



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

August 17, 2024 through September 18, 2024

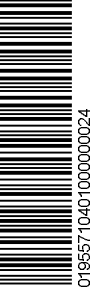
Account Number: **000000607155865**

**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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MARIO M MONROE  
PO BOX 625  
MOAPA NV 89025-0625



01955710401000000024

**We're updating some check related benefits for Chase Premier Plus Checking<sup>SM</sup>**

Beginning November 17, 2024, we will no longer offer the following free check benefits for Chase Premier Plus Checking<sup>SM</sup>:

- Chase exclusive design checks. Check prices vary based on the style you order.
- Counter Checks - a blank page of 3 personal checks we print upon your request at a branch. The fee for Counter Checks is \$3 per page.

For more information about the services and fees for your account, please see the Additional Banking Services and Fees disclosure at [chase.com/disclosures](https://chase.com/disclosures). If you have any questions, please call the number on this statement.

**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 Premier Plus Checking

	AMOUNT
<b>Beginning Balance</b>	<b>\$1,064.42</b>
Deposits and Additions	10,151.32
Checks Paid	-900.00
ATM & Debit Card Withdrawals	-4,925.45
Electronic Withdrawals	-5,006.80
<b>Ending Balance</b>	<b>\$383.49</b>
Annual Percentage Yield Earned This Period	0.01%
Interest Paid This Period	\$0.01
Interest Paid Year-to-Date	\$0.16



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Thank you for your military service and commitment to our country. Your monthly service fee was waived as a benefit of Chase Military Banking.

### CHECKS PAID

CHECK NUMBER	DATE PAID	AMOUNT
1072 ^	08/19	\$450.00
1073 ^	09/13	450.00
<b>Total Checks Paid</b>		<b>\$900.00</b>

If you see a check description in the Transaction Detail section, it means your check has already been converted for electronic payment. Because of this, we're not able to return the check to you or show you an image on Chase.com.

^ An image of this check may be available for you to view on Chase.com.

### TRANSACTION DETAIL

DATE	DESCRIPTION	AMOUNT	BALANCE
	<b>Beginning Balance</b>		<b>\$1,064.42</b>
08/19	Zelle Payment From Aurora Lopez Cofw0Rc0Yyf3	740.00	1,804.42
08/19	Card Purchase 08/17 Tmobile*Web Order 800-672-5390 WA Card 8329	-25.12	1,779.30
08/19	Card Purchase 08/16 Dutch Bros NV1001 Mesqu Mesquite NV Card 8329	-14.33	1,764.97
08/19	Recurring Card Purchase 08/17 Peacock 1903A Premium 212-6640138 NY Card 8329	-1.99	1,762.98
08/19	Recurring Card Purchase 08/17 Peacock 182D5 Prempius 212-6640138 NY Card 8329	-6.00	1,756.98
08/19	Card Purchase 08/17 Tagg N Go Wash Mesquit 435-6282256 NV Card 8329	-37.00	1,719.98
08/19	Zelle Payment To Aurora Lopez Jpm99Am5Murb	-200.00	1,519.98
08/19	Zelle Payment To Aurora Lopez Jpm99Am5Oz1O	-580.00	939.98
08/19	Card Purchase With Pin 08/18 Moapa Indian St Moapa NV Card 8329	-9.68	930.30
08/19	Recurring Card Purchase 08/19 Crunchyroll *Membersh 415-503-9235 CA Card 8329	-15.99	914.31
08/19	Check # 1072	-450.00	464.31
08/19	Card Purchase With Pin 08/19 Wal-Mart #3847 Mesquite NV Card 8329	-171.36	292.95
08/20	Card Purchase 08/19 Wendy's 12087 Mesquite NV Card 8329	-15.48	277.47
08/20	Card Purchase With Pin 08/20 Moapa Indian St Moapa NV Card 8329	-6.48	270.99
08/21	Zelle Payment From Aurora Lopez Cofl4Sylheyu	60.00	330.99
08/21	Recurring Card Purchase 08/20 Help.Max.Com Max.Com NY Card 8329	-18.39	312.60
08/21	Card Purchase With Pin 08/21 Arco #42751 Moapa NV Card 8329	-30.52	282.08
08/21	Card Purchase With Pin 08/21 Wal-Mart #3847 Mesquite NV Card 8329	-78.35	203.73
08/22	Conduent Go8 Dep Transf 38171815948 Web ID: 6131996647	584.00	787.73
08/22	Card Purchase 08/21 Mcdonald's F39132 Mesquite NV Card 8329	-18.84	768.89
08/22	Card Purchase 08/21 Tcgplayer.Com 315-501-0478 NY Card 8329	-7.35	761.54
08/22	Card Purchase 08/22 Dreamitcollectibl Httpswww.Shop CA Card 8329	-29.95	731.59
08/23	Zelle Payment From Aurora Lopez Cof9Q2Sjsxs6	60.00	791.59
08/23	Zelle Payment From Aurora Lopez Cofxdrakwxil	25.00	816.59
08/23	Card Purchase 08/23 Bmc Toys Httpsbmctoys. PA Card 8329	-84.60	731.99
08/23	Card Purchase 08/23 Dreamitcollectibl Httpswww.Shop CA Card 8329	-29.95	702.04
08/23	Card Purchase 08/23 The Pokemon Company   425-229-6000 WA Card 8329	-65.01	637.03
08/23	Zelle Payment To Aurora Lopez Jpm99Amfp30S	-25.00	612.03
08/23	Card Purchase With Pin 08/23 Target T- 6480 Sky Poi Las Vegas NV Card 8329	-7.26	604.77



