



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

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PATRICK NDUNGUTSE
3404 N105TH PLAZA APT 1511
OMAHA NE 68134

June 14, 2022 through July 14, 2022
Account Number: 000000850228997

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



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Good news – you have more time to avoid overdraft fees

With Chase Overdraft AssistSM, we won't charge an overdraft fee (\$34 Insufficient Funds Fee) if you're overdrawn by \$50 or less at the end of the business day. And now, an overdraft fee also won't be charged 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 PM ET (8 PM PT) to make a deposit or transfer!¹

Receive alerts when your account balance is overdrawn with Account Alerts²

- You can sign up to receive alerts by email, text message and push notification when your account is overdrawn. This alert will also notify you when your account is overdrawn by more than \$50 and you need to make a deposit or transfer to avoid overdraft fees.
- If you'd like to enroll in the "My account is overdrawn" alert, you can visit chase.com/AccountAlerts to find the enrollment navigation steps.

As a reminder, we pay overdrafts at our discretion so we don't guarantee that we will always pay any type of transaction. You're responsible to make a deposit or transfer to avoid overdraft fees even if you do not receive a notification alerting you that your account is overdrawn more than \$50. Chase Overdraft Assist does not require enrollment and is not available for Chase High School CheckingSM, Chase Secure CheckingSM or Chase First CheckingSM.

For additional information on our overdraft services and associated fees, please see the last page of this statement. If you have questions, please visit chase.com/overdraft or call us at the number on your statement. We accept operator relay calls.

¹If you make a deposit or transfer this assumes we don't place a hold on the funds.

²**Account Alerts:** Opt-in required to receive alerts when your account is overdrawn. There is no charge from Chase, but message and data rates may apply. Delivery of alerts may be delayed for various reasons, including service outages affecting your phone, wireless or internet provider; technology failures; and system capacity limitations.

CHECKING SUMMARY

Chase Total Checking

	AMOUNT
Beginning Balance	\$3,253.69
Deposits and Additions	693.21
ATM & Debit Card Withdrawals	-2,430.16
Electronic Withdrawals	-887.00
Ending Balance	\$629.74

