



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

May 14, 2025 through June 12, 2025  
Account Number: **000000850228997**

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

## 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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## Important update about your Chase Total Checking® Monthly Service Fee

Beginning August 24, 2025, the Monthly Service Fee for Chase Total Checking will change to **\$15**, however you can continue to pay a **\$0** Monthly Service Fee when you meet one of the ways listed below to have it waived.

### How to have your Monthly Service Fee waived:

\$0 Monthly Service Fee when you have **any ONE** of the following during each monthly statement period:

- Electronic deposits<sup>1</sup> made into this account totaling \$500 or more
- OR, a balance at the beginning of each day of \$1,500 or more in this account
- OR, an average beginning day balance of \$5,000 or more in any combination of this account and linked qualifying deposits<sup>2</sup>/investments<sup>3</sup>.

### Maximize the benefits of your Chase Total Checking account, which include:

- **Convenience** – Enjoy access to more than 15,000 fee-free Chase ATMs and the ability to meet with a banker at nearly 5,000 branches, with the only bank to have branches in all lower 48 states. Also, bank virtually anytime, anywhere with the Chase Mobile® app<sup>4</sup> and use Zelle®<sup>5</sup> as a fast and easy way to send and receive money with people you know and trust who have an eligible account at a participating U.S. bank.
- **Security** – Receive identity monitoring and check your credit score for free with Credit Journey®. With Zero Liability Protection get reimbursed for unauthorized debit card transactions when reported promptly<sup>6</sup>.
- **Money saving benefits** – Earn cash back with Chase Offers when you activate deals on great brands and pay with your Chase debit card.

If you have questions, you can schedule a meeting with a banker at [chase.com/meeting](http://chase.com/meeting) or call us at the number on this statement. You can also find information in the Additional Banking Services and Fees disclosure at [chase.com/disclosures](http://chase.com/disclosures).

<sup>1</sup> 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<sup>®</sup> or Mastercard<sup>®</sup> network.

<sup>2</sup> Qualifying personal deposits include Chase First Checking<sup>SM</sup>, accounts, personal Chase savings accounts (excluding Chase Premier Savings<sup>SM</sup>, and Chase Private Client Savings<sup>SM</sup>), CDs, certain Chase Retirement CDs, or certain Chase Retirement Money Market Accounts.

<sup>3</sup> Qualifying personal investments include balances in investment and annuity products offered through JPMorgan Chase & Co. and its affiliates and agencies. For most products, we use daily balances to calculate the average beginning day balance for such investment and annuity products. Some third-party providers report balances on a weekly, not daily, basis and we will use the most current balance reported. Balances in 529 plans, donor-advised funds, and certain retirement plan investment accounts do not qualify. Investment products and related services are only available in English.

<sup>4</sup> **Chase Mobile App:** Chase Mobile<sup>®</sup> app is available for select mobile devices. Message and data rates may apply.

<sup>5</sup> **Zelle:** Enrollment in Zelle<sup>®</sup> at a participating financial institution using an eligible U.S. checking or savings account is required to use the service. Chase customers may not enroll using savings accounts; an eligible Chase consumer or business checking account is required and may have its own account fees. Consult your account agreement. Funds are typically made available in minutes when the recipient's email address or U.S. mobile number is already enrolled with Zelle<sup>®</sup> (go to [enroll.zellepay.com](http://enroll.zellepay.com) to view participating banks). Select transactions could take up to 3 business days. Enroll on the Chase Mobile<sup>®</sup> app or Chase Online<sup>SM</sup>. Limitations may apply. Message and data rates may apply.



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Zelle® is intended for payments to recipients you know and trust and is not intended for the purchase of goods from retailers, online marketplaces or through social media posts. Neither Zelle® nor Chase provide protection if you make a purchase of goods using Zelle® and then do not receive them or receive them damaged or not as described or expected. In case of errors or questions about your electronic funds transfers, including information on reimbursement for fraudulent Zelle® payments, see your account agreement. Neither Chase nor Zelle® offers reimbursement for authorized payments you make using Zelle®, except for a limited reimbursement program that applies for certain imposter scams where you sent money with Zelle®. This reimbursement program is not required by law and may be modified or discontinued at any time.

Zelle and the Zelle related marks are wholly owned by Early Warning Services, LLC and are used herein under license.

<sup>6</sup> **Zero Liability:** Chase will reimburse unauthorized debit card transactions when reported promptly. Certain limitations apply. See Deposit Account Agreement for details.

