

**FILED**  
OCT 17 2024  
TRACIA A. GANTS  
LINCOLN COUNTY CLERK

**Superior Court of Washington, County of Lincoln**

In re:

Petitioner:

JUDITH KUENNIGER-GUINN

And Respondent:

WILLIAM KUENNIGER

No. 24-3-00791-22

Sealed Financial Source Documents  
(Cover Sheet)

(SEALFN)

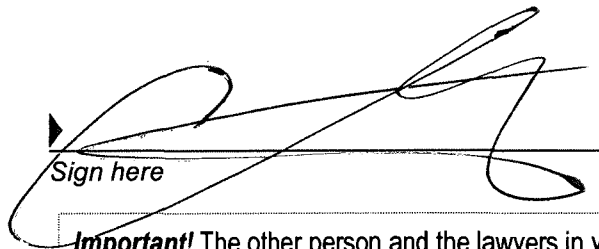
Clerk's action required.

*For use in Family Law and Guardianship cases.*

**Sealed Financial Source Documents  
(Cover Sheet)**

Petitioner's Bank Statements – January 2024 through August 2024

Submitted by: Attorney for Petitioner

  
Sign here

Mason J. Maxey #56935  
Print name (if lawyer, also provide WSBA #)

**Important!** The other person and the lawyers in your case can see your sealed documents. If you need to keep your address information private for safety reasons, you may cross out or delete your address information.



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

January 06, 2024 through February 06, 2024

Account Number: 000000936518221

**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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JUDITH A GUINN  
 34864 SILVERSPRINGS PL  
 MURRIETA CA 92563-8429



06407680101000000021

**CHECKING SUMMARY**

Chase Total Checking

	AMOUNT
<b>Beginning Balance</b>	<b>\$2,246.60</b>
Deposits and Additions	2,465.00
ATM & Debit Card Withdrawals	-1,056.63
Electronic Withdrawals	-310.00
Fees	-3.00
<b>Ending Balance</b>	<b>\$3,341.97</b>

**TRANSACTION DETAIL**

DATE	DESCRIPTION	AMOUNT	BALANCE
	<b>Beginning Balance</b>		<b>\$2,246.60</b>
01/24	SSA Treas 310 Xxsoc Sec PPD ID: 9101036216	<b>465.00</b>	2,711.60
01/29	Card Purchase 01/29 Starbucks 800-782-728 800-782-7282 WA Card 4013	-50.00	2,661.60
01/29	Zelle Payment To Galymzhan Jpm99A8N03Rj	-310.00	2,351.60
01/30	Card Purchase 01/29 Party City 0257 Temecula CA Card 4013	-93.17	2,258.43
01/30	Card Purchase 01/29 Del Taco# 1374 Murrieta CA Card 4013	-38.90	2,219.53
01/31	Card Purchase 01/31 Starbucks 800-782-728 800-782-7282 WA Card 4013	-50.00	2,169.53
01/31	Card Purchase With Pin 01/31 Arco #42614 Ampm Temecula CA Card 4013	-60.90	2,108.63
01/31	Card Purchase With Pin 01/31 Staterbro 30712 Benton Winchester CA Card 4013	-47.64	2,060.99
02/01	Zelle Payment From Breann Allison Adams 19745301083	<b>2,000.00</b>	4,060.99
02/01	Card Purchase 01/30 Europa Village Temecula CA Card 4013	-71.18	3,989.81
02/01	Card Purchase 01/31 Mcdonald's F11347 Murrieta CA Card 4013	-15.63	3,974.18
02/01	Card Purchase 01/31 Fd *CA Dmv 672 Temecula CA Card 4013	-39.00	3,935.18
02/01	Card Purchase 01/31 Fd *CA Dmv 672 *Svc 800-777-0133 CA Card 4013	-0.82	3,934.36
02/01	Card Purchase 01/31 Albertsons #0609 Murrieta CA Card 4013	-84.44	3,849.92
02/02	Non-Chase ATM Withdraw 02/02 45000 Pechanga Pkwy Temecula CA Card 4013	-504.95	3,344.97
02/02	Non-Chase ATM Fee-With	-3.00	3,341.97
	<b>Ending Balance</b>		<b>\$3,341.97</b>



January 06, 2024 through February 06, 2024

Account Number: 000000936518221

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 \$465.00. 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 \$2,060.99)
- **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 \$2,502.91)

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

February 07, 2024 through March 06, 2024  
Account Number: 00000936518221

**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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JUDITH A GUINN  
34864 SILVERSPRINGS PL  
MURRIETA CA 92563-8429



**Introducing Paze<sup>SM</sup> — an easy and secure way to check out online with Chase debit and credit cards**

We'll soon include qualifying Chase debit and credit cards in Paze, a new digital bank wallet used at checkout with participating online businesses, where your card number will never be shared.

Please visit the Paze FAQs at [chase.com/paze](https://chase.com/paze) for more information, including details on eligibility, how Paze works and what to do if you don't want to participate. We'll notify you when your Chase card(s) is ready to use with Paze.

**CHECKING SUMMARY**

Chase Total Checking

	AMOUNT
<b>Beginning Balance</b>	<b>\$3,341.97</b>
Deposits and Additions	6,465.00
ATM & Debit Card Withdrawals	-6,900.91
Electronic Withdrawals	-300.00
Fees	-12.00
<b>Ending Balance</b>	<b>\$2,594.06</b>

**TRANSACTION DETAIL**

DATE	DESCRIPTION	AMOUNT	BALANCE
	<b>Beginning Balance</b>		<b>\$3,341.97</b>
02/09	Card Purchase 02/08 Starbucks 800-782-728 800-782-7282 WA Card 4013	-50.00	3,291.97
02/12	Zelle Payment To Selena Jpm99A9A9Bea	-300.00	2,991.97
02/12	Card Purchase 02/11 Starbucks 800-782-728 800-782-7282 WA Card 4013	-50.00	2,941.97
02/13	Card Purchase With Pin 02/13 Wal-Mart Wal-Mart Sto Murrieta CA Card 4013	-70.00	2,871.97
02/13	Card Purchase W/Cash 02/13 Wal-Mart #2952 Murrieta CA Card 4013 Purchase \$106.52 Cash Back \$100.00	-206.52	2,665.45
02/13	Card Purchase With Pin 02/13 Target T- 27818 Clinto Murrieta CA Card 4013	-515.03	2,150.42
02/14	Card Purchase With Pin 02/14 Staterbros139 25050 Ha Murrieta CA Card 4013	-196.79	1,953.63
02/14	Card Purchase With Pin 02/14 Ubr* Postmates San Francisco CA Card 4013	-94.83	1,858.80



