

a transaction but you have enough in your savings, we'll transfer the exact amount needed to cover the transaction. Additional options may be available for business accounts.

- **Check your balance** anytime on **chase.com** or in the Chase Mobile® app. Learn more at **chase.com/mobile**.
- **Sign up for Account Alerts** to keep tabs on your account. Learn more at **chase.com/AccountAlerts**.
- **Open a Chase Secure BankingSM account** — Spend only the money you have available, without worrying about Overdraft Fees. Learn more at **chase.com/checking**.

Have more questions?

For more information about our overdraft policies and fees for personal checking accounts, please visit **chase.com/overdraft**. For other types of accounts, review your account agreement. If you have a negative balance, we may report it to one or more consumer reporting agencies, close the account or both, so please review the options above to help manage your account.

If you have questions, please call us at 800-242-7324.

Sincerely,

Customer Service



PO Box 44959
Indianapolis, IN 46244-4959

Questions?
800-242-7324
We accept operator relay calls



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CHARLES HENRY PROPERTIES, LLC
336 E 56TH ST FRNT A
NEW YORK, NY 10022-4145

September 18, 2025



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Important: We paid or returned a transaction when you didn't have enough money in your account ending in 9950

Dear Charles Henry Properties, LLC:

Your account balance on 09/18/2025, wasn't enough to cover the transaction(s) below, so we either paid or returned them on your behalf:

Amount	Transaction Description	Status
\$4,050.00	CHECK 119	Paid Insufficient

As a benefit of your account, we don't charge an Overdraft Fee for:

- Transactions we paid that are \$5 or less, or
- Transactions we returned unpaid

If we paid the transaction(s) and it was more than \$5, we may have charged you a \$34 Overdraft Fee (with a maximum of \$102 per business day for personal accounts or \$204 per business day for business accounts). You'll see any Overdraft Fees we charged in your account details on **chase.com** and on your account statement.

We offer Chase Overdraft AssistSM to help you avoid overdraft fees

Chase Overdraft Assist does not require enrollment and comes with eligible Chase checking accounts. This benefit gives you:

- **More confidence:** we won't charge you an Overdraft Fee if you're overdrawn by \$50 or less at the end of the business day
- **More time:** we won't charge you an Overdraft Fee 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).

What you can do to avoid Overdraft Fees

- **Turn off Debit Card Coverage** — This optional service lets you tell us how you want to handle everyday debit card transactions like groceries, gas or dining out. If you turn off Debit Card Coverage and you don't have enough money in your account to cover a transaction, we'll decline the transaction, and we won't charge an Overdraft Fee. For personal accounts, you can turn Debit Card Coverage on or off anytime on **chase.com** or in the Chase Mobile[®] app, by contacting us or visiting a branch. For business accounts, please contact us or visit a branch.
- **Turn on Overdraft Protection** — This optional service lets you link your Chase savings account as a backup to your Chase checking account. If you don't have enough money in your account to cover