



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

October 19, 2019 through November 20, 2019

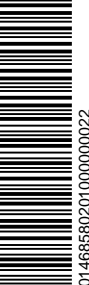
Account Number: **000000757919373**

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SANDEEP MARUPUDI  
7403 WURZBACH RD APT 418  
SAN ANTONIO TX 78229-3844

## CUSTOMER SERVICE INFORMATION

Web site: **Chase.com**  
Service Center: **1-800-935-9935**  
Deaf and Hard of Hearing: **1-800-242-7383**  
Para Espanol: **1-877-312-4273**  
International Calls: **1-713-262-1679**



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## We want to remind you about the overdraft service options that are available for your personal checking account(s)

We've included information on the last page of this statement to remind you of our overdraft services and associated fees. You can find more information about these services and ways to avoid overdraft fees at **chase.com/overdraft-services**.

If you have questions, please call us at the number on your statement.

## CHECKING SUMMARY

Chase College Checking

	AMOUNT
<b>Beginning Balance</b>	<b>\$3,708.82</b>
Deposits and Additions	6,972.56
ATM & Debit Card Withdrawals	-1,438.04
Electronic Withdrawals	-4,437.56
<b>Ending Balance</b>	<b>\$4,805.78</b>

Your Chase College Checking monthly service fee was waived because you had a direct deposit during the statement period.

## TRANSACTION DETAIL

DATE	DESCRIPTION	AMOUNT	BALANCE
	<b>Beginning Balance</b>		<b>\$3,708.82</b>
10/21	Quickpay With Zelle Payment To Teja Bodempudi Jpm282975131	-10.00	3,698.82
10/22	Quickpay With Zelle Payment To Nikitha 8778062152	-100.00	3,598.82
10/23	Card Purchase With Pin 10/23 Usps PO 48797302 4835 San Antonio TX Card 3121	-6.13	3,592.69
10/23	American Express ACH Pmt M9190 Web ID: 2005032111	-300.00	3,292.69
10/24	Card Purchase With Pin 10/24 Shell Service S San Antonio TX Card 3121	-4.60	3,288.09
10/24	Macys Online Pmt 153101302459417 Web ID: Citictp	-50.00	3,238.09
10/25	Quickpay With Zelle Payment To Teja Bodempudi Jpm284652361	-10.00	3,228.09
10/28	Card Purchase 10/25 Exxonmobil 47951678 San Antonio TX Card 3121	-27.49	3,200.60
10/28	Card Purchase 10/25 Mellow Mushroom San Antonio TX Card 3121	-16.40	3,184.20
10/28	Card Purchase 10/27 Kohinoor Tawa Grill San Antonio TX Card 3121	-17.30	3,166.90
10/28	Card Purchase With Pin 10/27 Wm Superc Wal-Mart S San Antonio ( TX Card 3121	-17.75	3,149.15



October 19, 2019 through November 20, 2019

Account Number: **000000757919373****TRANSACTION DETAIL** (continued)

