



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

August 21, 2024 through September 20, 2024

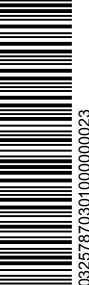
Account Number: 000000757039588

## 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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BLAKE COPPENS  
OR MARINA COPPENS  
2365 NE 214TH ST  
MIAMI FL 33180-1068



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## We're updating our Deposit Account Agreement, including the Arbitration section

On November 17, 2024, we're updating section *X. Arbitration; Resolving Disputes* in the Deposit Account Agreement. We've included excerpts of the more significant updates at the end of this statement. The Arbitration section explains how potential disputes and claims are handled between us. **You can opt out of arbitration any time before January 16, 2025, by calling us at 1-800-935-9935.**

You can view the full updated section in the Deposit Account Agreement which will be available on November 17 at [chase.com/disclosures](https://chase.com/disclosures) or by visiting a branch. The new agreement will include these changes as well as any additional updates occurring at this time.

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

## CHECKING SUMMARY

Chase Total Checking

	AMOUNT
<b>Beginning Balance</b>	<b>\$57,926.79</b>
Deposits and Additions	2,333.01
ATM & Debit Card Withdrawals	-433.65
Electronic Withdrawals	-1,829.84
<b>Ending Balance</b>	<b>\$57,996.31</b>

## TRANSACTION DETAIL

DATE	DESCRIPTION	AMOUNT	BALANCE
	<b>Beginning Balance</b>		<b>\$57,926.79</b>
08/21	Venmo Cashout PPD ID: 5264681992	<b>40.00</b>	57,966.79
08/22	Card Purchase 08/22 Lyft *2 Rides 08-2 Help.Lyft.Com CA Card 6896	-36.54	57,930.25
08/23	Card Purchase With Pin 08/23 Uber *Trip San Francisco CA Card 6896	-8.42	57,921.83
08/26	Recurring Card Purchase 08/23 Apple.Com/Bill 866-712-7753 CA Card 6896	-0.99	57,920.84
08/27	Card Purchase With Pin 08/27 Ubr* Pending.Uber.CO San Francisco CA Card 6896	-33.28	57,887.56
08/27	Card Purchase With Pin 08/27 Ubr* Pending.Uber.CO San Francisco CA Card 6896	-7.91	57,879.65
08/28	Recurring Card Purchase 08/27 Google *Youtube Tv G.CO/Helppay# CA Card 6896	-101.80	57,777.85
08/28	Recurring Card Purchase 08/28 Chegg *Order 855-440-1323 CA Card 6896	-15.95	57,761.90



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**TRANSACTION DETAIL** (continued)

DATE	DESCRIPTION	AMOUNT	BALANCE
08/29	Card Purchase 08/29 Lyft *2 Rides 08-2 Help.Lyft.Com CA Card 6896	-32.74	57,729.16
08/30	Recurring Card Purchase 08/30 Spotify USA 877-7781161 NY Card 6896	-6.78	57,722.38
09/03	Card Purchase 09/01 Lyft *2 Rides 08-3 Help.Lyft.Com CA Card 6896	-36.70	57,685.68
09/03	Zelle Payment To Aaron Jpm99An0Tnhz	-67.00	57,618.68
09/03	Zelle Payment To Aaron Jpm99An0Yeui	-5.00	57,613.68
09/03	Card Purchase With Pin 09/03 Uber *Trip San Francisco CA Card 6896	-21.99	57,591.69
09/03	Card Purchase With Pin 09/03 Ubr* Pending.Uber.CO San Francisco CA Card 6896	-20.92	57,570.77
09/04	Payment Received 09/04 Cash App*Blake Coppe San Francisco CA Card 6896	125.00	57,695.77
09/05	Zelle Payment To Mukul 21964496113	-8.00	57,687.77
09/09	University of FL EDI Pymnts Sf0000574462 CCD ID: 7596002052	1,238.01	58,925.78
09/09	Card Purchase 09/08 Lyft *3 Rides 09-0 Help.Lyft.Com CA Card 6896	-49.14	58,876.64
09/10	Card Purchase With Pin 09/10 Uber *Trip San Francisco CA Card 6896	-17.93	58,858.71
09/11	Card Purchase 09/11 Lyft *1 Ride 09-09 Help.Lyft.Com CA Card 6896	-10.95	58,847.76
09/12	Card Purchase 09/12 Lyft *1 Ride 09-10 Help.Lyft.Com CA Card 6896	-18.67	58,829.09
09/12	Zelle Payment To Nick Oceanview 22030322408	-40.00	58,789.09
09/12	Zelle Payment To Aaron Jpm99Ankkv5F	-50.00	58,739.09
09/13	University of FL EDI Pymnts Sf0000591997 CCD ID: 7596002052	930.00	59,669.09
09/13	Card Purchase With Pin 09/12 Ubr* Pending.Uber.CO San Francisco CA Card 6896	-12.94	59,656.15
09/13	09/13 Payment To Chase Card Ending IN 8356	-1,114.43	58,541.72
09/13	09/13 Payment To Chase Card Ending IN 1134	-545.41	57,996.31
Ending Balance			<b>\$57,996.31</b>

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 \$2,333.01. 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 \$57,570.77)
- **OR, 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 \$57,970.46)



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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.

