



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

June 14, 2024 through July 12, 2024  
Account Number: **000000850228997**

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PATRICK NDUNGUTSE  
14806 PRATT CT  
APT 304  
OMAHA NE 68116-6294

## CUSTOMER SERVICE INFORMATION

Web site: [Chase.com](http://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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## Good news – we reduced the Non-Chase ATM Fee in several U.S. territories

As of February 20, 2024, we reduced the Non-Chase ATM Fee to \$3 (previously \$5) in American Samoa, Guam and the Northern Mariana Islands. We'll continue to waive this fee for eligible accounts and the ATM owner/network will still charge a Surcharge Fee.<sup>1</sup> You won't be charged these fees when you use a Chase ATM.

For more information, please see the Fee Schedule in the **Additional Banking Services and Fees** at [chase.com/disclosures](http://chase.com/disclosures).

If you have any questions, please call us at the number listed on this statement. We accept operator relay calls.

<sup>1</sup>For Chase Sapphire<sup>SM</sup> Checking, Chase Private Client Checking<sup>SM</sup> and Chase Private Client Savings<sup>SM</sup> accounts, we waive the Chase fee and refund ATM Surcharge Fees charged to you at non-Chase ATMs. For Chase Premier Plus Checking<sup>SM</sup>, we waive the Chase fee for the first four Non-Chase ATM transactions each statement period.

## 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 Coverage<sup>SM</sup> are not available for Chase High School Checking<sup>SM</sup>, Chase Secure Checking<sup>SM</sup> and Chase First Checking<sup>SM</sup>.
- Overdraft Protection is not available for Chase Secure Checking<sup>SM</sup> and Chase First Checking<sup>SM</sup>.

If you have questions, please visit [chase.com/overdraft](http://chase.com/overdraft) or call us at the number on this statement. We accept operator relay calls.

## We updated the Digital Services Agreement and digital Transfers Terms & Conditions

To help protect your account, we've updated our terms for our Transfers Service. We now determine the limit for each external transfer (a transfer between your eligible Chase account and an external account you've added to your online profile) based on internal Chase criteria at the time you schedule the transfer, rather than applying predetermined limits. The new terms may affect your maximum daily external transfer limit.

You can see the new terms in section 1.2 of the Digital Services Agreement, Addendum: Transfers Service or in the Transfers Agreement.

How to view the Digital Services Agreement or Transfers Agreement:

- On chase.com after you log in to your account, click on the Main Menu then select "Agreements & disclosures."
- On the Chase Mobile® app, select "Legal information" from Profile & Settings or at the bottom of the home page, then "Legal agreements and disclosures."



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## CHECKING SUMMARY

Chase Total Checking

	AMOUNT
<b>Beginning Balance</b>	<b>\$44.66</b>
Deposits and Additions	8,443.09
Checks Paid	-172.00
ATM & Debit Card Withdrawals	-1,430.57
Electronic Withdrawals	-5,291.45
<b>Ending Balance</b>	<b>\$1,593.73</b>

## CHECKS PAID

CHECK NUMBER	DATE PAID	AMOUNT
22628 ^	07/02	\$172.00
<b>Total Checks Paid</b>		<b>\$172.00</b>

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.

## TRANSACTION DETAIL

DATE	DESCRIPTION	AMOUNT	BALANCE
	<b>Beginning Balance</b>		<b>\$44.66</b>
06/17	Online Transfer From Chk ...3510 Transaction#: 21114936091	1,700.00	1,744.66
06/17	Gallup Inc Dir Dep PPD ID: 1210699771	1,194.81	2,939.47
06/17	Card Purchase 06/17 Amazon Prime*7L2TN9D Amzn.Com/Bill WA Card 8046	-8.01	2,931.46
06/17	Card Purchase 06/17 Amazon Prime*Kv83l7F Amzn.Com/Bill WA Card 8046	-7.49	2,923.97
06/17	Cox Comm Oma Bank Draft PPD ID: 1581620057	-80.69	2,843.28
06/17	06/17 Online Transfer To Chk ...3510 Transaction#: 21122915134	-300.00	2,543.28
06/18	Steeplechase Apa Web Pmts Hv8Pmc Web ID: 1752788861	-685.00	1,858.28
06/18	Allstate Ins CO Ins Prem 000000845060568 Web ID: 1360719665	-241.18	1,617.10
06/18	Allstate Ins CO Ins Prem 000000845060628 Web ID: 1360719665	-10.92	1,606.18
06/18	Cclc Internet 043000094131592 Web ID: 9049038221	-530.50	1,075.68
06/20	Card Purchase 06/19 Walmart.Com 800-925-6278 AR Card 8046	-97.49	978.19
06/20	Card Purchase With Pin 06/20 Mega Sav Tob4Le Omaha NE Card 8046	-40.00	938.19
06/21	Recurring Card Purchase 06/21 Apple.Com/Bill 866-712-7753 CA Card 8046	-0.99	937.20
06/21	Card Purchase With Pin 06/21 Wal Wal-Mart Super 000 Omaha NE Card 8046	-80.00	857.20
06/21	Card Purchase With Pin 06/21 Bakers #0 505 N. 155th Omaha NE Card 8046	-21.39	835.81
06/21	Card Purchase With Pin 06/21 Kwik Shop 15556 Blondo Omaha NE Card 8046	-1.69	834.12
06/24	ATM Cash Deposit 06/24 7806 W Dodge Rd Omaha NE Card 8046	1,000.00	1,834.12
06/24	Card Purchase 06/22 Caseys #3816 Omaha NE Card 8046	-12.27	1,821.85
06/24	06/23 Online Transfer To Chk ...3510 Transaction#: 21183564887	-100.00	1,721.85
06/24	Card Purchase 06/23 Walmart.Com 800-925-6278 AR Card 8046	-0.15	1,721.70
06/24	Card Purchase 06/23 Walmart Pay Omaha NE Card 8046	-42.74	1,678.96
06/24	Card Purchase With Pin 06/23 Dillons Fuel 932 501 N Omaha NE Card 8046	-37.60	1,641.36
06/24	Card Purchase 06/24 Prime Video Channels Amzn.Com/Bill WA Card 8046	-18.18	1,623.18