February 07, 2024 through March 06, 2024  
 Account Number: 000000936518221

**TRANSACTION DETAIL** (continued)

DATE	DESCRIPTION	AMOUNT	BALANCE
02/15	Card Purchase 02/14 Starbucks 800-782-728 800-782-7282 WA Card 4013	-50.00	1,808.80
02/15	Card Purchase 02/14 Chevron 0385463 Murrieta CA Card 4013	-70.40	1,738.40
02/16	Zelle Payment From Breann Allison Adams 19888373374	<b>1,500.00</b>	3,238.40
02/20	Card Purchase 02/16 Starbucks 800-782-728 800-782-7282 WA Card 4013	-50.00	3,188.40
02/20	Card Purchase 02/19 Starbucks 800-782-728 800-782-7282 WA Card 4013	-50.00	3,138.40
02/22	Card Purchase 02/21 Starbucks 800-782-728 800-782-7282 WA Card 4013	-50.00	3,088.40
02/22	Card Purchase With Pin 02/22 Petsmart #2410 Menifee CA Card 4013	-169.69	2,918.71
02/22	Card Purchase With Pin 02/22 Good And Healthy Temecula CA Card 4013	-30.02	2,888.69
02/23	Card Purchase With Pin 02/23 Shell Service Station Temecula CA Card 4013	-8.87	2,879.82
02/26	Card Purchase 02/22 Mcdonalds 2280 191-6782353 CA Card 4013	-33.90	2,845.92
02/26	Card Purchase 02/23 Mcdonalds 36267 195-1695130 CA Card 4013	-10.43	2,835.49
02/26	Card Purchase 02/23 Starbucks Store 58218 Murrieta CA Card 4013	-21.65	2,813.84
02/26	Card Purchase 02/23 Sq *Good Vibe Nails Murrieta CA Card 4013	-112.50	2,701.34
02/26	Card Purchase 02/24 Mcdonalds 36267 195-1695130 CA Card 4013	-10.43	2,690.91
02/26	Card Purchase 02/23 Shell Oil10008394024 Temecula CA Card 4013	-76.66	2,614.25
02/26	Card Purchase 02/24 The Emergency Pet Clini Temecula CA Card 4013	-466.19	2,148.06
02/26	Card Purchase With Pin 02/24 Petsmart #2410 Menifee CA Card 4013	-94.23	2,053.83
02/26	Card Purchase With Pin 02/24 Cvs/Pharm 07786--27749 Murrieta CA Card 4013	-57.45	1,996.38
02/26	ATM Withdrawal 02/24 36132 Hidden Springs R Wildomar CA Card 4013	-500.00	1,496.38
02/26	Card Purchase With Pin 02/24 Wal-Mart Store Murrieta CA Card 4013	-70.00	1,426.38
02/26	Card Purchase With Pin 02/24 Ubr* Postmates San Francisco CA Card 4013	-39.20	1,387.18
02/26	Card Purchase 02/25 Uber Eats Help.Uber.Com CA Card 4013	-137.45	1,249.73
02/26	Card Purchase 02/25 Starbucks 800-782-728 800-782-7282 WA Card 4013	-50.00	1,199.73
02/26	Card Purchase 02/25 Sky Zone Temecula Temecula CA Card 4013	-13.04	1,186.69
02/26	Card Purchase 02/26 Sky Zone Temecula Temecula CA Card 4013	-5.21	1,181.48
02/26	Card Purchase 02/25 Riv Court Epay Fine Pm 951-4799400 CA Card 4013	-435.95	745.53
02/27	Card Purchase 02/26 Mcdonalds 18171 195-1296665 CA Card 4013	-20.86	724.67
02/27	Card Purchase 02/26 Amzn Mktp US*Rw4Jd6R Amzn.Com/Bill WA Card 4013	-160.88	563.79
02/27	Card Purchase With Pin 02/27 Petsmart #2410 Menifee CA Card 4013	-59.88	503.91
02/27	Card Purchase With Pin 02/27 Albertsons #060 Murrieta CA Card 4013	-123.36	380.55
02/28	SSA Treas 310 Xxsoc Sec PPD ID: 9101036216	<b>465.00</b>	845.55
02/28	Card Purchase 02/27 Mcdonalds 35763 195-1677057 CA Card 4013	-12.57	832.98
02/28	Card Purchase 02/27 Starbucks 800-782-728 800-782-7282 WA Card 4013	-50.00	782.98
02/28	Card Purchase 02/27 Sq *Jessica Anguiano Murrieta CA Card 4013	-132.25	650.73
02/28	Card Purchase With Pin 02/28 Buddiez Smoke & Vape 2 Murrieta CA Card 4013	-24.47	626.26
02/29	Card Purchase 02/28 Chipotle 3674 Winchester CA Card 4013	-14.92	611.34
03/01	Zelle Payment From Breann Allison Adams 20016913065	<b>3,000.00</b>	3,611.34
03/01	Zelle Payment From Breann Allison Adams 20021833658	<b>1,500.00</b>	5,111.34
03/01	Card Purchase 03/01 Www.Torrid.Com 866-867-7431 CA Card 4013	-602.83	4,508.51



February 07, 2024 through March 06, 2024  
Account Number: 000000936518221

**TRANSACTION DETAIL** (continued)

DATE	DESCRIPTION	AMOUNT	BALANCE
03/04	Card Purchase 03/01 Temecula Valley Ball 800-514-3849 NC Card 4013	-1,036.18	3,472.33
03/04	Recurring Card Purchase 03/01 Hulu 877-8244858 CA Hulu.Com/Bill CA Card 4013	-127.95	3,344.38
03/04	Card Purchase 03/01 Starbucks 800-782-728 800-782-7282 WA Card 4013	-50.00	3,294.38
03/04	Card Purchase 03/01 Starbucks 800-782-728 800-782-7282 WA Card 4013	-50.00	3,244.38
03/04	Card Purchase 03/01 An Adapthealth CO Plymouth Meet PA Card 4013	-128.32	3,116.06
03/04	Card Purchase With Pin 03/02 Buddiez Smoke & Vape 2 Murrieta CA Card 4013	-122.34	2,993.72
03/04	Card Purchase 03/02 Temecula Valley Ball 800-514-3849 NC Card 4013	-128.24	2,865.48
03/04	Card Purchase 03/02 Api Vendmassagechair Murrieta CA Card 4013	-20.00	2,845.48
03/04	Card Purchase 03/03 Api Vendmassagechair Murrieta CA Card 4013	-7.00	2,838.48
03/04	Card Purchase With Pin 03/03 Ubr* Postmates San Francisco CA Card 4013	-71.37	2,767.11
03/04	Card Purchase With Pin 03/04 Staterbro 25050 Hancoc Murrieta CA Card 4013	-22.81	2,744.30
03/06	Card Purchase 03/04 Vips Cafe (Murrieta) 951-3047999 CA Card 4013	-88.24	2,656.06
03/06	Card Purchase 03/05 Starbucks 800-782-728 800-782-7282 WA Card 4013	-50.00	2,606.06
03/06	Monthly Service Fee	-12.00	2,594.06
<b>Ending Balance</b>			<b>\$2,594.06</b>



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**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 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 \$465.00. 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 \$380.55)
- **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 \$2,783.71)

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

**Stop in today and explore all Chase has to offer.**



February 07, 2024 through March 06, 2024  
Account Number: 000000936518221

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**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.

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

March 07, 2024 through April 04, 2024  
Account Number: 00000936518221

**CUSTOMER SERVICE INFORMATION**

Web site: **Chase.com**  
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Para Espanol: **1-877-312-4273**  
International Calls: **1-713-262-1679**  
We accept operator relay calls

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JUDITH A GUINN  
34864 SILVERSPRINGS PL  
MURRIETA CA 92563-8429



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**Good news - we've eliminated the Non-Chase ATM Fee for balance inquiries and transfers**

As of December 10, 2023, we stopped charging the \$3 Non-Chase ATM Fee for each balance inquiry or transfer you make at a non-Chase ATM.