DATE	DESCRIPTION	AMOUNT	BALANCE
10/28	Card Purchase With Pin 10/27 Wal-Mart Store San Antonio ( TX Card 3121	-3.64	3,145.51
10/28	Card Purchase With Pin 10/28 Manpasand Supermarket San Antonio TX Card 3121	-9.55	3,135.96
10/28	Xoom.Com Debit T 000000089369827 Web ID: 3943401054	-205.60	2,930.36
10/30	Card Purchase 10/28 Manpasand Supermarket San Antonio TX Card 3121	-26.83	2,903.53
11/01	Quickpay With Zelle Payment To Harsha Jpm287448954	-20.00	2,883.53
11/04	Card Purchase 11/01 Eggspectation San Anto San Antonio TX Card 3121	-26.88	2,856.65
11/04	Card Purchase 11/03 7709 Great Clips At MA San Antonio TX Card 3121	-16.00	2,840.65
11/04	Card Purchase 11/03 AL Madina Meat Market San Antonio TX Card 3121	-9.30	2,831.35
11/04	Quickpay With Zelle Payment To Vahan Jpm288514633	-355.00	2,476.35
11/04	Card Purchase With Pin 11/03 Ross Stores #1039 San Antonio TX Card 3121	-95.23	2,381.12
11/04	Xoom.Com Debit T 000000089681207 Web ID: 3943401054	-102.99	2,278.13
11/05	Card Purchase 11/04 Macys .Com 800-289-6229 OH Card 3121	-71.08	2,207.05
11/05	Card Purchase 11/04 TX Dps DI Office Austin TX Card 3121	-25.00	2,182.05
11/06	11/05 Payment To Chase Card Ending IN 0378	-100.00	2,082.05
11/06	Quickpay With Zelle Payment To Praneeth Ganguri(Harsha) Jpm289504005	-1.00	2,081.05
11/06	Quickpay With Zelle Payment To Praneeth Ganguri(Harsha) Jpm289504815	-499.00	1,582.05
11/08	Software Bloc LI Payroll PPD ID: 9009152736	<b>5,947.67</b>	7,529.72
11/08	Quickpay With Zelle Payment To Sagar K Jpm290136261	-120.00	7,409.72
11/08	Quickpay With Zelle Payment To Anand Jpm290255830	-860.40	6,549.32
11/08	Card Purchase With Pin 11/08 Total Wine And More 50 San Antonio TX Card 3121	-76.84	6,472.48
11/12	Purchase Return 11/10 Ross Stores #1039 San Antonio TX Card 3121	<b>24.89</b>	6,497.37
11/12	Card Purchase 11/08 Chuy S Hwy 281 San Antonio TX Card 3121	-13.75	6,483.62
11/12	Card Purchase 11/08 Biryani Pot San Antonio TX Card 3121	-37.89	6,445.73
11/12	Card Purchase With Pin 11/09 American Eagle San Antonio TX Card 3121	-21.62	6,424.11
11/12	Card Purchase 11/09 Kokee Tea San Antonio TX Card 3121	-6.34	6,417.77
11/12	Card Purchase With Pin 11/09 Macy's 702 7400 S San Antonio TX Card 3121	-66.05	6,351.72
11/12	Card Purchase With Pin 11/09 Wal-Mart Store San Antonio ( TX Card 3121	-12.29	6,339.43
11/12	Card Purchase With Pin 11/10 Ross Stores #1039 San Antonio TX Card 3121	-9.73	6,329.70
11/12	Discover E-Payment 6882 Web ID: 2510020270	-74.00	6,255.70
11/13	Quickpay With Zelle Payment To Teja Bodempudi Jpm291900544	-35.00	6,220.70
11/13	Xoom.Com Debit T 000000090072099 Web ID: 3943401054	-400.84	5,819.86
11/13	Prog County Mut Ins Prem PPD ID: 9409348153	-185.64	5,634.22
11/14	Quickpay With Zelle Payment From Ganguri, Praneeth Bac4D21D2B28	<b>500.00</b>	6,134.22
11/15	Quickpay With Zelle Payment From Sravan Kumar Reddy Pereddy 8864791589	<b>500.00</b>	6,634.22
11/15	Card Purchase 11/15 Amzn Mktp US*G02Rc6P Amzn.Com/Bill WA Card 3121	-21.05	6,613.17
11/15	Xoom.Com Debit T 000000090156710 Web ID: 3943401054	-708.99	5,904.18
11/15	American Express ACH Pmt M9014 Web ID: 2005032111	-199.00	5,705.18
11/18	Card Purchase 11/15 Spirit Airl 4870223955 800-7727117 FL Card 3121	-121.29	5,583.89
11/18	Card Purchase 11/16 Bamboo Biryani San Antonio TX Card 3121	-15.14	5,568.75
11/18	Card Purchase 11/16 Spirit Airl 4870224054 800-7727117 FL Card 3121	-131.29	5,437.46



