

JPMorgan Chase Bank, N.A. P O Box 182051 Columbus, OH 43218 - 2051 April 24, 2021 through May 25, 2021 Primary Account: **000000821309135** 

### **CUSTOMER SERVICE INFORMATION**

Web site:	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

00011003 DRC 997 211 14621 NNNNNNNNNN P 1 000000000 17 0000 MICHAEL C SPARKS OR SUSAN C SPARKS 545 W 148TH ST APT 4E NEW YORK NY 10031



### We're increasing the Legal Processing Fee

On July 18, we're increasing the legal processing fee to be up to \$100. This is the fee that we can charge to your account if we need to manage a legal process related to you or your account that appears to have the force of law behind it, including the processing of garnishments, tax levies, or other court or administrative orders.

If you have questions please call the number at the top of this statement. We accept operator relay calls.

# 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. As a reminder, overdraft services are not available for Chase Secure Checking<sup>SM</sup> or Chase First Checking<sup>SM</sup>. Standard Overdraft Practice and Chase Debit Card Coverage<sup>SM</sup> are not available for Chase High School Checking<sup>SM</sup>.

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

## CONSOLIDATED BALANCE SUMMARY

ASSETS			
Checking & Savings	ACCOUNT	BEGINNING BALANCE THIS PERIOD	ENDING BALANCE THIS PERIOD
Chase Total Checking	000000821309135	\$3,013.78	\$844.40
Chase Savings	000003602013617	1,500.05	4,000.06
Total		\$4,513.83	\$4,844.46
TOTAL ASSETS		\$4 513 83	\$4 844 46

Primary Account: 000000821309135

### **CHASE TOTAL CHECKING**

MICHAEL C SPARKS

Account Number: 000000821309135

OR SUSAN C SPARKS

### **CHECKING SUMMARY**

	AWOUNT
Beginning Balance	\$3,013.78
Deposits and Additions	19,048.27
ATM & Debit Card Withdrawals	-250.43
Electronic Withdrawals	-20,967.22
Ending Balance	\$844.40

Your account ending in 3617 is linked to this account for overdraft protection.

# **DEPOSITS AND ADDITIONS**

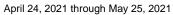
DATE	DESCRIPTION	AMOUNT
04/29	The New York Tim Dir Dep PPD ID: 1541778627	\$3,126.59
04/29	NY State Nysttaxrfd PPD   D: 1741270001	1,142.00
05/03	Zelle Payment From Rachel Fishkis 11485553523	1,000.00
05/10	Zelle Payment From Rachel Fishkis 11749990345	3,000.00
05/12	Digit.CO Digit.CO Jsz6Fvdsqajuc5M CCD ID: 9065348002	1,400.00
05/13	The New York Tim Dir Dep PPD ID: 1541778627	3,126.59
05/17	Zelle Payment From Rachel Fishkis 11585762480	75.00
05/19	Remote Online Deposit 1	324.10
05/21	Digit.CO Digit.CO Ketgv-Vlga65Kty CCD ID: 9065348002	5,268.15
05/21	Digit.CO Digit.CO Ketabe8Cqbbdzgc CCD ID: 9065348002	341.03
05/24	Digit.CO Digit.CO Kksgbkbiwboc9Hj CCD ID: 9065348002	244.81

**Total Deposits and Additions** 

\$19,048.27

# ATM & DEBIT CARD WITHDRAWALS

DATE	DESCRIPTION		AMOUNT
04/26	Card Purchase Wit	h Pin 04/26 Cvs/Pharmacy #10 10827 New York NY Card 1519	\$40.86
04/27	Card Purchase	04/26 Ghanshyam 2 Deli & Groc New York NY Card 1519	8.32
04/27	Card Purchase	04/27 Sq *The Chipped Cup New York NY Card 1519	11.98
04/28	Card Purchase	04/27 Broadway Finest Deli New York NY Card 1519	5.98
05/03	Card Purchase	05/02 Pets On Broadway New York NY Card 1519	50.06
05/04	Card Purchase	05/03 Ghanshyam 2 Deli & Groc New York NY Card 1519	8.79
05/05	Card Purchase	05/05 Sq *The Chipped Cup New York NY Card 1519	10.98
05/06	Card Purchase	05/06 Sq *The Chipped Cup New York NY Card 1519	11.71
05/07	ATM Withdrawal	05/07 299 Valencia St San Francisco CA Card 1519	40.00
05/10	Card Purchase Wit	h Pin 05/09 Nnt Steady Eddy's C002 Winters CA Card 1519	14.80
05/11	Card Purchase	05/10 Express Market Con C Denver CO Card 1519	12.95
05/12	Card Purchase	05/11 Broadway Finest Deli New York NY Card 1519	8.84



Primary Account: 000000821309135



# ATM & DEBIT CARD WITHDRAWALS (continued)

<b>DATE</b> 05/17	DESCRIPTION Card Purchase	05/15 Gift Shop 4NJ18 Pennsgrove NJ Card 1519	AMOUNT 4.61
05/17	Card Purchase	05/16 Ghanshyam 2 Deli & Groc New York NY Card 1519	10.40
05/24	Card Purchase With	Pin 05/23 Cvs/Pharmacy #10 New York NY Card 1519	10.15

