

November 09, 2018 through December 10, 2018 Primary Account: **000002961171183** 

### **CUSTOMER SERVICE INFORMATION**

 Web site:
 Chase.com

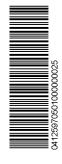
 Service Center:
 1-800-935-9935

 Deaf and Hard of Hearing:
 1-800-242-7383

 Para Espanol:
 1-877-312-4273

 International Calls:
 1-713-262-1679

00412597 DRE 703 219 34518 NNNNNNNNNN 1 000000000 06 0000 REI WATANABE 15515 CRENSHAW BLVD APT 2 GARDENA CA 90249-4525



### We updated our Deposit Account and Wire Transfer Agreements

The following changes were made November 11, 2018:

- We published an updated version of our Deposit Account Agreement. You can get the latest agreement at chase.com/disclosures, at a branch or by request when you call us. Here's what you should know:
  - We added a section to describe our new Autosave feature, which allows you to make automatic transfers from your checking account to your savings account. (New section in General Account Terms, Section B, Autosave feature)
  - We no longer charge an Extended Overdraft Fee. (General Account Terms, Section C, Insufficient Funds and Returned Item fees)
  - We added an address for reporting a dispute if you believe we provided incomplete or inaccurate information about your account to a consumer reporting agency. (New section in General Account Terms, Section I, Disputing information reported to a consumer reporting agency)
- We updated our Wire Transfer Agreement, here's what you should know:
  - You will still receive email notifications on the status of your wire transfer. However, we added that if we're unable to send an email due to system failures or outages, it's your responsibility to monitor your account for the status of your wire transfer.
  - We clarified that you should expect your foreign exchange rate to be less favorable than rates quoted online or in publications.

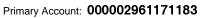
Please call us at the number at the top of this statement if you have any questions.

# 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 about 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 anytime at the number on your statement.





## CONSOLIDATED BALANCE SUMMARY

ASS	ETS
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CHASE

7.00L 10			
Checking & Savings	ACCOUNT	BEGINNING BALANCE THIS PERIOD	ENDING BALANCE THIS PERIOD
Chase Total Checking	000002961171183	\$802.92	\$328.08
Chase College Checking	000000876337437	1,226.84	13,399.90
Total		\$2,029.76	\$13,727.98
TOTAL ASSETS		<b>\$2,029.76</b>	<b>\$13,727.98</b>

## **CHASE TOTAL CHECKING**

REI WATANABE Account Number: 000002961171183

## CHECKING SUMMARY

	AMOUNT
Beginning Balance	\$802.92
Deposits and Additions	17,258.73
ATM & Debit Card Withdrawals	-7,144.07
Electronic Withdrawals	-10,550.00
Fees	-39.50
Ending Balance	\$328.08

### TRANSACTION DETAIL

DATE	DESCRIPTION	AMOUNT	BALANCE
	Beginning Balance		\$802.92
11/09	Card Purchase 11/07 Lax Airp Carls Jr Los Angeles CA Card 5850	-10.49	792.43
11/09	Card Purchase 11/07 Lyft *Ride Wed 5Am Lyft.Com CA Card 5850	-5.80	786.63
11/09	Card Purchase 11/08 Lyft *Ride Wed 7Pm Lyft.Com CA Card 5850	-36.44	750.19
11/09	Card Purchase 11/08 Amzn Mktp US*M86Fy6Q Amzn.Com/Bill WA Card 5850	-328.55	421.64
11/09	Recurring Card Purchase 11/09 Apl*Itunes.Com/Bill 800-275-2273 CA Card 5850	-2.99	418.65
11/13	ATM Check Deposit 11/12 1500 Polk St San Francisco CA Card 5850	11,470.00	11,888.65
11/13	Card Purchase Return 11/11 Amz*Wholefoodslbc104 Amzn.Com/Bill WA Card 5850	38.20	11,926.85
11/13	Card Purchase Return 11/11 Amz*Wholefoodslbc104 Amzn.Com/Bill WA Card 5850	31.06	11,957.91
11/13	Card Purchase Return 11/11 Amz*Wholefoodslbc104 Amzn.Com/Bill WA Card 5850	19.47	11,977.38
11/13	Online Transfer From Chk7437 Transaction#: 7655458011	500.00	12,477.38
11/13	Online Transfer From Chk7437 Transaction#: 7654353908	200.00	12,677.38
11/13	Online Transfer From Chk7437 Transaction#: 7657540663	200.00	12,877.38
11/13	Online Transfer From Chk7437 Transaction#: 7657311150	100.00	12,977.38



