



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

May 09, 2025 through June 09, 2025

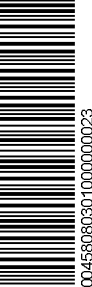
Account Number: **000000637550091**

## 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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ISAAC JOSEPH  
OR FRAIDY JOSEPH  
16 FILLMORE CT UNIT 302  
MONROE NY 10950-4053



## Important update about your Chase Total Checking® Monthly Service Fee

Beginning August 24, 2025, the Monthly Service Fee for Chase Total Checking will change to **\$15**, however you can continue to pay a **\$0** Monthly Service Fee when you meet one of the ways listed below to have it waived.

### How to have your Monthly Service Fee waived:

\$0 Monthly Service Fee when you have **any ONE** of the following during each monthly statement period:

- Electronic deposits<sup>1</sup> made into this account totaling \$500 or more
- **OR**, a balance at the beginning of each day of \$1,500 or more in this account
- **OR**, an average beginning day balance of \$5,000 or more in any combination of this account and linked qualifying deposits<sup>2</sup>/investments<sup>3</sup>.

### Maximize the benefits of your Chase Total Checking account, which include:

- **Convenience** – Enjoy access to more than 15,000 fee-free Chase ATMs and the ability to meet with a banker at nearly 5,000 branches, with the only bank to have branches in all lower 48 states. Also, bank virtually anytime, anywhere with the Chase Mobile® app<sup>4</sup> and use Zelle®<sup>5</sup> as a fast and easy way to send and receive money with people you know and trust who have an eligible account at a participating U.S. bank.
- **Security** – Receive identity monitoring and check your credit score for free with Credit Journey®. With Zero Liability Protection get reimbursed for unauthorized debit card transactions when reported promptly<sup>6</sup>.
- **Money saving benefits** – Earn cash back with Chase Offers when you activate deals on great brands and pay with your Chase debit card.

If you have questions, you can schedule a meeting with a banker at [chase.com/meeting](https://chase.com/meeting) or call us at the number on this statement. You can also find information in the Additional Banking Services and Fees disclosure at [chase.com/disclosures](https://chase.com/disclosures).

<sup>1</sup> Such as payments from payroll providers or government benefit providers, by using (i) the ACH network, (ii) the Real Time Payment or FedNow<sup>SM</sup> network, or (iii) third party services that facilitate payments to your debit card using the Visa® or Mastercard® network.

<sup>2</sup> Qualifying personal deposits include Chase First Checking<sup>SM</sup>, accounts, personal Chase savings accounts (excluding Chase Premier Savings<sup>SM</sup>, and Chase Private Client Savings<sup>SM</sup>), CDs, certain Chase Retirement CDs, or certain Chase Retirement Money Market Accounts.

<sup>3</sup> Qualifying personal investments include balances in investment and annuity products offered through JPMorgan Chase & Co. and its affiliates and agencies. For most products, we use daily balances to calculate the average beginning day balance for such investment and annuity products. Some third-party providers report balances on a weekly, not daily, basis and we will use the most current balance reported. Balances in 529 plans, donor-advised funds, and certain retirement plan investment accounts do not qualify. Investment products and related services are only available in English.

<sup>4</sup> **Chase Mobile App:** Chase Mobile® app is available for select mobile devices. Message and data rates may apply.

<sup>5</sup> **Zelle:** Enrollment in Zelle® at a participating financial institution using an eligible U.S. checking or savings account is required to use the service. Chase customers may not enroll using savings accounts; an eligible Chase consumer or business checking account is required and may have its own account fees. Consult your account agreement. Funds are typically made available in minutes when the recipient's email address or U.S. mobile number is already enrolled with Zelle® (go to [enroll.zellepay.com](https://enroll.zellepay.com) to view participating banks). Select transactions could take up to 3 business days. Enroll on the Chase Mobile® app or Chase Online<sup>SM</sup>. Limitations may apply. Message and data rates may apply.



