



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

November 07, 2018 through December 06, 2018

Primary Account: 000000714245263

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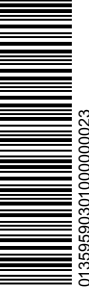
**CUSTOMER SERVICE INFORMATION**

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

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



## We updated our Deposit Account and Wire Transfer Agreements

The following changes were made November 11, 2018:

- We published an updated version of our Deposit Account Agreement. You can get the latest agreement at [chase.com/disclosures](http://chase.com/disclosures), at a branch or by request when you call us. Here's what you should know:
  - We added a section to describe our new Autosave feature, which allows you to make automatic transfers from your checking account to your savings account. (New section in General Account Terms, Section B, Autosave feature)
  - We no longer charge an Extended Overdraft Fee. (General Account Terms, Section C, Insufficient Funds and Returned Item fees)
  - We added an address for reporting a dispute if you believe we provided incomplete or inaccurate information about your account to a consumer reporting agency. (New section in General Account Terms, Section I, Disputing information reported to a consumer reporting agency)
- We updated our Wire Transfer Agreement, here's what you should know:
  - You will still receive email notifications on the status of your wire transfer. However, we added that if we're unable to send an email due to system failures or outages, it's your responsibility to monitor your account for the status of your wire transfer.
  - We clarified that you should expect your foreign exchange rate to be less favorable than rates quoted online or in publications.

Please call us at the number at the top of this statement if you have any questions.

## 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 ways to avoid overdraft fees at [chase.com/overdraft-services](http://chase.com/overdraft-services).

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



November 07, 2018 through December 06, 2018

Primary Account: 000000714245263

## CONSOLIDATED BALANCE SUMMARY

### ASSETS

Checking & Savings	ACCOUNT	BEGINNING BALANCE THIS PERIOD	ENDING BALANCE THIS PERIOD
Chase Better Banking Checking	000000714245263	\$1,025.19	\$1,239.08
Chase Savings	000001197017229	9,564.95	6,746.94
<b>Total</b>		<b>\$10,590.14</b>	<b>\$7,986.02</b>
<b>TOTAL ASSETS</b>		<b>\$10,590.14</b>	<b>\$7,986.02</b>

## CHASE BETTER BANKING CHECKING

LIZ ERICKSON

Account Number: 000000714245263

CHRIS ERICKSON

## CHECKING SUMMARY

	AMOUNT
<b>Beginning Balance</b>	<b>\$1,025.19</b>
Deposits and Additions	6,606.97
Checks Paid	-552.50
ATM & Debit Card Withdrawals	-1,729.00
Electronic Withdrawals	-4,111.58
<b>Ending Balance</b>	<b>\$1,239.08</b>

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

Good News. Your Monthly Service Fee was waived because you had at least a \$1,500 balance in your Chase Better Banking Checking account at the end of the business day before the last day of your statement period or an average daily balance of \$5,000 in qualifying linked deposits, investments, credit cards, mortgage and other loans during your statement period.

## DEPOSITS AND ADDITIONS

DATE	DESCRIPTION	AMOUNT
11/15	Online Transfer From Sav ...7229 Transaction#: 7666910894	\$2,000.00
11/15	Oasisbatch Payroll PPD ID: 5650786772	1,678.19
11/27	ATM Check Deposit 11/27 2000 W 15th St Plano TX Card 3978	118.01
11/30	Oasisbatch Payroll PPD ID: 5650786772	2,736.67
12/03	New York Life Payroll*** PPD ID: 9595080001	74.10
<b>Total Deposits and Additions</b>		<b>\$6,606.97</b>



November 07, 2018 through December 06, 2018

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**CHECKS PAID**

CHECK NO.	DESCRIPTION	DATE PAID	AMOUNT
2440 ^		11/08	\$92.00
2442 * ^		11/13	40.00
2443 ^		11/16	106.00
2444 ^		11/23	26.00
2445 ^		11/13	55.00
2446 ^		11/16	77.00
2447 ^		12/06	30.00
2448 ^		11/21	49.50
2449 ^		11/30	77.00

**Total Checks Paid****\$552.50**

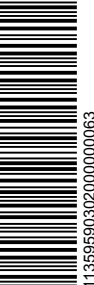
If you see a description in the Checks Paid section, it means that we received only electronic information about the check, not the original or an image of the check. As a result, we're not able to return the check to you or show you an image.

\* All of your recent checks may not be on this statement, either because they haven't cleared yet or they were listed on one of your previous statements.