We continue to charge a fee for withdrawals made at a non-Chase ATM (waived for eligible accounts) and the ATM owner/network will still charge a Surcharge Fee.<sup>1</sup> You won't be charged these fees when you use a Chase ATM.

For more information, please see the Fee Schedule in the **Additional Banking Services and Fees** at [chase.com/disclosures](https://chase.com/disclosures).

If you have any questions, please call us at the number listed on this statement. We accept operator relay calls.

<sup>1</sup>For Chase Sapphire<sup>SM</sup> Checking, Chase Private Client Checking<sup>SM</sup> and Chase Private Client Savings<sup>SM</sup> accounts, we waive the Chase fee and refund ATM Surcharge Fees charged to you at non-Chase ATMs. For Chase Premier Plus Checking<sup>SM</sup>, we waive the Chase fee for the first four Non-Chase ATM transactions each statement period.

**Introducing Paze<sup>SM</sup> — an easy and secure way to check out online with Chase debit and credit cards**

We'll soon include qualifying Chase debit and credit cards in Paze, a new digital bank wallet used at checkout with participating online businesses, where your card number will never be shared.

Please visit the Paze FAQs at [chase.com/paze](https://chase.com/paze) for more information, including details on eligibility, how Paze works and what to do if you don't want to participate. We'll notify you when your Chase card(s) is ready to use with Paze.

**CHECKING SUMMARY**

Chase Total Checking

	AMOUNT
<b>Beginning Balance</b>	<b>\$2,594.06</b>
Deposits and Additions	3,465.00
ATM & Debit Card Withdrawals	-3,636.29
Electronic Withdrawals	-190.00
Other Withdrawals	-700.00
Fees	-17.00
<b>Ending Balance</b>	<b>\$1,515.77</b>



March 07, 2024 through April 04, 2024

Account Number: 00000936518221

**TRANSACTION DETAIL**

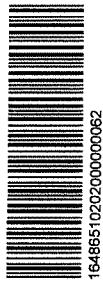
DATE	DESCRIPTION	AMOUNT	BALANCE
	<b>Beginning Balance</b>		<b>\$2,594.06</b>
03/07	03/07 Withdrawal	-400.00	2,194.06
03/07	03/07 Withdrawal	-300.00	1,894.06
03/07	Money Order	-5.00	1,889.06
03/08	Card Purchase 03/07 The UPS Store 6011 951-6791023 CA Card 4013	-3.37	1,885.69
03/08	Card Purchase 03/08 Uber Eats Help.Uber.Com CA Card 4013	-80.36	1,805.33
03/11	Card Purchase 03/07 Mcdonalds 7698 195-1676870 CA Card 4013	-10.65	1,794.68
03/11	Card Purchase With Pin 03/09 Ubr* Postmates San Francisco CA Card 4013	-23.69	1,770.99
03/11	Card Purchase With Pin 03/10 Ubr* Postmates San Francisco CA Card 4013	-11.95	1,759.04
03/12	Card Purchase 03/11 Starbucks 800-782-728 800-782-7282 WA Card 4013	-50.00	1,709.04
03/12	Card Purchase With Pin 03/12 Ubr* Postmates San Francisco CA Card 4013	-17.66	1,691.38
03/13	Card Purchase 03/11 Mcdonalds 39089 112-3456789 CA Card 4013	-10.23	1,681.15
03/14	Card Purchase 03/13 Starbucks 800-782-728 800-782-7282 WA Card 4013	-50.00	1,631.15
03/18	Zelle Payment From Breann Allison Adams 20182879954	<b>1,000.00</b>	2,631.15
03/18	Card Purchase 03/16 Amzn Mktp US*R604S54 Amzn.Com/Bill WA Card 4013	-47.77	2,583.38
03/18	Card Purchase 03/16 Mcdonalds 39089 112-3456789 CA Card 4013	-15.93	2,567.45
03/18	Card Purchase With Pin 03/16 Ubr* Postmates San Francisco CA Card 4013	-76.34	2,491.11
03/18	Card Purchase 03/17 Adidas US Online Store 800-9829337 OR Card 4013	-250.86	2,240.25
03/18	Card Purchase With Pin 03/18 Denny's #6816 Lake Elsinore CA Card 4013	-62.02	2,178.23
03/18	ATM Withdrawal 03/18 36132 Hidden Springs R Wildomar CA Card 4013	-500.00	1,678.23
03/18	Card Purchase With Pin 03/18 Ubr* Postmates San Francisco CA Card 4013	-23.02	1,655.21
03/19	Card Purchase 03/19 Walmart.Com 800-925-6278 AR Card 4013	-72.22	1,582.99
03/19	Card Purchase With Pin 03/19 Ubr* Postmates San Francisco CA Card 4013	-77.69	1,505.30
03/20	Card Purchase 03/18 Mcdonalds 39089 112-3456789 CA Card 4013	-10.23	1,495.07
03/20	Card Purchase With Pin 03/19 Ubr* Postmates San Francisco CA Card 4013	-31.07	1,464.00
03/20	Card Purchase 03/20 Amzn Mktp US*Rh72B3R Amzn.Com/Bill WA Card 4013	-21.05	1,442.95
03/20	Card Purchase With Pin 03/20 DbA Promenade Fu Temecula CA Card 4013	-42.85	1,400.10
03/21	Card Purchase 03/21 Amzn Mktp US*Ra3942O Amzn.Com/Bill WA Card 4013	-100.82	1,299.28
03/21	Card Purchase 03/20 Amzn Mktp US*Rh9Le7V Amzn.Com/Bill WA Card 4013	-36.75	1,262.53
03/21	Card Purchase 03/20 Benihana Temecula Temecula CA Card 4013	-13.59	1,248.94
03/21	Card Purchase 03/20 Benihana Temecula Temecula CA Card 4013	-13.59	1,235.35
03/25	Card Purchase 03/22 Mcdonalds 36267 195-1695130 CA Card 4013	-17.49	1,217.86
03/25	Card Purchase 03/23 Amzn Mktp US*Rh9H847 Amzn.Com/Bill WA Card 4013	-30.45	1,187.41
03/25	Card Purchase 03/22 Mcdonalds 11745 195-1360326 CA Card 4013	-2.14	1,185.27
03/25	Card Purchase 03/22 Mcdonalds 36267 195-1695130 CA Card 4013	-10.65	1,174.62
03/25	Card Purchase With Pin 03/22 Ubr* Postmates San Francisco CA Card 4013	-57.54	1,117.08