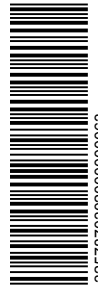
We will investigate your complaint and will correct any error promptly. If we take more than 10 business days (or 20 business days for new accounts) to do this, we will credit your account for the amount you think is in error so that you will have use of the money during the time it takes us to complete 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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**The following are excerpts of the more significant updates to *Section X. Arbitration; Resolving Disputes* to be published November 17, 2024:**

- **What claims or disputes subject to arbitration?:**

Claims or disputed factual or legal issues that arise out of or relate in any way to any aspect of our relationship or interactions with each other, including but not limited to your deposit account, transactions involving your deposit account, whether actual, potential, canceled, or other transactions, any product, service, or agreement with us, or interactions of any kind with Chase employees are subject to arbitration.

- **Can I (customer) cancel or opt out of this agreement to arbitrate?:**

You have the right to opt out of this agreement to arbitrate if you tell us within sixty (60) days of opening your account, or by January 16, 2025, whichever is later. The exclusive way to opt out is by calling us at 1-800-935-9935. Any other method, form, or means of opting out will be treated as invalid or ineffective. Requests to opt out made more than sixty (60) days after opening your account or by January 16, 2025, whichever is later, will be invalid.

- **Does arbitration apply to Claims involving third parties?:**

For purposes of arbitration, "you" includes any person who is listed on your account or claims a right or interest in your account, and "we" and "us" includes JPMorgan Chase Bank, N.A., all its affiliates, third-party beneficiaries of this agreement and all third parties who are regarded as agents or representatives of ours in connection with a Claim.

- **How does arbitration work?:**

Arbitration between us shall be administered by the American Arbitration Association ("AAA"), which will apply its Consumer Arbitration Rules in effect at the time the arbitration is commenced and the Mass Arbitration Supplementary Rules to mass arbitration matters. A single arbitrator shall conduct proceedings under the Consumer Arbitration Rules, and a Process Arbitrator and single Merits Arbitrator shall conduct each mass arbitration case. The Parties agree that, upon motion by either of us, the arbitrator or Merits Arbitrator shall have the power to decide dispositive issues of law prior to hearing, consistent with Federal Rules of Civil Procedure 12 and 56. All pleadings, information and documents exchanged, and the arbitrator's ruling shall be treated as confidential and have no precedential value. However, if either Party seeks to confirm the arbitrator's decision in court, the Parties agree that the documents necessary for such confirmation need not be filed under seal.

**Who will pay for costs?:**

Each Party will be responsible for the arbitration costs as allocated by the applicable AAA rules ([www.adr.org](http://www.adr.org)). However, except for claims filed as part of a mass arbitration, if the arbitrator ultimately rules in your favor, you will be entitled to reimbursement by Chase for all fees you paid to the AAA.

**NEW SECTION: What about mass arbitration matters?:**

You agree that these additional requirements ("Mass Arbitration Procedures") shall apply to your Claim if it is filed as part of a "mass arbitration," which means twenty-five (25) or more arbitration claims involving the same or similar subject matter and/or issues of law or fact, and where representation of all claimants is the same or coordinated across the cases. You agree to these procedures even though they may delay the arbitration of your individual claim. If at any point you are unsatisfied with the speed by which your matter is proceeding, you are free to withdraw your arbitration demand and proceed in small claims court if the Claim is in that court's jurisdiction and proceeds on an individual basis.

**1. Mass Arbitration Filing Requirements:**

In addition to the requirements set forth in the AAA Mass Arbitration Supplementary Rules, you agree that upon commencing a case with the AAA, you will provide your name, full Chase account number, mailing address, telephone number, email address, a factual description of every disputed transaction for which you seek compensation (date, amount, and transaction type) and/or event (date, location, and individuals involved), explanation of the basis of your Claim, an itemized calculation of all alleged damages, and, if represented by counsel, a signed statement authorizing us to share information regarding your account and the Claim with them. You agree and understand that failure to provide this information may result in dismissal of your Claim, though you have the right to refile once you provide the information described in the previous sentence.

