



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

August 07, 2024 through September 06, 2024

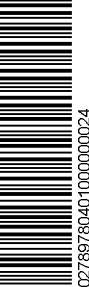
Primary Account: **000000714245263**

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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LIZ ERICKSON
CHRIS ERICKSON
2425 DELMAR DR
PLANO TX 75075-7489



We're updating our Deposit Account Agreement, including the Arbitration section

On November 17, 2024, we're updating section *X. Arbitration; Resolving Disputes* in the Deposit Account Agreement. We've included excerpts of the more significant updates at the end of this statement. The Arbitration section explains how potential disputes and claims are handled between us. **You can opt out of arbitration any time before January 16, 2025, by calling us at 1-800-935-9935.**

You can view the full updated section in the Deposit Account Agreement which will be available on November 17 at **chase.com/disclosures** or by visiting a branch. The new agreement will include these changes as well as any additional updates occurring at this time.

If you have any questions, please call the number on this statement.

CONSOLIDATED BALANCE SUMMARY

ASSETS

Checking & Savings

	ACCOUNT	BEGINNING BALANCE THIS PERIOD	ENDING BALANCE THIS PERIOD
Chase Total Checking	000000714245263	\$1,787.58	\$532.36
Chase Savings	000001197017229	2,130.86	3,398.87
Total		\$3,918.44	\$3,931.23

TOTAL ASSETS

\$3,918.44 **\$3,931.23**



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CHASE TOTAL CHECKING

LIZ ERICKSON
CHRIS ERICKSON

Account Number: 000000714245263

CHECKING SUMMARY

	AMOUNT
Beginning Balance	\$1,787.58
Deposits and Additions	10,370.65
Checks Paid	-130.00
ATM & Debit Card Withdrawals	-1,698.44
Electronic Withdrawals	-9,797.43
Ending Balance	\$532.36

Your account ending in 7229 is linked to this account for overdraft protection.

DEPOSITS AND ADDITIONS

DATE	DESCRIPTION	PPD ID	AMOUNT
08/14	SSA Treas 310 Xxsoc Sec	PPD ID: 9031736042	\$3,558.00
08/14	SSA Treas 310 Xxsoc Sec	PPD ID: 9031736042	1,654.40
08/16	Pershing Brokerage	PPD ID: 1132741729	3,000.00
08/16	Pershing Brokerage	PPD ID: 1132741729	500.00
08/16	Pershing Brokerage	PPD ID: 1132741729	500.00
08/30	Northwestern Mu Income Pmt	PPD ID: 9000596898	918.30
08/30	Northwestern Mu Income Pmt	PPD ID: 9000596898	143.45
09/03	New York Life IN Pn Pmts/Cp	PPD ID: 1043581074	74.10
09/03	Zelle Payment From Sue D Ewing 21909558226		5.60
09/03	Zelle Payment From Diane Holcomb 21911418231		5.60
09/03	Zelle Payment From Schuyler Stephens 2Ax0lphv98B9		5.60
09/03	Zelle Payment From Kathleen Savage 2ly0lpgufa48		5.60
Total Deposits and Additions			\$10,370.65

CHECKS PAID

CHECK NO.	DESCRIPTION	DATE PAID	AMOUNT
2840 ^		09/03	\$130.00
Total Checks Paid			\$130.00

If you see a description in the Checks Paid section, it means that we received only electronic information about the check, not the original or an image of the check. As a result, we're not able to return the check to you or show you an image.

^ An image of this check may be available for you to view on Chase.com.