March 07, 2024 through April 04, 2024  
 Account Number: 000000936518221

**TRANSACTION DETAIL** (continued)

DATE	DESCRIPTION	AMOUNT	BALANCE
03/25	Card Purchase With Pin 03/22 Arco #42425 Ampm Murrieta CA Card 4013	-60.93	1,056.15
03/25	Card Purchase 03/23 Fsp*Lincoln Mini Stor 916-213-8506 CA Card 4013	-363.00	693.15
03/25	Zelle Payment To Haracio Jpm99Ada03Wf	-115.00	578.15
03/25	Card Purchase With Pin 03/24 7-Eleven Murrieta CA Card 4013	-6.48	571.67
03/25	Card Purchase 03/25 Polly's Pies #215 Olo.Com CA Card 4013	-142.42	429.25
03/26	Card Purchase With Pin 03/25 Ubr* Postmates San Francisco CA Card 4013	-20.01	409.24
03/26	Zelle Payment To Selena Jpm99Adz5Vxb	-75.00	334.24
03/26	Card Purchase With Pin 03/26 Wal-Mart #2952 Murrieta CA Card 4013	-35.00	299.24
03/26	Card Purchase With Pin 03/26 Wal-Mart #2952 Murrieta CA Card 4013	-50.57	248.67
03/27	SSA Treas 310 Xxsoc Sec PPD ID: 9101036216	<b>465.00</b>	713.67
03/27	Card Purchase 03/26 Starbucks 800-782-728 800-782-7282 WA Card 4013	-25.00	688.67
03/27	Card Purchase With Pin 03/27 Circle K 09435 Murrieta CA Card 4013	-76.87	611.80
03/27	Card Purchase With Pin 03/27 Wal-Mart #2952 Murrieta CA Card 4013	-9.28	602.52
03/27	Card Purchase With Pin 03/27 Smoke Mart Murrieta CA Card 4013	-115.18	487.34
03/27	Card Purchase With Pin 03/27 Target T- 27818 Clinto Murrieta CA Card 4013	-101.70	385.64
03/27	Card Purchase With Pin 03/27 Ubr* Postmates San Francisco CA Card 4013	-74.09	311.55
03/28	Card Purchase 03/26 Carls Jr 1100818 Temecula CA Card 4013	-17.48	294.07
03/28	Card Purchase 03/27 Starbucks 800-782-728 800-782-7282 WA Card 4013	-25.00	269.07
03/28	Card Purchase 03/28 Tiktok Shop 650-584-0896 CA Card 4013	-14.77	254.30
03/29	Card Purchase 03/27 Chick-Fil-A #01793 Murrieta CA Card 4013	-14.82	239.48
03/29	Card Purchase 03/28 Starbucks 800-782-728 800-782-7282 WA Card 4013	-25.00	214.48
04/01	Zelle Payment From Breann Allison Adams 20308351269	<b>2,000.00</b>	2,214.48
04/01	Card Purchase 03/29 Starbucks 800-782-728 800-782-7282 WA Card 4013	-25.00	2,189.48
04/01	Card Purchase 03/30 Starbucks 800-782-728 800-782-7282 WA Card 4013	-25.00	2,164.48
04/01	Card Purchase 03/31 Starbucks 800-782-728 800-782-7282 WA Card 4013	-25.00	2,139.48
04/01	Card Purchase With Pin 03/30 Ubr* Postmates San Francisco CA Card 4013	-133.76	2,005.72
04/01	Recurring Card Purchase 04/01 Hulu 877-8244858 CA Hulu.Com/Bill CA Card 4013	-127.95	1,877.77
04/03	Card Purchase 04/02 Starbucks 800-782-728 800-782-7282 WA Card 4013	-25.00	1,852.77
04/04	Card Purchase 04/03 Starbucks 800-782-728 800-782-7282 WA Card 4013	-25.00	1,827.77
04/04	ATM Withdrawal 04/04 40655 California Oaks Murrieta CA Card 4013	-300.00	1,527.77
04/04	Monthly Service Fee	-12.00	1,515.77
<b>Ending Balance</b>			<b>\$1,515.77</b>



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**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 or FedNow<sup>SM</sup> network, or (iii) third party services that facilitate payments to your debit card using the Visa or Mastercard network.



March 07, 2024 through April 04, 2024  
Account Number: 000000936518221

(Your total electronic deposits this period were \$465.00. 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 \$214.48)
- **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 \$1,329.40)

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

**Stop in today and explore all Chase has to offer.**

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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**



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

April 05, 2024 through May 06, 2024  
 Account Number: 000000936518221

00653890 DRE 703 219 12824 NNNNNNNNNN 1 000000000 04 0000  
 JUDITH A GUINN  
 34864 SILVERSPRINGS PL  
 MURRIETA CA 92563-8429

**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



**Introducing Paze<sup>SM</sup> — an easy and secure way to check out online with Chase debit and credit cards**

We'll soon include qualifying Chase debit and credit cards in Paze, a new digital bank wallet used at checkout with participating online businesses, where your card number will never be shared.

Please visit the Paze FAQs at [chase.com/paze](https://chase.com/paze) for more information, including details on eligibility, how Paze works and what to do if you don't want to participate. We'll notify you when your Chase card(s) is ready to use with Paze.

**CHECKING SUMMARY**

Chase Total Checking

	AMOUNT
<b>Beginning Balance</b>	<b>\$1,515.77</b>
Deposits and Additions	4,465.00
ATM & Debit Card Withdrawals	-2,983.37
Fees	-18.00
<b>Ending Balance</b>	<b>\$2,979.40</b>

**TRANSACTION DETAIL**

DATE	DESCRIPTION	AMOUNT	BALANCE
	<b>Beginning Balance</b>		<b>\$1,515.77</b>
04/05	Card Purchase 04/04 Starbucks 800-782-728 800-782-7282 WA Card 4013	-25.00	1,490.77
04/05	Card Purchase With Pin 04/04 Ubr* Postmates San Francisco CA Card 4013	-65.08	1,425.69
04/05	Card Purchase With Pin 04/05 Wal-Mart Wal-Mart Sto Murrieta CA Card 4013	-37.03	1,388.66
04/08	Card Purchase 04/05 Starbucks 800-782-728 800-782-7282 WA Card 4013	-25.00	1,363.66
04/08	Card Purchase 04/06 Starbucks 800-782-728 800-782-7282 WA Card 4013	-25.00	1,338.66
04/08	Card Purchase With Pin 04/06 Dollartre 27714 Clinto Murrieta CA Card 4013	-31.26	1,307.40
04/08	Non-Chase ATM Withdraw 04/06 36330 Hidden Springs Rd Wildomar CA Card 4013	-203.00	1,104.40
04/08	Non-Chase ATM Fee-With	-3.00	1,101.40
04/09	Card Purchase 04/08 Starbucks 800-782-728 800-782-7282 WA Card 4013	-25.00	1,076.40