### Total ATM & Debit Card Withdrawals

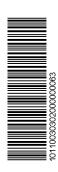
\$250.43

# **ELECTRONIC WITHDRAWALS**

DATE	DESCRIPTION	N		AMOUNT
04/26	Paypal	Inst Xfer Spo	tifyusai Web ID: Paypalsi77	\$9.99
04/26	Digit CO	Digit CO	PPD ID: 9165348002	113.89
04/27	Digit CO	Digit CO	PPD ID: 9165348002	113.28
04/29	Con Ed of I	NY Intell Ck	PPD ID: 2462467002	91.50
04/30	Digit.CO	Digit.CO	PPD ID: 9165348002	13.73
05/03	Digit.CO	Digit.CO	PPD ID: 9165348002	101.93
05/04	P194-Snb	Web Pmts	Kzwz 7 Web  D: 9000097873	3,125.00
05/04	Chase Cre	dit Crd Autopay	PPD  D: 4760039224	1,829.41
05/04	Digit CO	Digit.CO	PPD ID: 9165348002	137.62
05/05	Digit.CO	Digit.CO	PPD ID: 9165348002	262.00
05/06	Digit CO	Digit.CO	PPD ID: 9165348002	175.58
05/07	Digit CO	Digit.CO	PPD ID: 9165348002	163.39
05/10	Digit CO	Digit.CO	PPD ID: 9165348002	194.16
05/11	Zelle Paym	ent To Edwin Ta	lent Cycles 11754079380	476.85
05/11	Digit.CO	Digit.CO	PPD ID: 9165348002	473.45
05/12	Venmo	Payment 1	013627452617 Web ID: 3264681992	180.00
05/12	Digit.CO	Digit.CO	PPD ID: 9165348002	140.00
05/13	Digit.CO	Digit.CO	PPD ID: 9165348002	114.63
05/13		crd_Pmt Payme		58.36
05/14			ard Ending IN 9969	1,454.59
05/14	05/14 Payn		ard Ending IN 7994	701.22
05/14	Digit CO	Digit.CO	PPD ID: 9165348002	33.93
05/17	Digit CO	Digit.CO	PPD ID: 9165348002	124.32
05/18	Digit CO	Digit CO	PPD ID: 9165348002	135.68
05/19	Digit CO	Digit.CO	PPD ID: 9165348002	151.50
05/20	Newyork 52	29 ACH Contrib	000019535464000 Web ID: 1146191650	150.00
05/20	Digit.CO	Digit.CO	PPD ID: 9165348002	173.62
05/24			ard Ending IN 0766	7,757.60
05/24	05/23 Onlin	ne Transfer To S	av3617 Transaction#: 11829396584	2,500.00
05/24	Paypal	Inst Xfer Spo	tifyusai Web ID: Paypalsi77	9.99

**Total Electronic Withdrawals** 

\$20,967.22



Primary Account: 000000821309135

A Monthly Service Fee was <u>not</u> 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 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 \$14,649.17. Note: some deposits may be listed on your previous statement)
- QR, keep a balance at the beginning of each day of \$1,500.00 or more in this account. (Your balance at the beginning of each day was \$1,956.37)
- 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 \$6,465.70)

### **CHASE SAVINGS**

MICHAEL C SPARKS

Account Number: 000003602013617

### **SAVINGS SUMMARY**

Beginning Balance	AMOUNT \$1,500.05
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Deposits and Additions	2,500.01
Ending Balance	\$4,000.06
Annual Percentage Yield Earned This Period	0.01%
Interest Paid This Period	\$0.01
Interest Paid Year-to-Date	\$0.12

### TRANSACTION DETAIL

DATE	DESCRIPTION	AMOUNT	BALANCE
	Beginning Balance		\$1,500.05
05/24	Online Transfer From Chk9135 Transaction#: 11829396584	2,500.00	4,000.05
05/25	Interest Payment	0.01	4,000.06
	Ending Balance		\$4,000.06

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 \$1,500)



April 24, 2021 through May 25, 2021

Primary Account: 000000821309135

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.

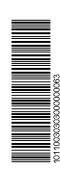
For personal accounts only: We must hear from you no later than 60 days after we sent you the FIRST statement on which the problem or error

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.

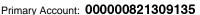
IN CASE OF ERRORS OR QUESTIONS ABOUT NON-ELECTRONIC TRANSACTIONS: Contact the bank immediately if your statement is incorrect or if you need more information about any non-electronic transactions (checks or deposits) on this statement. If any such error appears, you must notify the bank in writing no 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 pay overdrafts at our discretion, which means we do not guarantee that we will always authorize or pay any type of transaction. If we do not authorize and pay an overdraft, your transaction will be declined or returned. We can cover your overdrafts in three different ways:

- 1. We have Standard Overdraft Practices that come 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 Practices. You can contact us to learn more.
- 3. We also offer Chase Debit Card Coverage, which allows you to choose how we treat your everyday debit card transactions, in addition to our Standard Overdraft Practices.

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

### • 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

#### What is Chase Debit Card Coverage?

We will only authorize and pay overdrafts in addition to our Standard Overdraft Practice for the following types of transactions if you specifically ask us to:

Everyday debit card transactions

#### What fees will I be charged if Chase pays my overdraft?

If we pay an item, we'll charge you a \$34 Insufficient Funds Fee per item. If we return the item, we'll charge you a \$34 Returned Item Fee.

- We won't charge more than three Insufficient Funds or Returned Item fees per day, for a total of \$102.
- We won't charge an Insufficient Funds Fee if your account balance at the end of the business day is overdrawn by \$5 or less, and we won't charge Insufficient Funds or Returned Item fees for item(s) that are \$5 or less.
- For Chase Sapphire<sup>SM</sup> Checking and Chase Private Client Checking<sup>SM</sup> accounts, we waive the Insufficient Funds and Returned Item fees if item(s) are presented or withdrawal request(s) are made against an account with insufficient funds on four or fewer business days during the current and prior 12 statement periods.
- 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.