-must-face-8-million-elder-abuse-claims/>
- <sup>8</sup> <sup>9</sup> JPMorgan must face claims over son's fleecing of elderly mom - InvestmentNews  
<https://www.investmentnews.com/practice-management/jpmorgan-must-face-claims-over-sons-fleecing-of-elderly-mom/261762>
- <sup>10</sup> <sup>11</sup> <sup>12</sup> JPMorgan Chase Bank Contributed to Elder Abuse - Stoltmann Law  
<https://stoltmannlaw.com/lawsuit-claims-jpmorgan-chase-bank-contributed-to-elder-abuse/>
- <sup>13</sup> <sup>14</sup> <sup>15</sup> Elderly couple loses nearly \$700K online scam through fake Amazon purchase  
<https://www.10news.com/news/team-10/elderly-couple-loses-nearly-700k-online-scam>
- <sup>16</sup> <sup>17</sup> <sup>18</sup> Justice Prevails: Banks Can Be Held Accountable for Elder Financial Abuse: Top National Trial Lawyers for the Underdog  
<https://www.cpmlegal.com/blogs-Advocates-For-Justice/justice-prevails-banks-can-be-held-accountable-for-elder-financial-abuse>
- <sup>20</sup> <sup>21</sup> <sup>22</sup> <sup>23</sup> Issues with JP Morgan Chase as a disabled person : r/disability  
[https://www.reddit.com/r/disability/comments/z76oex/issues\\_with\\_jp\\_morgan\\_chase\\_as\\_a\\_disabled\\_person/](https://www.reddit.com/r/disability/comments/z76oex/issues_with_jp_morgan_chase_as_a_disabled_person/)
- <sup>24</sup> <sup>25</sup> <sup>26</sup> <sup>27</sup> MALDEF SUES JPMORGAN CHASE & CO. FOR DISCRIMINATION AGAINST EMPLOYEE WITH HIV  
[https://www.maldef.org/news/releases/maldef\\_sues\\_jpmorgan\\_chase\\_for\\_discrimination\\_against\\_employee\\_with\\_hiv/](https://www.maldef.org/news/releases/maldef_sues_jpmorgan_chase_for_discrimination_against_employee_with_hiv/)
- <sup>28</sup> <sup>29</sup> report  
[https://www.banking.senate.gov/imo/media/doc/debanking\\_complaints\\_analysis.pdf](https://www.banking.senate.gov/imo/media/doc/debanking_complaints_analysis.pdf)

[30](#) [31](#) [32](#) [33](#) [34](#) **JPMorgan Chase accused of de-banking, defaming a Florida business | American Banker**  
<https://www.americanbanker.com/news/jpmorgan-chase-accused-of-de-banking-defaming-a-florida-business>

[35](#) **Chase just killed me without any reasons in their letter**  
<https://ficoforums.myfico.com/t5/Personal-Finance/Chase-just-killed-me-without-any-reasons-in-their-letter/td-p/6753753>

[36](#) **14472419 - Consumer Financial Protection Bureau**  
<https://www.consumerfinance.gov/data-research/consumer-complaints/search/detail/14472419>

## Exhibit B: Systemic Pattern Analysis of Service Calls

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.”

## Exhibit B: Systemic Pattern Analysis of Service Calls

## # \*\*CHRONOLOGY OF KEY COMMUNICATIONS & FORMAL DEMANDS\*\*

\*\*August 14, 2025:\*\* In-person meeting at Chase Bank, Longview, TX. Notified branch VP of fraud on Kathleen A. Hart's personal account. Established joint account for her care under a valid Power of Attorney (POA).

\*\*August 27, 2025:\*\* Call from Chris Salinas, Chase Global Security. Despite explaining the POA and medical urgency, Mr. Salinas summarily froze all accounts based on his stated "discomfort."

\*\*September 1-12, 2025:\*\* Multiple calls and emails to Chase support tiers. Consistently met with stonewalling and conflicting information. No resolution provided.

\*\*September 13, 2025:\*\* In-person meeting at Chase Bank, El Monte, CA. Requested the specific policy justifying the account freeze and the demand for Ms. Hart's in-person appearance, which was medically impossible. Staff failed to provide any policy and admitted their confusion.

\*\*September 15, 2025:\*\* Formal complaint filed with the Office of the Comptroller of the Currency (OCC).

\*\*September 16, 2025:\*\* Formal complaint filed with the Consumer Financial Protection Bureau (CFPB).

\*\*September 23, 2025:\*\* Formal demand package, including this Compendium of Evidence, submitted to Chase Executive Leadership and supplemented to OCC/CFPB complaints.

**Exhibit D: Declaration Regarding August 27, 2025 Call with Global Security**

# \*\*DECLARATION OF ERIC JONES\*\*

I, Eric Jones, declare the following is true and correct:

1. On August 27, 2025, I spoke with Chris Salinas of Chase Global Security regarding Kathleen A. Hart's accounts.
2. I explained my role as Agent under a valid POA and that recent transactions were for Ms. Hart's urgent care following surgery. I informed him Ms. Hart was medically unavailable but offered to facilitate a future call.
3. Mr. Salinas disregarded my explanation and the medical context, stating he was "not comfortable" and unilaterally froze all accounts, directly impeding my ability to provide care for Ms. Hart.

I declare under penalty of perjury that the foregoing is true and correct.

Executed on September 23, 2025.

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Eric Jones

**Exhibit E: Declaration Regarding September 13, 2025 Meeting at El Monte Branch**

# \*\*DECLARATION OF ERIC JONES\*\*

I, Eric Jones, declare the following is true and correct:

1. On September 13, 2025, I met with staff at the Chase branch in El Monte, CA, to resolve the improper account freeze.
2. I repeatedly demanded to see the written policy justifying the freeze and the medically impossible demand that Ms. Hart appear in person.
3. The staff were unable to produce any such policy and admitted their own confusion, confirming no clear, lawful basis for their refusal to provide assistance.

I declare under penalty of perjury that the foregoing is true and correct.

Executed on September 23, 2025.

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Eric Jones