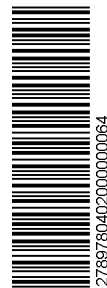


August 07, 2024 through September 06, 2024

Primary Account: 000000714245263

ATM & DEBIT CARD WITHDRAWALS

DATE	DESCRIPTION	AMOUNT
08/08	Card Purchase With Pin 08/07 Safeway #1929 Soquel CA Card 3978	\$36.57
08/09	Card Purchase With Pin 08/09 Wholefids Stz 103 911 S Santa Cruz CA Card 3978	28.53
08/09	Card Purchase With Pin 08/09 Safeway #0799 Santa Cruz CA Card 3978	35.25
08/09	Card Purchase With Pin 08/09 Santa Cruz Grocery Out Santa Cruz CA Card 3978	8.58
08/09	Card Purchase With Pin 08/09 Safeway #0799 Santa Cruz CA Card 3978	11.99
08/12	Card Purchase 08/07 Dal Chili's Dallas TX Card 3978	3.99
08/12	Card Purchase With Pin 08/09 The Home Depot6968 Soquel CA Card 3978	9.83
08/12	ATM Withdrawal 08/10 730 Ocean St Santa Cruz CA Card 4396	200.00
08/12	Card Purchase With Pin 08/10 Wholefids Stz 103 911 S Santa Cruz CA Card 4396	2.49
08/13	Card Purchase 08/11 LA Madrona Athletic Clu Santa Cruz CA Card 3978	15.34
08/13	Card Purchase 08/12 Taco Bell 30740 Santa Cruz CA Card 4396	11.70
08/13	Card Purchase 08/12 Safeway #1929 Soquel CA Card 4396	11.50
08/14	Card Purchase 08/13 Sq *Rodoni Farm Fresh P Santa Cruz CA Card 3978	9.92
08/14	Card Purchase With Pin 08/14 Safeway #0799 Santa Cruz CA Card 3978	10.58
08/15	Card Purchase 08/14 Tst*Gayles Bakery Capitola CA Card 3978	36.16
08/15	Card Purchase 08/14 Pono Hawaiian Grill Santa Cruz CA Card 3978	48.56
08/16	Card Purchase With Pin 08/16 Sun Shops, Inc - Santa Santa Cruz CA Card 3978	32.75
08/19	Card Purchase 08/18 Kroger #0581 Plano TX Card 3978	1.35
08/19	Card Purchase With Pin 08/18 H-E-B #790 Plano TX Card 3978	108.43
08/20	ATM Withdrawal 08/20 4001 W Park Blvd Plano TX Card 3978	60.00
08/21	Card Purchase 08/21 LA Madeleine #062 Plano TX Card 3978	23.63
08/22	Card Purchase With Pin 08/22 H-E-B #790 Plano TX Card 3978	33.91
08/26	Card Purchase 08/25 Panda Express #1951 Frisco TX Card 3978	9.20
08/26	Card Purchase With Pin 08/26 Marshalls #0641 W. Plano TX Card 3978	57.35
08/26	Card Purchase With Pin 08/26 H-E-B Gas/Carwash #790 Plano TX Card 3978	32.83
08/26	Card Purchase With Pin 08/26 H-E-B #790 Plano TX Card 3978	120.35
08/28	Card Purchase 08/27 Tst* Salata - Richardso Richardson TX Card 3978	36.17
08/28	Card Purchase With Pin 08/28 Cindi's NY Deli Dallas TX Card 3978	17.37
08/28	Card Purchase With Pin 08/28 Kroger #0581 2925 Cust Plano TX Card 3978	45.56
08/29	ATM Withdrawal 08/29 16831 Coit Rd Dallas TX Card 4396	200.00
08/30	Card Purchase 08/29 Taco Bell 038515 Fate TX Card 3978	8.48
08/30	Card Purchase 08/29 Sq *The Magic Scoop Sulphur Sprin TX Card 3978	4.75
09/03	Card Purchase With Pin 09/01 The Home Depot #0539 Plano TX Card 3978	30.27
09/03	Card Purchase With Pin 09/01 The Home Depot 6833 Plano TX Card 3978	10.83
09/03	Card Purchase 09/02 Cinemark 251 Rstbar Plano TX Card 3978	5.27
09/03	Card Purchase 09/02 Sq *Local Good Coffee Plano TX Card 3978	7.50
09/03	Card Purchase 09/02 Aldi 75040 Plan0 Plan0 TX Card 4396	37.12
09/04	Card Purchase 09/03 Half Price Books #059 Plano TX Card 3978	29.53
09/04	Card Purchase 09/03 Kroger #0581 Plano TX Card 3978	14.13
09/04	Recurring Card Purchase 09/04 Netflix.Com Netflix.Com CA Card 3978	16.77
09/04	Card Purchase 09/04 The Lash Lounge Plano 146-92995274 TX Card 3978	39.00
09/04	Card Purchase With Pin 09/04 H-E-B #790 Plano TX Card 3978	137.67
09/04	Card Purchase With Pin 09/04 H-E-B #790 Plano TX Card 3978	8.61
09/04	Card Purchase With Pin 09/04 H-E-B #790 Plano TX Card 3978	4.98
09/04	Card Purchase With Pin 09/04 Kroger #0581 2925 Cust Plano TX Card 3978	17.85
09/05	Card Purchase With Pin 09/05 Kroger Fuel Ctr 2925 C Plano TX Card 3978	25.46





