



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

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ALEJANDRO E PUGLIA  
1480 NW NORTH RIVER DR  
APT 1905  
MIAMI FL 33125

November 27, 2021 through December 24, 2021

Account Number: 000000658578833

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#### CUSTOMER SERVICE INFORMATION

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



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### We've eliminated an overdraft fee & updated when we charge fees

Good news — we've made two changes to help ensure you're not charged as many overdraft fees.

1. We're no longer charging a Returned Item Fee for items returned unpaid when you don't have a sufficient balance in your account.
2. We're no longer charging an Insufficient Funds Fee if your account balance is overdrawn by \$50 or less at the end of the business day. As a reminder, if you overdraw your account by more than that, then during our nightly processing we will charge a \$34 Insufficient Funds Fee per item beginning with the first item that overdraws your account balance by more than \$50 (maximum of 3 fees per business day, up to \$102).

We pay overdrafts at our discretion so we don't guarantee that we will always pay any type of transaction. As a reminder, overdraft services are not available for Chase Secure Checking<sup>SM</sup> or Chase First Checking<sup>SM</sup>. Standard Overdraft Practice and Chase Debit Card Coverage<sup>SM</sup> are not available for Chase High School Checking<sup>SM</sup>.

For additional information on our overdraft services and associated fees, please see the last page of this statement. If you have questions, please visit chase.com/overdraft or call us at the number on your statement. We accept operator relay calls.

### CHECKING SUMMARY

Chase Total Checking

	AMOUNT
<b>Beginning Balance</b>	<b>\$27,191.83</b>
Deposits and Additions	6,823.15
Electronic Withdrawals	-8,400.15
Fees	-15.00
<b>Ending Balance</b>	<b>\$25,599.83</b>

### TRANSACTION DETAIL

DATE	DESCRIPTION	AMOUNT	BALANCE
	<b>Beginning Balance</b>		<b>\$27,191.83</b>
11/29	Zelle Payment From Xiomara Ledezma Bacunoiln6lt	121.00	27,312.83
11/29	Zelle Payment From Andres Monaco Bacnjvgir4Kr	80.00	27,392.83
12/01	Zelle Payment From Jenny Martinez Pacheco Wfct0Czbc53	9.12	27,401.95



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**TRANSACTION DETAIL**

(continued)

DATE	DESCRIPTION	AMOUNT	BALANCE
12/02	Zelle Payment From Carlos Barragan Romero Bacrkxpiinbf	<b>200.00</b>	27,601.95
12/02	Zelle Payment From Efrain Pico Wfct0Cznw5Nk	<b>200.00</b>	27,801.95
12/02	Zelle Payment From Jenny Martinez Pacheco Wfct0Czlsk8S	<b>54.72</b>	27,856.67
12/02	Zelle Payment To Venecargas Jpm874423340	-62.72	27,793.95
12/06	Fedwire Credit Via: Catalyst Corporate Fcu/311990511 B/O: Neches Federal CU Port Neches, TX 77651 Ref: Chase Nyc/Ctr/Bnf=Alejandro E Puglia Miami FL 33125-2877 US/Ac-0000000 06585 Rfb=O/B Catalyst Cor Obi=Purp Ose:Transfer To Family Imad: 1206K1Qje01C000861 Trn: 0803730340Ff	<b>400.00</b>	28,193.95
12/06	Zelle Payment To Bettina Pileggi 13162170414	-360.00	27,833.95
12/06	Zelle Payment To Steban Marsuians Jpm883641161	-400.00	27,433.95
12/06	12/06 Online Payment 13177264757 To Citibank - Mastercard	-1,000.00	26,433.95
12/06	12/06 Online Payment 13177268229 To Chase Card Services	-369.41	26,064.54
12/06	Domestic Incoming Wire Fee	-15.00	26,049.54
12/07	Zelle Payment From Dinorath Parra Contreras Bacvp4Rszhyp	<b>700.00</b>	26,749.54
12/08	Zelle Payment From Efrain Pico Wfct0D34Pm8T	<b>150.00</b>	26,899.54
12/08	Zelle Payment From Andres Monaco Bacjg26Dcc3Y	<b>80.00</b>	26,979.54
12/10	Zelle Payment To Venecargas Jpm890248147	-176.57	26,802.97
12/13	Zelle Payment From Bruno Curatella Terencio 25J0Ggx1S5Uy	<b>1,073.00</b>	27,875.97
12/13	Zelle Payment From Gustavo Perez Back8K661Sqj	<b>290.00</b>	28,165.97
12/13	Zelle Payment From Bruno Curatella Terencio 25J0Ggx1S51N	<b>10.00</b>	28,175.97
12/13	Zelle Payment From Gustavo Perez Bacgyy7L2Dys	<b>10.00</b>	28,185.97
12/13	12/13 Online Payment 13225738216 To Citibank - Mastercard	-521.83	27,664.14
12/13	12/13 Online Payment 13225745628 To Chase Card Services	-200.00	27,464.14
12/14	Zelle Payment From Bruno Curatella Terencio 25J0Gh034Oxx	<b>460.00</b>	27,924.14
12/14	Zelle Payment From Efrain Pico Wfct0D4Hhbkz	<b>200.00</b>	28,124.14
12/14	Zelle Payment From Filomena Mazzeo De Puglia Ctiwinptgqzu	<b>40.00</b>	28,164.14
12/15	Zelle Payment To Mimlot Jpm899988077	-578.44	27,585.70
12/16	Zelle Payment From Daniela Chulia Bacmyfshviu4	<b>100.00</b>	27,685.70
12/16	Zelle Payment To Venegroup Services 13248275760	-35.00	27,650.70
12/17	Zelle Payment From Maria Fernandez Bacjgoi3Yzrd	<b>2,000.00</b>	29,650.70
12/20	Zelle Payment From Andres Monaco Bacw99U72Lf9	<b>80.00</b>	29,730.70
12/21	Zelle Payment From Filomena Mazzeo De Puglia Ctiaf14Chbl6	<b>90.11</b>	29,820.81
12/22	Zelle Payment To Alejandro Puglia Jpm913745315	-1,000.00	28,820.81
12/22	Zelle Payment To Ruth Sanchez Bueno 13293220985	-160.00	28,660.81
12/23	Zelle Payment From Leonzo Freites Bacn73Eup0X5	<b>475.20</b>	29,136.01
12/23	12/22 Online Payment 13293166770 To Chase Card Services	-236.18	28,899.83
12/23	Zelle Payment To Guanipa Jpm915074328	-1,300.00	27,599.83
12/23	Zelle Payment To Guanipa Jpm915620339	-2,000.00	25,599.83
<b>Ending Balance</b>			<b>\$25,599.83</b>

