



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

October 15, 2022 through November 14, 2022

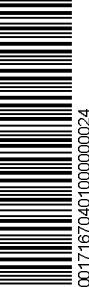
Primary Account: **000000850228997**

00017167 DRE 662 211 31922 NNNNNNNNNN 1 000000000 09 0000

PATRICK NDUNGUTSE
3404 N105TH PLAZA APT 1511
OMAHA NE 68134

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**



Review our updated overdraft information at the end of this statement

We've included our overdraft services and associated fees that are available for your personal checking account(s) at the end of this statement. If you're enrolled in Chase Debit Card CoverageSM, please review the refreshed information on this service. As a reminder, overdraft services are not available for Chase Secure CheckingSM or Chase First CheckingSM. Standard Overdraft Practice and Chase Debit Card Coverage are not available for Chase High School CheckingSM.

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	000000850228997	\$13.31	\$24.75
Chase Total Checking	000000861530209	3,313.53	459.43
Total		\$3,326.84	\$484.18
TOTAL ASSETS		\$3,326.84	\$484.18

CHASE TOTAL CHECKING

PATRICK NDUNGUTSE

Account Number: 000000850228997

CHECKING SUMMARY

	AMOUNT
Beginning Balance	\$13.31
Deposits and Additions	1,849.17
ATM & Debit Card Withdrawals	-459.65
Electronic Withdrawals	-1,344.08
Fees	-34.00
Ending Balance	\$24.75



October 15, 2022 through November 14, 2022

Primary Account: 00000850228997

Your account ending in 0332 is linked to this account for overdraft protection.

TRANSACTION DETAIL

DATE	DESCRIPTION	AMOUNT	BALANCE
	Beginning Balance		\$13.31
10/17	Zelle Payment From Haley N Kaufman 15555422650	37.49	50.80
10/17	Online Transfer From Sav ...0332 Transaction#: 15559685075	30.00	80.80
10/17	Card Purchase 10/15 Starbucks Store 61395 Omaha NE Card 8046	-12.61	68.19
10/17	Card Purchase With Pin 10/16 Wm Supercenter #5141 Omaha NE Card 8046	-29.39	38.80
10/17	Card Purchase With Pin 10/16 Hy-Vee Omaha 146 Hy Ve Omaha NE Card 8046	-17.11	21.69
10/20	Zelle Payment From Patrick Ndungutse 2B40H792Ytxp	20.00	41.69
10/20	Card Purchase With Pin 10/20 Nnt Stur 22 Lounge 001 Lincoln NE Card 8046	-33.97	7.72
10/21	Zelle Payment From Ange Ishimwe 2B40H7A3Gikk	10.00	17.72
10/21	Card Purchase With Pin 10/21 Mega Saver/Gas Stat 10 Omaha NE Card 8046	-15.39	2.33
10/24	Online Transfer From Chk ...0209 Transaction#: 15611569949	130.00	132.33
10/24	Online Transfer From Sav ...0332 Transaction#: 15610677915	40.00	172.33
10/24	Zelle Payment From Virginia Benson 15607336165	20.00	192.33
10/24	Card Purchase With Pin 10/22 Hy-Vee Omaha 146 Hy Ve Omaha NE Card 8046	-4.69	187.64
10/24	Card Purchase With Pin 10/22 Hy-Vee Omaha 147 Hy Ve Omaha NE Card 8046	-11.75	175.89
10/24	Card Purchase 10/23 Buff City Soap - Omaha, Lincoln NE Card 8046	-15.46	160.43
10/24	Card Purchase With Pin 10/23 Wm Supercenter #5361 Omaha NE Card 8046	-86.66	73.77
10/25	Card Purchase 10/23 Caseys #6176 Omaha NE Card 8046	-20.08	53.69
10/26	Card Purchase 10/25 Rocket Carwash 168th Omaha NE Card 8046	-10.54	43.15
10/26	Card Purchase 10/25 Rocket Carwash 168th Omaha NE Card 8046	-10.54	32.61
10/26	Card Purchase With Pin 10/26 Kwik Shop #0673 Omaha NE Card 8046	-12.47	20.14
10/27	GM Financial Gmf Pymt PPD ID: 1522190781	-399.08	-378.94
10/28	Insufficient Funds Fee For A \$399.08 Item - Details: GM Financial Gmf Pymt PPD ID: 1522190781	-34.00	-412.94
10/31	Univ of Nebraska Payroll PPD ID: 9470491233	1,261.68	848.74
10/31	Zelle Payment To Maxime 15676430675	-545.00	303.74
11/01	Zelle Payment From Ange Ishimwe 2B40H7L7PA8D	300.00	603.74
11/01	Card Purchase 10/31 Hy-Vee Omaha 1467 Omaha NE Card 8046	-12.00	591.74
11/01	11/01 Online Transfer To Chk ...0209 Transaction#: 15689365521	-400.00	191.74
11/02	Card Purchase 11/01 Af*Oppm 402-342-1005 NE Card 8046	-40.00	151.74
11/03	Card Purchase With Pin 11/03 Caseys #6142 3435 S 42 Omaha NE Card 8046	-20.00	131.74
11/04	Card Purchase With Pin 11/04 Kwik Shop #0618 4750 C Lincoln NE Card 8046	-30.55	101.19
11/04	Card Purchase With Pin 11/04 Super Saver #9 Lincoln NE Card 8046	-28.91	72.28
11/04	Card Purchase With Pin 11/04 Nnt Stur 22 Lounge 002 Lincoln NE Card 8046	-41.53	30.75
11/07	Card Purchase 11/05 Tst* Gravity Lincoln NE Card 8046	-6.00	24.75
	Ending Balance		\$24.75

