

**CHASE PRIVATE CLIENT**

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

November 01, 2018 through November 30, 2018

Account Number: **000003582919236**

CUSTOMER SERVICE INFORMATION

Web site: **Chase.com**

Service Center: **1-888-994-5626**

Deaf and Hard of Hearing: **1-800-242-7383**

International Calls: **1-713-262-1679**

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KRISTIANA CARROLL ZUCCARINI
OR RUDOLPH L THURY JR
9 HAYES HILL DR
NORTHPORT NY 11768-1331



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We updated our Deposit Account and Wire Transfer Agreements

The following changes were made November 11, 2018:

- We published an updated version of our Deposit Account Agreement. You can get the latest agreement at chase.com/disclosures, at a branch or by request when you call us. Here's what you should know:
 - We added a section to describe our new Autosave feature, which allows you to make automatic transfers from your checking account to your savings account. (New section in General Account Terms, Section B, Autosave feature)
 - We no longer charge an Extended Overdraft Fee. (General Account Terms, Section C, Insufficient Funds and Returned Item fees)
 - We added an address for reporting a dispute if you believe we provided incomplete or inaccurate information about your account to a consumer reporting agency. (New section in General Account Terms, Section I, Disputing information reported to a consumer reporting agency)
- We updated our Wire Transfer Agreement, here's what you should know:
 - You will still receive email notifications on the status of your wire transfer. However, we added that if we're unable to send an email due to system failures or outages, it's your responsibility to monitor your account for the status of your wire transfer.
 - We clarified that you should expect your foreign exchange rate to be less favorable than rates quoted online or in publications.

Please call us at the number at the top of this statement if you have any questions.

We want to remind you about the overdraft service options that are available for your personal checking account(s)

We've included information on the last page of this statement to remind you about our overdraft services and associated fees. You can find more information about these services and ways to avoid overdraft fees at chase.com/overdraft-services.

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



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November 01, 2018 through November 30, 2018

Account Number: 000003582919236

CHECKING SUMMARY

Chase Private Client Checking

	AMOUNT
Beginning Balance	\$698.64
Deposits and Additions	3,824.05
ATM & Debit Card Withdrawals	-1,187.31
Electronic Withdrawals	-2,861.67
Ending Balance	\$473.71
Annual Percentage Yield Earned This Period	0.00%
Interest Paid Year-to-Date	\$0.01

Your account ending in 1189 is linked to this account for overdraft protection.

TRANSACTION DETAIL

DATE	DESCRIPTION		AMOUNT	BALANCE
	Beginning Balance			\$698.64
11/01	Card Purchase 11/01 Starbucks 800-782-7282 WA Card 6122		-25.00	673.64
11/01	Card Purchase 10/31 Mcdonald's F1730 Northport NY Card 6122		-8.57	665.07
11/01	Card Purchase With Pin 11/01 Lirr Tvm Jamaica NY Card 6122		-9.50	655.57
11/02	Card Purchase 10/31 Allpro Parking Lirr Ronkonkoma NY Card 6122		-6.00	649.57
11/02	Card Purchase 11/02 Tst* The Drunken Tac Fort Lauderdale FL Card 6122		-38.54	611.03
11/05	Purchase Return 11/04 Target T- 98 Veterans Commack NY Card 6122		26.15	637.18
11/05	Card Purchase 11/03 Starbucks 800-782-7282 WA Card 6122		-30.00	607.18
11/05	Card Purchase 11/02 Show Management Fort Lauderdale FL Card 6122		-33.00	574.18
11/05	Card Purchase 11/02 Water Taxi of Fort L Fort Lauderdale FL Card 6122		-12.00	562.18
11/05	Card Purchase With Pin 11/03 Cvs/Pharmacy #06 060 FT. Lauderdale FL Card 6122		-9.89	552.29
11/05	Card Purchase With Pin 11/04 Target T- 98 Veterans Commack NY Card 6122		-50.90	501.39
11/05	Chase Credit Crd Epay Onus 3828134573 Web ID: 5760039224		-150.00	351.39
11/05	Venmo Payment 1471270345 Web ID: 3264681992		-31.00	320.39
11/06	Card Purchase 11/06 Starbucks 800-782-7282 WA Card 6122		-25.00	295.39
11/07	Card Purchase 11/06 Garden City Bistro Garden City NY Card 6122		-11.78	283.61
11/07	Venmo Payment 1480788960 Web ID: 3264681992		-15.00	268.61
11/08	Card Purchase 11/07 Garden City Bistro Garden City NY Card 6122		-11.41	257.20
11/09	Card Purchase 11/08 Garden City Bistro Garden City NY Card 6122		-13.32	243.88
11/09	Venmo Payment 1485289836 Web ID: 3264681992		-20.00	223.88
11/13	Orig CO Name:L'Abbate & Balke Orig ID:1133086010 Desc Date:451064 CO Entry Descr:Payroll Sec:PPD Trace#:065000097533512 Eed:181109 Ind ID: Name:Zuccarini,Kristiana Trn: 3137533512Tc		1,725.65	1,949.53
11/13	ATM Check Deposit 11/10 546 Route 111 Hauppauge NY Card 6122		118.03	2,067.56
11/13	Card Purchase 11/09 Celebrity Diner Syosset NY Card 6122		-21.34	2,046.22
11/13	Card Purchase 11/11 Starbucks 800-782-7282 WA Card 6122		-25.00	2,021.22
11/13	Card Purchase 11/10 Bloomingdales Hunti Huntington Sta NY Card 6122		-43.45	1,977.77
11/13	Card Purchase With Pin 11/11 Cvs/Pharmacy #01 01935 Northport NY Card 6122		-15.47	1,962.30
11/13	Card Purchase 11/12 Garden City Bistro Garden City NY Card 6122		-10.32	1,951.98
11/13	Card Purchase 11/12 Dashing Diva Garden City NY Card 6122		-15.00	1,936.98



