



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

April 12, 2025 through May 13, 2025
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



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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 accounts 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	\$77.83
Deposits and Additions	3,745.80
ATM & Debit Card Withdrawals	-1,291.29
Electronic Withdrawals	-2,488.14
Ending Balance	\$44.20

TRANSACTION DETAIL

DATE	DESCRIPTION	AMOUNT	BALANCE
	Beginning Balance		\$77.83
04/14	Recurring Card Purchase 04/13 Github, Inc. Github.Com CA Card 6416	-10.00	67.83
04/14	Card Purchase With Pin 04/14 Caseys #3816 3725-3715 Omaha NE Card 6416	-45.00	22.83
04/15	Card Purchase Return 04/15 Tiktok Shop Mountain View CA Card 6416	13.89	36.72
04/15	Card Purchase Return 04/15 Tiktok Shop Mountain View CA Card 6416	13.89	50.61
04/16	Gallup Inc Dir Dep PPD ID: 1210699771	843.21	893.82
04/17	Recurring Card Purchase 04/16 Spotify USA 877-7781161 NY Card 6416	-6.41	887.41
04/17	Card Purchase 04/16 Domino's 6125 Omaha NE Card 6416	-58.41	829.00
04/17	Card Purchase 04/17 Amazon Prime*O68Jt4B Amzn.Com/Bill WA Card 6416	-8.01	820.99
04/17	Allstate Ins CO Ins Prem 000000845060568 Web ID: 1360719665	-344.11	476.88
04/17	Cox Comm Oma Bank Draft PPD ID: 1581620057	-115.06	361.82



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TRANSACTION DETAIL

(continued)

DATE	DESCRIPTION	AMOUNT	BALANCE
04/17	Allstate Ins CO Ins Prem 000000845060628 Web ID: 1360719665	-10.92	350.90
04/17	04/17 Online Transfer To Chk ...3510 Transaction#: 24444744594	-150.00	200.90
04/18	Card Purchase 04/17 Apple.Com/Bill 866-712-7753 CA Card 6416	-85.59	115.31
04/18	Card Purchase 04/18 Sams Scan-N-Go Omaha NE Card 6416	-89.26	26.05
04/18	Recurring Card Purchase 04/18 Microsoft*Microsoft 36 425-6816830 WA Card 6416	-10.69	15.36
04/22	Verizon Wireless Payments PPD ID: 7223344794	-152.33	-136.97
04/23	Real Time Transfer Recd From Aba/Contr Bnk-021000021 From: Bnf-Venmo Ref: 25042317315855671 Info: Text- Iid: 20250423021000021P1Brjpc02480134211 Recd: 13:54:09 Trn: 0740272113Gc Bref: Dd3626Ce-B579-4816-Bfb7-Afc3BC4B1Ab	414.62	277.65
04/23	Card Purchase With Pin 04/23 Target T- 4001 N 132ND Omaha NE Card 6416	-3.05	274.60
04/24	John Hancock Man Payment PPD ID: 6779361019	-44.15	230.45
04/28	Card Purchase 04/25 NE Child Support Web E 877-6319973 NE Card 6416	-105.50	124.95
04/28	Card Purchase 04/25 Starbucks Store 08612 Omaha NE Card 6416	-13.95	111.00
04/28	Recurring Card Purchase 04/26 Apple.Com/Bill 866-712-7753 CA Card 6416	-18.18	92.82
04/28	O.P.P.D. Elec Bill PPD ID: 5476000369	-76.57	16.25
04/29	Deposit 7350036201	1,600.00	1,616.25
04/29	Recurring Card Purchase 04/28 107 Rocket Carwash 16 833-712-1747 NE Card 6416	-31.64	1,584.61
04/29	Recurring Card Purchase 04/28 Apple.Com/Bill 866-712-7753 CA Card 6416	-40.21	1,544.40
04/29	Recurring Card Purchase 04/28 Openai *Chatgpt Subscr Openai.Com CA Card 6416	-20.00	1,524.40
04/30	Card Purchase 04/29 Sp Embrolygift Embrolygift.C CO Card 6416	-43.14	1,481.26
04/30	Card Purchase With Pin 04/30 Caseys #3816 3725-3715 Omaha NE Card 6416	-20.95	1,460.31
05/01	Gallup Inc Dir Dep PPD ID: 1210699771	835.19	2,295.50
05/02	Card Purchase 05/01 Scooters Coffee #242 Omaha NE Card 6416	-9.42	2,286.08
05/02	Bilt Payment Biltrent Cb23Ecab38A34Ad Web ID: 9999918544	-1,595.00	691.08
05/02	Card Purchase With Pin 05/02 Petco 1680 Omaha NE Card 6416	-194.40	496.68
05/02	Card Purchase With Pin 05/02 Petco 1680 Omaha NE Card 6416	-9.07	487.61
05/02	Card Purchase With Pin 05/02 Mega Sav Tob4Less 144 Omaha NE Card 6416	-49.26	438.35
05/02	Card Purchase With Pin 05/02 Target T- 16959 Evans Omaha NE Card 6416	-80.10	358.25
05/02	Card Purchase With Pin 05/02 Caseys #3816 3725-3715 Omaha NE Card 6416	-10.00	348.25
05/05	Card Purchase 05/01 Uno Parking Services Ki Omaha NE Card 6416	-1.00	347.25
05/05	Card Purchase 05/03 Tst* Omaha Tap House - Omaha NE Card 6416	-71.23	276.02
05/05	Card Purchase 05/03 Sams Scan-N-Go Omaha NE Card 6416	-50.58	225.44
05/05	Card Purchase With Pin 05/04 Caseys #3816 3725-3715 Omaha NE Card 6416	-6.98	218.46
05/05	Card Purchase With Pin 05/04 Wal-Mart #5141 Omaha NE Card 6416	-94.76	123.70
05/06	Card Purchase 05/05 Sq *Zen One Pacific Pla Omaha NE Card 6416	-13.69	110.01
05/06	Card Purchase 05/06 Apple.Com/Bill 866-712-7753 CA Card 6416	-26.73	83.28
05/07	Card Purchase 05/06 Target 00023267 Omaha NE Card 6416	-3.21	80.07
05/08	Card Purchase 05/07 Taco Bell 35282 Omaha NE Card 6416	-4.59	75.48
05/08	Card Purchase 05/07 DollarTree Omaha NE Card 6416	-2.68	72.80
05/09	Zelle Payment From Patience Gihozo 24710016299	25.00	97.80
05/09	Card Purchase With Pin 05/09 Petco 944 Lincoln NE Card 6416	-53.60	44.20
Ending Balance			\$44.20



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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 \$2,093.02. 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.**
- **OR, keep an average beginning day balance of \$5,000.00 or more in qualifying linked deposits and investments.**



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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 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 provide provisional credit to 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, our practice is to follow the procedures described above as detailed in your Deposit Account Agreement or other applicable agreements, but we are not legally required to do so. For example, we require you to notify us no later than 30 days after we sent you the first statement on which the error appeared. We may require you to provide us with a written statement that the disputed transaction was unauthorized. We are also not required to give provisional credit.

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



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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.
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- **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.