



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

December 16, 2025 through January 16, 2026

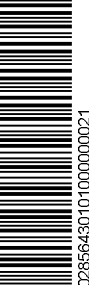
Account Number: **000000588556178**

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**
We accept operator relay calls

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XINHANG XU
1133 OLIVE DR UNIT 302
DAVIS CA 95616-4720



Updates to our Deposit Account Agreement

In 2026, we anticipate updating our Deposit Account Agreement in March, June and November. These terms and conditions cover our Chase personal and business deposit accounts. These dates are subject to change. As a reminder, we will notify you in advance of any changes that may adversely affect you.

You can always view the current Deposit Account Agreement online at chase.com/disclosures or you can request a copy at a branch or by calling the number on this statement.

CHECKING SUMMARY

Chase Total Checking

	AMOUNT
Beginning Balance	\$47,745.74
Deposits and Additions	6,673.79
ATM & Debit Card Withdrawals	-657.69
Electronic Withdrawals	-1,092.72
Ending Balance	\$52,669.12

TRANSACTION DETAIL

DATE	DESCRIPTION	AMOUNT	BALANCE
	Beginning Balance		\$47,745.74
12/16	Zelle Payment From Hsiangying Lai Bacynpwnl001	15.00	47,760.74
12/16	Zelle Payment To Coco Lai Jpm99Bylpkmn	-51.00	47,709.74
12/22	Zelle Payment From Hsiangying Lai Bacwf7568Hmu	30.00	47,739.74
12/22	Card Purchase 12/20 Airbnb * Hmphy2Tkt Airbnb.Com CA Card 2020	-110.48	47,629.26
12/22	Zelle Payment To Coco Lai Jpm99Bz4Cpjg	-12.00	47,617.26
12/23	Zelle Payment From Yilun Zhu 27432851585	50.00	47,667.26
12/23	Zelle Payment To Coco Lai Jpm99Bzh7Chq	-17.50	47,649.76
12/24	Card Purchase Return 12/24 Airbnb * Hmphy2Tkt 4158005959 CA Card 2020	110.48	47,760.24
12/26	Card Purchase 12/24 Enterprise Rent-A-Car Sacramento CA Card 2020	-524.40	47,235.84
12/30	Card Purchase Return 12/29 Enterprise Rent-A-Car Sacramento CA Card 2020	300.00	47,535.84
12/31	Zelle Payment To Coco Lai Jpm99C0C1Nkw	-48.38	47,487.46
12/31	Online Transfer To Sav ...7265 Transaction#: 27159368106	-5.00	47,482.46



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TRANSACTION DETAIL (continued)

DATE	DESCRIPTION	AMOUNT	BALANCE
12/31	Online Transfer To Sav ...7265 Transaction#: 27157556007	-25.00	47,457.46
01/02	University of CA 251231M0X PPD ID: 2943067788	5,896.83	53,354.29
01/05	Zelle Payment From Hsiangying Lai Bacz5E60Qqy1	145.30	53,499.59
01/05	Zelle Payment From Hsiangying Lai Bacy03Vdxocj	20.40	53,519.99
01/06	Zelle Payment From Hsiangying Lai Bacvbihzee1X	6.00	53,525.99
01/06	Zelle Payment To Coco Lai Jpm99C12Up51	-3.40	53,522.59
01/06	Discover E-Payment 2869 Web ID: 3510020270	-890.94	52,631.65
01/08	Zelle Payment From Hsiangying Lai Bacsknsh74K6	5.00	52,636.65
01/12	Zelle Payment From Hsiangying Lai Bactx9Pmycbh	61.28	52,697.93
01/12	Zelle Payment From Hsiangying Lai Bacw9K5F17He	7.50	52,705.43
01/12	Card Purchase With Pin 01/12 Uber *Trip San Francisco CA Card 2020	-20.81	52,684.62
01/12	Card Purchase With Pin 01/12 Uber *Trip San Francisco CA Card 2020	-2.00	52,682.62
01/14	Zelle Payment To Coco Lai Jpm99C1Xqnd9	-17.50	52,665.12
01/15	Zelle Payment From Hsiangying Lai Bactbx20F8UI	26.00	52,691.12
01/16	Zelle Payment To Coco Lai Jpm99C25Sf0B	-22.00	52,669.12
Ending Balance			\$52,669.12

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 or FedNowSM 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 \$5,896.83. 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.**
- **OR, keep an average beginning day balance of \$5,000.00 or more in qualifying linked deposits and investments.**

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 provide provisional credit to 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, our practice is to follow the procedures described above as detailed in your Deposit Account Agreement or other applicable agreements, but we are not legally required to do so. For example, we require you to notify us no later than 30 days after we sent you the first statement on which the error appeared. We may require you to provide us with a written statement that the disputed transaction was unauthorized. We are also not required to give provisional credit.

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