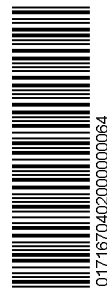


October 15, 2022 through November 14, 2022

Primary Account: 00000850228997

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 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 \$1,261.68. 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 -\$412.94)
- **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 \$34.13)



OVERDRAFT FEE SUMMARY

	Total for This Period	Total Year-to-date
Total Overdraft Fees (Insufficient Funds Fees)	\$34.00	\$68.00

CHASE TOTAL CHECKING

VIRGINIA BENSON

Account Number: 00000861530209

OR PATRICK NDUNGUTSE

CHECKING SUMMARY

	AMOUNT
Beginning Balance	\$3,313.53
Deposits and Additions	2,253.06
ATM & Debit Card Withdrawals	-3,217.96
Electronic Withdrawals	-1,889.20
Ending Balance	\$459.43

Your account ending in 9575 is linked to this account for overdraft protection.

TRANSACTION DETAIL

DATE	DESCRIPTION	AMOUNT	BALANCE
	Beginning Balance		\$3,313.53
10/17	Zelle Payment From Haley N Kaufman 15550074658	7.00	3,320.53
10/17	Card Purchase 10/15 Billy Froggs Omaha NE Card 7514	-38.27	3,282.26
10/17	Card Purchase 10/17 Cox Omaha Comm Serv 800-234-3993 NE Card 7514	-40.69	3,241.57
10/18	Zelle Payment From Haley N Kaufman 15573054734	40.00	3,281.57
10/18	Card Purchase 10/17 The Table Omaha NE Card 7514	-8.60	3,272.97



October 15, 2022 through November 14, 2022

Primary Account: **00000850228997****TRANSACTION DETAIL** (continued)