## CHECKING SUMMARY

Chase Total Checking

	AMOUNT
<b>Beginning Balance</b>	<b>\$44.20</b>
Deposits and Additions	5,233.98
ATM & Debit Card Withdrawals	-2,144.72
Electronic Withdrawals	-2,821.58
<b>Ending Balance</b>	<b>\$311.88</b>

## TRANSACTION DETAIL

DATE	DESCRIPTION	AMOUNT	BALANCE
	<b>Beginning Balance</b>		<b>\$44.20</b>
05/14	Recurring Card Purchase 05/13 Github, Inc. Github.Com CA Card 6416	-10.00	34.20
05/16	Gallup Inc Dir Dep PPD ID: 1210699771	833.52	867.72
05/16	Card Purchase With Pin 05/16 Target T- 16959 Evans Omaha NE Card 6416	-208.04	659.68
05/19	Zelle Payment From Maxime Kwizera 24805604482	250.00	909.68
05/19	Card Purchase 05/16 Tst*Saddle Creek Breakf Omaha NE Card 6416	-70.00	839.68
05/19	Recurring Card Purchase 05/16 Spotify USA 877-7781161 NY Card 6416	-6.41	833.27
05/19	Card Purchase 05/16 Senor Tequila Mexican R Omaha NE Card 6416	-90.00	743.27
05/19	Card Purchase 05/16 Mega Sav Tob4Less 144 B Omaha NE Card 6416	-20.93	722.34
05/19	Card Purchase 05/16 Senor Tequila Mexican R Omaha NE Card 6416	-100.00	622.34
05/19	Recurring Card Purchase 05/17 Amazon Prime*Nw0Zn7G Amzn.Com/Bill WA Card 6416	-8.01	614.33
05/19	Allstate Ins CO Ins Prem 000000845060568 Web ID: 1360719665	-276.90	337.43
05/19	Cox Comm Oma Bank Draft PPD ID: 1581620057	-115.06	222.37
05/19	Allstate Ins CO Ins Prem 000000845060628 Web ID: 1360719665	-10.92	211.45
05/19	05/17 Online Transfer To Chk ...3510 Transaction#: 24805832051	-150.00	61.45
05/19	Card Purchase With Pin 05/17 Wm Superc 16960 W Mapl Omaha NE Card 6416	-49.41	12.04
05/19	Card Purchase With Pin 05/17 Caseys #3816 3725-3715 Omaha NE Card 6416	-6.95	5.09
05/19	Recurring Card Purchase 05/18 Microsoft*Microsoft 36 425-6816830 WA Card 6416	-10.69	-5.60
05/19	Card Purchase With Pin 05/18 Super Saver #9 Lincoln NE Card 6416	-9.92	-15.52
05/19	Card Purchase 05/18 Apple.Com/Bill 866-712-7753 CA Card 6416	-7.48	-23.00
05/20	ATM Cash Deposit 05/20 13720 W Maple Rd Omaha NE Card 6416	152.00	129.00
05/20	Purchase Return 05/20 Target T- 16959 Evans Omaha NE Card 6416	37.44	166.44
05/20	Purchase Return 05/20 Target T- 16959 Evans Omaha NE Card 6416	18.72	185.16
05/20	Card Purchase Return 05/19 Apple.Com/Bill 866-712-7753 CA Card 6416	7.48	192.64
05/22	ATM Cash Deposit 05/22 13720 W Maple Rd Omaha NE Card 6416	2,300.00	2,492.64



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## TRANSACTION DETAIL

(continued)