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Account Number: **000000757919373**

## TRANSACTION DETAIL (continued)

DATE	DESCRIPTION	AMOUNT	BALANCE
11/18	Card Purchase 11/15 Tg San Antonio 015-2 San Antonio TX Card 3121	-50.00	5,387.46
11/18	Card Purchase 11/16 Kokee Tea San Antonio TX Card 3121	-5.51	5,381.95
11/18	Card Purchase 11/16 Hautlk Rack8885478438 888-547-8438 CA Card 3121	-63.57	5,318.38
11/18	Quickpay With Zelle Payment To Vahan Jpm294024796	-63.71	5,254.67
11/18	Macys Online Pmt 153121431402090 Web ID: Citictp	-36.39	5,218.28
11/19	Card Purchase 11/18 Aldoinc*Aldoshoes 514-747-2536 De Card 3121	-58.57	5,159.71
11/19	Card Purchase 11/19 Swarovski Digital Busi 415-0000000 RI Card 3121	-94.45	5,065.26
11/19	Card Purchase 11/19 Guess Factory.Com #89 213-765-3100 CA Card 3121	-45.52	5,019.74
11/19	Card Purchase 11/19 Priceln*Holiday Inn E 800-774-2354 CT Card 3121	-200.98	4,818.76
11/20	Card Purchase With Pin 11/19 Wm Superc Wal-Mart S Universal Cit TX Card 3121	-12.98	4,805.78
Ending Balance			<b>\$4,805.78</b>

**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 (non-personal accounts contact Customer Service) 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
- The dollar amount of the suspected error
- A description of the error or transfer you are unsure of, why you believe it is an error, or why you need more information.

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.

**IN CASE OF ERRORS OR QUESTIONS ABOUT NON-ELECTRONIC TRANSACTIONS:** Contact the bank immediately if your statement is incorrect or if you need more information about any non-electronic transactions (checks or deposits) on this statement. If any such error appears, you must notify the bank in writing no later than 30 days after the statement was made available to you. For more complete details, see the Account Rules and Regulations or other applicable account agreement that governs your account. Deposit products and services are offered by JPMorgan Chase Bank, N.A. Member FDIC



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. We can cover your overdrafts in two different ways:

1. We have standard overdraft practices that come with your account.
2. We also offer overdraft protection through a link to a Chase savings account, which may be less expensive than our standard overdraft practices. You can contact us to learn more.

This notice explains our standard overdraft practices.

- **What are the standard overdraft practices that come 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

We **do not** authorize and pay overdrafts for the following types of transactions, unless you ask us to (see below):

- Everyday debit card transactions

We pay overdrafts at our discretion, which means we do not guarantee that we will always authorize and pay any type of transaction. If we do not authorize and pay an overdraft, your transaction will be declined.

- **What fees will I be charged if Chase pays my overdraft?**

Under our standard overdraft practices:

- If we pay an item, we'll charge you a \$34 Insufficient Funds Fee per item. This fee is not charged if your account balance at the end of the business day is overdrawn by \$5 or less, or for items that are \$5 or less.
- We won't charge more than three Insufficient Funds Fees per day, for a total of \$102.

- **We waive fees for some account types:**

- For Chase Sapphire<sup>SM</sup> Checking accounts, we waive the Insufficient Funds and Returned Item fees if items(s) are presented or withdrawal request(s) are made against an account with insufficient funds on four or fewer business days in the past 12 months.
- For Chase Private Client Checking<sup>SM</sup> accounts, we waive the Chase overdraft fees.

- **What if I want Chase to authorize and pay overdrafts on my everyday debit card transactions?**

If you or a joint account owner would like to change your selection, sign in to chase.com to update your account settings, or call us at 1-800-935-9935 (or collect at 1-713-262-1679 if outside the U.S.), or visit a Chase branch. We accept operator relay calls.