## TRANSACTION DETAIL

(continued)

<b>DATE</b> 11/13	DESCRIPTION Online Transfer From Chk7437 Transaction#: 7657741960	AMOUNT <b>100.00</b>	<b>BALANCE</b> 13,077.38
11/13	Card Purchase 11/07 Alaska Air 02721100690 Seattle WA Card 5850	-178.20	12,899.18
11/13	Card Purchase 11/07 Alaska Air Seattle WA Card 5850	-15.00	12,884.18
11/13	Card Purchase 11/08 Postmates Tip 8778877815 CA Card 5850	-3.00	12,881.18
11/13	Card Purchase 11/09 Postmates Roscoes Hous 8778877815 CA Card 5850	-83.59	12,797.59
11/13	Card Purchase 11/09 Lyft *Ride Wed 11Pm Lyft.Com CA Card 5850	-32.75	12,764.84
11/13	Card Purchase With Pin 11/09 Trader Joe's # 043 Long Beach CA Card 5850	-268.83	12,496.01
11/13	Card Purchase 11/10 Lyft *Ride Sat 1Am Lyft. Com CA Card 5850	-28.18	12,467.83
11/13	Non-Chase ATM Withdraw 11/10 3409 W. Temple St. Los Angeles CA Card 5850	-124.99	12,342.84
11/13	Card Purchase 11/10 Sq *Avila Los Angeles CA Card 5850	-36.85	12,305.99
11/13	Card Purchase 11/10 Lyft *Ride Sat 3Am Lyft.Com CA Card 5850	-13.72	12,292.27
11/13	Card Purchase 11/10 Lyft *Ride Sat 5Am Lyft.Com CA Card 5850	-25.01	12,267.26
11/13	Non-Chase ATM Withdraw 11/10 4067 W Pico Blvd Los Angeles CA Card 5850	-83.50	12,183.76
11/13	Card Purchase 11/10 Lyft *Ride Sat 8Am Lyft.Com CA Card 5850	-13.56	12,170.20
11/13	Card Purchase 11/10 Lyft *Cancel Fee Lyft.Com CA Card 5850	-5.00	12,165.20
11/13	Non-Chase ATM Withdraw 11/10 4067 Pico Blvd Los Angeles CA Card 5850	-164.00	12,001.20
11/13	Card Purchase With Pin 11/10 Jason Wine And Spirits Los Angeles CA Card 5850	-37.05	11,964.15
11/13	Card Purchase 11/10 Joes Auto Parks 918 Los Angeles CA Card 5850	-12.00	11,952.15
11/13	Card Purchase 11/11 United 016242544 800-932-2732 TX Card 5850	-98.80	11,853.35
11/13	Card Purchase 11/11 United 016242544 800-932-2732 TX Card 5850	-98.80	11,754.55
11/13	Card Purchase 11/11 United 016242544 800-932-2732 TX Card 5850	-98.80	11,655.75
11/13	Card Purchase 11/11 Skiplagged Service F Httpsskiplagg NY Card 5850	-14.82	11,640.93
11/13	Non-Chase ATM Withdraw 11/11 1026 S Broadway St Los Angeles CA Card 5850	-103.25	11,537.68
11/13	11/11 Online Transfer To Chk7437 Transaction#: 7657744425	-100.00	11,437.68
11/13	Card Purchase 11/11 Rolling Stone T7 Lax Los Angeles CA Card 5850	-28.00	11,409.68
11/13	Card Purchase With Pin 11/11 Travelnewsst2624 San Francisco CA Card 5850	-37.22	11,372.46
11/13	Card Purchase 11/12 Pinecrest Diner San Francisco CA Card 5850	-25.00	11,347.46
11/13	Card Purchase 11/12 Hotels, Com153310681055 Hotels, Com WA Card 5850	-97.23	11,250.23
11/13	Card Purchase 11/12 Lyft *Ride Mon 4Am Lyft.Com CA Card 5850	-7.21	11,243.02
11/13	Card Purchase With Pin 11/12 CA Tobacco Center San Francisco CA Card 5850	-16.26	11,226.76
11/13	ATM Withdrawal 11/12 1500 Polk St San Francisco CA Card 5850	-100.00	11,126.76
11/13	Card Purchase With Pin 11/13 Jeet Big Times San Francisco CA Card 5850	-10.50	11,116.26
11/13	Non-Chase ATM Withdraw 11/12 1444 Polk St San Francisco CA Card 5850	-122.50	10,993.76
11/13	Card Purchase With Pin 11/13 Polk And Clay Liquor San Francisco CA Card 5850	-13.92	10,979.84
11/13	Card Purchase With Pin 11/13 Bart-Civic Center Q San Francisco CA Card	-20.00	10,959.84





