



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

September 10, 2020 through October 08, 2020

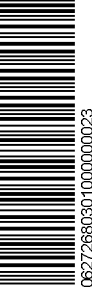
Primary Account: **000000779850353**

00627268 DRE 802 219 28320 NNNNNNNNNN 1 000000000 06 0000

AARON KATZ  
OR RIVKY PERL  
2105 57TH ST APT 3  
BROOKLYN NY 11204-2078

## CUSTOMER SERVICE INFORMATION

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>



## Good news — We're including more deposit options to help meet monthly service fee waiver requirements for Chase Total<sup>®</sup> Checking, Chase College Checking<sup>SM</sup>, and Chase Checking<sup>SM</sup> accounts

Beginning September 13, we'll automatically include additional electronic deposit payments to waive the monthly service fee. This includes payroll deposits that many independent or freelance employees (ride-sharing services, restaurant delivery services, etc.) receive through the Real Time Payment network or third-party services that facilitate payments to your debit card using the Visa<sup>®</sup> or Mastercard<sup>®</sup> network. If you have questions, please call the number at the top of your statement or review the Additional Banking Services and Fees disclosure at [chase.com/disclosures](https://chase.com/disclosures) for specific requirements for your account.

## We'll no longer offer the Visa Benefits Package on Chase debit cards

Effective December 1, 2020, we'll no longer offer the Visa Benefits Package (such as Concierge Services and Purchase Security) on eligible Chase debit cards. This doesn't affect any benefit packages on Chase credit cards. Benefits you may have with this package will remain in effect for eligible purchases made prior to December 1.

## 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. As a reminder, overdraft services are not available for Chase Secure Checking<sup>SM</sup> or Chase First Checking<sup>SM</sup>. Our Standard Overdraft Practice and Chase Debit Card Coverage<sup>SM</sup> are not available for Chase High School Checking<sup>SM</sup>.

We're changing when we waive overdraft fees for Chase Private Client Checking<sup>SM</sup> accounts. Please see the last page of this statement for more information.

If you have questions, please visit [chase.com/overdraft](https://chase.com/overdraft) or call us at the number on your statement. We accept operator relay calls.

## CONSOLIDATED BALANCE SUMMARY

### ASSETS

#### Checking & Savings

	ACCOUNT	BEGINNING BALANCE THIS PERIOD	ENDING BALANCE THIS PERIOD
Chase College Checking	000000779850353	\$40,668.15	\$53,845.05
Chase Total Checking	000000375821672	1,714.84	1,484.84
<b>Total</b>		<b>\$42,382.99</b>	<b>\$55,329.89</b>



September 10, 2020 through October 08, 2020

Primary Account: **000000779850353**

## CONSOLIDATED BALANCE SUMMARY *(continued)*

TOTAL ASSETS	\$42,382.99	\$55,329.89
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## CHASE COLLEGE CHECKING

AARON KATZ

Account Number: 000000779850353

OR RIVKY PERL

## CHECKING SUMMARY

	AMOUNT
Beginning Balance	\$40,668.15
Deposits and Additions	23,395.91
Checks Paid	-1,644.00
Electronic Withdrawals	-8,575.01
Ending Balance	\$53,845.05

## DEPOSITS AND ADDITIONS

DATE	DESCRIPTION	AMOUNT
09/11	Quickpay With Zelle Payment From Lipa Brach 10276670708	\$2,000.00
09/11	South Avenue War Payroll PPD ID: 1113083030	1,639.77
09/11	South Avenue War Payroll PPD ID: 1113083030	1,639.77
09/14	Remote Online Deposit 1	1,000.00
09/14	Remote Online Deposit 1	61.25
09/14	Quickpay With Zelle Payment From Lipa Brach 10284070828	2,000.00
09/14	Quickpay With Zelle Payment From Moishe Katz 10102565423	600.00
09/15	Quickpay With Zelle Payment From Lipa Brach 10291842276	2,000.00
09/18	South Avenue War Payroll PPD ID: 1113083030	1,643.27
09/18	South Avenue War Payroll PPD ID: 1113083030	1,639.77
09/25	South Avenue War Payroll PPD ID: 1113083030	1,646.27
09/25	South Avenue War Payroll PPD ID: 1113083030	1,639.77
10/01	Quickpay With Zelle Payment From Nuta Katz 10214512909	600.00
10/02	South Avenue War Payroll PPD ID: 1113083030	1,646.27
10/02	South Avenue War Payroll PPD ID: 1113083030	1,639.77
10/07	Quickpay With Zelle Payment From Lipa Brach 10422878508	2,000.00
Total Deposits and Additions		\$23,395.91