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 network, or (iii) third party services that facilitate payments to your debit card using the Visa or Mastercard network.**  
(You did not have an electronic deposit this statement period)
- **OR, keep a balance at the beginning of each day of \$1,500.00 or more in this account.**  
(Your balance at the beginning of each day was \$26,049.54)
- **OR, keep an average beginning day balance of \$5,000.00 or more in qualifying linked deposits and investments.**  
(Your average beginning day balance of qualifying linked deposits and investments was \$27,704.81)



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**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 (non-personal accounts contact Customer Service) 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
- 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. Deposit products and services are offered by JPMorgan Chase Bank, N.A. Member FDIC



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 pay overdrafts at our discretion, which means we do not guarantee that we will always authorize or pay any type of transaction. If we do not authorize and pay an overdraft, your transaction will be declined or returned. We can cover your overdrafts in three different ways:

1. We have Standard Overdraft Practices that come 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 Practices. You can contact us to learn more.
3. We also offer Chase Debit Card Coverage, which allows you to choose how we treat your everyday debit card transactions, in addition to our Standard Overdraft Practices.

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

- What are the Standard Overdraft Practices that come 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?  
We will only authorize and pay overdrafts in addition to our Standard Overdraft Practice for the following types of transactions if you specifically ask us to:
  - Everyday debit card transactions (e.g. groceries, gasoline or dining out)
- What fees will I be charged if Chase pays my overdraft?  
If we pay an item, we'll charge you a \$34 Insufficient Funds Fee per item during our nightly processing beginning with the first item that overdraws your account balance by more than \$50 (maximum of 3 fees per business day, up to \$102).
  - We won't charge an Insufficient Funds Fee if your account balance is overdrawn by \$50 or less at the end of the business day.
  - We won't charge for item(s) that are \$5 or less.
  - We won't charge an Insufficient Funds Fee if your debit card transaction was authorized when there was a sufficient available balance in your account.
  - For Chase Sapphire<sup>SM</sup> Checking and Chase Private Client Checking<sup>SM</sup> accounts, there are no Insufficient Funds 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 Insufficient Funds 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 would like to change your selection, sign in to chase.com to update your account settings, or call us at 1-800-935-9935 (or collect at 1-713-262-1679 if outside the U.S.), or visit a Chase branch. We accept operator relay calls.