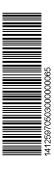
DATE	DESCRIPTION	AMOUNT	BALANCE
11/13	11/13 Online Transfer To Chk7437 Transaction#: 7661936356	-400.00	10,559.84
11/13	Capital One Croardpmt 831630180188936 Web   D: 9541719018	-50.00	10,509.84
11/13	Recurring Card Purchase 11/12 Google *Youtubepremiu 855-836-3987 CA Card 5850	-11.99	10,497.85
11/13	Non-Chase ATM Fee-With	-2.50	10,495.35
11/13	Non-Chase ATM Fee-With	-2.50	10,492.85
11/13	Non-Chase ATM Fee-With	-2.50	10,490.35
11/13	Non-Chase ATM Fee-With	-2.50	10,487.85
11/13	Non-Chase ATM Fee-With	-2.50	10,485.35
11/14	Card Purchase 11/12 Burger King #2382 San Francisco CA Card 5850	-15.48	10,469.87
11/14	Card Purchase 11/13 Lyft *Ride Mon 9Pm Lyft Com CA Card 5850	-8.70	10,461.17
11/14	Card Purchase 11/13 Lyft *Ride Mon 11Pm Lyft.Com CA Card 5850	-7.20	10,453.97
11/14	Card Purchase 11/13 Sq *Curry Kona Fusion F Pleasanton CA Card 5850	-41.24	10,412.73
11/14	Card Purchase With Pin 11/13 Wal-Mart #2280 Mountain View CA Card 5850	-23.65	10,389.08
11/14	Card Purchase With Pin 11/13 Wal-Mart Wal-Mart S Mountain View CA Card 5850	-102.65	10,286.43
11/14	11/14 Online Transfer To Chk7437 Transaction#: 7665537371	-10,000.00	286.43
11/15	Card Purchase 11/13 Hilton San Francisco San Francisco CA Card 5850	-70.00	216.43
11/15	Card Purchase 11/14 Lyft *Ride Tue 1Pm Lyft.Com CA Card 5850	-8.09	208.34
11/16	Online Transfer From Chk7437 Transaction#: 7672918735	500.00	708.34
11/16	Card Purchase 11/14 Sage Float Spa 831-854-2700 CA Card 5850	-39.00	669.34
11/16	Card Purchase 11/14 Lyft *Ride Wed 6Pm Lyft.Com CA Card 5850	-15.78	653.56
11/16	Card Purchase 11/14 Sage Float Spa 831-854-2700 CA Card 5850	-19.62	633.94
11/16	Card Purchase 11/15 Santa Cruz Pay By Ph Www.Parkmobil CA Card 5850	-7.10	626.84
11/16	Card Purchase 11/15 76 - Sei 38004 Santa Cruz CA Card 5850	-4.56	622.28
11/16	Card Purchase 11/15 76 - Shop N Go 612 Kettleman Cit CA Card 5850	-95.00	527.28
11/16 	Card Purchase With Pin 11/16 Arco #42056 Ampm Santa Fe Spri CA Card 5850	-100.35	426.93
11/19	Card Purchase 11/15 Cafe Brazil Santa Cruz CA Card 5850	-75.00	351.93
11/19	Card Purchase 11/15 Lyft *Ride Wed 8Pm Lyft.Com CA Card 5850	-12.90	339.03
11/19 	Card Purchase 11/17 Apl*Itunes.Com/Bill 800-275-2273 CA Card 5850	-14.99	324.04
11/19	Card Purchase 11/17 Lyft *Ride Sat 12Pm Lyft Com CA Card 5850	-5.80	318.24
11/19 	Card Purchase With Pin 11/17 The Home Depot #0648 Signal Hill CA Card 5850	-80.86	237.38
11/19	Card Purchase 11/18 Lyft *Ride Sat 12Pm Lyft.Com CA Card 5850	-5.80	231.58
11/19	Card Purchase 11/18 Lyft *Ride Sat 11Pm Lyft.Com CA Card 5850	-50.36	181.22
11/19 	Card Purchase 11/18 Sq *Tiago Coffee Bar + Los Angeles CA Card 5850	-28.01	153.21
11/19	Recurring Card Purchase 11/18 Audiobooks.Com 855-876-6195 MD Card 5850	-14.95	138.26
11/19 	Recurring Card Purchase 11/18 Amazon Prime Amzn. Com/Bill WA Card 5850	-14.22	124.04
11/20	Card Purchase 11/19 Postmates Hodori 8778877815 CA Card 5850	-69.76	54.28
11/20	Card Purchase 11/19 Postmates Tip 8778877815 CA Card 5850	-3.00	51.28
11/20	Card Purchase 11/19 Hot Java Long Beach CA Card 5850	-15.25	36.03
11/20	Card Purchase With Pin 11/19 Chevron/Yang's Oil CO Long Beach CA Card 5850	-29 54	6.49