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**TRANSACTION DETAIL** (continued)

DATE	DESCRIPTION	AMOUNT	BALANCE
08/23	Card Purchase With Pin 08/23 Target T- 6480 Sky Poi Las Vegas NV Card 8329	-9.98	594.79
08/26	Zelle Payment From Tp Collectibles LLC 21829824432	<b>210.00</b>	804.79
08/26	Zelle Payment From Aurora Lopez Cofdc29Sb251	<b>20.00</b>	824.79
08/26	Card Purchase 08/23 Moapa Valley Water Di 702-397-6893 NV Card 8329	-49.94	774.85
08/26	Card Purchase 08/23 Phr*Children'Sboneandsp Las Vegas NV Card 8329	-54.33	720.52
08/26	Card Purchase 08/24 Red Robin No 94 Las Vegas NV Card 8329	-121.87	598.65
08/26	Card Purchase With Pin 08/24 Arco #42751 Moapa NV Card 8329	-50.98	547.67
08/26	Card Purchase 08/24 Ihop #1617 Las Vegas NV Card 8329	-35.00	512.67
08/26	Card Purchase With Pin 08/24 Target T- 6371 N Decat Las Vegas NV Card 8329	-56.74	455.93
08/26	Card Purchase With Pin 08/24 Hobbylobb 6361 North D Las Vegas NV Card 8329	-40.94	414.99
08/26	Card Purchase 08/24 Burger King #19190 Las Vegas NV Card 8329	-5.42	409.57
08/26	Zelle Payment To Aurora Lopez Jpm99Amivht4	-80.00	329.57
08/26	Card Purchase 08/25 Dreamitcollectibl Httpswww.Shop CA Card 8329	-29.95	299.62
08/26	Card Purchase With Pin 08/25 Wm Superc Wal-Mart Sup Mesquite NV Card 8329	-200.75	98.87
08/26	Card Purchase 08/25 Mcdonald's F39132 Mesquite NV Card 8329	-20.53	78.34
08/27	ATM Cash Deposit 08/27 6460 Sky Pointe DR Las Vegas NV Card 8329	<b>300.00</b>	378.34
08/27	Card Purchase 08/25 Del Taco #1053 Mesquite NV Card 8329	-21.53	356.81
08/27	Card Purchase With Pin 08/27 Smiths-Fuel #933 225 North Las Veg NV Card 8329	-38.80	318.01
08/27	Card Purchase With Pin 08/27 Smiths-Fuel #933 225 North Las Veg NV Card 8329	-2.99	315.02
08/27	Card Purchase With Pin 08/27 Lin's Marketpla Overton NV Card 8329	-30.00	285.02
08/27	Card Purchase With Pin 08/27 Lin's Marketpla Overton NV Card 8329	-18.39	266.63
08/28	Zelle Payment From Aurora Lopez Cofpho793Oxd	<b>50.00</b>	316.63
08/28	Card Purchase 08/27 Raising Canes 0436 N. Las Vegas NV Card 8329	-12.56	304.07
08/28	Card Purchase 08/28 Dreamitcollectibl Httpswww.Shop CA Card 8329	-29.95	274.12
08/28	Recurring Card Purchase 08/28 Disney Plus 888-9057888 CA Card 8329	-20.52	253.60
08/28	Card Purchase With Pin 08/28 Moapa Indian St Moapa NV Card 8329	-13.15	240.45
08/29	Conduent Go8 Dep Transf 38320850414 Web ID: 6131996647	<b>280.00</b>	520.45
08/29	Card Purchase 08/27 Carl's Jr 8028 Las Vegas NV Card 8329	-28.80	491.65
08/29	Card Purchase 08/28 Dreamitcollectibl Httpswww.Shop CA Card 8329	-29.95	461.70
08/29	Card Purchase 08/28 Wingstop 1050 214-070-0217 NV Card 8329	-35.31	426.39
08/29	Card Purchase With Pin 08/29 Moapa Indian St Moapa NV Card 8329	-6.38	420.01
08/29	Card Purchase With Pin 08/29 Tinks Superior Autopar Mesquite NV Card 8329	-21.13	398.88
08/29	Card Purchase With Pin 08/29 Autozone 2230 121 N S Mesquite NV Card 8329	-25.99	372.89
08/30	Moapa Band of PA Payments PPD ID: 6880117767	<b>1,800.00</b>	2,172.89
08/30	Zelle Payment From Aurora Lopez Cofyw9Labv8G	<b>475.00</b>	2,647.89
08/30	Vacp Treas 310 Xxva Benef PPD ID: 9111036002	<b>171.23</b>	2,819.12
08/30	Card Purchase 08/29 Mcdonald's F39132 Mesquite NV Card 8329	-24.64	2,794.48
08/30	Card Purchase 08/29 Wingstop 1050 214-070-0217 NV Card 8329	-50.04	2,744.44
08/30	08/30 Online Transfer To Gmr ...3316 Transaction#: 21890990732	-25.00	2,719.44
08/30	Card Purchase With Pin 08/30 Moapa Indian St Moapa NV Card 8329	-19.92	2,699.52
09/03	Card Purchase 08/31 Dreamitcollectibl Httpswww.Shop CA Card 8329	-29.95	2,669.57