September 10, 2020 through October 08, 2020

Primary Account: 000000779850353

**CHECKS PAID**

CHECK NO.	DESCRIPTION	DATE PAID	AMOUNT
112 ^	09/29	09/29	\$1,536.00
113 ^		10/05	108.00

**Total Checks Paid** **\$1,644.00**

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.

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

**ELECTRONIC WITHDRAWALS**

DATE	DESCRIPTION	AMOUNT
09/14	Quickpay With Zelle Payment To Chabad Columbia Jpm434925468	\$1,000.00
09/15	Quickpay With Zelle Payment To Orlando Truck 10294278942	360.00
09/15	Quickpay With Zelle Payment To Orlando Truck 10294739512	90.00
09/15	Quickpay With Zelle Payment To Chabad Orlando 10295875860	25.00
09/15	Chase Credit Crd Autopay PPD ID: 4760039224	1,000.00
09/16	Quickpay With Zelle Payment To Rivky Perl 10300978479	34.49
09/23	Optimum 7836 Cable Pmnt PPD ID: 9078360001	71.64
09/24	Quickpay With Zelle Payment To Moish 10346506795	20.00
09/24	Robinhood Funds 982046294 Web ID: 1464364776	1,000.00
09/25	Robinhood Funds 982046294 Web ID: 1464364776	1,000.00
10/01	Central Loan Adm Loan Paymt 0076982669 Web ID: 9Drafting	3,698.16
10/05	American Express ACH Pmt A6164 Web ID: 9493560001	21.72
10/07	Quickpay With Zelle Payment To Delicious Orlando Food Jpm448936395	254.00

**Total Electronic Withdrawals** **\$8,575.01**

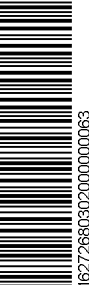
**CHASE TOTAL CHECKING**

AARON KATZ

Account Number: 000000375821672

**CHECKING SUMMARY**

	AMOUNT
Beginning Balance	\$1,714.84
Checks Paid	-218.00
Fees	-12.00
Ending Balance	\$1,484.84





September 10, 2020 through October 08, 2020

Primary Account: **000000779850353**

## CHECKS PAID

CHECK NO.	DESCRIPTION	DATE PAID	AMOUNT
193 ^		09/10	\$117.00
194 ^		09/25	101.00
<b>Total Checks Paid</b>			<b>\$218.00</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.

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## FEES

DATE	DESCRIPTION	AMOUNT
10/08	Monthly Service Fee	\$12.00
<b>Total Fees</b>		<b>\$12.00</b>

### 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 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)
- **OR, keep a balance at the beginning of each day of \$1,500.00 or more in this account.**  
(Your balance at the beginning of each day was \$1,496.84)
- **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 \$1,556.59)

*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 (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



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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:

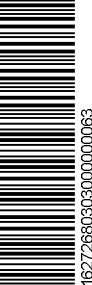
- If we pay an item, we'll charge you a \$34 Insufficient Funds Fee per item. This fee is not charged if your account balance at the end of the business day is overdrawn by \$5 or less, or for items that are \$5 or less.
- We won't charge more than three Insufficient Funds Fees per day, for a total of \$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 item(s) are presented or withdrawal request(s) are made against an account with insufficient funds on four or fewer business days during the current and prior 12 statement periods.
- For Chase Private Client Checking<sup>SM</sup> accounts, we waive the Chase overdraft fees.
  - o Effective November 8, we waive the Insufficient Funds and Returned Item fees if item(s) are presented or withdrawal request(s) are made against an account with insufficient funds on four or fewer business days during the current and prior 12 statement periods.

- **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 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.





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