

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

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MARYELLE STEFFANSSON
318 TROUTMAN ST APT 2B
BROOKLYN NY 11237-2576

January 10, 2025 through February 10, 2025 Account Number: **000000920936793**

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



To help protect you from fraud and scams, you'll no longer be able to send Zelle® payments to recipients originating from social media – such as social media marketplaces or messaging apps

Due to the significant rise in social media scams and to help protect your account, we'll be updating our policies on March 23, 2025, limiting your ability to send Zelle® payments identified as originating from contact through social media. As a result, we may:

- Request details about your payment's purpose and how you made contact with the recipient
- Block or decline payments identified as originating from contact through social media
- Decline payments, restrict your use of Zelle® through Chase or take other actions as described in your account agreement if you do not respond truthfully to questions we ask

The updates to the policy become effective March 23, 2025, and will be outlined in Section 2 of the Zelle® Service Agreement, which may appear as a separate agreement or as an Addendum to the Digital Services Agreement. You can review the new agreements beginning January 23, 2025. Here's how to access them:

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

If you have questions, please call the number on this statement.

CHECKING SUMMARY

Chase Total Checking

Beginning Balance	AMOUNT \$172.64
Deposits and Additions	859.58
ATM & Debit Card Withdrawals	-557.15
Electronic Withdrawals	-426.74
Fees	-19.33
Ending Balance	\$29.00



Account Number: 000000920936793

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DATE	DESCRIPTION Paging in a Palance	AMOUNT	B ALANCE
	Beginning Balance		\$172.64
01/13	Card Purchase 01/11 Maxi Market Fuengirola Card 8235 Euro 2.55 X 1.031373 (Exchg Rte)	-2.63	170.01
01/13	01/12 Payment To Chase Card Ending IN 2432	-14.33	155.68
01/13	Card Purchase 01/12 Chimi Chickens Fuengirola Card 8235	-8.25	147.43
01/10	Euro 8.00 X 1.031250 (Exchg Rte)	0.20	147.40
01/13	Recurring Card Purchase 01/13 Output Arcade Los Angeles CA Card 8235	-10.89	136.54
01/13	Recurring Card Purchase 01/13 Apple.Com/Bill 866-712-7753 CA Card 8235	-2.99	133.55
01/13	Foreign Exch Rt ADJ Fee 01/12 Chimi Chickens Fuengirola Card 8235	-0 24	133.31
01/13	Foreign Exch Rt ADJ Fee 01/11 Maxi Market Fuengirola Card 8235	-0.07	133.24
01/21	Card Purchase 01/17 Amazon Prime*Zg35Y5D Amzn.Com/Bill WA Card 8235	-16.32	116.92
01/21	Card Purchase 01/18 Helados Maison Glace Es Madrid Card 8235 Euro	-3.93	112.99
01/21	3.80 X 1.034211 (Exchg Rte) Card Purchase 01/18 Etual Cafe Madrid Card 8235	-4.34	108.65
01/21	Euro 4.20 X 1.033333 (Exchg Rte)	-4.54	106.63
01/21	Card Purchase 01/18 Filify Bakery Coffee Madrid Card 8235	-2.75	105.90
01/21	Card Purchase 01/18 Brief Atocha Madrid Card 8235 Euro	-13.48	92.42
04/04	13.05 X 1.032950 (Exchg Rte)	10.00	0.1.5.4
01/21	Recurring Card Purchase 01/20 Apple Com/Bill 866-712-7753 CA Card 8235	-10.88	81.54
01/21	Recurring Card Purchase 01/21 Splice.Com* Splice Pla Splice.Com NY Card 8235	-10.88	70.66
01/21	Foreign Exch Rt ADJ Fee 01/18 Brief Atocha Madrid Card 8235	-0.40	70.26
01/21	Foreign Exch Rt ADJ Fee 01/18 Etual Cafe Madrid Card 8235	-0.13	70.13
01/21	Foreign Exch Rt ADJ Fee 01/18 Helados Maison Glace Es Madrid Card 8235	-0.11	70.02
01/22	Zelle Payment From Rudy Guerrero 23469178153	330.00	400.02
01/22	Card Purchase 01/21 Santa Coffee Malaga Card 8235 Euro 2.80 X 1.042857 (Exchg Rte)	-2.92	397.10
01/22	Foreign Exch Rt ADJ Fee 01/21 Santa Coffee Malaga Card 8235	-0.08	397.02
01/23	Card Purchase 01/22 481 - PC Aer Mal T3 Air Malaga Card 8235	-4.07	392.95
01/20	Euro 3.90 X 1.043590 (Exchg Rte)	4.07	002.00
01/23	Card Purchase 01/22 Alepa Hki-Vantaa Lentoa Vantaa Card 8235 Euro 2.69 X 1.044610 (Exchg Rte)	-2.81	390.14
01/23	Card Purchase 01/22 Hsl Lentoasema L2_2 Vantaa Card 8235 Euro 4.40 X 1.043182 (Exchg Rte)	-4.59	385.55
01/23	Card Purchase 01/22 Alepa Katajanokka Helsinki Card 8235 Euro 8.79 X 1.043231 (Exchg Rte)	-9.17	376.38
01/23	Non-Chase ATM Withdraw 01/23 5107 Nosto ATM Olympiar Helsinki Card 8235	-340.41	35.97
01/23	Non-Chase ATM Fee-With	-5.00	30.97
01/23	Foreign Exch Rt ADJ Fee 01/22 Alepa Katajanokka Helsinki Card 8235	-0.27	30.70
	Foreign Exch Rt ADJ Fee 01/22 Hsl Lentoasema L2_2 Vantaa Card 8235	-0.13	30.57
01/23			
01/23	Foreign Exch Rt ADJ Fee 01/22 481 - PC Aer Mal T3 Air Malaga Card 8235	-0.12	30.45





