



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

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TREMAINE GRANT
2956 BELVEDERE LN
DECATUR GA 30032-2716

April 25, 2025 through May 27, 2025

Account Number: **00000000007323**

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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Please review our overdraft service options at the end of this statement

We've included an overview of our overdraft services and fees that are available for personal checking accounts at the end of this statement.

Please note, the following overdraft services are not available for certain accounts:

- Standard Overdraft Practice and Chase Debit Card CoverageSM are not available for Chase High School CheckingSM, Chase Secure CheckingSM and Chase First CheckingSM.
 - Overdraft Protection is not available for Chase Secure CheckingSM and Chase First CheckingSM.

If you have questions, please visit chase.com/overdraft or call us at the number on this statement. We accept operator relay calls.

CHECKING SUMMARY

Chase Total Checking

| | AMOUNT |
|------------------------------|-------------------|
| Beginning Balance | \$3,158.62 |
| Deposits and Additions | 10,098.27 |
| ATM & Debit Card Withdrawals | -1,668.97 |
| Electronic Withdrawals | -11,324.95 |
| Fees | -9.00 |
| Ending Balance | \$253.97 |

TRANSACTION DETAIL

| DATE | DESCRIPTION | AMOUNT | BALANCE |
|-------|--|---------|-------------------|
| | Beginning Balance | | \$3,158.62 |
| 04/20 | Non-Chase ATM Withdrawal 04/20 1221 Columbia-BP Decatur GA Card 2400 | -400.00 | 2,758.62 |
| 04/25 | Non-Chase ATM Withdrawal 04/25 1221 Columbia-BP Decatur GA Card 2400 | -100.00 | 2,658.62 |
| 04/25 | Non-Chase ATM Withdrawal 04/25 1405 GA 18 Silverwood GA Card 3100 | -200.00 | 2,458.62 |
| 04/25 | Non-Chase ATM Fee Withdrawal | -5.00 | 2,440.62 |
| 04/25 | Non-Chase ATM Fee Withdrawal | -5.00 | 2,440.62 |
| 04/26 | Non-Chase ATM Fee Withdrawal | -5.00 | 2,440.62 |
| 04/26 | American Express ATM Fee Withdrawal ID: 2000002111 | -710.70 | 1,729.92 |
| 04/29 | Zelle Payment to Calvin Cook upm055Bq9gx | -300.00 | 1,429.92 |



April 25, 2025 through May 27, 2025

Account Number: 7323

TRANSACTION DETAIL

(continued)

