



JPMorgan Chase Bank, N.A.
P O Box 659754
San Antonio, TX 78265-9754

October 07, 2016 through November 04, 2016

Account Number: **000000860275218**

CUSTOMER SERVICE INFORMATION

Web site: **Chase.com**
Service Center: **1-800-935-9935**
Deaf and Hard of Hearing: **1-800-242-7383**
Para Espanol: **1-877-312-4273**
International Calls: **1-713-262-1679**



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ANUSHA KONCHADA
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3055 OAK RD
WALNUT CREEK CA 94597-2098



We want to remind you about the overdraft service options that are available for your personal checking account(s)

We've included information on the last page of this statement to remind you about our overdraft services and associated fees. You can find more information about these services and fees online at chase.com/coverage, which includes a link to a PDF that tells you how overdraft transactions will work.

Additionally, you can find ways to avoid overdraft fees at chase.com/AccountTips.

If you have questions, please call us anytime at the number on your statement.

CHECKING SUMMARY

Chase Total Checking

	AMOUNT
Beginning Balance	\$11,519.04
Deposits and Additions	4,403.65
ATM & Debit Card Withdrawals	- 6.33
Electronic Withdrawals	- 9,045.50
Other Withdrawals	- 300.00
Ending Balance	\$6,570.86

TRANSACTION DETAIL

DATE	DESCRIPTION	AMOUNT	BALANCE
	Beginning Balance		\$11,519.04
10/12	Bank of America P2P A Mukkavilli Web ID: T941687665	42.75	11,561.79
10/12	Card Purchase 10/11 Canyon Cafe & Grill Phoenix AZ Card 6385	- 6.33	11,555.46
10/14	Deloitte Consult Payroll Dep PPD ID: 1061454513	2,109.98	13,665.44
10/14	Deloitte Payments PPD ID: 3135133500	104.12	13,769.56
10/17	Chase Quickpay Electronic Transfer 5734409107 To Sharique Ahmed Shaikh	- 36.40	13,733.16
10/18	10/18 Transfer To Sav Xxxxxx9363	- 300.00	13,433.16
10/24	Chase Quickpay Electronic Transfer 5746537868 To Sharique Ahmed Shaikh	- 9.10	13,424.06
10/28	Deloitte Consult Payroll Dep PPD ID: 1061454513	2,146.80	15,570.86
11/04	Transferwise Inc Personal U PPD ID: 1453233521	- 9,000.00	6,570.86
	Ending Balance		\$6,570.86



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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 direct deposits totaling \$500.00 or more.**
(Your total direct deposits this period were \$4,403.65. Note: some deposits may be listed on your previous statement)
- **OR, keep a minimum daily balance in this checking account of \$1,500.00 or more**
(Your minimum daily balance was \$11,519.04)
- **OR, keep an average daily balance of qualifying linked deposits and investments of \$5,000.00 or more**
(Your average daily balance of qualifying linked deposits and investments was \$13,643.38)

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC FUNDS TRANSFERS: Call or write us at the phone number or address on the front of this statement (non-personal accounts contact Customer Service) if you think your statement or receipt is incorrect or if you need more information about a transfer listed on the statement or receipt. 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
- The dollar amount of the suspected error
- A description of the error or transfer you are unsure of, why you believe it is an error, or why you need more information.

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 credit 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.

IN CASE OF ERRORS OR QUESTIONS ABOUT NON-ELECTRONIC TRANSACTIONS: Contact the bank immediately if your statement is incorrect or if you need more information about any non-electronic transactions (checks or deposits) on this statement. If any such error appears, you must notify the bank in writing no later than 30 days after the statement was made available to you. For more complete details, see the Account Rules and Regulations or other applicable account agreement that governs your account.



JPMorgan Chase Bank, N.A. Member FDIC



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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. We can cover your overdrafts in two different ways:

1. We have standard overdraft practices that come with your account.
2. We also offer overdraft protection plans, such as a link to a Chase savings account, which may be less expensive than our standard overdraft practices. To learn more, ask us about these plans.

This notice explains our standard overdraft practices.

- **What are the standard overdraft practices that come with my account?**

We **do** authorize and pay overdrafts for the following types of transactions:

- o Checks and other transactions made using your checking account number
- o Recurring debit card transactions

We **do not** authorize and pay overdrafts for the following types of transactions, unless you ask us to (see below):

- o Everyday debit card transactions

We pay overdrafts at our discretion, which means we do not guarantee that we will always authorize and pay any type of transaction. If we do not authorize and pay an overdraft, your transaction will be declined.

- **What fees will I be charged if Chase pays my overdraft?**

Under our standard overdraft practices:

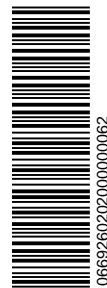
- o We will charge you an Insufficient Funds Fee of \$34 each time we pay an overdraft, unless your account is overdrawn by \$5 or less or if your account is overdrawn by any item that is \$5 or less.
- o We won't charge you more than three Insufficient Funds Fees per day.
- o Also, each time your account is overdrawn for five or more consecutive business days, even if your account is overdrawn by \$5 or less, we will charge you an additional \$15 Extended Overdraft Fee.

- **What if I want Chase to authorize and pay overdrafts on my everyday debit card transactions?**

If you do want us to authorize and pay overdrafts on everyday debit card transactions, visit chase.com/coverage, visit any Chase branch and talk to one of our bankers, or call us at 1-800-935-9935.

Fee Waivers and Exceptions for Certain Account Types:

- Chase Premier Platinum CheckingSM account waives the Extended Overdraft Fee. Plus, Insufficient Funds and Returned Item fees are waived if you have had four or fewer Insufficient Funds or Returned Item occurrences in the past 12 months.
- Chase Private Client CheckingSM account waives the Chase overdraft fees.
- Standard Overdraft Practice is not available for Chase High School CheckingSM accounts.





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