DATE	DESCRIPTION	AMOUNT	BALANCE
10/18	Card Purchase 10/17 Omaha Public Power Di 402-636-3675 NE Card 7514	-138.04	3,134.93
10/18	Card Purchase With Pin 10/18 Mega Saver /Gas Stat 2 Omaha NE Card 7514	-40.00	3,094.93
10/18	Card Purchase With Pin 10/18 Vans #0536 Omaha NE Card 7514	-32.10	3,062.83
10/18	Card Purchase With Pin 10/18 Dollar Tree 233 N 48th Lincoln NE Card 7514	-13.13	3,049.70
10/19	Card Purchase 10/18 The Table Omaha NE Card 7514	-7.48	3,042.22
10/19	Card Purchase 10/18 Maurice's #2081 Omaha NE Card 7514	-64.04	2,978.18
10/19	Card Purchase 10/18 Auntie Anne's NE101 Omaha NE Card 7514	-4.49	2,973.69
10/19	Card Purchase 10/18 Sq *Jones Bros Cupcakes Omaha NE Card 7514	-8.76	2,964.93
10/19	Card Purchase With Pin 10/19 U-Stop #12 Lincoln NE Card 7514	-4.88	2,960.05
10/20	Card Purchase 10/18 Billy Froggs Omaha NE Card 7514	-8.01	2,952.04
10/20	Card Purchase 10/19 Runza 13th Lincoln NE Card 7514	-10.17	2,941.87
10/20	Card Purchase 10/19 Starbucks Store 56588 Omaha NE Card 7514	-5.98	2,935.89
10/21	Card Purchase With Pin 10/21 Buff City Soap - 121 C Lincoln NE Card 7514	-56.55	2,879.34
10/24	Card Purchase 10/20 Express Uni Square Lincoln NE Card 7514	-1.25	2,878.09
10/24	Zelle Payment To Hubby 15607336165	-20.00	2,858.09
10/24	Card Purchase With Pin 10/22 Wal-Mart #3152 Omaha NE Card 7514	-50.46	2,807.63
10/24	Card Purchase With Pin 10/22 Caseys #3821 2540 N 90 Omaha NE Card 7514	-5.38	2,802.25
10/24	Card Purchase With Pin 10/22 Caseys #3821 2540 N 90 Omaha NE Card 7514	-1.39	2,800.86
10/24	Card Purchase 10/23 Petco Vital CA63542005 858-4537845 CA Card 7514	-21.39	2,779.47
10/24	Card Purchase With Pin 10/23 Petco 1680 Omaha NE Card 7514	-12.00	2,767.47
10/24	10/23 Online Transfer To Chk ...8997 Transaction#: 15611569949	-130.00	2,637.47
10/25	Purchase Return 10/25 Maurice's #2081 Omaha NE Card 7514	64.04	2,701.51
10/25	Card Purchase 10/24 Jimmy Johns # 572 Omaha NE Card 7514	-21.22	2,680.29
10/25	Card Purchase With Pin 10/25 Lowe's #1159 Omaha NE Card 7514	-2.89	2,677.40
10/26	Card Purchase 10/25 China Buffet Omaha NE Card 7514	-46.87	2,630.53
10/27	NE Child Support Childsuprt PPD ID: 9Childsupp	882.88	3,513.41
10/27	Card Purchase 10/25 Omaha Children'S Museum Omaha NE Card 7514	-3.00	3,510.41
10/28	Card Purchase 10/27 Crossroads - 0993 Omaha NE Card 7514	-35.62	3,474.79
10/28	Card Purchase With Pin 10/28 Wm Supercenter #3151 Omaha NE Card 7514	-16.96	3,457.83
10/28	Card Purchase With Pin 10/28 Wal Wal-Mart Super 002 Omaha NE Card 7514	-78.56	3,379.27
10/28	Card Purchase With Pin 10/28 Caseys #6145 9405 S 14 Omaha NE Card 7514	-36.54	3,342.73
10/28	Card Purchase With Pin 10/28 Wal Wal-Mart Super 000 Omaha NE Card 7514	-6.39	3,336.34
10/31	Wax Crossroads L Payroll PPD ID: 9009847525	545.14	3,881.48
10/31	Card Purchase 10/27 Burger King #8625 Omaha NE Card 7514	-12.24	3,869.24
10/31	Card Purchase 10/28 Starbucks Store 29697 Lincoln NE Card 7514	-5.03	3,864.21
10/31	Card Purchase 10/28 Metcalf Station LLC Lincoln NE Card 7514	-19.31	3,844.90
10/31	Card Purchase 10/28 Sq *Wall To Wall Wine A Omaha NE Card 7514	-24.04	3,820.86
10/31	Card Purchase 10/29 Apple.Com/Bill 866-712-7753 CA Card 7514	-34.87	3,785.99
10/31	Recurring Card Purchase 10/29 Apple.Com/Bill 866-712-7753 CA Card 7514	-9.99	3,776.00
10/31	Card Purchase With Pin 10/29 Wm Supercenter #1637 Omaha NE Card 7514	-57.32	3,718.68