TRANSACTION DETAIL

(continued)

DATE	DESCRIPTION	AMOUNT	BALANCE
11/13	Card Purchase With Pin 11/12 Cvs/Pharm 00332--417 N Jericho NY Card 6122	-2.49	1,934.49
11/13	11/12 Payment To Chase Card Ending IN 9313	-50.00	1,884.49
11/13	11/13 Payment To Chase Card Ending IN 9313	-600.00	1,284.49
11/13	11/13 Online Transfer To Sav ...1189 Transaction#: 7661494280	-200.00	1,084.49
11/13	11/13 Payment To Chase Card Ending IN 0806	-136.42	948.07
11/14	ATM Check Deposit 11/14 2 Fort Salonga Rd Fort Salonga NY Card 6122	132.81	1,080.88
11/14	Card Purchase 11/13 Garden City Bistro Garden City NY Card 6122	-13.41	1,067.47
11/14	Card Purchase 11/13 Way of Life Syosset NY Card 6122	-14.14	1,053.33
11/14	Card Purchase With Pin 11/14 Kings Supermkts #64 Garden City NJ Card 6122	-10.37	1,042.96
11/14	Recurring Card Purchase 11/13 Netflix.Com Netflix.Com CA Card 6122	-7.99	1,034.97
11/15	Navi Ed Serv Web Studntloan 6MT67E9E3D1 Web ID: 9102001102	-309.25	725.72
11/16	Card Purchase 11/14 LA Piazza Plainview NY Card 6122	-20.04	705.68
11/16	Card Purchase 11/16 Starbucks 800-782-7282 WA Card 6122	-25.00	680.68
11/16	Card Purchase 11/15 Garden City Bistro Garden City NY Card 6122	-13.41	667.27
11/19	Venmo Cashout PPD ID: 5264681992	80.00	747.27
11/19	Card Purchase 11/16 McDonald's F1822 Syosset NY Card 6122	-7.59	739.68
11/19	Card Purchase 11/17 Cosmetique Manhasset NY Card 6122	-94.00	645.68
11/19	11/19 Payment To Chase Card Ending IN 9313	-350.00	295.68
11/20	Card Purchase 11/20 Life Cafe 200 Syosset NY Card 6122	-8.17	287.51
11/20	Card Purchase With Pin 11/20 Kings Supermkts #64 Garden City NJ Card 6122	-27.28	260.23
11/21	ATM Check Deposit 11/21 2 Fort Salonga Rd Fort Salonga NY Card 6122	1,595.04	1,855.27
11/21	Card Purchase 11/21 Starbucks 800-782-7282 WA Card 6122	-25.00	1,830.27
11/23	ATM Check Deposit 11/23 365 Broadway Bethpage NY Card 6122	27.51	1,857.78
11/23	ATM Surcharge Refund 11/22 14 Cold Spring Road Syosset NY Card 6122	2.50	1,860.28
11/23	Card Purchase 11/22 Bandier.Com 917-374-5160 NY Card 6122	-134.35	1,725.93
11/23	Card Purchase 11/21 My Three Sons Bagel CA Garden City NY Card 6122	-11.11	1,714.82
11/23	Card Purchase 11/21 Dashing Diva Garden City NY Card 6122	-75.00	1,639.82
11/23	Card Purchase 11/22 Gulf Oil 92049542 Syosset NY Card 6122	-20.00	1,619.82
11/23	Non-Chase ATM Withdraw 11/22 14 Cold Spring Road Syosset NY Card 6122	-42.50	1,577.32
11/23	11/23 Payment To Chase Card Ending IN 9313	-500.00	1,077.32
11/23	11/23 Online Transfer To Sav ...1189 Transaction#: 7690103338	-300.00	777.32
11/23	Card Purchase With Pin 11/23 J. Crew #563 Huntingtn St NY Card 6122	-52.37	724.95
11/23	Venmo Payment 1518183759 Web ID: 3264681992	-100.00	624.95
11/26	Card Purchase 11/24 Starbucks 800-782-7282 WA Card 6122	-30.00	594.95
11/26	Card Purchase 11/24 Life Cafe 200 Syosset NY Card 6122	-8.17	586.78
11/26	Bloomingdales Online Pmt 112811765924345 Web ID: Citictp	-100.00	486.78
11/27	Card Purchase 11/25 Avra Estiatorio New York NY Card 6122	-84.71	402.07
11/28	Card Purchase 11/28 Starbucks 800-782-7282 WA Card 6122	-25.00	377.07
11/28	Card Purchase 11/27 Juice Generation 18 Garden City NY Card 6122	-9.72	367.35
11/29	Card Purchase 11/29 Starbucks Card Egift 877-850-1977 ME Card 6122	-10.00	357.35
11/30	ATM Check Deposit 11/30 177 Montague St Brooklyn NY Card 6122	116.36	473.71
	Ending Balance		\$473.71



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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 (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 you've had four or fewer Insufficient Funds or Returned Item occurrences 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 anytime at 1-800-935-9935 (or collect at 1-713-262-1679 if outside the U.S.), or visit a Chase branch.



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