

DUPLICATE STATEMENT



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

September 20, 2025 through October 21, 2025

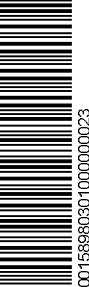
Primary Account: **00000880552067**

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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ZULMA MARIN VALENCIA
 260 TIMBER RIDGE LN APT A
 LAKE BARRINGTON IL 60010-1670



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 accounts 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 CoverageSM are not available for Chase High School CheckingSM, Chase Secure CheckingSM and Chase First CheckingSM.
- Overdraft Protection is not available for Chase Secure CheckingSM and Chase First CheckingSM.

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

CONSOLIDATED BALANCE SUMMARY

ASSETS

Checking & Savings

	ACCOUNT	BEGINNING BALANCE THIS PERIOD	ENDING BALANCE THIS PERIOD
Chase Total Checking	00000880552067	\$23,247.81	\$21,916.02
Total		\$23,247.81	\$21,916.02

CD & Retirement

	ACCOUNT	INTEREST RATE / APY*	MATURITY DATE	BEGINNING BALANCE THIS PERIOD	ENDING BALANCE THIS PERIOD
CD	000100082606828	1.24%	11/08/25	5,102.70	5,102.70
Balance plus Interest Earned Not Paid		\$5,115.71			
Total				\$5,102.70	\$5,102.70

* The Annual Percentage Yield (APY) for your CD / Retirement CD is calculated using the term and deposit amount as of the issue / renewal date or maintenance effective date. The APY assumes interest will remain on deposit until maturity.

TOTAL ASSETS

\$28,350.51 **\$27,018.72**



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Primary Account: 00000880552067

CHASE TOTAL CHECKING

ZULMA MARIN VALENCIA

Account Number: 00000880552067

CHECKING SUMMARY

	AMOUNT
Beginning Balance	\$23,247.81
Deposits and Additions	60.00
ATM & Debit Card Withdrawals	-891.79
Electronic Withdrawals	-500.00
Ending Balance	\$21,916.02

TRANSACTION DETAIL

DATE	DESCRIPTION	AMOUNT	BALANCE
	Beginning Balance		\$23,247.81
09/24	Card Purchase With Pin 09/24 Tjmaxx #0054 Lake Zurich IL Card 4096	-76.66	23,171.15
09/26	Zelle Payment From Mclink Incorporated Baceip5X9Thc	60.00	23,231.15
09/26	Card Purchase 09/25 Polo Factory Store Keno Kenosha WI Card 4096	-102.84	23,128.31
09/26	Card Purchase 09/25 Starbucks 59068 Gurnee IL Card 4096	-27.34	23,100.97
09/26	Card Purchase With Pin 09/26 Target T-1166 Crystal Lake IL Card 4096	-31.88	23,069.09
09/26	Card Purchase With Pin 09/26 Hobbylobby Crystal Lake IL Card 4096	-134.36	22,934.73
09/29	Card Purchase 09/27 Fsp*Independence Grov Libertyville IL Card 4096	-3.00	22,931.73
09/29	Card Purchase With Pin 09/27 Tjmaxx #0169 Palatine IL Card 4096	-38.47	22,893.26
09/29	Card Purchase 09/28 Coopers Hawk Kildeer Kildeer IL Card 4096	-60.46	22,832.80
10/03	Card Purchase With Pin 10/03 Nordstrom Rack # 20393 Kildeer IL Card 4096	-140.34	22,692.46
10/06	1St Natl Bk Omah Online Pmt 3D0A045591B42D Web ID: 8104000010	-200.00	22,492.46
10/06	Card Purchase With Pin 10/05 Tj Maxx #671 Mundelein IL Card 4096	-182.80	22,309.66
10/14	Card Purchase 10/12 Sq *Hometown Coffee & Lake Forest IL Card 4096	-17.70	22,291.96
10/15	Zelle Payment To Blanca Arellano Jpm99Bqyvsvu	-100.00	22,191.96
10/16	Zelle Payment To Blanca Arellano Jpm99Br5Mjqv	-200.00	21,991.96
10/20	Card Purchase With Pin 10/18 Tjmaxx #0235 Clearwater FL Card 4096	-75.94	21,916.02
	Ending Balance		\$21,916.02

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 FedNowSM 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.**



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- **OR, keep an average beginning day balance of \$5,000.00 or more in qualifying linked deposits and investments.**

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:

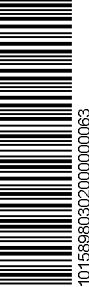
- Your name and account number;
- A description of the error or the transaction you are unsure about, and why you think it is an error or want more information; and
- The amount of the suspected error.

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 provide provisional credit to 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, our practice is to follow the procedures described above as detailed in your Deposit Account Agreement or other applicable agreements, but we are not legally required to do so. For example, we require you to notify us no later than 30 days after we sent you the first statement on which the error appeared. We may require you to provide us with a written statement that the disputed transaction was unauthorized. We are also not required to give provisional credit.

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



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 CoverageSM, 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 AssistSM, 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 SapphireSM Checking and Chase Private Client CheckingSM 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[®] 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.