## TRANSACTION DETAIL

(continued)

DATE 11/21	DESCRIPTION Online Transfer From Chk7437 Transaction#: 7686184923	AMOUNT <b>1,000.00</b>	BALANCE 1,006.49
11/21	Card Purchase 11/19 Lyft *Ride Sun 5Pm Lyft.Com CA Card 5850	-16.39	990.10
11/21	Card Purchase 11/20 Hyatt Regency Lng Bch F Long Beach CA Card 5850	-15.00	975.10
11/21	Card Purchase 11/20 Hyatt Regency Lng Bch F Long Beach CA Card 5850	-100.00	875.10
11/21	Card Purchase With Pin 11/20 7-Eleven Long Beach CA Card 5850	-35.71	839.39
11/21	Card Purchase With Pin 11/20 7-Eleven Long Beach CA Card 5850	-6.75	832.64
11/21	Non-Chase ATM Withdraw 11/21 *Cal Tile Center Torrance CA Card 5850	-243.00	589.64
11/21	Recurring Card Purchase 11/20 Postmates Membership Httpspostmate CA Card 5850	-9.99	579.65
11/21	Non-Chase ATM Fee-With	-2.50	577.15
11/23	Card Purchase 11/21 Lyft *Ride Wed 11Am Lyft.Com CA Card 5850	-24.34	552.81
11/23	Card Purchase 11/21 Lyft *Ride Wed 3Pm Lyft.Com CA Card 5850	-16 94	535.87
11/23	Card Purchase 11/21 Starbucks Store 05720 Torrance CA Card 5850	-5.40	530.47
11/23	Card Purchase 11/22 Lyft *Ride Wed 4Pm Lyft Com CA Card 5850	-14.50	515.97
11/23	Recurring Card Purchase 11/22 Dnh*Godaddy.Com 480-5058855 AZ Card 5850	-57.51	458.46
11/23	Recurring Card Purchase 11/23 Adobe *Creative Cloud 800-833-6687 CA Card 5850	-49.99	408.47
11/26	Online Transfer From Chk7437 Transaction#: 7694757202	1,000.00	1,408.47
11/26	Card Purchase 11/23 Atlassian Atlassian B.V Card 5850	-10.00	1,398.47
11/26	Card Purchase 11/23 Hot Java Long Beach CA Card 5850	-18.60	1,379.87
11/26	Card Purchase 11/24 Lyft *Ride Fri 8Am Lyft.Com CA Card 5850	-23.63	1,356.24
11/26	Non-Chase ATM Withdraw 11/24 3409 W. Temple St. Los Angeles CA Card 5850	-184.99	1,171.25
11/26	Card Purchase 11/24 Sq *Avila Los Angeles CA Card 5850	-50.51	1,120.74
11/26	Card Purchase With Pin 11/24 7-Eleven Los Angeles CA Card 5850	-19 19	1,101.55
11/26	Card Purchase 11/24 Lyft *Ride Sat 12Am Lyft Com CA Card 5850	-42.81	1,058.74
11/26	Card Purchase 11/25 Postmates Kreation Org 8778877815 CA Card 5850	-46.62	1,012.12
11/26	Card Purchase 11/24 Lyft *Ride Sat 8Am Lyft Com CA Card 5850	-10.36	1,001.76
11/26	Card Purchase 11/26 Nile Cafe Hooka Lounge Long Beach CA Card 5850	-56.23	945.53
11/26	Non-Chase ATM Withdraw 11/25 4000 W. Pico Blvd Los Angeles CA Card 5850	-202.50	743.03
11/26	Non-Chase ATM Withdraw 11/25 900 S Broadway Los Angeles CA Card 5850	-202.50	540.53
11/26	Card Purchase With Pin 11/25 Jasons On Broadway Los Angeles CA Card 5850	-22.77	517.76
11/26	Card Purchase 11/26 Sq *Gallery ,Arthouse, Los Angeles CA Card 5850	-13.00	504.76
11/26	Card Purchase 11/26 Sq *Gallery ,Arthouse, Los Angeles CA Card 5850	-39.00	465.76
11/26	Card Purchase With Pin 11/26 Jasons On Broadway Los Angeles CA Card 5850	-46.69	419.07
11/26	Recurring Card Purchase 11/25 Spotify USA 646-8375380 NY Card 5850	-14.99	404.08
11/26	Non-Chase ATM Fee-With	-2.50	401.58
11/26	Non-Chase ATM Fee-With	-2.50	399.08
11/26	Non-Chase ATM Fee-With	-2.50	396.58
11/27	Card Purchase 11/26 Postmates Shake Shack 8778877815 CA Card 5850	-60.02	336.56
11/27	Card Purchase 11/26 Lyft *Ride Sun 7Am Lyft.Com CA Card 5850	-57.92	278.64
11/27	Card Purchase 11/26 Lyft *Ride Mon 1Am Lyft.Com CA Card 5850	-5.80	272.84
