



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 33125-2877

June 28, 2022 through July 27, 2022
Account Number: 000000658578833

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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Good news - you have more time to avoid overdraft fees

With Chase Overdraft AssistSM, we won't charge an overdraft fee (\$34 Insufficient Funds Fee) if you're overdrawn by \$50 or less at the end of the business day. And now, an overdraft fee also won't be charged 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 PM ET (8 PM PT) to make a deposit or transfer¹.

Receive alerts when your account balance is overdrawn with Account Alerts²

- You can sign up to receive alerts by email, text message and push notification when your account is overdrawn. This alert will also notify you when your account is overdrawn by more than \$50 and you need to make a deposit or transfer to avoid overdraft fees.
- If you'd like to enroll in the "My account is overdrawn" alert, you can visit chase.com/AccountAlerts to find the enrollment navigation steps.

As a reminder, we pay overdrafts at our discretion so we don't guarantee that we will always pay any type of transaction. You're responsible to make a deposit or transfer to avoid overdraft fees even if you do not receive a notification alerting you that your account is overdrawn more than \$50. Chase Overdraft Assist does not require enrollment and is not available for Chase High School CheckingSM, Chase Secure CheckingSM or Chase First CheckingSM.

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.

¹If you make a deposit or transfer this assumes we don't place a hold on the funds.

²**Account Alerts:** Opt-in required to receive alerts when your account is overdrawn. There is no charge from Chase, but message and data rates may apply. Delivery of alerts may be delayed for various reasons, including service outages affecting your phone, wireless or internet provider; technology failures; and system capacity limitations.

Fraud and scams can happen to anyone

Protect yourself and older loved ones by learning the warning signs and other helpful tips. For more information, visit www.chase.com/FraudTips

We're making fee changes on August 21

Depending on the type(s) of account(s) you have and the services you use with us, you may be affected by the following fee changes we're making on August 21, 2022:

- **Cashier's Check Fee** - We're increasing the fee to purchase a cashier's check (a check issued by the bank, purchased at a branch, for any amount and to a payee you designate) from \$8 per check to \$10 per check, but we'll continue to waive this fee on the following types of accounts:
 - Chase Secure CheckingSM, Chase Premier Plus CheckingSM, Chase SapphireSM Checking, Chase Private Client CheckingSM and Chase Private Client SavingsSM.



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- **Counter Check Fee** - We're increasing the fee to purchase counter checks (a blank page of 3 personal checks we print upon your request at a branch) from \$2 per page to \$3 per page, but we'll continue to waive this fee on the following types of accounts:
 - Chase Premier Plus Checking, Chase Sapphire Checking and Chase Private Client Checking.

If you'd like to see the full Fee Schedule on the Additional Banking Services and Fees document, please go to chase.com/disclosures or visit a branch.

Please call the number on this statement if you have any questions. We accept operator relay calls.

CHECKING SUMMARY

Chase Total Checking

	AMOUNT
Beginning Balance	\$3,532.04
Deposits and Additions	7,032.38
Electronic Withdrawals	-5,619.00
Ending Balance	\$4,945.42

TRANSACTION DETAIL

DATE	DESCRIPTION	AMOUNT	BALANCE
	Beginning Balance		\$3,532.04
06/29	Deposit 1170142433	450.00	3,982.04
06/29	Zelle Payment From Giancarlo Pirraglia Wfct0Qjn53Px	383.38	4,365.42
06/30	Zelle Payment From Gaspare Femminella 25J0H45Krdcm	1,356.00	5,721.42
07/01	Zelle Payment From Andres Monaco Bacivt55Cxb2	180.00	5,901.42
07/05	Zelle Payment From Marcia Volcanes Bachxmopp6Zu	150.00	6,051.42
07/08	Zelle Payment From Alejandro Puglia Bach5Qougp0J	2,500.00	8,551.42
07/08	Zelle Payment From Vicente Macrillante Bachff9ID9U7	600.00	9,151.42
07/08	07/08 Payment To Chase Card Ending IN 0637	-2,500.00	6,651.42
07/12	Zelle Payment From Gaspare Femminella 25J0H4Hozaby	694.00	7,345.42
07/12	07/12 Online Payment 14789080585 To Barclaycard	-650.00	6,695.42
07/14	Zelle Payment From Jenny Martinez Pacheco Wfct0Qkm866Q	34.68	6,730.10
07/15	Zelle Payment From Maria Figueira Ctirusda4Uli	60.84	6,790.94
07/18	Zelle Payment From Alejandro Puglia Bacl98Z19G05	50.00	6,840.94
07/18	Wise Ltd Trnwise 26264109 Web ID: 9453233521	-700.00	6,140.94
07/21	07/21 Online Payment 14860324124 To Citibank - Mastercard	-1,235.00	4,905.94
07/25	Zelle Payment From Alejandro Puglia Bacmbj1T7Sxe	534.00	5,439.94
07/25	Zelle Payment From Maria Gil-Rodriguez Wfct0Ql8Hcdk	39.48	5,479.42
07/25	07/25 Payment To Chase Card Ending IN 0637	-534.00	4,945.42
	Ending Balance		\$4,945.42

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 \$3,532.04)
- **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 \$5,798.25)



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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



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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. 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 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 (e.g. groceries, gasoline or dining out), 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?**

If you enroll in Chase Debit Card Coverage we **will** 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 Insufficient Funds 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 Insufficient Funds Fee in the following circumstances:

- With Chase Overdraft AssistSM, we won't charge an Insufficient Funds 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 Insufficient Funds Fee for transactions 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 SapphireSM Checking and Chase Private Client CheckingSM 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 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 collect at 1-713-262-1679 if outside the U.S.), or visiting a Chase branch. We accept operator relay calls.