000000920936793 Account Number:

01/24	DESCRIPTION Card Purchase 01/23 Hsl Mobiili Hsl Card 8235 Euro	AMOUNT -3.35	BALANCE 27.02
	3.20 X 1.046875 (Exchg Rte)		
01/24	Foreign Exch Rt ADJ Fee 01/23 Hsl Mobiili Hsl Card 8235	-0.10	26.92
01/27	Card Purchase 01/24 Hsl Mobiili Hsl Card 8235 Euro 3.20 X 1.043750 (Exchg Rte)	-3.34	23.58
01/27	Card Purchase 01/24 Hsl Mobiili Hsl Card 8235 Euro 3.20 X 1.043750 (Exchg Rte)	-3.34	20.24
01/27	Card Purchase 01/25 Hsl Mobiili Hsl Card 8235 Euro 3.20 X 1.053125 (Exchg Rte)	-3.37	16.87
01/27	Foreign Exch Rt ADJ Fee 01/24 Hsl Mobiili Hsl Card 8235	-0.10	16.77
01/27	Foreign Exch Rt ADJ Fee 01/24 Hsl Mobiili Hsl Card 8235	-0.10	16.67
01/27	Foreign Exch Rt ADJ Fee 01/25 Hsl Mobiili Hsl Card 8235	-0.10	16.57
01/28	Card Purchase 01/26 Hsl Mobiili Hsl Card 8235 Euro 3.20 X 1.053125 (Exchg Rte)	-3.37	13.20
01/28	Card Purchase 01/26 Hsl Mobiili Hsl Card 8235 Euro 3.20 X 1.053125 (Exchg Rte)	-3.37	9.83
01/28	Foreign Exch Rt ADJ Fee 01/26 Hsl Mobiili Hsl Card 8235	-0.10	9.73
01/28	Foreign Exch Rt ADJ Fee 01/26 Hsl Mobiili Hsl Card 8235	-0.10	9.63
01/30	Recurring Card Purchase 01/29 Spotify USA 877-7781161 NY Card 8235	-11.99	-2.36
01/31	Zelle Payment From Rudy Guerrero 23569266726	450.00	447.64
01/31	Card Purchase 01/29 Hsl Mobiili Hsl Card 8235 Euro 3.20 X 1.050000 (Exchg Rte)	-3.36	444.28
01/31	Zelle Payment To Sabrina Jpm99Awm779U	-411.00	33.28
01/31	Foreign Exch Rt ADJ Fee 01/29 Hsl Mobiili Hsl Card 8235	-0.10	33.18
02/03	Recurring Card Purchase 02/01 Puregym-Blink 800-256-1953 NY Card 8235	-31.35	1.83
02/04	Zelle Payment From Rudy Guerrero 23614498208	75.00	76.83
02/04	02/04 Payment To Chase Card Ending IN 2432	-1.41	75.42
02/04	Card Purchase With Pin 02/04 Mta*Metrocard Machine New York NY Card 8235	-14.50	60.92
02/05	Cash Redemption	4.58	65.50
02/05	Card Purchase 02/04 Payrange Mobile Https://Www.P OR Card 8235	-10.00	55.50
02/10	Card Purchase With Pin 02/10 Mta*Metrocard Machine New York NY Card 8235	-14.50	41.00
02/10	Monthly Service Fee	-12.00	29.00
	Ending Balance		\$29.00

WANT TO AVOID PAYING A MONTHLY SERVICE FEE ON YOUR CHECKING ACCOUNT?

A Monthly Service Fee was 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.

(You did not have an electronic deposit this statement period)

<u>OR</u>, keep a balance at the beginning of each day of \$1,500.00 or more in this account. (Your lowest beginning day balance was -\$2.36)





January 10, 2025 through February 10, 2025

000000920936793 Account Number:

QR, 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 \$87.74)

Talk to a banker about transferring your balances to Chase today!

Stop in today and explore all Chase has to offer.

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