
Subject: RE: Chase Bank Freezes Joint Account Needed for Kathy Hart's Medical Care
From: Steve Spitzer <sspitzer@rameyflock.com>
To: Eric Jones <eric@recovery-compass.org>
Cc: Logan Hughes <lhughes@rameyflock.com>, Kathy Hart <kathyandkent1947@gmail.com>
Date Sent: Monday, September 15, 2025 2:58:50 PM GMT-07:00
Date Received: Monday, September 15, 2025 2:58:55 PM GMT-07:00

Eric,

Logan will be back to the office tomorrow and hopefully will have time to discuss with you. I have a hearing tomorrow that takes priority over this.

Please note that we don't have time to respond to requests like this that call for same day response, etc. We aren't 911. That's not the way our civil justice system is set up.

The bank needs to hear from Kathy, if not in person, then at least by phone. There is too much controversy present for the bank to feel comfortable relying on the POA. That's one of the weaknesses of the POAs, by the way. They are not always relied upon by third parties and there is no court case pending with a judge available for enforcement.

There is not a viable 24-hour resolution for this. You should plan on this account being frozen for two weeks at a minimum, likely much longer.

Sorry not to be able to help in the manner or time frame desired, but I wanted to at least let you know what to expect in terms of time to resolve this.

Have a good one.

Steve

From: Eric Jones <eric@recovery-compass.org>
Sent: Monday, September 15, 2025 3:52 PM
To: Steve Spitzer <sspitzer@rameyflock.com>
Cc: Logan Hughes <lhughes@rameyflock.com>; Kathy Hart <kathyandkent1947@gmail.com>
Subject: Re: Chase Bank Freezes Joint Account Needed for Kathy Hart's Medical Care

Steve, Logan—

Thank you for your message this morning. I need to be very clear: **advising me to take Kathy in person to a branch is not a viable or legally appropriate strategy.**

Why That Advice Fails

- **Medical Reality:** Kathy is post-surgical, largely immobile, and confined to rehab. She cannot appear in person. This was confirmed again in my call with her on September 12.
- **POA Purpose:** The Texas Statutory Durable POA exists for exactly this situation — when the Principal is incapacitated. Requiring in-person appearance defeats the statute.
- **ADA / Elder Protection:** Forcing a bedridden elder to appear at a branch is discriminatory under ADA accommodation principles and exposes Chase to elder abuse liability.

- **I Already Did What You Suggested:** On September 13 I went in-person to a California Chase branch. The manager acknowledged the freeze was mishandled, admitted she could not point me to any policy justifying the in-person requirement, and confirmed that this process was “odd” compared to normal Chase practice. That attempt demonstrates further branch visits are futile.
- **Regulatory Oversight is Active:** On September 12, Chase’s executive office called me regarding my CFPB and OCC complaints. They confirmed the matter is under investigation and will require a written response. Federal regulators are now watching Chase’s handling of this case.

What I Need From Counsel — By COB Today

1. **Service Confirmation:** Confirm that the demand/POA/ADA packet was served on Chase Corporate Legal, registered agent, and the Elder Protection unit. Provide proofs (tracking, fax, email receipts).
2. **§751.207 Statement Demand:** Send Chase a written demand for a **§751.207 refusal statement** identifying specific statutory grounds — or confirmation of acceptance.
3. **TRO Readiness:** Finalize the TRO package under **§751.212**, with exhibits (POA, Agent Certification, ADA physician letter, CFPB complaint, service proofs). Be prepared to file immediately upon non-compliance.
4. **Timeline & Accountability:** Identify who at your office is drafting and who will file, with a concrete deadline.

Why Immediate Action Matters

I have documented and exhausted every reasonable attempt at resolution — through direct branch engagement, daily communications with Chase staff, and formal complaints to CFPB/OCC. Chase has failed to comply with statutory obligations and continues to block access to life-critical funds.

Counsel’s role is now clear: press forward legally, demand compliance, and prepare TRO relief. Further delays or diversions back to “go in person” waste precious time and leave Kathy at risk.

Please confirm the above deliverables and next steps and let me know what time you can meet via Zoom or a call to discuss today.

Thank you,
Eric B. Jones
POA for Kathy Hart
626-348-3019

On Mon, Sep 15, 2025 at 6:21 AM Steve Spitzer <sspitzer@rameyflock.com> wrote:

Your best bet is to go to the nearest branch in person with Kathy and see if you can get it straightened out. These types of demands are likely to only make them more entrenched and unresponsive.

Take Kathy to the branch and let us know how that goes.

Thanks.

Steve

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

Sent: Sunday, September 14, 2025 8:35 PM

To: Logan Hughes <lhughes@rameyflock.com>

Cc: Steve Spitzer <sspitzer@rameyflock.com>; Kathy Hart <kathyandkent1947@gmail.com>

Subject: Chase Bank Freezes Joint Account Needed for Kathy Hart's Medical Care

Logan,

Please see the attached formal demand letter regarding JPMorgan Chase. They have frozen the joint account essential for Kathy Hart's post-surgical medical care and are refusing to honor the attached, legally executed Texas Statutory Durable Power of Attorney.

Their actions have created a life-threatening emergency, cutting off funds for her caretaker. I have already filed a CFPB complaint (ID: 250911-24011055), which is referenced in the letter.

Please serve this demand on Chase's corporate legal department immediately.

Steve, copying you for visibility on this critical escalation.

Thank you both,

Are you free tomorrow to briefly connect over the phone for this issue but also to get an update from your end regarding developments and progress?

Eric Jones

626-348-3019

Founder, [Recovery Compass](#)