



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

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PATRICK NDUNGUTSE
2702 CROWN POINT AVE
OMAHA NE 68111-1329

June 14, 2023 through July 14, 2023
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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You now have more time to let us know about certain check errors on your account

In June we increased the timeframe for when you can make a claim for checks drawn on your account that have either been altered or that you did not authorize. You now have up to 60 days from when we make a statement available to make a claim on these items in order to be considered for reimbursement.

We've updated the **Safeguarding Your Information** section in our Deposit Account Agreement to reflect this change as well as provide additional information about our check claims process.

As a reminder, we offer tools to help you keep an eye on your account, including the Chase Mobile® app¹ and Chase OnlineSM Banking. You can find more useful tips for helping protect you and your money at chase.com/FraudAwareness.

If you'd like a copy of the Deposit Account Agreement, please visit chase.com/disclosures or call us at the number on this statement. We also accept operator relay calls.

¹Chase Mobile® app is available for select mobile devices. Message and data rates may apply.

Please review our overdraft service options at the end of this statement

We've included our overdraft services and fees that are available for your personal checking account(s) at the end of this statement. As a reminder, overdraft services are not available for Chase Secure CheckingSM or Chase First CheckingSM. Standard Overdraft Practice and Chase Debit Card CoverageSM are not available for Chase High School 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	\$1,456.10
Deposits and Additions	2,885.50
ATM & Debit Card Withdrawals	-486.80
Electronic Withdrawals	-1,986.59
Other Withdrawals	-1,225.00
Fees	-146.00
Ending Balance	\$497.21



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TRANSACTION DETAIL

DATE	DESCRIPTION	AMOUNT	BALANCE
	Beginning Balance		\$1,456.10
06/15	Univ of Nebraska Payroll PPD ID: 9470491233	394.03	1,850.13
06/15	06/15 Withdrawal	-1,225.00	625.13
06/15	Official Checks Charge	-10.00	615.13
06/16	Card Purchase 06/13 Holiday Inn Exp Lincoln 4029046701 NE Card 8046	-215.10	400.03
06/16	Card Purchase 06/15 Mcdonald's F11043 Omaha NE Card 8046	-1.96	398.07
06/16	Card Purchase With Pin 06/16 Caseys #3816 3725-3715 Omaha NE Card 8046	-35.00	363.07
06/20	Card Purchase 06/16 Fedex399725675983 Memphis TN Card 8046	-11.85	351.22
06/20	Card Purchase 06/16 Fedex940844836377 Memphis TN Card 8046	-2.00	349.22
06/20	Allstate Ins CO Ins Prem 000000845060568 Web ID: 1360719665	-137.43	211.79
06/20	Allstate Ins CO Ins Prem 000000845060628 Web ID: 1360719665	-10.82	200.97
06/20	Card Purchase 06/17 Worldremit 888-772-7771 CO Card 8046	-16.27	184.70
06/20	Card Purchase With Pin 06/17 Bakers #0316 7312 N. 3 Omaha NE Card 8046	-56.68	128.02
06/20	Cox Comm Oma Bank Draft PPD ID: 1581620057	-50.69	77.33
06/20	Card Purchase With Pin 06/20 Caseys #6831 4144 N 30 Omaha NE Card 8046	-35.00	42.33
06/21	O.P.P.D. Elec Bill PPD ID: 5476000369	-89.43	-47.10
06/23	Verizon Wireless Payments PPD ID: 7223344794	-202.89	-249.99
06/26	Recurring Card Purchase 06/25 107 Rocket Carwash 16 833-712-1747 NE Card 8046	-36.91	-286.90
06/26	Overdraft Fee For A \$202.89 Item - Details: Verizon Wireless Payments PPD ID: 7223344794	-34.00	-320.90
06/27	GM Financial Gmf Pymt PPD ID: 1522190781	-399.08	-719.98
06/27	Overdraft Fee For A \$36.91 Recurring Card Purchase - Details: 0625107 Rocket Carwash 16 833-712-1747 NE0#####8046 00	-34.00	-753.98
06/28	Overdraft Fee For A \$399.08 Item - Details: GM Financial Gmf Pymt PPD ID: 1522190781	-34.00	-787.98
06/29	Univ of Nebraska Payroll PPD ID: 9470491233	1,260.91	472.93
06/29	Payment Sent 06/29 Cash App*Patrick ND 8774174551 CA Card 8046	-60.00	412.93
06/29	My Landlord Prop My Landlor St-X4P0F6T6C8 9 Web ID: 4270465600	-1,096.25	-683.32
06/30	Overdraft Fee For A \$1,096.25 Item - Details: My Landlord Prop My Landlor St-X4P0F6T6C8 9 Web ID: 4270465600	-34.00	-717.32
07/13	Univ of Nebraska Payroll PPD ID: 9470491233	1,230.56	513.24
07/14	Recurring Card Purchase 07/14 Microsoft*Ultimate 1 M 425-6816830 WA Card 8046	-16.03	497.21
	Ending Balance		\$497.21

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 \$2,885.50. 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 -\$787.98)
- OR, keep an average beginning day balance of \$5,000.00 or more in qualifying linked deposits and investments.



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(Your average beginning day balance of qualifying linked deposits and investments was -\$231.62)

OVERDRAFT FEE SUMMARY

	Total for <u>This Period</u>	Total <u>Year-to-date</u>
Total Overdraft Fees	\$136.00	\$408.00

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 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 (may also be referred to as 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 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.

- **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.