April 05, 2024 through May 06, 2024  
 Account Number: 000000936518221

**TRANSACTION DETAIL** (continued)

DATE	DESCRIPTION	AMOUNT	BALANCE
04/10	Card Purchase 04/09 Starbucks 800-782-728 800-782-7282 WA Card 4013	-25.00	1,051.40
04/10	Card Purchase 04/10 Oak Meadows Elementa Www.Pacificfu MO Card 4013	-301.00	750.40
04/10	Card Purchase With Pin 04/10 Cvs/Pharmacy #07 07786 Murrieta CA Card 4013	-17.39	733.01
04/10	Card Purchase With Pin 04/10 Dch Kia of Temecula Temecula CA Card 4013	-453.76	279.25
04/10	Card Purchase With Pin 04/10 7-Eleven Winchester CA Card 4013	-76.72	202.53
04/11	Card Purchase 04/10 Fedex Offic17000017012 Temecula CA Card 4013	-4.76	197.77
04/11	Card Purchase 04/10 Fedex Offic17000017012 Temecula CA Card 4013	-8.04	189.73
04/11	Card Purchase With Pin 04/11 Costco Gas #1390 Murrieta CA Card 4013	-76.68	113.05
04/11	Card Purchase With Pin 04/11 7-Eleven Murrieta CA Card 4013	-10.54	102.51
04/12	Card Purchase 04/11 Starbucks 800-782-728 800-782-7282 WA Card 4013	-25.00	77.51
04/15	Zelle Payment From Breann Allison Adams 20477079497	1,000.00	1,077.51
04/16	Card Purchase 04/16 Maxey Law Office Pllc Spokane WA Card 4013	-1,000.00	77.51
04/17	Card Purchase 04/17 Prime Video Channels Amzn.Com/Bill WA Card 4013	-4.99	72.52
04/24	SSA Treas 310 Xxsoc Sec PPD ID: 9101036216	465.00	537.52
04/29	Card Purchase With Pin 04/26 Ubr* Postmates San Francisco CA Card 4013	-82.17	455.35
04/29	Non-Chase ATM Withdraw 04/28 36330 Hidden Springs Rd Wildomar CA Card 4013	-203.00	252.35
04/29	Card Purchase With Pin 04/29 Wal-Mart #2952 Murrieta CA Card 4013	-70.00	182.35
04/29	Non-Chase ATM Fee-With	-3.00	179.35
04/30	ATM Withdrawal 04/30 27980 Clinton Keith Rd Murrieta CA Card 4013	-60.00	119.35
05/01	Card Purchase With Pin 05/01 Hulu Santa Monica CA Card 4013	-127.95	-8.60
05/06	Zelle Payment From Breann Allison Adams 20693542346	3,000.00	2,991.40
05/06	Monthly Service Fee	-12.00	2,979.40
<b>Ending Balance</b>			<b>\$2,979.40</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.

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 (Your total electronic deposits this period were \$465.00. 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 -\$8.60)
- **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 \$406.34)

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

**Stop in today and explore all Chase has to offer.**



April 05, 2024 through May 06, 2024  
Account Number: 000000936518221

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**IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC FUNDS TRANSFERS:**

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- 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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April 05, 2024 through May 06, 2024  
Account Number: 00000936518221

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

May 07, 2024 through June 06, 2024  
 Account Number: 000000936518221

**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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 JUDITH A GUINN  
 34864 SILVERSPRINGS PL  
 MURRIETA CA 92563-8429



**Help keep your savings safe from scammers**

Get the latest on scams to help keep you and your loved one's money protected. See top scams at [chase.com/scamawareness](https://chase.com/scamawareness).

<b>CHECKING SUMMARY</b>		Chase Total Checking	
		AMOUNT	
<b>Beginning Balance</b>		<b>\$2,979.40</b>	
Deposits and Additions		465.00	
ATM & Debit Card Withdrawals		-2,155.84	
Fees		-3.00	
<b>Ending Balance</b>		<b>\$1,285.56</b>	

<b>TRANSACTION DETAIL</b>			
DATE	DESCRIPTION	AMOUNT	BALANCE
	<b>Beginning Balance</b>		<b>\$2,979.40</b>
05/07	Card Purchase With Pin 05/07 Target T- 27818 Clinto Murrieta CA Card 4013	-293.61	2,685.79
05/07	Non-Chase ATM Withdraw 05/07 36330 Hidden Springs Rd Wildomar CA Card 4013	-403.00	2,282.79
05/07	Card Purchase With Pin 05/07 Arco #42425 Ampm Murrieta CA Card 4013	-61.92	2,220.87
05/07	Non-Chase ATM Fee-With	-3.00	2,217.87
05/17	Card Purchase 05/16 Royal Tobacco #2 Murrieta CA Card 4013	-133.74	2,084.13
05/21	Card Purchase With Pin 05/21 Wal-Mart Store Murrieta CA Card 4013	-105.00	1,979.13
05/21	Card Purchase With Pin 05/21 Wal-Mart #2952 Murrieta CA Card 4013	-135.34	1,843.79
05/21	Card Purchase With Pin 05/21 Wal-Mart Wal-Mart Sto Murrieta CA Card 4013	-48.33	1,795.46
05/22	SSA Treas 310 Xxsoc Sec PPD ID: 9101036216	<b>465.00</b>	2,260.46
05/28	Card Purchase 05/25 Sky Zone Temecula Temecula CA Card 4013	-13.05	2,247.41
05/31	Card Purchase 05/30 Pacific Pulmonary Ser 415-893-1518 CA Card 4013	-296.53	1,950.88
06/03	Card Purchase With Pin 06/01 Hulu Santa Monica CA Card 4013	-127.95	1,822.93
06/03	Card Purchase With Pin 06/02 Costco Whse #1390 Murrieta CA Card 4013	-118.66	1,704.27
06/04	Card Purchase 06/02 Buddiez Smoke & Vape 2 Murrieta CA Card 4013	-144.09	1,560.18



May 07, 2024 through June 06, 2024  
Account Number: 00000936518221

**TRANSACTION DETAIL** (continued)

DATE	DESCRIPTION	AMOUNT	BALANCE
06/06	Card Purchase 06/04 Cheesecake Temecula Temecula CA Card 4013	-13.00	1,547.18
06/06	Card Purchase With Pin 06/06 Wal-Mart #2952 Murrieta CA Card 4013	-35.00	1,512.18
06/06	Card Purchase With Pin 06/06 Wal-Mart Store Murrieta CA Card 4013	-122.84	1,389.34
06/06	Card Purchase W/Cash 06/06 Wal-Mart Wal-Mart Sto Murrieta CA Card 4013	-103.78	1,285.56
	Purchase \$3.78 Cash Back \$100.00		
	<b>Ending Balance</b>		<b>\$1,285.56</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 \$465.00. Note: some deposits may be listed on your previous statement)
- **QR, keep a balance at the beginning of each day of \$1,500.00 or more in this account.**  
(Your lowest beginning day balance was \$1,560.18)
- **QR, 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 \$2,137.81)

**IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC FUNDS TRANSFERS:**

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**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



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

June 07, 2024 through July 05, 2024  
Account Number: 00000936518221

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JUDITH A GUINN  
34864 SILVERSPRINGS PL  
MURRIETA CA 92563-8429

**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



**Good news - we reduced the Non-Chase ATM Fee in several U.S. territories**

As of February 20, 2024, we reduced the Non-Chase ATM Fee to \$3 (previously \$5) in American Samoa, Guam and the Northern Mariana Islands. We'll continue to waive this fee for eligible accounts and the ATM owner/network will still charge a Surcharge Fee.<sup>1</sup> You won't be charged these fees when you use a Chase ATM.

For more information, please see the Fee Schedule in the **Additional Banking Services and Fees** at [chase.com/disclosures](https://chase.com/disclosures).

If you have any questions, please call us at the number listed on this statement. We accept operator relay calls.

<sup>1</sup>For Chase Sapphire<sup>SM</sup> Checking, Chase Private Client Checking<sup>SM</sup> and Chase Private Client Savings<sup>SM</sup> accounts, we waive the Chase fee and refund ATM Surcharge Fees charged to you at non-Chase ATMs. For Chase Premier Plus Checking<sup>SM</sup>, we waive the Chase fee for the first four Non-Chase ATM transactions each statement period.

**Please review our overdraft service options at the end of this statement**

We've included an overview of our overdraft services and fees that are available for personal checking account(s) at the end of this statement.

Please note, the following overdraft services are not available for certain accounts:

- Standard Overdraft Practice and Chase Debit Card Coverage<sup>SM</sup> are not available for Chase High School Checking<sup>SM</sup>, Chase Secure Checking<sup>SM</sup> and Chase First Checking<sup>SM</sup>.
- Overdraft Protection is not available for Chase Secure Checking<sup>SM</sup> and Chase First Checking<sup>SM</sup>.