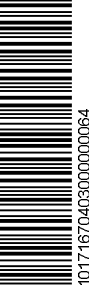


October 15, 2022 through November 14, 2022

Primary Account: 00000850228997

TRANSACTION DETAIL (continued)

DATE	DESCRIPTION	AMOUNT	BALANCE
10/31	Card Purchase 10/29 Sq *Fun And Games By Re Omaha NE Card 7514	-12.00	3,706.68
10/31	Card Purchase 10/29 Spaghetti Works Omaha NE Card 7514	-86.51	3,620.17
10/31	Card Purchase 10/29 Starbucks Store 56588 Omaha NE Card 7514	-7.40	3,612.77
10/31	Card Purchase With Pin 10/29 Mega Saver/Gas Stat Nw Omaha NE Card 7514	-25.00	3,587.77
10/31	Card Purchase With Pin 10/29 Wal-Mart #1637 Omaha NE Card 7514	-9.14	3,578.63
10/31	Card Purchase With Pin 10/29 Wal-Mart #4139 Omaha NE Card 7514	-17.70	3,560.93
10/31	Card Purchase 10/31 Target 00021253 Omaha NE Card 7514	-24.59	3,536.34
10/31	Card Purchase With Pin 10/31 Wal Wal-Mart Super 000 Omaha NE Card 7514	-7.85	3,528.49
10/31	Card Purchase With Pin 10/31 Caseys #6196 9645 Ida Omaha NE Card 7514	-15.15	3,513.34
10/31	Card Purchase With Pin 10/31 Wal-Mart #2432 Lincoln NE Card 7514	-39.88	3,473.46
11/01	Online Transfer From Chk ... 8997 Transaction#: 15689365521	400.00	3,873.46
11/01	Card Purchase 10/30 Samsclub. Com 888-746-7726 AR Card 7514	-44.78	3,828.68
11/01	Card Purchase 10/31 Spirit Halloween 60497 Westbury NE Card 7514	-15.00	3,813.68
11/01	Card Purchase 11/01 Sq *Cultiva Lincoln NE Card 7514	-9.58	3,804.10
11/01	ATM Withdrawal 11/01 4625 Vine St Lincoln NE Card 7514	-300.00	3,504.10
11/02	Card Purchase 10/31 Lyle S Complete Automot Omaha NE Card 7514	-55.17	3,448.93
11/02	Card Purchase 11/01 Mcdonald's F11651 Lincoln NE Card 7514	-5.23	3,443.70
11/02	Card Purchase 11/01 Sq *Cultiva Lincoln NE Card 7514	-6.06	3,437.64
11/02	Card Purchase 11/01 Sams Club #6413 Lincoln NE Card 7514	-25.01	3,412.63
11/02	Card Purchase 11/01 Mcdonald's F6736 Omaha NE Card 7514	-5.03	3,407.60
11/02	Synter Resource Preauthpmt 11142295-288 CCD ID: 1050530271	-939.20	2,468.40
11/03	ATM Cash Deposit 11/03 13003 W Center Road Omaha NE Card 7514	312.00	2,780.40
11/03	ATM Cash Deposit 11/03 13003 W Center Road Omaha NE Card 7514	2.00	2,782.40
11/03	Card Purchase 11/02 Panera Bread #601202 K Omaha NE Card 7514	-10.29	2,772.11
11/03	Card Purchase 11/02 Chipotle 0612 Omaha NE Card 7514	-35.76	2,736.35
11/03	Univ of NE Omaha Tuitionfee 32154347 Web ID: 1Unomaha91	-800.00	1,936.35
11/03	Card Purchase With Pin 11/03 Dollartree Omaha NE Card 7514	-28.09	1,908.26
11/03	Card Purchase With Pin 11/03 Aldi 46042 Omaha Omaha NE Card 7514	-18.16	1,890.10
11/04	Card Purchase 11/03 Jcpenney 0731 Omaha NE Card 7514	-12.82	1,877.28
11/04	Card Purchase 11/03 Jcpenney 0731 Omaha NE Card 7514	-19.25	1,858.03
11/07	Card Purchase 11/04 Starbucks Store 61319 Omaha NE Card 7514	-14.31	1,843.72
11/07	Card Purchase 11/04 City of Omaha, NE Charlotte NC Card 7514	-3.75	1,839.97
11/07	Card Purchase With Pin 11/06 Nst Best Buy #240 002 Omaha NE Card 7514	-1,069.99	769.98
11/09	Card Purchase 11/08 Kwik Shop #0673 Omaha NE Card 7514	-25.00	744.98
11/10	Card Purchase 11/08 Summit Dental Health - Omaha NE Card 7514	-45.00	699.98
11/10	Card Purchase 11/09 Brueggers 3755 Omaha NE Card 7514	-11.83	688.15
11/10	Card Purchase 11/09 Allstate *Payment 800-255-7828 IL Card 7514	-139.58	548.57
11/10	Card Purchase 11/09 Tst* Zios Pizza - Dodge Omaha NE Card 7514	-12.00	536.57
11/14	Card Purchase 11/10 Mcdonald's F17082 Omaha NE Card 7514	-8.74	527.83
11/14	Card Purchase 11/10 Bld*725 Management LI 402-238-8876 NE Card 7514	-50.00	477.83
11/14	Card Purchase 11/11 Burger King #4062 Omaha NE Card 7514	-5.47	472.36





