



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

December 27, 2019 through January 28, 2020

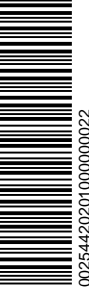
Primary Account: **000000453759578**

CUSTOMER SERVICE INFORMATION

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

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ASHER A JOSEPHS
 1611 FOSTER AVE APT 4C
 BROOKLYN NY 11230-1753



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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 of our overdraft services and associated fees. You can find more information about these services and ways to avoid overdraft fees at chase.com/overdraft-services.

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

CONSOLIDATED BALANCE SUMMARY

ASSETS

Checking & Savings	ACCOUNT	BEGINNING BALANCE THIS PERIOD	ENDING BALANCE THIS PERIOD
Chase College Checking	000000453759578	\$4,608.07	\$4,279.07
Chase College Checking	000000618811918	13,093.79	12,731.04
Total		\$17,701.86	\$17,010.11
TOTAL ASSETS		\$17,701.86	\$17,010.11

CHASE COLLEGE CHECKING

ASHER A JOSEPHS

Account Number: 000000453759578

CHECKING SUMMARY

	AMOUNT
Beginning Balance	\$4,608.07
Deposits and Additions	7,286.94
Checks Paid	-1,827.00
ATM & Debit Card Withdrawals	-222.99
Electronic Withdrawals	-5,563.45
Fees	-2.50
Ending Balance	\$4,279.07



December 27, 2019 through January 28, 2020

Primary Account: **000000453759578**

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

DEPOSITS AND ADDITIONS

DATE	DESCRIPTION	PPD ID	AMOUNT
12/27	Tnii Payroll	PPD ID: 2561952356	\$1,255.89
01/03	Tnii Payroll	PPD ID: 2561952356	1,243.01
01/06	Venmo Cashout	PPD ID: 5264681992	1,000.00
01/10	Tnii Payroll	PPD ID: 2561952356	1,243.00
01/13	Quickpay With Zelle Payment From Victoria M Giarraffa 9065518829		35.00
01/15	Quickpay With Zelle Payment From Racquel Reinman 9080742852		24.00
01/17	Tnii Payroll	PPD ID: 2561952356	1,243.02
01/24	Tnii Payroll	PPD ID: 2561952356	1,243.02
Total Deposits and Additions			\$7,286.94

CHECKS PAID

CHECK NO.	DESCRIPTION	DATE PAID	AMOUNT
156 ^		01/02	\$1,827.00
Total Checks Paid			\$1,827.00

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.

ATM & DEBIT CARD WITHDRAWALS

DATE	DESCRIPTION	AMOUNT
01/13	Non-Chase ATM Withdraw 01/10 2027 Emmons Avenue Brooklyn NY Card 2528	\$62.99
01/24	ATM Withdrawal 01/24 1509 Foster Ave Brooklyn NY Card 2528	160.00
Total ATM & Debit Card Withdrawals		\$222.99

ELECTRONIC WITHDRAWALS

DATE	DESCRIPTION	AMOUNT
01/02	Quickpay With Zelle Payment To Victoria M Giarraffa 9029120942	\$64.15
01/02	Quickpay With Zelle Payment To Naomi Marks 9035105282	200.00
01/06	01/04 Payment To Chase Card Ending IN 9408	17.84
01/06	01/04 Payment To Chase Card Ending IN 6998	14.13
01/06	American Express ACH Pmt M5124 Web ID: 2005032111	2,145.20
01/06	Citi Card Online Payment 420003174443233 Web ID: Citictp	44.99
01/06	American Express ACH Pmt M5536 Web ID: 2005032111	39.47
01/13	Quickpay With Zelle Payment To Victoria M Giarraffa 9069913600	45.00
01/16	Quickpay With Zelle Payment To Naomi Marks 9084893147	200.00
01/21	Con Ed of NY Intell Ck PPD ID: 2462467002	67.21
01/24	National Grid NY Utilitypay PPD ID: 9177976003	19.93
01/27	American Express ACH Pmt M0568 Web ID: 2005032111	2,661.27
01/27	American Express ACH Pmt M0654 Web ID: 2005032111	44.26
Total Electronic Withdrawals		\$5,563.45



December 27, 2019 through January 28, 2020

Primary Account: 00000453759578

FEES

DATE	DESCRIPTION	AMOUNT
01/13	Non-Chase ATM Fee-With	\$2.50
Total Fees		\$2.50



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CHASE COLLEGE CHECKING

ASHER A JOSEPHS

Account Number: 000000618811918

CHECKING SUMMARY

	AMOUNT
Beginning Balance	\$13,093.79
Electronic Withdrawals	-362.75
Ending Balance	\$12,731.04

Your monthly service fee was waived because you maintained an average checking balance of \$5,000.00 or more during the statement period.

ELECTRONIC WITHDRAWALS

DATE	DESCRIPTION	AMOUNT
01/06	Afi Ally 628921198913 Web ID: 9833122002	\$362.75
Total Electronic Withdrawals		\$362.75

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

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 SapphireSM Checking accounts, we waive the Insufficient Funds and Returned Item fees if items(s) are presented or withdrawal request(s) are made against an account with insufficient funds on four or fewer business days in the past 12 months.
- For Chase Private Client CheckingSM accounts, we waive the Chase overdraft fees.

- **What if I want Chase to authorize and pay overdrafts on my everyday debit card transactions?**

If you or a joint account owner would like to change your selection, sign in to chase.com to update your account settings, or call us 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.