| DATE | DESCRIPTION | AMOUNT | BALANCE |
|-------|--|--------------------|----------|
| 04/20 | Card Purchase With PIN 04/20 Dollar Tree 04/17 Memorial Decatur GA Card 3400 | -5.45 | 1,952.11 |
| 04/20 | Optical Ink Inc Payroll | PPD ID: 2011000000 | 1,952.11 |
| 04/20 | Card Purchase 04/20 Go Puff! Cigar 8554007822 GA Card 3400 | 22.65 | 1,929.46 |
| 05/01 | Apple Inc ACH/Cred PPD ID: A243609761 | 219.79 | 6,452.44 |
| 05/01 | Apple Card Online Payment 0100050 Web ID: 000000000000 | 1,100.00 | 5,352.44 |
| 05/01 | Subscription Acme M012X7 Web ID: 0000142001 | 0.00 | 5,352.44 |
| 05/02 | Zelle Payment To Plumber Jpm36B021PM | 100.00 | 4,252.44 |
| 05/03 | Card Purchase 05/01 10/20 Emery Decatur Fair Decatur GA Card 3400 | 0.00 | 4,252.44 |
| 05/05 | Card Purchase W/Cash 05/03 Your Dekalb Fair Decatur GA Card 3400 Purchase \$70.76 Cash Back \$50.00 | 120.76 | 4,702.68 |
| 05/05 | Payment Card 05/05 Cash App Tcs Gas Oakland CA Card 3400 | 100.00 | 1,902.68 |
| 05/05 | Card Purchase With PIN 05/05 Kroger #0 04/17 Memorial Decatur GA Card 3400 | 0.07 | 1,902.61 |
| 05/05 | Card Purchase With PIN 05/05 Kroger #0 04/17 Memorial Decatur GA Card 3400 | 00.05 | 1,902.76 |
| 05/06 | Apple Card Online Payment 0100050 Web ID: 000000000000 | 0,107.71 | 1,795.05 |
| 05/06 | ATM Payment PPD ID: 2051001001 | 50.00 | 1,745.05 |
| 05/07 | Card Purchase Return 05/05 The Social Club Atlanta GA Card 3400 | 50.00 | 1,695.05 |
| 05/08 | Card Purchase 05/07 Life Sais #862 888 284 0040 GA Card 3400 | 0.00 | 1,695.05 |
| 05/08 | Chase Credit Card Autopay PPD ID: 4700000224 | 10.00 | 1,685.05 |
| 05/08 | Zelle Payment To Calvin Coach Jpm36B775D22 | 50.00 | 1,635.05 |
| 05/08 | 05/08 Payment To Chase Card Ending IN 0000 | 10.00 | 1,625.05 |
| 05/08 | Card Purchase With PIN 05/08 Kroger #0 04/17 Memorial Decatur GA Card 3400 | 10.00 | 1,615.05 |
| 05/12 | Card Purchase With PIN 05/10 Your Dekalb Fair Decatur GA Card 3400 | 51.00 | 1,564.05 |
| 05/13 | Card Purchase 05/12 Chip Positive Pay Serv Canton GA Card 3400 | 0.10 | 1,562.95 |
| 05/13 | American Express Acct #1111 01270 Web ID: 0400000001 | 700.00 | 1,492.95 |
| 05/14 | Recurring Card Purchase 05/10 T-Mobile Auto Pay 000 007 0007 WA Card 2400 | 102.17 | 3,390.78 |
| 05/14 | Cpe Cpe FET PPD ID: 1590257110 | 150.50 | 189.14 |
| 05/15 | Chase Credit Card Payroll PPD ID: 2011000000 | 1,010.50 | 5,300.70 |
| 05/15 | Payment Card 05/15 Cash App Tcs Gas Oakland CA Card 3400 | 00.00 | 5,300.70 |
| 05/15 | Zelle Payment To Calvin Coach Jpm36B775D22 | 200.00 | 1,900.70 |
| 05/16 | Card Purchase W/Cash 05/17 Y-DJ Hall Fair Decatur GA Card 3400 Purchase \$99.70 Cash Back \$50.00 | 770.00 | 1,900.70 |
| 05/16 | Card Purchase 05/18 Am 06/10 Online 000 110 4000 KC Card 3400 | 24.15 | 2,024.85 |
| 05/18 | Autopay Earthwise Payment PPD ID: 2020475770 | 25.00 | 2,027.85 |
| 05/18 | Apple Card Online Payment 0100050 Web ID: 000000000000 | 1,500.67 | 0,997.95 |
| 05/19 | Speedway Elgin IL PPD ID: 1210000001 | 780.50 | 1,200.65 |
| 05/20 | Igo Energy Scene Bill Pay 200027747401 Web ID: 7500072111 | 150.25 | 1,147.21 |
| 05/22 | Discover Payments 03222 TelID: 2510000030 | 214.00 | 1,122.21 |
| 05/22 | Zelle Payment To Olio Olio L 007500100 | 25.00 | 1,097.21 |
| 05/27 | Card Purchase 05/22 Online T-Olio Olio L 007500100 | 100.00 | 277.21 |
| 05/27 | Card Purchase With PIN 05/21 Kroger #0 04/17 Memorial Decatur GA Card 3400 | 20.00 | 257.21 |
| 05/27 | Card Purchase With PIN 05/25 Your Dekalb Fair Decatur GA Card 3400 | 17.01 | 230.21 |



April 25, 2025 through May 27, 2025

Account Number: REDACTED 7323

TRANSACTION DETAIL

(continued)

| DATE | DESCRIPTION | AMOUNT | BALANCE |
|-------|--|--------|-----------------|
| 05/27 | Card Purchase With Pin 05/25 Kroger #2 2479 Memoria Decatur GA Card 3400 | 48.69 | 260.52 |
| 05/27 | Applecard Cashback Payment 8180052 Web ID: 0000000000 | 600.00 | 260.52 |
| 05/27 | Card Purchase With Pin 05/27 Kroger #2 2479 Memoria Decatur GA Card 3400 | 0.55 | 260.57 |
| | Ending Balance | | \$253.97 |