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Zelle® is intended for payments to recipients you know and trust and is not intended for the purchase of goods from retailers, online marketplaces or through social media posts. Neither Zelle® nor Chase provide protection if you make a purchase of goods using Zelle® and then do not receive them or receive them damaged or not as described or expected. In case of errors or questions about your electronic funds transfers, including information on reimbursement for fraudulent Zelle® payments, see your account agreement. Neither Chase nor Zelle® offers reimbursement for authorized payments you make using Zelle®, except for a limited reimbursement program that applies for certain imposter scams where you sent money with Zelle®. This reimbursement program is not required by law and may be modified or discontinued at any time.

Zelle and the Zelle related marks are wholly owned by Early Warning Services, LLC and are used herein under license.

<sup>6</sup> **Zero Liability:** Chase will reimburse unauthorized debit card transactions when reported promptly. Certain limitations apply. See Deposit Account Agreement for details.

## CHECKING SUMMARY

Chase Total Checking

	AMOUNT
<b>Beginning Balance</b>	<b>-\$2.55</b>
Deposits and Additions	106,714.26
Checks Paid	-745.00
ATM & Debit Card Withdrawals	-570.39
Electronic Withdrawals	-85,796.41
Other Withdrawals	-18,400.00
Fees	-49.00
<b>Ending Balance</b>	<b>\$1,150.91</b>

## CHECKS PAID

CHECK NUMBER	DATE PAID	AMOUNT
5302 ^	05/30	\$745.00
<b>Total Checks Paid</b>		<b>\$745.00</b>

If you see a check description in the Transaction Detail section, it means your check has already been converted for electronic payment. Because of this, we're not able to return the check to you or show you an image on Chase.com.

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

## TRANSACTION DETAIL

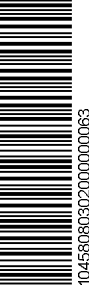
DATE	DESCRIPTION	AMOUNT	BALANCE
	<b>Beginning Balance</b>		<b>-\$2.55</b>
05/09	Remote Online Deposit 1	50.00	47.45
05/09	Zelle Payment From Jessica Ovando Argueta Bacs8Ocx99Tz	600.00	647.45
05/09	Zelle Payment To Jose Worker 24713569877	-380.00	267.45
05/12	Remote Online Deposit 1	1,644.00	1,911.45
05/12	Zelle Payment To Maraia Jpm99B87Ghmv	-200.00	1,711.45
05/12	American Express ACH Pmt A0168 Web ID: 9493560001	-40.00	1,671.45
05/13	ATM Cash Deposit 05/13 845 Rte 17M Monroe NY Card 0206	1,120.00	2,791.45
05/13	Card Purchase 05/11 Landaus Supermarket #1 Monroe NY Card 0206	-31.35	2,760.10
05/13	Cambridge Credit ACH Collec PPD ID: 9043337726	-1,071.00	1,689.10
05/13	Guardian Life ACH Paymnt PPD ID: 9555845005	-24.06	1,665.04
05/14	Remote Online Deposit 1	1,650.00	3,315.04
05/14	Zelle Payment To Moshe Einhorn 24763554697	-80.00	3,235.04
05/15	Massmutual Life Massmutual PPD ID: 1041590850	-1,310.42	1,924.62
05/15	American Express ACH Pmt W8454 Web ID: 2005032111	-537.00	1,387.62
05/16	Deposit 600168046	3,600.00	4,987.62
05/16	Zelle Payment From Jessica Ovando Argueta Bacwu1Fggpms	700.00	5,687.62



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## TRANSACTION DETAIL (continued)