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

**We updated the Digital Services Agreement and digital Transfers Terms & Conditions**

To help protect your account, we've updated our terms for our Transfers Service. We now determine the limit for each external transfer (a transfer between your eligible Chase account and an external account you've added to your online profile) based on internal Chase criteria at the time you schedule the transfer, rather than applying predetermined limits. The new terms may affect your maximum daily external transfer limit.

You can see the new terms in section 1.2 of the Digital Services Agreement, Addendum: Transfers Service or in the Transfers Agreement.

How to view the Digital Services Agreement or Transfers Agreement:

- On [chase.com](https://chase.com) after you log in to your account, click on the Main Menu then select "Agreements & disclosures."
- On the Chase Mobile<sup>®</sup> app, select "Legal information" from Profile & Settings or at the bottom of the home page, then "Legal agreements and disclosures."



June 07, 2024 through July 05, 2024

Account Number: 00000936518221

### CHECKING SUMMARY

Chase Total Checking

	AMOUNT
<b>Beginning Balance</b>	<b>\$1,285.56</b>
Deposits and Additions	2,024.53
ATM & Debit Card Withdrawals	-3,026.67
Fees	-18.00
<b>Ending Balance</b>	<b>\$265.42</b>

### TRANSACTION DETAIL

DATE	DESCRIPTION	AMOUNT	BALANCE
	<b>Beginning Balance</b>		<b>\$1,285.56</b>
06/07	Card Purchase 06/06 Del Taco #1379 Perris CA Card 4013	-56.03	1,229.53
06/10	Card Purchase With Pin 06/08 Ubr* Postmates San Francisco CA Card 4013	-109.25	1,120.28
06/10	Card Purchase With Pin 06/10 Tractor Supply C 27826 Murrieta CA Card 4013	-62.64	1,057.64
06/10	Card Purchase W/Cash 06/10 Wal-Mart Wal-Mart Sto Murrieta CA Card 4013 Purchase \$105.00 Cash Back \$100.00	-205.00	852.64
06/10	Card Purchase W/Cash 06/10 Wal-Mart Wal-Mart Sto Murrieta CA Card 4013 Purchase \$67.36 Cash Back \$100.00	-167.36	685.28
06/11	Card Purchase 06/10 Del Taco# 1374 Murrieta CA Card 4013	-11.70	673.58
06/12	Card Purchase Return 06/10 Wal-Mart #2952 Murrieta CA Card 4013	<b>19.53</b>	693.11
06/12	Card Purchase With Pin 06/12 Buddiez Smoke & Vape 2 Murrieta CA Card 4013	-125.06	568.05
06/12	Non-Chase ATM Withdraw 06/12 31882 Corydon Road S Lake Elsinore CA Card 4013	-203.50	364.55
06/12	Non-Chase ATM Withdraw 06/12 31882 Corydon Road S Lake Elsinore CA Card 4013	-103.50	261.05
06/12	Non-Chase ATM Fee-With	-3.00	258.05
06/12	Non-Chase ATM Fee-With	-3.00	255.05
06/17	Card Purchase With Pin 06/17 Costco Gas #1390 Murrieta CA Card 4013	-66.94	188.11
06/20	Card Purchase 06/19 Tri Valley Internal ME 951-8944665 CA Card 4013	-30.00	158.11
06/20	Card Purchase 06/19 Sonic Drive IN# 6014 Murrieta CA Card 4013	-2.34	155.77
06/20	Card Purchase With Pin 06/20 Target T- 27818 Clinto Murrieta CA Card 4013	-138.38	17.39
06/21	Zelle Payment From Breann Allison Adams 21170820997	<b>20.00</b>	37.39
06/21	Zelle Payment From Breann Allison Adams 21169106145	<b>20.00</b>	57.39
06/24	Zelle Payment From William J Kuenniger Key05Be1L2Np	<b>1,000.00</b>	1,057.39
06/24	Card Purchase With Pin 06/22 Target T- 27818 Clinto Murrieta CA Card 4013	-16.27	1,041.12
06/24	Card Purchase 06/24 Legoland California LLC Carlsbad CA Card 4013	-64.61	976.51
06/25	Card Purchase 06/24 Legoland California LLC Carlsbad CA Card 4013	-230.43	746.08
06/25	Card Purchase 06/24 Legoland California LLC Carlsbad CA Card 4013	-18.24	727.84
06/25	Card Purchase 06/25 Legoland California LLC Carlsbad CA Card 4013	-88.31	639.53
06/25	Card Purchase 06/24 Legoland-Games Carlsbad CA Card 4013	-30.00	609.53
06/25	Card Purchase 06/24 Legoland-Games Carlsbad CA Card 4013	-20.00	589.53
06/25	Card Purchase 06/24 Legoland-Games Carlsbad CA Card 4013	-20.00	569.53



June 07, 2024 through July 05, 2024  
 Account Number: 00000936518221

**TRANSACTION DETAIL** (continued)

DATE	DESCRIPTION	AMOUNT	BALANCE
06/25	Card Purchase 06/25 Legoland California LLC Carlsbad CA Card 4013	-35.54	533.99
06/25	Card Purchase 06/25 Legoland California LLC Carlsbad CA Card 4013	-70.04	463.95
06/26	SSA Treas 310 Xxsoc Sec PPD ID: 9101036216	<b>465.00</b>	928.95
06/26	Card Purchase 06/24 Amk Legoland CA Tp Carlsbad CA Card 4013	-24.73	904.22
06/26	Card Purchase 06/24 Amk Legoland CA Hotel Carlsbad CA Card 4013	-42.02	862.20
06/26	Card Purchase 06/26 Legoland California LLC Carlsbad CA Card 4013	-40.14	822.06
06/26	Card Purchase 06/25 Mcdonald's F26763 Oceanside CA Card 4013	-28.00	794.06
06/26	Card Purchase With Pin 06/26 Target T- 27818 Clinto Murrieta CA Card 4013	-154.10	639.96
06/26	Card Purchase With Pin 06/26 Target T- 27818 Clinto Murrieta CA Card 4013	-116.16	523.80
06/26	Card Purchase With Pin 06/26 Buddiez Smoke & Vape 2 Murrieta CA Card 4013	-144.62	379.18
06/27	Card Purchase 06/25 Chick-Fil-A #04595 Murrieta CA Card 4013	-21.25	357.93
06/27	Card Purchase 06/26 Dutch Bros CA4807 LA Lake Elsinore CA Card 4013	-13.00	344.93
07/01	Card Purchase With Pin 06/29 Wal-Mart Wal-Mart Sto Murrieta CA Card 4013	-70.00	274.93
07/01	Card Purchase W/Cash 06/29 Wal-Mart #2952 Murrieta CA Card 4013 Purchase \$9.00 Cash Back \$100.00	-109.00	165.93
07/01	Card Purchase With Pin 06/29 Wal-Mart Wal-Mart Sto Murrieta CA Card 4013	-162.56	3.37
07/01	Card Purchase With Pin 07/01 Hulu Santa Monica CA Card 4013	-127.95	-124.58
07/02	Zelle Payment From Breann Allison Adams 21286195760	<b>500.00</b>	375.42
07/03	Card Purchase With Pin 07/03 Arco #42589 Wildomar CA Card 4013	-25.53	349.89
07/03	Card Purchase With Pin 07/03 Cvs/Pharmacy #09 096 Lake Elsinore CA Card 4013	-72.47	277.42
07/05	Monthly Service Fee	-12.00	265.42
<b>Ending Balance</b>			<b>\$265.42</b>