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I DAI	NSACTION DETAIL (continued)		
DATE	DESCRIPTION	AMOUNT	BALANCE
11/27	Card Purchase 11/26 Lyft *Ride Mon 4Am Lyft.Com CA Card 58		267.04
11/28	Card Purchase 11/27 Lyft *Ride Mon 6Am Lyft.Com CA Card 58		260.37
11/28	Card Purchase 11/27 Apl*Itunes.Com/Bill 800-275-2273 CA Card 5850	-4.99	255.38
11/28	Card Purchase With Pin 11/28 7-Eleven Long Beach CA Card 5850	-90.16	165.22
11/29	Card Purchase 11/27 Sura Korean Restaurant Long Beach CA Ca 5850	ard -72.00	93.22
11/29	Card Purchase 11/28 Hyatt Regency Lng Bch F Long Beach CA C 5850	Card -10.00	83.22
11/29	Card Purchase 11/28 Moo.Com Www Moo Com RI Card 5850	-47.49	35.73
11/29	Card Purchase 11/28 Hyatt Regency Lng Bch F Long Beach CA C 5850	Card -10.00	25.73
11/29	Card Purchase 11/28 Hyatt Regency Lng Bch F Long Beach CA C 5850	Card -20.00	5.73
11/30	Online Transfer From Chk7437 Transaction#: 7712822645	1,000.00	1,005.73
11/30	Card Purchase 11/28 The Pikeparkingstructur Long Beach CA Ca 5850		990.73
11/30	Card Purchase With Pin 11/30 Costco Whse #0424 Signal Hill CA Card 5850	-4.75	985.98
11/30	Card Purchase With Pin 11/30 Costco Whse #0424 Signal Hill CA Card 5850	-406.11	579.87
12/03	Card Purchase 12/02 Google *Gsuite_Neofo Cc@Google.Com C/ Card 5850	<b>4</b> -40.00	539.87
12/03	Card Purchase 12/02 Sq *Illiaknss@Gmail.Com Sylmar CA Card 5850	-41.40	498.47
12/03	Card Purchase With Pin 12/03 Barbara W Barbara Wort Glendale CA C 5850	ard -12.15	486.32
12/03	Recurring Card Purchase 12/01 Figma Monthly Renewa Httpswww.Figm Card 5850	CA -75.00	411.32
12/03	Recurring Card Purchase 12/01 Figma Monthly Renewa Httpswww.Figm Card 5850	CA -75.00	336.32
12/04	Card Purchase 12/03 Lyft *Ride Sun 6Am Lyft.Com CA Card 585		294.96
12/04	Card Purchase 12/03 Lyft *Ride Mon 11Am Lyft.Com CA Card 5		250.95
12/04	Card Purchase 12/03 Thai Rama Glendale CA Card 5850	-33 00	217.95
12/04	Card Purchase 12/03 Lyft *Ride Mon 3Pm Lyft.Com CA Card 58		209.79
12/04 	Recurring Card Purchase 12/03 Dnh*Godaddy.Com 480-5058855 AZ Ca 5850		185.82
12/05	Card Purchase 12/03 Zamba Burbank CA Card 5850	-5.42	180.40
12/05	Card Purchase 12/03 Lyft *Ride Mon 7Pm Lyft.Com CA Card 58		172.51
12/05	Card Purchase With Pin 12/05 7-Eleven Long Beach CA Card 5850	-90.16	82.35
12/06	Online Transfer From Chk7437 Transaction#: 7730012168	1,000.00	1,082.35
12/06	Online Transfer From Chk7437 Transaction#: 7729647198	100.00	1,182.35
12/06	Card Purchase 12/04 Lyft *Ride Mon 7Pm Lyft Com CA Card 58		1,136.13
12/06	Card Purchase 12/04 Lyft *Ride Tue 8Pm Lyft Com CA Card 585		1,130.34
12/06	Card Purchase 12/05 Lyft *Ride Tue 8Pm Lyft.Com CA Card 585		1,093.88
12/06	Card Purchase 12/05 Lyft *Ride Wed 12Am Lyft.Com CA Card 5		1,058.43
12/06 12/06	Card Purchase 12/05 Lyft *Ride Wed 10Am Lyft.Com CA Card 5 Non-Chase ATM Withdraw 12/06 255 South Grand Ave 1 Los Angeles		1,051.97 845.97
12/06	Card 5850 Non-Chase ATM Fee-With	-2.50	843.47
12/08	Card Purchase 12/06 Postmates Tip 8778877815 CA Card 5850	-2.50 -6.00	837.47
12/07	Card Purchase 12/06 Lyft *Ride Wed 4Pm Lyft.Com CA Card 58		831.75
12/07	Card Purchase 12/06 Lyft *Ride Thu 3Am Lyft.Com CA Card 585		799.71
12/07	Recurring Card Purchase 12/06 Github.Com 415-448-6673 CA Card 585		792.71



