



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

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PATRICK NDUNGUTSE
14706 PRATT CT APT 201
OMAHA NE 68116-6284

October 12, 2024 through November 14, 2024

Account Number: **000000850228997**

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



00281100201000000022

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

We've included an overview of our overdraft services and fees that are available for personal checking account(s) at the end of this statement.

Please note, the following overdraft services are not available for certain accounts:

- Standard Overdraft Practice and Chase Debit Card CoverageSM are not available for Chase High School CheckingSM, Chase Secure CheckingSM and Chase First CheckingSM.
- Overdraft Protection is not available for Chase Secure CheckingSM and Chase First 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	\$574.07
Deposits and Additions	5,496.61
Checks Paid	-172.00
ATM & Debit Card Withdrawals	-2,110.28
Electronic Withdrawals	-3,552.98
Ending Balance	\$235.42

CHECKS PAID

CHECK NUMBER	DATE PAID	AMOUNT
22632 ^	11/04	\$172.00
Total Checks Paid		\$172.00

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.



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TRANSACTION DETAIL

DATE	DESCRIPTION	AMOUNT	BALANCE
	Beginning Balance		\$574.07
10/16	Gallup Inc Dir Dep PPD ID: 1210699771	967.12	1,541.19
10/17	Allstate Ins CO Ins Prem 000000845060568 Web ID: 1360719665	-506.57	1,034.62
10/17	Cox Comm Oma Bank Draft PPD ID: 1581620057	-345.06	689.56
10/17	Allstate Ins CO Ins Prem 000000845060628 Web ID: 1360719665	-10.92	678.64
10/17	10/17 Online Transfer To Chk ...3510 Transaction#: 22409525320	-100.00	578.64
10/17	10/17 Online Transfer To Chk ...3510 Transaction#: 22410492243	-100.00	478.64
10/21	Card Purchase With Pin 10/21 Caseys #3816 3725-3715 Omaha NE Card 6416	-6.38	472.26
10/22	Verizon Wireless Payments PPD ID: 7223344794	-251.08	221.18
10/24	Card Purchase 10/23 Sams Scan-N-Go Omaha NE Card 6416	-96.73	124.45
10/25	Card Purchase 10/24 Vioc AR2202 Omaha NE Card 6416	-1.64	122.81
10/25	Card Purchase With Pin 10/25 Five Belo 17021 Evans Omaha NE Card 6416	-12.31	110.50
10/25	Card Purchase With Pin 10/25 Caseys #3816 3725-3715 Omaha NE Card 6416	-4.27	106.23
10/28	ATM Cash Deposit 10/26 17340 W Center Rd Omaha NE Card 6416	500.00	606.23
10/28	Card Purchase 10/25 Goodwill Industries Elkhorn NE Card 6416	-25.64	580.59
10/28	Recurring Card Purchase 10/27 Apple.Com/Bill 866-712-7753 CA Card 6416	-18.18	562.41
10/28	Liberty First CU EFT Trans Car Payment Cha Web ID: 304982468	-300.00	262.41
10/28	O.P.P.D. Elec Bill PPD ID: 5476000369	-150.20	112.21
10/28	Card Purchase With Pin 10/26 Caseys #6161 2605 S 16 Omaha NE Card 6416	-2.78	109.43
10/28	Card Purchase With Pin 10/28 Dillons Fuel 932 501 N Omaha NE Card 6416	-43.00	66.43
10/28	Card Purchase With Pin 10/28 Bakers #0321 505 N. 15 Omaha NE Card 6416	-17.22	49.21
10/29	ATM Cash Deposit 10/29 17340 W Center Rd Omaha NE Card 6416	170.00	219.21
10/29	Recurring Card Purchase 10/28 Apple.Com/Bill 866-712-7753 CA Card 6416	-40.21	179.00
10/29	John Hancock Man Payment PPD ID: 6779361019	-44.15	134.85
10/30	Card Purchase With Pin 10/30 Maple Road Smoke Shop Omaha NE Card 6416	-27.50	107.35
10/31	Recurring Card Purchase 10/31 Apple.Com/Bill 866-712-7753 CA Card 6416	-0.99	106.36
11/01	Gallup Inc Dir Dep PPD ID: 1210699771	973.49	1,079.85
11/04	Deposit 1700011522	800.00	1,879.85
11/04	Check # 22632	-172.00	1,707.85
11/05	Bilt Payment Biltrent F5A73BC18828446 Web ID: 9999918544	-1,595.00	112.85
11/05	Card Purchase With Pin 11/05 Dillons Fuel 932 501 N Omaha NE Card 6416	-42.00	70.85
11/06	Card Purchase 11/06 Tst* Omaha Tap House - Omaha NE Card 6416	-5.21	65.64
11/08	Online Transfer From Chk ...3510 Transaction#: 22657760044	2,086.00	2,151.64
11/08	Card Purchase 11/08 Digital Solutions Httpswww.Bobi NE Card 6416	-32.00	2,119.64
11/08	Card Purchase With Pin 11/08 Bakers #0321 505 N. 15 Omaha NE Card 6416	-10.69	2,108.95
11/12	Card Purchase With Pin 11/09 Wm Superc Wal-Mart Sup Omaha NE Card 6416	-84.95	2,024.00
11/12	Card Purchase With Pin 11/09 Target T- 16959 Evans Omaha NE Card 6416	-87.40	1,936.60
11/12	Card Purchase With Pin 11/09 Wm Superc Wal-Mart Sup Omaha NE Card 6416	-435.43	1,501.17
11/12	Payment Sent 11/09 Venmo *Matt Baumgart Visa Direct NY Card 6416	-300.00	1,201.17



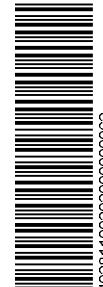
October 12, 2024 through November 14, 2024

Account Number: 000000850228997

TRANSACTION DETAIL

(continued)

DATE	DESCRIPTION	AMOUNT	BALANCE
11/12	Card Purchase With Pin 11/10 Caseys #3819 16960 Eva Omaha NE Card 6416	-34.01	1,167.16
11/12	Card Purchase With Pin 11/10 Cvs/Pharmacy #05 05863 Omaha NE Card 6416	-31.55	1,135.61
11/12	Card Purchase 11/11 NE Child Support Web E 877-6319973 NE Card 6416	-572.10	563.51
11/12	Card Purchase 11/11 Sq *Wall To Wall Wine A Omaha NE Card 6416	-80.21	483.30
11/13	American Gen Lif Ins_Paymt 000731382305 Web ID: 4250598210	-150.00	333.30
11/13	Card Purchase With Pin 11/13 Bakers #0 505 N. 155th Omaha NE Card 6416	-19.24	314.06
11/14	Card Purchase 11/13 Douglas J Institute IN 517-3490430 MI Card 6416	-50.00	264.06
11/14	Card Purchase With Pin 11/14 Kum&Go 0371R Omaha Omaha NE Card 6416	-23.29	240.77
11/14	Card Purchase With Pin 11/14 Bakers #0321 505 N. 15 Omaha NE Card 6416	-5.35	235.42
Ending Balance		\$235.42	



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 FedNowSM 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 \$1,940.61. 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.**
(Your lowest beginning day balance was \$49.21)
- **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 \$660.71)

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



October 12, 2024 through November 14, 2024

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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. 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 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.