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## TRANSACTION DETAIL

(continued)

DATE	DESCRIPTION	AMOUNT	BALANCE
06/25	GM Financial Gmf Pymt PPD ID: I522190781	-399.08	1,224.10
06/25	Verizon Wireless Payments PPD ID: 7223344794	-245.18	978.92
06/25	Cclc Internet 043000095756186 Web ID: 9049038221	-530.50	448.42
06/25	Card Purchase With Pin 06/25 Caseys #3816 3725-3715 Omaha NE Card 8046	-40.00	408.42
06/26	Card Purchase 06/25 Walmart Pay Omaha NE Card 8046	-15.27	393.15
06/26	Liberty First CU EFT Trans Car Payment Cha Web ID: 304982468	-300.00	93.15
06/26	O.P.P.D. Elec Bill PPD ID: 5476000369	-87.40	5.75
06/28	Online Transfer From Chk ...3510 Transaction#: 21237947552	<b>1,089.00</b>	1,094.75
06/28	Card Purchase With Pin 06/28 Family Fare 3811 1221 Omaha NE Card 8046	-28.87	1,065.88
07/01	Gallup Inc Dir Dep PPD ID: 1210699771	<b>1,190.52</b>	2,256.40
07/01	Recurring Card Purchase 06/29 Apple.Com/Bill 866-712-7753 CA Card 8046	-40.29	2,216.11
07/01	Card Purchase 06/29 Chinabuffet Omaha NE Card 8046	-30.00	2,186.11
07/01	Card Purchase 07/01 Sams Scan-N-Go Omaha NE Card 8046	-409.18	1,776.93
07/01	Card Purchase With Pin 06/30 Wm Supercenter #5361 Omaha NE Card 8046	-21.18	1,755.75
07/01	Cash App Patrick ND T3Zg6825Cqneqsk Web ID: 8800429876	-25.00	1,730.75
07/01	Card Purchase With Pin 07/01 Bakers #0 505 N. 155th Omaha NE Card 8046	-2.60	1,728.15
07/02	Cclc Internet 043000097539518 Web ID: 9049038221	-530.50	1,197.65
07/02	Check # 22628	-172.00	1,025.65
07/05	Steeplechase Apa Web Pmts Rqm0Qc Web ID: 1752788861	-695.00	330.65
07/05	Card Purchase With Pin 07/05 Saloncentric NE St4703 Omaha NE Card 8046	-38.46	292.19
07/08	ATM Cash Deposit 07/08 7806 W Dodge Rd Omaha NE Card 8046	<b>700.00</b>	992.19
07/08	Card Purchase 07/05 Kum&Go 0368R Omaha Omaha NE Card 8046	-62.27	929.92
07/08	Card Purchase 07/05 Mcdonald's F17786 Omaha NE Card 8046	-31.49	898.43
07/08	Card Purchase 07/05 Target 00005306 Omaha NE Card 8046	-47.61	850.82
07/08	Payment Sent 07/06 Cash App*Patrick Ndung 800-9691940 CA Card 8046	-50.00	800.82
07/08	Card Purchase With Pin 07/06 Hy-Vee Omaha 147 Hy Ve Omaha NE Card 8046	-28.31	772.51
07/08	Card Purchase With Pin 07/06 Hy-Vee Omaha 147 Hy Ve Omaha NE Card 8046	-5.97	766.54
07/08	Recurring Card Purchase 07/07 Microsoft*Ultimate 1 M 425-6816830 WA Card 8046	-18.17	748.37
07/08	Card Purchase With Pin 07/07 Wm Supercenter #5141 Omaha NE Card 8046	-30.87	717.50
07/09	Purchase Return 07/09 Saloncentric NE St4704 Lincoln NE Card 8046	<b>18.76</b>	736.26
07/09	Card Purchase With Pin 07/09 Kum&Go 0371R Omaha Omaha NE Card 8046	-22.69	713.57
07/09	Card Purchase With Pin 07/09 Mega Sav Tob4Le Omaha NE Card 8046	-35.00	678.57
07/10	Cclc Internet 043000092044758 Web ID: 9049038221	-530.50	148.07
07/10	Card Purchase With Pin 07/10 Wm Supercenter #5141 Omaha NE Card 8046	-36.39	111.68
07/11	Recurring Card Purchase 07/11 Amc+ Subscription Amcplus.Com NY Card 8046	-9.48	102.20
07/11	Card Purchase With Pin 07/11 Wal-Mart #5141 Omaha NE Card 8046	-58.47	43.73
07/12	Online Transfer From Chk ...3510 Transaction#: 21392109266	<b>1,550.00</b>	1,593.73
	<b>Ending Balance</b>		<b>\$1,593.73</b>



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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.



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- **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 FedNow<sup>SM</sup> 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 \$2,385.33. 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 \$5.75)
- **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 \$716.81)

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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 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

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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 Coverage<sup>SM</sup>, 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 Assist<sup>SM</sup>, 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 Sapphire<sup>SM</sup> Checking and Chase Private Client Checking<sup>SM</sup> 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.



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