



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

June 27, 2023 through July 26, 2023

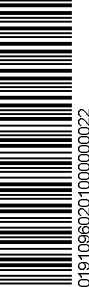
Account Number: **000000445182483**

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MOMS CLUB
PO BOX 1242
ORANGE CA 92856-0242

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



You now have more time to let us know about certain check errors on your account

In June we increased the timeframe for when you can make a claim for checks drawn on your account that have either been altered or that you did not authorize. You now have up to 60 days from when we make a statement available to make a claim on these items in order to be considered for reimbursement.

We've updated the **Safeguarding Your Information** section in our Deposit Account Agreement to reflect this change as well as provide additional information about our check claims process.

As a reminder, we offer tools to help you keep an eye on your account, including the Chase Mobile® app¹ and Chase OnlineSM Banking. You can find more useful tips for helping protect you and your money at chase.com/FraudAwareness.

If you'd like a copy of the Deposit Account Agreement, please visit chase.com/disclosures or call us at the number on this statement. We also accept operator relay calls.

¹ Chase Mobile® app is available for select mobile devices. Message and data rates may apply.

Please review our overdraft service options at the end of this statement

We've included our overdraft services and fees that are available for your personal checking account(s) at the end of this statement. As a reminder, overdraft services are not available for Chase Secure CheckingSM or Chase First CheckingSM. Standard Overdraft Practice and Chase Debit Card CoverageSM are not available for Chase High School CheckingSM.

If you have questions, please visit chase.com/overdraft or call us at the number on this statement. We accept operator relay calls.

CHECKING SUMMARY

Chase Total Checking

	AMOUNT
Beginning Balance	\$2,669.60
Deposits and Additions	224.00
Checks Paid	-322.30
Ending Balance	\$2,571.30



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CHECKS PAID

CHECK NUMBER	DATE PAID	AMOUNT
0 ^	06/30	\$110.00
255 * ^	06/29	180.00
256 ^	06/29	32.30
Total Checks Paid		\$322.30

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.

* 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.

TRANSACTION DETAIL

DATE	DESCRIPTION	AMOUNT	BALANCE
	Beginning Balance		\$2,669.60
06/27	Deposit 1128394854	84.00	2,753.60
06/27	Paypal Transfer PPD ID: Paypalsd11	28.00	2,781.60
06/29	Check # 255	-180.00	2,601.60
06/29	Check # 256	-32.30	2,569.30
06/30	Check # 0	-110.00	2,459.30
07/03	Paypal Transfer PPD ID: Paypalsd11	28.00	2,487.30
07/19	Paypal Transfer PPD ID: Paypalsd11	56.00	2,543.30
07/20	Paypal Transfer PPD ID: Paypalsd11	28.00	2,571.30
	Ending Balance		\$2,571.30

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



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 a Standard Overdraft Practice that comes 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 Practice. You can contact us to learn more.
3. We also offer Chase Debit Card CoverageSM, 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 Practice.

This notice explains our Standard Overdraft Practice and Chase Debit Card Coverage.

- **What is the Standard Overdraft Practice that comes 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 **may** 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?**

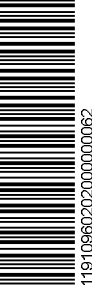
If we authorize and pay an overdraft, we'll charge you a \$34 Overdraft Fee (may also be referred to as Insufficient Funds Fee) per transaction during our nightly processing beginning with the first transaction that overdraws your account balance by more than \$50 (maximum of 3 fees per business day, up to \$102).

We won't charge you an Overdraft Fee in the following circumstances:

- With Chase Overdraft AssistSM, we won't charge an Overdraft 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 Overdraft Fee for transactions that are \$5 or less.
- We won't charge an Overdraft 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 Overdraft 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 Overdraft 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 at 1-713-262-1679 if outside the U.S.), or visiting a Chase branch. We accept operator relay calls.





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