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

**ATM & DEBIT CARD WITHDRAWALS**

DATE	DESCRIPTION	AMOUNT
11/07	Card Purchase 11/06 Half Price Books #059 Plano TX Card 3978	\$3.28
11/07	Card Purchase 11/06 Jason's Deli Ccm # Plano TX Card 3978	12.32
11/07	Card Purchase With Pin 11/07 Kroger 0581 Plano TX Card 3978	43.48
11/09	ATM Withdrawal 11/09 2000 W 15th St Plano TX Card 3978	100.00
11/13	Card Purchase 11/09 Chick-Fil-A # 01393 Dallas TX Card 3978	11.03
11/13	Card Purchase With Pin 11/13 Kroger Fuel Ctr 1581 Plano TX Card 3978	25.90
11/13	Card Purchase With Pin 11/13 Kroger 0581 Plano TX Card 4396	20.99
11/14	Card Purchase With Pin 11/14 Central Market #546 Plano TX Card 3978	28.01
11/15	ATM Withdrawal 11/15 2000 W 15th St Plano TX Card 3978	100.00
11/15	Card Purchase With Pin 11/15 Marshalls #0641 W. Plano TX Card 3978	49.68
11/15	Card Purchase With Pin 11/15 Kroger 0581 Plano TX Card 3978	74.88
11/16	Card Purchase 11/15 Sq *Town & Country Clea Plano TX Card 3978	46.85
11/19	Card Purchase 11/16 Whataburger 1064 Whitesboro TX Card 3978	5.72
11/19	Card Purchase 11/16 15th St Valero Plano TX Card 3978	31.87
11/19	Card Purchase 11/16 Rev Car Wash Dallas TX Card 3978	9.00
11/19	Card Purchase With Pin 11/17 Kroger 0581 Plano TX Card 3978	9.07
11/19	Card Purchase With Pin 11/17 Wholefids Pln 100 2201 Plano TX Card 3978	5.99
11/19	ATM Withdrawal 11/17 2000 W 15th St Plano TX Card 4396	200.00
11/19	Card Purchase With Pin 11/18 Bass #4579 Allen TX Card 3978	37.88
11/19	Card Purchase With Pin 11/19 Walgreens Store 2001 C Plano TX Card 3978	12.97
11/20	Card Purchase 11/19 Kate Weiser Chocoll Dallas TX Card 3978	32.48
11/23	Card Purchase 11/20 Starbucks Store 10343 Los Gatos CA Card 3978	6.17
11/23	Card Purchase With Pin 11/22 Kroger 0581 Plano TX Card 3978	74.03
11/23	Card Purchase With Pin 11/22 Kroger 0581 Plano TX Card 3978	9.78
11/26	Card Purchase With Pin 11/24 Marshalls #0641 W. Plano TX Card 3978	35.69
11/26	Card Purchase With Pin 11/24 Tuesday Morning 0522 Plano TX Card 3978	38.13
11/26	Card Purchase With Pin 11/25 Kroger 0581 Plano TX Card 3978	4.49
11/26	ATM Withdrawal 11/26 2000 W 15th St Plano TX Card 3978	60.00
11/26	Card Purchase With Pin 11/26 The UPS Store #6691 Plano TX Card 3978	11.98
11/26	Card Purchase With Pin 11/26 Total Wine And More 50 Plano TX Card 3978	28.12
11/27	Card Purchase With Pin 11/27 The Home Depot #0539 Plano TX Card 3978	17.28





November 07, 2018 through December 06, 2018

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**ATM & DEBIT CARD WITHDRAWALS** (continued)