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**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 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 \$465.00. Note: some deposits may be listed on your previous statement)
- **QR, keep a balance at the beginning of each day of \$1,500.00 or more in this account.**  
 (Your lowest beginning day balance was -\$124.58)
- **QR, 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 \$426.45)

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

**Stop in today and explore all Chase has to offer.**



June 07, 2024 through July 05, 2024  
Account Number: 00000936518221

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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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June 07, 2024 through July 05, 2024  
Account Number: 00000936518221

## 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. Whether your account has enough money to cover a transaction is determined during our nightly processing. During our nightly processing, we take your previous end of day's balance and post credits. If there are any deposits not yet available for use or holds (such as a garnishment), these will reduce the account balance used to pay your transactions. Then we subtract any debit transactions presented during our nightly processing. The available balance shown to you during the day may not be the same amount used to pay your transactions as some transactions may not be displayed to you before nightly processing.

We pay overdrafts at our discretion, which means we do not guarantee that we will always authorize or pay any transactions presented for payment. If we do not authorize an overdraft, your transaction will be declined. If we do not pay an overdraft, your transaction will be returned. Additional information about overdrafts and your account features can be found in the *Deposit Account Agreement*.

We can cover your overdrafts in three different ways:

1. We have a Standard Overdraft Practice that comes with your account.
2. We offer Overdraft Protection through a link to a Chase savings account, which may be less expensive than our Standard Overdraft Practice. You can contact us to learn more.
3. We also offer Chase Debit Card Coverage<sup>SM</sup>, which allows you to choose how we treat your everyday debit card transactions (e.g. groceries, gasoline or dining out), in addition to our Standard Overdraft Practice.

This notice explains our Standard Overdraft Practice and Chase Debit Card Coverage.

- **What is the Standard Overdraft Practice that comes 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 (e.g. movie subscriptions or gym memberships)
- **What is Chase Debit Card Coverage?**  
If you enroll in Chase Debit Card Coverage we may authorize and pay overdrafts for **everyday debit card transactions** (e.g. groceries, gasoline or dining out) in addition to our Standard Overdraft Practice.
- **What fees will I be charged if Chase pays my overdraft?**  
If we authorize and pay an overdraft, we'll charge you a \$34 Overdraft Fee per transaction during our nightly processing beginning with the first transaction that overdraws your account balance by more than \$50 (maximum of 3 fees per business day, up to \$102).

We won't charge you an Overdraft Fee in the following circumstances:

- With Chase Overdraft Assist<sup>SM</sup>, we won't charge an Overdraft Fee if you're overdrawn by \$50 or less at the end of the business day **OR** if you're overdrawn by more than \$50 and you bring your account balance to overdrawn by \$50 or less at the end of the next business day (you have until 11 p.m ET (8 p.m PT) to make a deposit or transfer). Chase Overdraft Assist does not require enrollment and comes with eligible Chase checking accounts.
- We won't charge an Overdraft Fee for transactions that are \$5 or less.
- We won't charge an Overdraft Fee if your debit card transaction was authorized when there was a sufficient available balance in your account.
- For Chase Sapphire<sup>SM</sup> Checking and Chase Private Client Checking<sup>SM</sup> accounts, there are no Overdraft Fees when item(s) are presented against an account with insufficient funds on the first four business days during the current and prior 12 statement periods. On a business day when we returned item(s), this counts toward the four business days when an Overdraft Fee will not be charged.
- **What if I want Chase to authorize and pay overdrafts on my everyday debit card transactions?**  
If you or a joint account owner want Chase to authorize overdrafts on your everyday debit card transactions, please make your Chase Debit Card Coverage selection. You can change your Chase Debit Card Coverage selection at any time by signing in to chase.com or Chase Mobile<sup>®</sup> to update your account settings, calling us at 1-800-935-9935 (or at 1-713-262-1679 if outside the U.S.), or visiting a Chase branch. We accept operator relay calls.



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June 07, 2024 through July 05, 2024  
Account Number: 000000936518221

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

July 06, 2024 through August 06, 2024  
Account Number: 000000936518221

**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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JUDITH A GUINN  
34864 SILVERSPRINGS PL  
MURRIETA CA 92563-8429



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**CHECKING SUMMARY**

Chase Total Checking

	AMOUNT
<b>Beginning Balance</b>	<b>\$265.42</b>
Deposits and Additions	3,315.00
ATM & Debit Card Withdrawals	-2,341.84
Electronic Withdrawals	-600.00
Fees	-12.00
<b>Ending Balance</b>	<b>\$626.58</b>

**TRANSACTION DETAIL**

DATE	DESCRIPTION	AMOUNT	BALANCE
	<b>Beginning Balance</b>		<b>\$265.42</b>
07/08	Card Purchase With Pin 07/06 Wal-Mart Store Murrieta CA Card 4013	-35.00	230.42
07/08	Card Purchase With Pin 07/06 7-Eleven Murrieta CA Card 4013	-102.12	128.30
07/10	Card Purchase 07/09 Shell Oil 10008067000 Murrieta CA Card 4013	-47.39	80.91
07/17	Card Purchase 07/16 Prime Video Channels Amzn.Com/Bill WA Card 4013	-8.99	71.92
07/22	Zelle Payment From William J Kuenniger Key0Qb41Od6Z	<b>350.00</b>	421.92
07/22	Zelle Payment From Breann Allison Adams 21487497610	<b>300.00</b>	721.92
07/22	Card Purchase With Pin 07/21 Uber *Trip San Francisco CA Card 4013	-16.92	705.00
07/22	Card Purchase With Pin 07/21 Ubr* Postmates San Francisco CA Card 4013	-36.53	668.47
07/23	Card Purchase With Pin 07/23 Uber *Trip San Francisco CA Card 4013	-15.92	652.55
07/23	Card Purchase With Pin 07/23 Uber *Trip San Francisco CA Card 4013	-17.11	635.44
07/23	Card Purchase With Pin 07/23 Uber *Trip San Francisco CA Card 4013	-17.96	617.48
07/24	SSA Treas 310 Xxsoc Sec PPD ID: 9101036216	<b>465.00</b>	1,082.48
07/24	Card Purchase 07/22 Arco #42425 Ampm Murrieta CA Card 4013	-104.74	977.74
07/24	ATM Withdrawal 07/24 27980 Clinton Keith Rd Murrieta CA Card 4013	-360.00	617.74
07/25	Card Purchase 07/24 Jack IN The Box 5439 Murrieta CA Card 4013	-8.25	609.49
07/25	Card Purchase 07/24 Mcdonald's F39089 Winchester CA Card 4013	-11.00	598.49
07/25	Card Purchase With Pin 07/25 Petco 532 Temecula CA Card 4013	-119.30	479.19
07/26	Card Purchase 07/25 Jack IN The Box 5439 Murrieta CA Card 4013	-12.05	467.14
07/26	Card Purchase 07/25 Starbucks Store 50830 Temecula CA Card 4013	-14.15	452.99
07/29	Zelle Payment From William J Kuenniger Key0Obi1Ldzm	<b>250.00</b>	702.99



