



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

November 09, 2018 through December 10, 2018

Account Number: **000000779850353**

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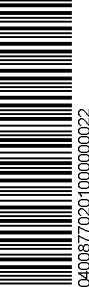
**CUSTOMER SERVICE INFORMATION**

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

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AARON KATZ  
OR RIVKY PERL  
2105 57TH ST APT 3  
BROOKLYN NY 11204-2010



## **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](http://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](http://chase.com/overdraft-services).

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



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**CHECKING SUMMARY**

Chase College Checking

	AMOUNT
<b>Beginning Balance</b>	<b>\$29,276.91</b>
Deposits and Additions	14,905.10
Checks Paid	-14,422.33
Electronic Withdrawals	-21,880.18
<b>Ending Balance</b>	<b>\$7,879.50</b>

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

**DEPOSITS AND ADDITIONS**

DATE	DESCRIPTION		AMOUNT
11/09	South Avenue War Payroll	PPD ID: 1113083030	\$1,315.48
11/09	South Avenue War Payroll	PPD ID: 1113083030	932.14
11/13	Quickpay With Zelle Payment From S&R Electric & Contracting Corp. 7656163716		250.00
11/13	Quickpay With Zelle Payment From Chananye Kizelnik 7660055376		100.00
11/16	South Avenue War Payroll	PPD ID: 1113083030	1,315.48
11/16	South Avenue War Payroll	PPD ID: 1113083030	932.14
11/23	South Avenue War Payroll	PPD ID: 1113083030	1,315.48
11/23	South Avenue War Payroll	PPD ID: 1113083030	932.14
11/28	Quickpay With Zelle Payment From Solomon Lebovits 7701704702		3.00
11/30	South Avenue War Payroll	PPD ID: 1113083030	1,315.48
11/30	South Avenue War Payroll	PPD ID: 1113083030	932.14
12/03	Quickpay With Zelle Payment From Aron Perl 7719520755		22.00
12/05	Remote Online Deposit	1	2,747.00
12/05	Remote Online Deposit	1	545.00
12/07	South Avenue War Payroll	PPD ID: 1113083030	1,315.48
12/07	South Avenue War Payroll	PPD ID: 1113083030	932.14
<b>Total Deposits and Additions</b>			<b>\$14,905.10</b>

**CHECKS PAID**

CHECK NO.	DESCRIPTION	DATE PAID	AMOUNT
375 ^		11/27	\$1,000.00
376 ^		11/21	283.00
377 ^		12/05	150.00
378 ^		11/27	250.00
379 ^		11/15	150.00
380 ^		11/23	500.00
381 ^		11/23	250.00
437 * ^		11/29	11,500.00
438 ^		12/06	38.23
439 ^		12/06	301.10
<b>Total Checks Paid</b>			<b>\$14,422.33</b>

If you see a description in the Checks Paid section, it means that we received only electronic information about the check, not the original or an image of the check. As a result, we're not able to return the check to you or show you an image.

\* All of your recent checks may not be on this statement, either because they haven't cleared yet or they were listed on one of your previous statements.

^ An image of this check may be available for you to view on Chase.com.



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## ELECTRONIC WITHDRAWALS

DATE	DESCRIPTION	AMOUNT
11/14	Quickpay With Zelle Payment To Volvi Shwartz 7665444385	\$100.00
11/21	American Express ACH Pmt W3150 Web ID: 2005032111	8,779.19
11/23	Optimum 7836 Cable Pmnt PPD ID: 9078360001	156.99
11/26	11/25 Payment To Chase Card Ending IN 5513	1,200.00
11/26	11/25 Payment To Chase Card Ending IN 0816	2,500.00
11/26	11/26 Payment To Chase Card Ending IN 0816	1,200.00
11/27	Quickpay With Zelle Payment To Volvi Shwartz 7699603730	100.00
11/27	Quickpay With Zelle Payment To Charlie 7701610797	175.00
11/27	Con Ed of NY Intell Ck PPD ID: 2462467002	779.33
11/28	Quickpay With Zelle Payment To Charlie 7704130364	301.96
12/03	Quickpay With Zelle Payment To Charlie 7722357053	1,680.00
12/03	Central Loan Adm Loan Paymt 0076982669 Web ID: 9Drafting	3,684.37
12/05	National Grid NY Utilitypay 02056755451 Tel ID: 9177976001	23.34
12/10	12/10 Payment To Chase Card Ending IN 5513	1,200.00
<b>Total Electronic Withdrawals</b>		<b>\$21,880.18</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:

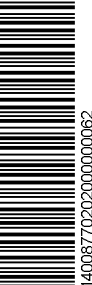
- Your name and account number
- The dollar amount of the suspected error
- A description of the error or transfer you are unsure of, why you believe it is an error, or why you need more information.

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 you've had four or fewer Insufficient Funds or Returned Item occurrences 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](https://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.