Información acerca de Sobregiros y Cargos por sobregiro para su cuenta de cheques de Chase

Lo que debe saber acerca de Sobregiros y Cargos por sobregiro

Un sobregiro ocurre cuando usted no tiene suficiente dinero en su cuenta para cubrir una transacción, pero nosotros la pagamos de todas formas. Durante nuestro procesamiento nocturno se determina si su cuenta tiene suficiente dinero para cubrir una transacción. Durante nuestro procesamiento nocturno, tomamos el anterior saldo del final del día y registramos los créditos. Si hay algún depósito que aún no esté disponible para su uso o retención (como un embargo de fondos), este reducirá el saldo de cuenta utilizado para pagar sus transacciones. Luego restamos cualquier transacción de débito presentada durante nuestro procesamiento nocturno. Es posible que el saldo disponible que se le muestra durante el día no sea la misma cantidad utilizada para pagar sus transacciones, ya que es posible que algunas transacciones no se le muestren antes del procesamiento nocturno.

Nosotros pagamos los sobregiros a nuestra discreción, lo que significa que no garantizamos que siempre autorizaremos o pagaremos cualquier transacción presentada para el pago. Si no autorizamos un sobregiro, su transacción será rechazada. Si no pagamos un sobregiro, su transacción será devuelta. Puede encontrar información adicional sobre sobregiros y características de su cuenta en el *Contrato de Cuenta de Depósito*.

Podemos cubrir sus sobregiros de tres maneras diferentes:

1. Contamos con una Práctica Estándar de Sobregiros incluida en su cuenta.
2. Ofrecemos Protección contra sobregiros a través de un vínculo a una cuenta de ahorro de Chase, lo que puede ser menos costoso que nuestra Práctica Estándar de Sobregiros. Puede comunicarse con nosotros para obtener más información.
3. También ofrecemos Chase Debit Card CoverageSM, que le permite elegir cómo tratamos sus transacciones diarias con tarjeta de débito (por ejemplo, comestibles, gasolina o restaurantes), además de nuestra Práctica Estándar de Sobregiros.

Este aviso explica nuestra Práctica estándar de sobregiros y Chase Debit Card Coverage.

- **¿Cuál es la Práctica Estándar de Sobregiros incluida en mi cuenta?**

Nosotros autorizamos y pagamos sobregiros para los siguientes tipos de transacciones:

- Cheques y otras transacciones realizadas con su número de cuenta de cheques
- Transacciones recurrentes con tarjeta de débito (por ejemplo, suscripciones a servicios de películas o membresías de gimnasio)

- **¿Cuál es Chase Debit Card Coverage?**

- Si se inscribe en Chase Debit Card Coverage, **es posible** que autoricemos y paguemos sobregiros para transacciones diarias con tarjeta de débito (por ejemplo, comestibles, gasolina o restaurantes) además de nuestra Práctica Estándar de Sobregiros.

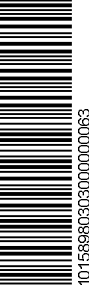
- **¿Qué cargos se me cobrarán si Chase paga mi sobregiro?**

Si autorizamos y pagamos un sobregiro, le cobraremos un cargo por sobregiro de \$34 por transacción durante nuestro procesamiento nocturno, comenzando con la primera transacción que sobregire el saldo de su cuenta por más de \$50 (máximo de 3 cargos por día hábil, hasta \$102).

No le cobraremos un cargo por sobregiro en las siguientes circunstancias:

- Con Chase Overdraft AssistSM, no cobraremos un cargo por sobregiro si usted tiene un sobregiro de \$50 o menos al final del día hábil **O** si tiene un sobregiro de más de \$50 y lleva el saldo de su cuenta a un sobregiro de \$50 o menos al final del siguiente día hábil (tiene hasta las 11 p.m., hora del este (8 p.m., hora del Pacífico) para realizar un depósito o transferencia). Chase Overdraft Assist no requiere inscripción y viene con cuentas de cheques de Chase elegibles.
- No cobraremos un cargo por sobregiro por transacciones de \$5 o menos.
- No cobraremos un cargo por sobregiro si su transacción con tarjeta de débito se autorizó cuando había suficiente saldo disponible en su cuenta.

- En el caso de las cuentas Chase SapphireSM Checking y Chase Private Client CheckingSM, no hay cargos por sobregiro cuando los instrumentos se presentan contra una cuenta con fondos insuficientes en los primeros cuatro días hábiles durante el período de estado de cuenta actual y los 12 períodos de estado de cuenta





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anteriores. En un día hábil cuando devolvamos instrumentos, esto contará para los cuatro días hábiles en los que no se cobrará un cargo por sobregiro.

- **¿Qué sucede si quiero que Chase autorice y pague sobregiros para mis transacciones diarias con tarjeta de débito?**

Si usted o un propietario de cuenta conjunta quiere que Chase autorice sobregiros en sus transacciones diarias con tarjeta de débito, por favor, haga su selección de Chase Debit Card Coverage. Puede cambiar su selección de Chase Debit Card Coverage en cualquier momento iniciando sesión en chase.com/espanol o en Chase Mobile® para actualizar la configuración de su cuenta, llamándonos al 1-800-935-9935 (o al 1-713-262-1679 si se encuentra fuera de los EE. UU.), o visitando una sucursal de Chase. Aceptamos llamadas de retransmisión con operador.