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ATM & DEBIT CARD WITHDRAWALS (continued)

DATE	DESCRIPTION	AMOUNT
09/05	Card Purchase With Pin 09/05 Kroger #0581 2925 Cust Plano TX Card 3978	3.88
09/06	Card Purchase 09/05 Taco Bell # '029885 Plano TX Card 3978	5.40
09/06	Card Purchase 09/05 Fsp*Wells Brothers Pet, Plano TX Card 3978	31.05
Total ATM & Debit Card Withdrawals		\$1,698.44

ELECTRONIC WITHDRAWALS

DATE	DESCRIPTION	AMOUNT
08/07	08/07 Online Payment 21589439251 To American Express	\$27.49
08/08	08/08 Online Payment 21589399618 To The Dallas Morning News	99.77
08/12	Venmo Payment 1036213906021 Web ID: 3264681992	145.00
08/14	08/14 Online Payment 21589460771 To Chase Cardmember Service	200.00
08/14	08/14 Online Payment 21589448024 To City of Plano	163.72
08/14	08/14 Online Payment 21631591312 To Frontier Communications	124.00
08/19	Gefcu PPD PPD ID: 1314977214	417.58
08/19	Wellcare ACH Debits PPD ID: 9000147856	0.50
08/19	08/18 Online Payment 21768277759 To Usaa Credit Card	300.00
08/19	08/18 Online Payment 21768312331 To Chase Cardmember Service	5,000.00
08/19	Zelle Payment To O.D.A.A.T. Jpm99Am6Dyru	20.00
08/19	08/18 Online Transfer To Sav ...7229 Transaction#: 21768359664	2,000.00
08/19	Mp2 Energy Texas Elec Rep 8980484 Web ID: 0000332638	72.21
08/20	Kera Donation PPD ID: 1752084961	50.00
08/26	08/25 Online Payment 21837530927 To Atmos Energy	42.88
08/26	Applecard Gsbank Payment 12732649 Web ID: 9999999999	8.00
08/28	Tesla Motors Tesla Moto PPD ID: 5912197729	10.81
09/03	09/01 Online Payment 21915138166 To Allstate	337.49
09/04	Northwestern Mu lsa Pyment PPD ID: 9000596067	374.25
09/04	Aetna Health Ins Ins Pymt PPD ID: 6066033492	170.12
09/04	Sparrowhawk Sola Echeckpay PPD ID: F472574800	59.94
09/06	Humana, Inc. Ins Pymt PPD ID: 9040604802	127.21
09/06	Goldenrule Ins Prem PPD ID: 1376028756	46.46
Total Electronic Withdrawals		\$9,797.43

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 \$10,348.25. 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.**
(Your lowest beginning day balance was \$771.82)
- **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 \$5,724.41)



August 07, 2024 through September 06, 2024
Primary Account: 000000714245263

CHASE SAVINGS

CHRIS ERICKSON
OR LIZ ERICKSON

Account Number: 000001197017229

SAVINGS SUMMARY

	AMOUNT
Beginning Balance	\$2,130.86
Deposits and Additions	2,000.03
Electronic Withdrawals	-732.02
Ending Balance	\$3,398.87
Annual Percentage Yield Earned This Period	0.01%
Interest Paid This Period	\$0.03
Interest Paid Year-to-Date	\$0.50

TRANSACTION DETAIL

DATE	DESCRIPTION	AMOUNT	BALANCE
	Beginning Balance		\$2,130.86
08/19	Online Transfer From Chk ...5263 Transaction#: 21768359664	2,000.00	4,130.86
08/29	Northwestern Mu lsa Pyment PPD ID: 9000596067	-732.02	3,398.84
09/06	Interest Payment	0.03	3,398.87
	Ending Balance		\$3,398.87

A monthly Service Fee was **not** charged to your Chase Savings account. You can continue to avoid this fee during any statement period by keeping a minimum daily balance in your account of \$300.00 or more.
(Your minimum daily balance was \$2,130)

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:

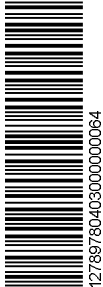
- Your name and account number;
- A description of the error or the transaction you are unsure about, and why you think it is an error or want more information; and
- The amount of the suspected error.