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



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TRANSACTION DETAIL

DATE	DESCRIPTION	AMOUNT	BALANCE
	Beginning Balance		\$3,253.69
06/14	Card Purchase Return 06/13 Enterprise Rent-A-Car Omaha NE Card 8046	43.21	3,296.90
06/14	Card Purchase 06/13 Phillips 66 - U-Stop # Lincoln NE Card 8046	-69.95	3,226.95
06/15	Card Purchase 06/14 Panera Bread #601212 P Lincoln NE Card 8046	-38.26	3,188.69
06/17	Card Purchase 06/15 Greatlearn1 4029357733 Card 8046	-500.00	2,688.69
06/21	Card Purchase With Pin 06/18 Wm Supercenter # Omaha NE Card 8046	-58.52	2,630.17
06/21	Card Purchase With Pin 06/18 Hy-Vee Omaha 147 Hy Ve Omaha NE Card 8046	-3.58	2,626.59
06/21	Card Purchase With Pin 06/19 Wm Supercenter # Omaha NE Card 8046	-111.24	2,515.35
06/21	Card Purchase 06/19 Mega Saver/Gas Stat 108 Omaha NE Card 8046	-64.67	2,450.68
06/21	Zelle Payment To Patience Gihozo 14627263881	-250.00	2,200.68
06/22	Card Purchase 06/20 Verizon WrIs M8371-01 Omaha NE Card 8046	-37.10	2,163.58
06/24	Card Purchase With Pin 06/24 Mega Saver/Gas Stat 10 Omaha NE Card 8046	-58.37	2,105.21
06/27	Card Purchase 06/25 Tst* Blatt - North Down Omaha NE Card 8046	-94.78	2,010.43
06/27	Card Purchase 06/25 Starbucks Store 64649 Omaha NE Card 8046	-6.53	2,003.90
06/27	Card Purchase 06/25 Mega Saver Tob4Less Abb Omaha NE Card 8046	-65.00	1,938.90
06/27	Card Purchase With Pin 06/25 Wal-Mart #3151 Omaha NE Card 8046	-23.41	1,915.49
06/27	Card Purchase With Pin 06/26 Family Fare 3785 Omaha NE Card 8046	-20.55	1,894.94
06/27	Zelle Payment To Ange Nicole Jpm999Dcdrud	-100.00	1,794.94
06/29	Zelle Payment To Maxime 14685690991	-537.00	1,257.94
06/30	Zelle Payment From Patience Gihozo 14692648000	250.00	1,507.94
06/30	Card Purchase With Pin 06/30 Apple Store #R190 Omaha NE Card 8046	-266.42	1,241.52
07/05	Card Purchase With Pin 07/02 Nnt Stur 22 Lounge 002 Lincoln NE Card 8046	-16.04	1,225.48
07/05	Card Purchase With Pin 07/04 U-Stop #3 Lincoln NE Card 8046	-6.07	1,219.41
07/05	Card Purchase With Pin 07/05 Wal Wal-Mart Super 002 Lincoln (N) NE Card 8046	-38.54	1,180.87
07/05	Card Purchase With Pin 07/05 Wal-Mart #1943 Lincoln NE Card 8046	-1.59	1,179.28
07/06	Card Purchase 07/05 El Chaparro Lincoln NE Card 8046	-32.94	1,146.34
07/06	Card Purchase With Pin 07/05 Super Saver #9 Lincoln NE Card 8046	-27.84	1,118.50
07/06	Card Purchase With Pin 07/06 Famous Footwear Lincoln NE Card 8046	-93.06	1,025.44
07/07	Card Purchase 07/06 Famous Dave's 2126 Lincoln NE Card 8046	-141.33	884.11
07/07	Card Purchase 07/06 Famous Dave's 2126 Lincoln NE Card 8046	-141.11	743.00
07/08	Card Purchase 07/08 Lincoln Brothers Lincoln NE Card 8046	-45.00	698.00
07/08	Card Purchase 07/08 Sq *Ali Baba's Kebabs Lincoln NE Card 8046	-13.52	684.48
07/08	Card Purchase With Pin 07/08 Wm Supercenter # Lincoln (N) NE Card 8046	-113.30	571.18
07/08	Card Purchase With Pin 07/08 Sams Club #6413 Lincoln NE Card 8046	-50.28	520.90
07/11	Card Purchase 07/08 Lobo City Mex, Inc. Lincoln NE Card 8046	-15.45	505.45
07/11	Card Purchase 07/08 N Street Drive IN Lincoln NE Card 8046	-13.93	491.52
07/11	Card Purchase 07/09 Stur 22 Lounge Lincoln NE Card 8046	-7.83	483.69
07/11	Card Purchase With Pin 07/09 Walgreens Store 10725 Omaha NE Card 8046	-14.55	469.14
07/11	Card Purchase 07/09 Hy-Vee Omaha 1467 Omaha NE Card 8046	-26.70	442.44
07/11	Card Purchase With Pin 07/10 Walgreens Store 3701 N Omaha NE Card 8046	-20.10	422.34
07/11	Card Purchase 07/10 Alahda Smoke Shop LLC Omaha NE Card 8046	-25.28	397.06
07/11	Card Purchase With Pin 07/10 Mega Saver/Gas Stat 10 Omaha NE Card 8046	-35.69	361.37



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TRANSACTION DETAIL

(continued)

DATE	DESCRIPTION	AMOUNT	BALANCE
07/11	Card Purchase 8046	07/10 Mega Saver/Gas Stat 108 Omaha NE Card	-40.05
07/12	Card Purchase	07/10 Lighthouse Pizza Omaha NE Card 8046	-38.98
07/14	Zelle Payment From Patrick Ndungutse 2B40H4Jpxz1U	400.00	682.34
07/14	Card Purchase	07/13 Mcdonald's F19732 Valparaiso IN Card 8046	-26.16
07/14	Card Purchase 8046	07/13 Starbucks Store 13530 Valaparaiso IN Card	-7.44
07/14	Card Purchase 8046	07/13 Starbucks Store 13530 Valaparaiso IN Card	-19.00
Ending Balance			\$629.74

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 \$15,202.46. 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 balance at the beginning of each day was \$282.34)
- **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 \$2,030.88)



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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 (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 appeared. Be prepared to give us the following information:

- 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



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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 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.