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 \$10,063.27. 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.**



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OVERDRAFT FEE SUMMARY

| | Total for This Period | Total Year-to-date |
|----------------------|--------------------------|-----------------------|
| Total Overdraft Fees | \$0.00 | \$34.00 |

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

Overdraft and Overdraft Fee Information for Your Chase Checking Account

What You Need to Know About Overdrafts and Overdraft Fees

An overdraft occurs when you do not have enough money in your account to cover a transaction, but we pay it anyway. Whether your account has enough money to cover a transaction is determined during our nightly processing. During our nightly processing, we take your previous end of day's balance and post credits. If there are any deposits not yet available for use or holds (such as a garnishment), these will reduce the account balance used to pay your transactions. Then we subtract any debit transactions presented during our nightly processing. The available balance shown to you during the day may not be the same amount used to pay your transactions as some transactions may not be displayed to you before nightly processing.

We pay overdrafts at our discretion, which means we do not guarantee that we will always authorize or pay any transactions presented for payment. If we do not authorize an overdraft, your transaction will be declined. If we do not pay an overdraft, your transaction will be returned. Additional information about overdrafts and your account features can be found in the *Deposit Account Agreement*.

We can cover your overdrafts in three different ways:

1. We have a Standard Overdraft Practice that comes with your account.
2. We offer Overdraft Protection through a link to a Chase savings account, which may be less expensive than our Standard Overdraft Practice. You can contact us to learn more.
3. We also offer Chase Debit Card CoverageSM, which allows you to choose how we treat your everyday debit card transactions (e.g. groceries, gasoline or dining out), in addition to our Standard Overdraft Practice.

This notice explains our Standard Overdraft Practice and Chase Debit Card Coverage.

- **What is the Standard Overdraft Practice that comes with my account?**
We do authorize and pay overdrafts for the following types of transactions:
 - Checks and other transactions made using your checking account number
 - Recurring debit card transactions (e.g. movie subscriptions or gym memberships)
- **What is Chase Debit Card Coverage?**
If you enroll in Chase Debit Card Coverage we may authorize and pay overdrafts for everyday debit card transactions (e.g. groceries, gasoline or dining out) in addition to our Standard Overdraft Practice.
- **What fees will I be charged if Chase pays my overdraft?**
If we authorize and pay an overdraft, we'll charge you a \$34 Overdraft Fee per transaction during our nightly processing beginning with the first transaction that overdraws your account balance by more than \$50 (maximum of 3 fees per business day, up to \$102).

We won't charge you an Overdraft Fee in the following circumstances:

- With Chase Overdraft AssistSM, we won't charge an Overdraft Fee if you're overdrawn by \$50 or less at the end of the business day OR if you're overdrawn by more than \$50 and you bring your account balance to overdrawn by \$50 or less at the end of the next business day (you have until 11 p.m ET (8 p.m PT) to make a deposit or transfer). Chase Overdraft Assist does not require enrollment and comes with eligible Chase checking accounts.
- We won't charge an Overdraft Fee for transactions that are \$5 or less.
- We won't charge an Overdraft Fee if your debit card transaction was authorized when there was a sufficient available balance in your account.
- For Chase SapphireSM Checking and Chase Private Client CheckingSM accounts, there are no Overdraft Fees when item(s) are presented against an account with insufficient funds on the first four business days during the current and prior 12 statement periods. On a business day when we returned item(s), this counts toward the four business days when an Overdraft Fee will not be charged.
- **What if I want Chase to authorize and pay overdrafts on my everyday debit card transactions?**
If you or a joint account owner want Chase to authorize overdrafts on your everyday debit card transactions, please make your Chase Debit Card Coverage selection. You can change your Chase Debit Card Coverage selection at any time by signing in to chase.com or Chase Mobile[®] to update your account settings, calling us at 1-800-935-9935 (or at 1-713-262-1679 if outside the U.S.), or visiting a Chase branch. We accept operator relay calls.