DATE	DESCRIPTION	AMOUNT	BALANCE
05/16	Norwich Commerci Retry Pymt PPD ID: 6362435132	-4,223.66	1,463.96
05/16	Overdraft Fee For A \$537.00 Item - Details: American Express ACH Pmt W8454 Web ID: 2005032111	-34.00	1,429.96
05/19	Zelle Payment From Jacob Einhorn 24815562447	1,650.00	3,079.96
05/19	Zelle Payment From Edgar Barragan Arellano 24814383892	500.00	3,579.96
05/19	Zelle Payment From Edgar Barragan Arellano 24824246748	500.00	4,079.96
05/19	Intuit Acctverify CCD ID: 9215986206	0.23	4,080.19
05/19	Intuit Acctverify CCD ID: 9215986206	0.03	4,080.22
05/19	Intuit Acctverify CCD ID: 9215986206	-0.26	4,079.96
05/20	Fedwire Credit Via: The Bank of New York Mellon/021000018 B/O: Isaac Joseph Monroeny109504053 Ref: Chase Nyc/Ctr/Bnf=Isaac Joseph OR Fraidy Joseph Monroe NY 10950-4053 U S/Ac-000000006375 Rfb=O/B Bk of Nyc Bbi=/Chgs/USD0,00/Ocmt/USD5000,0/ Imad: 0520B1Q8151C003696 Trn: 0340071140Ff	5,000.00	9,079.96
05/20	Intuit 11904053 Deposit 524771612082854 CCD ID: 9215986202	3,700.00	12,779.96
05/20	Zelle Payment From Infinity Financial Inc. 24828023445	1,800.00	14,579.96
05/20	Intuit 26747053 Tran Fee 524771612082854 CCD ID: 9215986202	-110.63	14,469.33
05/20	Zelle Payment To Appliances Repaire Jpm99B93U5Cs	-102.72	14,366.61
05/20	Zelle Payment To Car Service 24832256536	-160.00	14,206.61
05/20	Zelle Payment To Ideallee Inc 24832309144	-1,800.00	12,406.61
05/20	Zelle Payment To Ohel Torah Jpm99B94Mm88	-5,000.00	7,406.61
05/20	Domestic Incoming Wire Fee	-15.00	7,391.61
05/21	American Express Retry Pymt W7216 Web ID: 2005032111	-3,157.81	4,233.80
05/21	Citi Autopay Payment 251702029850071 Web ID: Citicardap	-1,532.21	2,701.59
05/22	Card Purchase 05/21 IN *Hamaspik of Orange 845-7748400 NY Card 0206	-500.00	2,201.59
05/23	Zelle Payment To Jose Worker 24872116372	-170.00	2,031.59
05/27	Zelle Payment From The A.F.S. Group Inc. 24902967086	5,000.00	7,031.59
05/27	Zelle Payment From Jessica Ovando Argueta Bacxg20Ticad	1,500.00	8,531.59
05/27	Zelle Payment From Edgar Barragan Arellano 24889843735	500.00	9,031.59
05/27	Intuit 31855123 Deposit 524771612082854 CCD ID: 9215986202	400.00	9,431.59
05/27	Card Purchase 05/27 Vzwriss*Prepaid Pymnt 888-294-6804 FL Card 0206	-39.04	9,392.55
05/27	American Express ACH Pmt W1342 Web ID: 2005032111	-5,074.61	4,317.94
05/27	Intuit 46126403 Tran Fee 524771612082854 CCD ID: 9215986202	-11.96	4,305.98
05/27	American Express ACH Pmt W3278 Web ID: 2005032111	-32.44	4,273.54
05/29	Deposit 600169518	42,500.00	46,773.54
05/29	Zelle Payment To Sam Electric Jpm99Ba4Bqoo	-2,500.00	44,273.54
05/29	05/29 Withdrawal	-2,000.00	42,273.54
05/30	Book Transfer Credit B/O: Mr Tovia Jacobowitz OR Rachel Monroe NY 10950-9665 US Ref:/Acc/637550091 Isaac Joseph 16 Fillmore 302 Monroe NY 10950 US Trn: 3988155150Es	15,000.00	57,273.54
05/30	Zelle Payment From Benjamin Mendlowitz 24947178173	7,500.00	64,773.54
05/30	Zelle Payment From Jessica Ovando Argueta Bacwuq91L9Ot	500.00	65,273.54
05/30	05/30 Withdrawal	-16,400.00	48,873.54
05/30	American Express ACH Pmt A5630 Web ID: 9493560001	-627.38	48,246.16
05/30	Zelle Payment To Qwon Shie Working Jpm99Bac611	-40.00	48,206.16
05/30	Norwich Commerci Mtgpayment PPD ID: 6362435132	-4,283.30	43,922.86
05/30	Check # 5302	-745.00	43,177.86
06/02	Zelle Payment From Sterleywindy Noel Baci3Rovyxyw	1,700.00	44,877.86
06/02	Zelle Payment From Jacinto Bermejo Campos Bacewjvmua9A	1,300.00	46,177.86
06/02	Key Bank Payment Joseph 1 Tel ID: 9Cca000000	-621.00	45,556.86
06/02	Guardian Life ACH Paymnt PPD ID: 9555845002	-33.47	45,523.39