**2. Process Arbitrator Appointment:**

You and Chase agree that before an arbitrator is assigned to determine the merit of your claim, a "Process Arbitrator" will be appointed. The Process Arbitrator will have the authority to ensure these Mass Arbitration Procedures and the AAA rules are followed. The Parties agree that the Process Arbitrator will be selected by the process set forth in AAA Mass Arbitration Supplementary Rule MA-7(a). In short, each Party will receive a list of proposed Process Arbitrators provided by the AAA and will meet and confer to identify a mutually-agreeable candidate. If the Parties cannot agree, they will submit their preferences to the AAA, and the AAA will select a Process Arbitrator.

**3. Matters To Be Decided by a Process Arbitrator:**

In addition to the authority outlined in AAA Mass Arbitration Supplementary Rules, the parties agree that the Process Arbitrator shall be empowered to resolve any dispute regarding whether your Claim should be dismissed because, for example, you failed to comply with the Mass Arbitration Filing Requirements, any other requirements outlined in this agreement, or any other reason. You agree that if the Process Arbitrator finds you failed to comply with any requirement, your claim will be dismissed, without prejudice to refiling once the deficiencies are remedied. The Process Arbitrator will also have the power to decide whether, based on the information submitted in the Mass Arbitration Filing Requirements, other threshold eligibility issues for your case to proceed, including but not limited to whether you had an account at Chase, experienced the transaction, fee, or event at issue, or otherwise cannot pursue the claim due to a clear legal or factual deficiency, and to dismiss your claim as appropriate. The Process Arbitrator shall have the power to determine whether or not a given dispute regarding these Mass Arbitration Filing Requirements and/or Procedures are within their jurisdiction. The Process Arbitrator shall be authorized to afford any relief or impose any sanctions available under Federal Rule of Civil Procedure 11, 28 U.S.C. § 1927, or any applicable state law.

**4. Mass Arbitration Procedures:**

Following the resolution of any disputes within the jurisdiction of the Process Arbitrator, if any, counsel for the claimants and counsel for Chase shall each select fifteen (15) cases (per side) to proceed first in individual arbitration proceedings on the merits of each claim. Unless the Parties otherwise agree, in no event shall any individual Merits Arbitrator be assigned more than three (3) cases. No AAA per case fee shall be assessed in connection with any case until they are selected to proceed to individual arbitration proceedings as part of the process identified in this section. The Parties agree that each side shall have the right to have fifteen (15) cases of their choosing proceed to final hearing before the process described in this section moves forward. After the first thirty (30) cases are resolved, counsel will meet and confer regarding ways to improve the efficiency of the proceedings, including whether to mediate or change the number of cases filed in each stage. If the Parties are unable to resolve the remaining cases after the conclusion of the initial thirty (30) proceedings and conferring in good faith, each side shall select another fifteen (15) cases (per side) to proceed to individual arbitration proceedings. Each of these thirty (30) cases shall be assigned to a different Merits Arbitrator, though if the Parties otherwise agree, a single Merits Arbitrator may be assigned up to three (3) cases. No AAA per case fee shall be assessed in connection with the remaining cases until they are selected to proceed to individual arbitration proceedings as part of the process identified in this section. After this second set of thirty (30) cases are resolved, counsel will again meet and confer regarding ways to improve the efficiency of the proceedings, including whether to mediate or change the number of cases filed in each stage. If the Parties do not reach a global resolution after the second set of cases are resolved, on either Party's motion, the Process Arbitrator can decide to expedite the proceedings by forgoing more rounds of case selection and instead assigning Merits Arbitrators to all of the remaining cases at once. If no motion is made, this Mass Arbitration Procedure shall continue with thirty (30) cases in each set of proceedings, consistent with the parameters identified above. You and Chase agree to engage in these Mass Arbitration Procedures in good faith, which includes an agreement to pay the Parties' respective case fee if your case is selected. Any dispute regarding any aspect of the specific Mass Arbitration Procedures outlined in this section shall be resolved by the Process Arbitrator.

**5. Interpretation and Enforcement of Mass Arbitration Provision:**

Any dispute regarding the interpretation or enforcement of these mass arbitration procedures shall be decided by the Process Arbitrator or, in cases that have been released to merits proceedings, the Merits Arbitrator. Their decisions regarding the mass arbitrations process and procedures shall be considered interlocutory in nature and not subject to immediate judicial review. If any terms of these Mass Arbitration Procedures are found to be legally unenforceable for any reason, then the proceedings shall otherwise continue in arbitration in accordance with AAA's Mass Arbitration Supplementary rules.



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