DATE	DESCRIPTION	AMOUNT
11/28	Card Purchase 11/27 Sq *Town & Country Clea Plano TX Card 3978	27.85
11/28	Card Purchase 11/27 Jersey Mikes 15013 Plano TX Card 3978	8.20
11/28	Card Purchase With Pin 11/28 Aldi 75040 Plano TX Card 3978	13.90
11/28	Card Purchase With Pin 11/28 Racetrac135 Plano TX Card 3978	27.49
11/29	Card Purchase 11/28 Half Price Books #008 Richardson TX Card 3978	27.05
11/29	Card Purchase With Pin 11/29 Bedbath&Beyond# 801 We Plano TX Card 3978	43.25
11/30	Card Purchase 11/29 Flying Fish Plano Plano TX Card 3978	12.98
11/30	Card Purchase With Pin 11/30 Bedbath&Beyond# 801 We Plano TX Card 3978	11.21
11/30	Card Purchase With Pin 11/30 Trader Joe's #401 Dallas TX Card 3978	11.98
11/30	Card Purchase With Pin 11/30 Buc-Ee's #26 Madisonville TX Card 3978	24.49
12/03	Card Purchase 11/30 Sarku Japan 328 Dallas TX Card 3978	3.78
12/03	Card Purchase 11/30 Collin Street Bakery Corsicana TX Card 3978	64.90
12/03	Card Purchase With Pin 12/01 Buc-Ee's #26 Madisonville TX Card 3978	25.99
12/03	Card Purchase 12/02 Rev Car Wash Dallas TX Card 3978	6.00
12/03	Card Purchase With Pin 12/03 Tractor-Supply-C Wylie TX Card 3978	64.94
12/03	Card Purchase With Pin 12/03 Tuesday Morning 1107 Murphy TX Card 3978	67.05
12/04	Card Purchase 12/03 Mcalister's Deli 532 Carrollton TX Card 3978	8.22
12/05	Card Purchase 12/04 Boston Market 0281 Plano TX Card 3978	8.11
12/05	Card Purchase With Pin 12/05 Allsup's 316 Sacshe TX Card 3978	26.60
12/05	Recurring Card Purchase 12/04 Netflix.Com Netflix.Com CA Card 3978	24.88
12/06	Card Purchase With Pin 12/06 Wal-Mart #3482 Plano TX Card 3978	73.06
<b>Total ATM &amp; Debit Card Withdrawals</b>		<b>\$1,729.00</b>

**ELECTRONIC WITHDRAWALS**

DATE	DESCRIPTION	AMOUNT
11/15	11/15 Online Payment 7666932538 To Usaa Credit Card	\$2,500.00
11/19	11/18 Online Payment 7677805580 To Atmos Energy	43.88
11/30	11/30 Online Payment 7710900044 To Allstate	350.00
11/30	11/30 Online Payment 7710900099 To AT&T Mobility	290.66
11/30	11/30 Online Payment 7710900061 To Allstate	175.00
11/30	11/30 Online Payment 7710900128 To The Dallas Morning News	268.20
12/03	12/03 Online Payment 7720542758 To City of Plano	87.02
12/03	Skype Communicat lat Paypal 1004401119520 Web ID: 770510487C	30.48
12/04	Northwestern Mu Isa Paymnt PPD ID: 9000596067	294.61
12/05	Sparrowhawk Sola Echeckpay PPD ID: F472574800	25.27
12/06	Unitedhealthone Ins. Prem. PPD ID: 9005900018	46.46
<b>Total Electronic Withdrawals</b>		<b>\$4,111.58</b>



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## CHASE SAVINGS

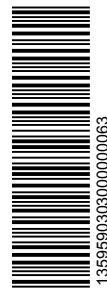
CHRIS ERICKSON

Account Number: 000001197017229

OR LIZ ERICKSON

## SAVINGS SUMMARY

	AMOUNT
<b>Beginning Balance</b>	<b>\$9,564.95</b>
Deposits and Additions	0.06
Electronic Withdrawals	-2,818.07
<b>Ending Balance</b>	<b>\$6,746.94</b>
Annual Percentage Yield Earned This Period	0.01%
Interest Paid This Period	\$0.06
Interest Paid Year-to-Date	\$0.74



The monthly service fee for this account was waived as an added feature of Chase Better Banking Checking account.

## TRANSACTION DETAIL

DATE	DESCRIPTION	AMOUNT	BALANCE
	<b>Beginning Balance</b>		<b>\$9,564.95</b>
11/15	11/15 Online Transfer To Chk ...5263 Transaction#: 7666910894	-2,000.00	7,564.95
11/29	Northwestern Mu Isa Paymnt PPD ID: 9000596067	-818.07	6,746.88
12/06	Interest Payment	0.06	6,746.94
	<b>Ending Balance</b>		<b>\$6,746.94</b>

**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

## 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 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.

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:

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

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

- 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:

- If we pay an item, we'll charge you a \$34 Insufficient Funds Fee per item. This fee is not charged if your account balance at the end of the business day is overdrawn by \$5 or less, or for items that are \$5 or less.
- We won't charge more than three Insufficient Funds Fees per day, for a total of \$102.

- **We waive fees for some account types:**

- For Chase Sapphire<sup>SM</sup> Checking accounts, we waive the Insufficient Funds and Returned Item fees if you've had four or fewer Insufficient Funds or Returned Item occurrences in the past 12 months.
- For Chase Private Client Checking<sup>SM</sup> accounts, we waive the Chase overdraft fees.

- **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](https://chase.com) to update your account settings, or call us anytime at 1-800-935-9935 (or collect at 1-713-262-1679 if outside the U.S.), or visit a Chase branch.