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 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.

For business accounts, see your deposit account agreement or other applicable agreements that govern your account for details.

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



The following are excerpts of the more significant updates to *Section X. Arbitration; Resolving Disputes* to be published November 17, 2024:

- **What claims or disputes subject to arbitration?:**
Claims or disputed factual or legal issues that arise out of or relate in any way to any aspect of our relationship or interactions with each other, including but not limited to your deposit account, transactions involving your deposit account, whether actual, potential, canceled, or other transactions, any product, service, or agreement with us, or interactions of any kind with Chase employees are subject to arbitration.
- **Can I (customer) cancel or opt out of this agreement to arbitrate?:**
You have the right to opt out of this agreement to arbitrate if you tell us within sixty (60) days of opening your account, or by January 16, 2025, whichever is later. The exclusive way to opt out is by calling us at 1-800-935-9935. Any other method, form, or means of opting out will be treated as invalid or ineffective. Requests to opt out made more than sixty (60) days after opening your account or by January 16, 2025, whichever is later, will be invalid.
- **Does arbitration apply to Claims involving third parties?:**
For purposes of arbitration, "you" includes any person who is listed on your account or claims a right or interest in your account, and "we" and "us" includes JPMorgan Chase Bank, N.A., all its affiliates, third-party beneficiaries of this agreement and all third parties who are regarded as agents or representatives of ours in connection with a Claim.
- **How does arbitration work?:**
Arbitration between us shall be administered by the American Arbitration Association ("AAA"), which will apply its Consumer Arbitration Rules in effect at the time the arbitration is commenced and the Mass Arbitration Supplementary Rules to mass arbitration matters. A single arbitrator shall conduct proceedings under the Consumer Arbitration Rules, and a Process Arbitrator and single Merits Arbitrator shall conduct each mass arbitration case. The Parties agree that, upon motion by either of us, the arbitrator or Merits Arbitrator shall have the power to decide dispositive issues of law prior to hearing, consistent with Federal Rules of Civil Procedure 12 and 56. All pleadings, information and documents exchanged, and the arbitrator's ruling shall be treated as confidential and have no precedential value. However, if either Party seeks to confirm the arbitrator's decision in court, the Parties agree that the documents necessary for such confirmation need not be filed under seal.

Who will pay for costs?:

Each Party will be responsible for the arbitration costs as allocated by the applicable AAA rules (www.adr.org). However, except for claims filed as part of a mass arbitration, if the arbitrator ultimately rules in your favor, you will be entitled to reimbursement by Chase for all fees you paid to the AAA.

NEW SECTION: What about mass arbitration matters?:

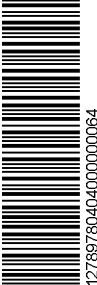
You agree that these additional requirements ("Mass Arbitration Procedures") shall apply to your Claim if it is filed as part of a "mass arbitration," which means twenty-five (25) or more arbitration claims involving the same or similar subject matter and/or issues of law or fact, and where representation of all claimants is the same or coordinated across the cases. You agree to these procedures even though they may delay the arbitration of your individual claim. If at any point you are unsatisfied with the speed by which your matter is proceeding, you are free to withdraw your arbitration demand and proceed in small claims court if the Claim is in that court's jurisdiction and proceeds on an individual basis.

1. Mass Arbitration Filing Requirements:

In addition to the requirements set forth in the AAA Mass Arbitration Supplementary Rules, you agree that upon commencing a case with the AAA, you will provide your name, full Chase account number, mailing address, telephone number, email address, a factual description of every disputed transaction for which you seek compensation (date, amount, and transaction type) and/or event (date, location, and individuals involved), explanation of the basis of your Claim, an itemized calculation of all alleged damages, and, if represented by counsel, a signed statement authorizing us to share information regarding your account and the Claim with them. You agree and understand that failure to provide this information may result in dismissal of your Claim, though you have the right to refile once you provide the information described in the previous sentence.

