



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

April 16, 2020 through May 15, 2020  
Account Number: **000000363355162**

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SALIHA AWAIS  
OR AWAIS SULTAN  
1157 W VERNON PARK PL  
CHICAGO IL 60607-3423

#### CUSTOMER SERVICE INFORMATION

Web site: [Chase.com](http://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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#### COVID 19 Update: We're here for you

We urge you to use the Chase Mobile®<sup>1</sup> app and chase.com to do your everyday banking anytime, like checking on transactions and making payments. You can also use the Chase Mobile app to deposit checks.

We've temporarily adjusted phone and branch service hours and closed some locations. To find open branches, updated hours, nearby ATMs and for details on how to access your safe deposit box, go to the Chase Mobile app and [chase.com/branch](http://chase.com/branch).

See ways we can help at [chase.com/StayConnected](http://chase.com/StayConnected).

<sup>1</sup> Chase Mobile® app is available for select mobile devices. Enroll in Chase Online<sup>SM</sup> or on the Chase Mobile app. Message and data rates may apply.

#### 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 at the number on your statement. We accept operator relay calls.

#### CHECKING SUMMARY

Chase Total Checking

	AMOUNT
Beginning Balance	<b>\$1,607.88</b>
Ending Balance	<b>\$1,607.88</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 direct deposits totaling \$500.00 or more.**  
(You did not have a direct deposit this statement period)
- **OR, keep a minimum daily balance in this checking account of \$1,500.00 or more**  
(Your minimum daily balance was \$1,607.88)
- **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 \$1,607.88)



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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. 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 items(s) are presented or withdrawal request(s) are made against an account with insufficient funds on four or fewer business days 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 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.



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