TRAN	ISACTION DETAIL (continued)		
DATE	DESCRIPTION	AMOUNT	BALANCE
12/07	Recurring Card Purchase 12/06 Apl*Itunes.Com/Bill 800-275-2273 CA Card 5850	-2.99	789.72
12/10	Card Purchase 12/07 Postmates E9321 P B L 8778877815 CA Card 5850	-30.71	759.01
12/10	Card Purchase 12/07 Tfi*Ticketfly Events 877-435-9849 CA Card 5850	-20.20	738.81
12/10	Card Purchase 12/07 Lyft *Ride Thu 3Pm Lyft.Com CA Card 5850	-40 94	697.87
12/10	Card Purchase 12/08 Tfi*Ticketfly Events 877-435-9849 CA Card 5850	-50.70	647.17
12/10	Card Purchase 12/08 Portfolio Coffeehouse Long Beach CA Card 5850	-40.00	607.17
12/10	Card Purchase 12/09 Lyft *Ride Sat 10Pm Lyft Com CA Card 5850	-37.14	570.03
12/10	Card Purchase 12/09 Blast Ticketing Www. Viablast. CA Card 5850	-103.50	466.53
12/10	Non-Chase ATM Withdraw 12/09 3110 E Willow Signal Hill CA Card 5850	-123 95	342.58
12/10	Non-Chase ATM Fee-With	-2.50	340.08
12/10	Monthly Service Fee	-12.00	328.08
	Ending Balance		\$328.08

### 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 direct deposits totaling \$500.00 or more. (You did not have a direct deposit this statement period)

One of our bankers can help you set up direct deposit in just a few minutes.

- <u>OR</u>, keep a minimum daily balance in this checking account of \$1,500.00 or more.
   (Your minimum daily balance was \$5.73)
- <u>OR</u>, keep an average daily balance of qualifying linked deposits and investments of \$5,000.00 or more.
   (Your average daily balance of qualifying linked deposits and investments was \$738.74)

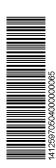
Talk to a banker about transferring your balances to Chase today!

Stop in today and explore all Chase has to offer.