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## TRANSACTION DETAIL (continued)

DATE	DESCRIPTION	AMOUNT	BALANCE
06/02	Zelle Payment To Hindy Jpm99Bak0Yan	-1,000.00	44,523.39
06/02	Zelle Payment To Jose Worker 24973587161	-250.00	44,273.39
06/02	Zelle Payment To Ohel Torah Jpm99Balt61T	-2,000.00	42,273.39
06/03	Zelle Payment From Carmen Bello Cruz Wfct0Ywc98Qf	500.00	42,773.39
06/03	Zelle Payment From Carmen V Bello Cruz 24996252908	150.00	42,923.39
06/04	Zelle Payment From Nayeli Otori Machacca Bacg9Fo3Viny	1,800.00	44,723.39
06/04	Capital One Online Pmt CA0B0A8593Fa343 Web ID: 9279744391	-545.00	44,178.39
06/04	Zelle Payment To Bm 25010822586	-6,500.00	37,678.39
06/04	Nsm Dbamr.Cooper Retry Pymt 1179550 Web ID: 0000452701	-4,326.83	33,351.56
06/04	Nsm Dbamr.Cooper Retry Pymt 1174354 Web ID: 0000452701	-3,024.11	30,327.45
06/04	Nissan Auto Lease 25011401015 Web ID: 9782456005	-995.07	29,332.38
06/05	Zelle Payment From Bryan Ochoa Vasquez Bacpsqt90E5Y	1,800.00	31,132.38
06/05	Cash App Isaac Jose PPD ID: 8800429876	500.00	31,632.38
06/05	Norwich Commerci Retry Pymt PPD ID: 6362435132	-4,223.66	27,408.72
06/05	Zelle Payment To Toviaj 25023001437	-7,500.00	19,908.72
06/06	Zelle Payment From Hermes Pimienta Oliveros Bacx5lk4Kgji	1,700.00	21,608.72
06/06	Zelle Payment From Erick Castaneda Velasquez Bacgam4Ax494	1,350.00	22,958.72
06/06	Unitedwholesale Retry Pymt 0185725405 Web ID: 9Redep	-4,617.55	18,341.17
06/06	Zelle Payment To Weinmountain New Account 25037336876	-195.00	18,146.17
06/06	Zelle Payment To Maraia Jpm99BB7Axub	-170.00	17,976.17
06/06	Zelle Payment To Maraia Jpm99BB7Apnc	-60.00	17,916.17
06/06	Zelle Payment To Jose Worker 25039954954	-400.00	17,516.17
06/06	Newrez-Shellpoin Web Pmts 0213629827 Web ID: 6371542226	-3,756.41	13,759.76
06/06	Zelle Payment To Construction Ditch 25043783124	-1,000.00	12,759.76
06/09	Zelle Payment From Edgar Barragan Arellano 25058113123	500.00	13,259.76
06/09	Zelle Payment To Toviaj 25039475353	-7,500.00	5,759.76
06/09	Zelle Payment To Sms Jpm99Bbjwu4R	-4,608.85	1,150.91
Ending Balance			\$1,150.91

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 FedNow<sup>SM</sup> 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 \$4,600.26. 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.**
- **OR, keep an average beginning day balance of \$5,000.00 or more in qualifying linked deposits and investments.**

## OVERDRAFT FEE SUMMARY

	Total for This Period	Total Year-to-date
Total Overdraft Fees	\$34.00	\$34.00



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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 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.

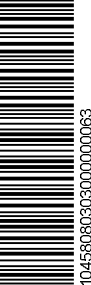
We will investigate your complaint and will correct any error promptly. If we take more than 10 business days (or 20 business days for new accounts) to do this, we will provide provisional credit to your account for the amount you think is in error so that you will have use of the money during the time it takes us to complete our investigation.

**For business accounts,** our practice is to follow the procedures described above as detailed in your Deposit Account Agreement or other applicable agreements, but we are not legally required to do so. For example, we require you to notify us no later than 30 days after we sent you the first statement on which the error appeared. We may require you to provide us with a written statement that the disputed transaction was unauthorized. We are also not required to give provisional credit.

**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**

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