2. Process Arbitrator Appointment:

You and Chase agree that before an arbitrator is assigned to determine the merit of your claim, a "Process Arbitrator" will be appointed. The Process Arbitrator will have the authority to ensure these Mass Arbitration Procedures and the AAA rules are followed. The Parties agree that the Process Arbitrator will be selected by the process set forth in AAA Mass Arbitration Supplementary Rule MA-7(a). In short, each Party will receive a list of proposed Process Arbitrators provided by the AAA and will meet and confer to identify a mutually-agreeable candidate. If the Parties cannot agree, they will submit their preferences to the AAA, and the AAA will select a Process Arbitrator.



3. Matters To Be Decided by a Process Arbitrator:

In addition to the authority outlined in AAA Mass Arbitration Supplementary Rules, the parties agree that the Process Arbitrator shall be empowered to resolve any dispute regarding whether your Claim should be dismissed because, for example, you failed to comply with the Mass Arbitration Filing Requirements, any other requirements outlined in this agreement, or any other reason. You agree that if the Process Arbitrator finds you failed to comply with any requirement, your claim will be dismissed, without prejudice to refiling once the deficiencies are remedied. The Process Arbitrator will also have the power to decide whether, based on the information submitted in the Mass Arbitration Filing Requirements, other threshold eligibility issues for your case to proceed, including but not limited to whether you had an account at Chase, experienced the transaction, fee, or event at issue, or otherwise cannot pursue the claim due to a clear legal or factual deficiency, and to dismiss your claim as appropriate. The Process Arbitrator shall have the power to determine whether or not a given dispute regarding these Mass Arbitration Filing Requirements and/or Procedures are within their jurisdiction. The Process Arbitrator shall be authorized to afford any relief or impose any sanctions available under Federal Rule of Civil Procedure 11, 28 U.S.C. § 1927, or any applicable state law.

4. Mass Arbitration Procedures:

Following the resolution of any disputes within the jurisdiction of the Process Arbitrator, if any, counsel for the claimants and counsel for Chase shall each select fifteen (15) cases (per side) to proceed first in individual arbitration proceedings on the merits of each claim. Unless the Parties otherwise agree, in no event shall any individual Merits Arbitrator be assigned more than three (3) cases. No AAA per case fee shall be assessed in connection with any case until they are selected to proceed to individual arbitration proceedings as part of the process identified in this section. The Parties agree that each side shall have the right to have fifteen (15) cases of their choosing proceed to final hearing before the process described in this section moves forward. After the first thirty (30) cases are resolved, counsel will meet and confer regarding ways to improve the efficiency of the proceedings, including whether to mediate or change the number of cases filed in each stage. If the Parties are unable to resolve the remaining cases after the conclusion of the initial thirty (30) proceedings and conferring in good faith, each side shall select another fifteen (15) cases (per side) to proceed to individual arbitration proceedings. Each of these thirty (30) cases shall be assigned to a different Merits Arbitrator, though if the Parties otherwise agree, a single Merits Arbitrator may be assigned up to three (3) cases. No AAA per case fee shall be assessed in connection with the remaining cases until they are selected to proceed to individual arbitration proceedings as part of the process identified in this section. After this second set of thirty (30) cases are resolved, counsel will again meet and confer regarding ways to improve the efficiency of the proceedings, including whether to mediate or change the number of cases filed in each stage. If the Parties do not reach a global resolution after the second set of cases are resolved, on either Party's motion, the Process Arbitrator can decide to expedite the proceedings by forgoing more rounds of case selection and instead assigning Merits Arbitrators to all of the remaining cases at once. If no motion is made, this Mass Arbitration Procedure shall continue with thirty (30) cases in each set of proceedings, consistent with the parameters identified above. You and Chase agree to engage in these Mass Arbitration Procedures in good faith, which includes an agreement to pay the Parties' respective case fee if your case is selected. Any dispute regarding any aspect of the specific Mass Arbitration Procedures outlined in this section shall be resolved by the Process Arbitrator.

5. Interpretation and Enforcement of Mass Arbitration Provision:

Any dispute regarding the interpretation or enforcement of these mass arbitration procedures shall be decided by the Process Arbitrator or, in cases that have been released to merits proceedings, the Merits Arbitrator. Their decisions regarding the mass arbitrations process and procedures shall be considered interlocutory in nature and not subject to immediate judicial review. If any terms of these Mass Arbitration Procedures are found to be legally unenforceable for any reason, then the proceedings shall otherwise continue in arbitration in accordance with AAA's Mass Arbitration Supplementary rules.



August 07, 2024 through September 06, 2024

Primary Account: **000000714245263**

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