July 06, 2024 through August 06, 2024  
 Account Number: 000000936518221

**TRANSACTION DETAIL** (continued)

DATE	DESCRIPTION	AMOUNT	BALANCE
07/29	Card Purchase 07/26 Jack IN The Box 5439 Murrieta CA Card 4013	-9.12	693.87
07/29	Card Purchase 07/26 Jersey Mikes 20291 Temecula CA Card 4013	-35.17	658.70
07/29	Card Purchase 07/26 Shell Oil10008394024 Temecula CA Card 4013	-65.74	592.96
07/29	Card Purchase 07/27 Jack IN The Box 5439 Murrieta CA Card 4013	-9.22	583.74
07/29	Card Purchase With Pin 07/27 Buddiez Smoke & Vape 2 Murrieta CA Card 4013	-48.92	534.82
07/29	Card Purchase 07/27 The UPS Store 6011 951-6791023 CA Card 4013	-52.88	481.94
07/29	Recurring Card Purchase 07/27 Gloss* Beauty By Dan Httpsbeautyby CA Card 4013	-31.05	450.89
07/29	Card Purchase With Pin 07/27 Ubr* Postmates San Francisco CA Card 4013	-67.62	383.27
07/29	Card Purchase 07/28 Farmer Boys Murrieta - Murrieta CA Card 4013	-34.32	348.95
07/29	Card Purchase 07/28 Accelerated Urgent Care 6618856060 CA Card 4013	-30.00	318.95
07/29	Card Purchase With Pin 07/29 Staterbro 25050 Hancoc Murrieta CA Card 4013	-10.58	308.37
07/30	Zelle Payment From Breann Allison Adams 21559353397	<b>1,000.00</b>	1,308.37
07/30	ATM Withdrawal 07/30 27980 Clinton Keith Rd Murrieta CA Card 4013	-600.00	708.37
07/31	Zelle Payment To Marsel Svitlyk 21577764350	-600.00	108.37
08/01	Zelle Payment From Breann Allison Adams 21587469902	<b>600.00</b>	708.37
08/01	Card Purchase With Pin 08/01 Hulu Santa Monica CA Card 4013	-127.95	580.42
08/05	Card Purchase 08/04 Uber Eats Help.Uber.Com CA Card 4013	-104.38	476.04
08/05	Card Purchase W/Cash 08/05 Wal-Mart Wal-Mart Sto Murrieta CA Card 4013 Purchase \$35.00 Cash Back \$40.00	-75.00	401.04
08/05	Card Purchase With Pin 08/05 Wal-Mart Wal-Mart Sto Murrieta CA Card 4013	-105.00	296.04
08/05	Card Purchase With Pin 08/05 Wal-Mart Wal-Mart Sto Murrieta CA Card 4013	-7.46	288.58
08/06	Zelle Payment From Breann Allison Adams 21640360228	<b>350.00</b>	638.58
08/06	Monthly Service Fee	-12.00	626.58
<b>Ending Balance</b>			<b>\$626.58</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 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 \$465.00. 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 \$71.92)
- **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 \$295.50)

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

**Stop in today and explore all Chase has to offer.**



July 06, 2024 through August 06, 2024  
Account Number: 000000936518221

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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.

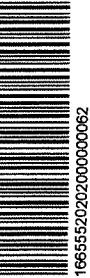
We will investigate your complaint and will correct any error promptly. If we take more than 10 business days (or 20 business days for new accounts) to do this, we will credit your account for the amount you think is in error so that you will have use of the money during the time it takes us to complete 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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July 06, 2024 through August 06, 2024  
Account Number: 000000936518221

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

August 07, 2024 through September 06, 2024

Account Number: 000000936518221

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JUDITH A GUINN  
34864 SILVERSPRINGS PL  
MURRIETA CA 92563-8429

**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



**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>\$626.58</b>
Deposits and Additions	893.91
ATM & Debit Card Withdrawals	-1,122.61
Fees	-3.00
<b>Ending Balance</b>	<b>\$394.88</b>

**TRANSACTION DETAIL**

DATE	DESCRIPTION	AMOUNT	BALANCE
	<b>Beginning Balance</b>		<b>\$626.58</b>
08/07	Non-Chase ATM Withdraw 08/07 *Clinton Keith Murrieta CA Card 4013	-204.00	422.58
08/07	Non-Chase ATM Fee-With	-3.00	419.58
08/09	Card Purchase With Pin 08/09 Lowe's #2294 Menifee CA Card 4013	-22.00	397.58
08/09	Card Purchase With Pin 08/09 Uber *Eats San Francisco CA Card 4013	-57.88	339.70
08/12	Card Purchase With Pin 08/10 Circle K 09435 Murrieta CA Card 4013	-70.49	269.21
08/12	Card Purchase 08/10 Mcdonald's F11347 Murrieta CA Card 4013	-9.43	259.78
08/13	Card Purchase 08/12 Starbucks Store 58218 Murrieta CA Card 4013	-2.77	257.01
08/13	Card Purchase 08/12 An Adapthealth CO 855-3894043 PA Card 4013	-105.77	151.24
08/14	Card Purchase With Pin 08/13 Uber *Eats San Francisco CA Card 4013	-34.61	116.63
08/16	Card Purchase With Pin 08/16 Wal-Mart Store Murrieta CA Card 4013	-32.88	83.75
08/19	Card Purchase With Pin 08/16 Uber *Trip San Francisco CA Card 4013	-18.92	64.83



August 07, 2024 through September 06, 2024

Account Number: 000000936518221

**TRANSACTION DETAIL** (continued)

DATE	DESCRIPTION	AMOUNT	BALANCE
08/19	Card Purchase With Pin 08/18 Uber *Trip San Francisco CA Card 4013	-35.92	28.91
08/28	SSA Treas 310 Xxsoc Sec PPD ID: 9101036216	<b>465.00</b>	493.91
08/28	Card Purchase W/Cash 08/28 Wal-Mart Store Murrieta CA Card 4013 Purchase \$35.00 Cash Back \$60.00	-95.00	398.91
08/28	Card Purchase With Pin 08/28 Wal-Mart Store Murrieta CA Card 4013	-21.73	377.18
08/30	Card Purchase 08/29 Starbucks Store 05949 Temecula CA Card 4013	-17.70	359.48
08/30	Card Purchase With Pin 08/30 Uber * Eats Pendin San Francisco CA Card 4013	-106.27	253.21
09/03	Zelle Payment From Breann Allison Adams 21910754905	<b>200.00</b>	453.21
09/03	Card Purchase 08/29 Buddiez Smoke & Vape 2 Murrieta CA Card 4013	-61.17	392.04
09/03	Card Purchase With Pin 08/31 Uber * Eats Pendin San Francisco CA Card 4013	-98.12	293.92
09/03	Card Purchase With Pin 09/01 Hulu Santa Monica CA Card 4013	-127.95	165.97
09/04	Ssi Treas 310 Xxsupp Sec PPD ID: 9101736134	<b>228.91</b>	394.88
<b>Ending Balance</b>			<b>\$394.88</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 \$693.91. Note: some deposits may be listed on your previous statement)
- **QR, keep a balance at the beginning of each day of \$1,500.00 or more in this account.**  
(Your lowest beginning day balance was \$28.91)
- **QR, 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 \$205.27)

**IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC FUNDS TRANSFERS:**

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**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



August 07, 2024 through September 06, 2024

Account Number: 00000936518221

**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.



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**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.