DATE	DESCRIPTION	AMOUNT	BALANCE
05/22	Card Purchase 05/21 Apple.Com/Bill 866-712-7753 CA Card 6416	-58.07	2,434.57
05/22	Verizon Wireless Payments PPD ID: 7223344794	-185.72	2,248.85
05/23	Recurring Card Purchase 05/22 Apple.Com/Bill 866-712-7753 CA Card 6416	-18.18	2,230.67
05/23	Card Purchase With Pin 05/23 Wal-Mart #5141 Omaha NE Card 6416	-105.93	2,124.74
05/27	ATM Cash Deposit 05/27 13720 W Maple Rd Omaha NE Card 6416	258.00	2,382.74
05/27	Online Transfer From Chk ...3510 Transaction#: 24905115209	115.00	2,497.74
05/27	Card Purchase 05/22 Caseys #3816 Omaha NE Card 6416	-56.72	2,441.02
05/27	Card Purchase 05/23 NE Child Support Web E 877-6319973 NE Card 6416	-105.50	2,335.52
05/27	Card Purchase 05/23 Court Citation Paymen Nebraska.Gov NE Card 6416	-77.95	2,257.57
05/27	O.P.P.D. Elec Bill PPD ID: 5476000369	-88.83	2,168.74
05/27	John Hancock Man Payment PPD ID: 6779361019	-44.15	2,124.59
05/27	Card Purchase With Pin 05/24 Ubr* Pending.Uber.CO San Francisco CA Card 6416	-28.31	2,096.28
05/27	Card Purchase 05/24 Sq *Dip Cravers Bellevue NE Card 6416	-33.60	2,062.68
05/27	Card Purchase 05/24 Sq *Dip Cravers Bellevue NE Card 6416	-31.03	2,031.65
05/27	Card Purchase 05/24 Sq *Dip Cravers Bellevue NE Card 6416	-5.62	2,026.03
05/27	Card Purchase With Pin 05/24 Bakers #0 505 N. 155th Omaha NE Card 6416	-18.61	2,007.42
05/27	Card Purchase 05/25 Scooter's Coffee #117 Omaha NE Card 6416	-5.86	2,001.56
05/27	Card Purchase With Pin 05/25 Target T- 16959 Evans Omaha NE Card 6416	-74.65	1,926.91
05/27	Card Purchase With Pin 05/26 Wal-Mart #5141 Omaha NE Card 6416	-65.17	1,861.74
05/27	Bilt Payment Biltrent 96C603Fe3Fb1407 Web ID: 9999918544	-1,600.00	261.74
05/27	Card Purchase With Pin 05/27 Petco 1680 Omaha NE Card 6416	-13.90	247.84
05/28	Card Purchase 05/27 Sams Scan-N-Go Omaha NE Card 6416	-154.85	92.99
05/28	Card Purchase 05/27 Sams Scan-N-Go Omaha NE Card 6416	-29.87	63.12
05/29	Recurring Card Purchase 05/28 107 Rocket Carwash 16 833-712-1747 NE Card 6416	-31.64	31.48
05/29	Recurring Card Purchase 05/28 Apple.Com/Bill 866-712-7753 CA Card 6416	-40.21	-8.73
05/29	Recurring Card Purchase 05/28 Openai *Chatgpt Subscr Openai.Com CA Card 6416	-20.00	-28.73
06/02	Gallup Inc Dir Dep PPD ID: 1210699771	853.82	825.09
06/02	05/31 Online Transfer To Chk ...3510 Transaction#: 24959129216	-300.00	525.09
06/02	Card Purchase 05/31 Taco Bell 35283 Omaha NE Card 6416	-34.37	490.72
06/02	Card Purchase With Pin 05/31 Wal-Mart #5141 Omaha NE Card 6416	-203.30	287.42
06/02	Card Purchase With Pin 05/31 Wal-Mart #5141 Omaha NE Card 6416	-37.42	250.00
06/03	Card Purchase 06/02 Taco Bell 35283 Omaha NE Card 6416	-22.01	227.99
06/04	Card Purchase With Pin 06/04 Cenex Cubbys IN Omaha NE Card 6416	-50.00	177.99
06/05	Card Purchase 06/04 Scooter's Coffee #185 Elkhorn NE Card 6416	-6.96	171.03
06/05	Card Purchase 06/04 Rm St 35-012-048 Cou Council Bluff IA Card 6416	-131.58	39.45
06/05	Card Purchase With Pin 06/05 Caseys #3816 3725-3715 Omaha NE Card 6416	-2.44	37.01
06/06	ATM Cash Deposit 06/06 13720 W Maple Rd Omaha NE Card 6416	397.00	434.01
06/06	Online Transfer From Chk ...3510 Transaction#: 25037400101	11.00	445.01
06/06	Card Purchase 06/05 Taco Bell 35282 Omaha NE Card 6416	-4.59	440.42
06/06	Recurring Card Purchase 06/05 Apple.Com/Bill 866-712-7753 CA Card 6416	-16.04	424.38
06/09	Card Purchase With Pin 06/07 Wal-Mart #5141 Omaha NE Card 6416	-40.66	383.72
06/09	Card Purchase With Pin 06/07 Caseys #3816 3725-3715 Omaha NE Card 6416	-5.99	377.73





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## TRANSACTION DETAIL

(continued)

DATE	DESCRIPTION	AMOUNT	BALANCE
06/11	Card Purchase With Pin 06/11 Petco 1680 Omaha NE Card 6416	-4.60	373.13
06/11	06/11 Online Transfer To Chk ...3510 Transaction#: 25092291020	-50.00	323.13
06/11	Card Purchase With Pin 06/11 Caseys #3816 3725-3715 Omaha NE Card 6416	-11.25	311.88
Ending Balance			\$311.88

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 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 \$1,687.34. 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