### **OVERDRAFT AND RETURNED ITEM FEE SUMMARY**

	Total for This Period	Total Year-to-date
Total Overdraft Fees *	\$.00	\$729.00
Total Returned Item Fees	\$.00	\$34.00

<sup>\*</sup> Total Overdraft Fees includes Insufficient Funds Fees, and Extended Overdraft Fees





## **CHASE COLLEGE CHECKING**

REI WATANABE

Account Number: 000000876337437

HISAYOSHI WATANABE

## **CHECKING SUMMARY**

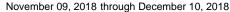
	AMOUNT
Beginning Balance	\$1,226.84
Deposits and Additions	22,500.00
Electronic Withdrawals	-10,326.94
Ending Balance	\$13,399.90

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

TRANSACTION DETAI	L
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DATE	DESCRIPTION	AMOUNT	BALANCE
	Beginning Balance		\$1,226.84
11/13	Online Transfer From Chk1183 Transaction#: 7661936356	400.00	1,626.84
11/13	Online Transfer From Chk1183 Transaction#: 7657744425	100.00	1,726.84
11/13	11/10 Online Transfer To Chk1183 Transaction#: 7654353908	-200.00	1,526.84
11/13	11/10 Online Transfer To Chk1183 Transaction#: 7655458011	-500.00	1,026.84
11/13	11/11 Online Transfer To Chk1183 Transaction#: 7657311150	-100.00	926.84
11/13	11/11 Online Transfer To Chk1183 Transaction#: 7657540663	-200.00	726.84
11/13	11/11 Online Transfer To Chk1183 Transaction#: 7657741960	-100.00	626.84
11/13	Venmo Payment 1491981429 Web ID: 3264681992	-460.00	166.84
11/13	Venmo Payment 1491985344 Web ID: 3264681992	-90.00	76.84
11/14	Online Transfer From Chk1183 Transaction#: 7665537371	10,000.00	10,076.84
11/14	Venmo Payment 1496672920 Web ID: 3264681992	-192.00	9,884.84
11/16	11/16 Online Transfer To Chk1183 Transaction#: 7672918735	-500.00	9,384.84
11/16	Quickpay With Zelle Payment To Elizabeth J. Chun Jpm188678045	-1,017.20	8,367.64
11/16	Fedloanservicing Stdnt Loan 6MT7Hg52Ou1 Web ID: 9102000802	-100.00	8,267.64
11/19	Venmo Payment 1506273850 Web ID: 3264681992	-233.31	8,034.33
11/21	11/21 Online Transfer To Chk1183 Transaction#: 7686184923	-1,000.00	7,034.33
11/26	11/25 Online Transfer To Chk1183 Transaction#: 7694757202	-1,000.00	6,034.33
11/26	Venmo Payment 1528111963 Web   D: 3264681992	-150.00	5,884.33
11/29	Venmo Payment 1535569480 Web   D: 3264681992	-550.00	5,334.33
11/30	11/30 Online Transfer To Chk1183 Transaction#: 7712822645	-1,000.00	4,334.33
12/03	Venmo Payment 1542525503 Web   D: 3264681992	-950.00	3,384.33
12/03	Venmo Payment 1543314023 Web   D: 3264681992	-562.00	2,822.33
12/03	Venmo Payment 1546736049 Web   D: 3264681992	-100.00	2,722.33
12/05	Navi Ed Serv Pp Studntloan PPD ID: 9102001101	-92.43	2,629.90
12/06	Devcool Incorpor Direct Dep PPD ID: 9111111101	12,000.00	14,629.90
12/06	12/06 Online Transfer To Chk1183 Transaction#: 7729647198	-100.00	14,529.90
12/06	12/06 Online Transfer To Chk1183 Transaction#: 7730012168	-1,000.00	13,529.90
12/10	Venmo Payment 1569566065 Web ID: 3264681992	-130.00	13,399.90
	Ending Relence		\$13 300 00

Ending Balance \$13,399.90





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.

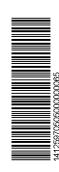
For personal accounts only: We must hear from you no later than 60 days after we sent you the FIRST statement on which the problem or error

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





### 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 SM Checking accounts, we waive the Insufficient Funds and Returned Item fees if you've had four or fewer Insufficient Funds or Returned Item occurrences in the past 12 months.
- For Chase Private Client Checking SM 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 anytime at 1-800-935-9935 (or collect at 1-713-262-1679 if outside the U.S.), or visit a Chase branch.