October 15, 2022 through November 14, 2022

Primary Account: 000000850228997

TRANSACTION DETAIL *(continued)*

DATE	DESCRIPTION	AMOUNT	BALANCE
11/14	Card Purchase 11/11 The Table Omaha NE Card 7514	-6.84	465.52
11/14	Card Purchase 11/11 City of Omaha, NE Charlotte NC Card 7514	-3.75	461.77
11/14	Card Purchase With Pin 11/13 Bakers #0319 888 Saddl Omaha NE Card 7514	-2.34	459.43
Ending Balance			\$459.43

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 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 \$2,169.08. 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 \$744.98)
- **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 \$4,069.36)

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 15, 2022 through November 14, 2022

Primary Account: 000000850228997

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 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 (e.g. groceries, gasoline or dining out), 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 (e.g. movie subscriptions or gym memberships)

- **What is Chase Debit Card Coverage?**

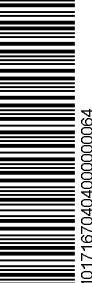
If you enroll in Chase Debit Card Coverage we **will** authorize and pay overdrafts for **everyday debit card transactions** (e.g. groceries, gasoline or dining out) in addition to our Standard Overdraft Practice.

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

If we authorize and pay an overdraft, we'll charge you a \$34 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 Insufficient Funds Fee in the following circumstances:

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





October 15, 2022 through November 14, 2022

Primary Account: **000000850228997**

This Page Intentionally Left Blank