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**TRANSACTION DETAIL** (continued)

DATE	DESCRIPTION	AMOUNT	BALANCE
09/03	Card Purchase 08/31 Wienerschnitzel 495 Las Vegas NV Card 8329	-8.32	2,661.25
09/03	Non-Chase ATM Withdraw 08/31 7300 N Aliante Par North Las Veg NV Card 8329	-205.50	2,455.75
09/03	Card Purchase With Pin 08/31 Winco Foods #113 610 North Las Veg NV Card 8329	-56.12	2,399.63
09/03	Card Purchase 08/31 Raising Canes 0446 Las Vegas NV Card 8329	-17.98	2,381.65
09/03	Card Purchase With Pin 08/31 Moapa Indian St Moapa NV Card 8329	-15.42	2,366.23
09/03	Card Purchase With Pin 09/01 Arco #42751 Moapa NV Card 8329	-56.46	2,309.77
09/03	Card Purchase With Pin 09/01 Wal-Mart Super Center Mesquite NV Card 8329	-268.52	2,041.25
09/03	Card Purchase 09/01 Dutch Bros NV1001 Mesqu Mesquite NV Card 8329	-24.55	2,016.70
09/03	Card Purchase 09/01 Jack IN The Box 07226 Mesquite NV Card 8329	-21.44	1,995.26
09/03	Card Purchase 09/01 Wendy's 12087 Mesquite NV Card 8329	-4.97	1,990.29
09/03	Card Purchase 09/02 Mcdonalds 21851 170-2397673 NV Card 8329	-31.06	1,959.23
09/03	Card Purchase 09/01 Lin's Supermarket Overton NV Card 8329	-7.76	1,951.47
09/03	Card Purchase 09/02 Dreamitcollectibl Httpswww.Shop CA Card 8329	-30.00	1,921.47
09/03	Card Purchase 09/02 Uplift, Inc. Httpswww.Upli CA Card 8329	-150.22	1,771.25
09/03	Recurring Card Purchase 09/02 Microsoft*Ultimate 1 M 425-6816830 WA Card 8329	-18.34	1,752.91
09/04	Card Purchase With Pin 09/04 Moapa Indian St Moapa NV Card 8329	-4.19	1,748.72
09/04	Card Purchase With Pin 09/04 Arco #42751 Moapa NV Card 8329	-33.70	1,715.02
09/04	Card Purchase With Pin 09/04 Hobbylobb 6361 North D Las Vegas NV Card 8329	-19.27	1,695.75
09/04	Card Purchase With Pin 09/04 Seafood City Su Las Vegas NV Card 8329	-22.12	1,673.63
09/04	Card Purchase With Pin 09/04 Wm Superc Wal-Mart Sup Las Vegas NV Card 8329	-52.97	1,620.66
09/04	Card Purchase With Pin 09/04 Winco Foods #113 610 North Las Veg NV Card 8329	-14.95	1,605.71
09/05	Recurring Card Purchase 09/05 Tcgplayer.Com 315-501-0478 NY Card 8329	-8.99	1,596.72
09/05	Card Purchase With Pin 09/05 Moapa Indian St Moapa NV Card 8329	-12.77	1,583.95
09/06	Conduent Go8 Dep Transf 38496245746 Web ID: 6131996647	<b>585.00</b>	2,168.95
09/06	Card Purchase 09/04 Burger King #19190 Las Vegas NV Card 8329	-15.15	2,153.80
09/06	Card Purchase 09/05 Wingstop 1050 214-070-0217 NV Card 8329	-62.27	2,091.53
09/06	Recurring Card Purchase 09/06 Netflix.Com Netflix.Com CA Card 8329	-16.77	2,074.76
09/06	Zelle Payment To Aurora Lopez Jpm99An8T76M	-30.00	2,044.76
09/06	Card Purchase With Pin 09/06 Moapa Indian St Moapa NV Card 8329	-28.46	2,016.30
09/09	Zelle Payment From Aurora Lopez Cofb97D4R987	<b>660.00</b>	2,676.30
09/09	Recurring Card Purchase 09/06 Google *Youtube G.CO/Helppay# CA Card 8329	-15.14	2,661.16
09/09	Card Purchase 09/06 Mdc*Overton Power Dist 702-3972512 NV Card 8329	-176.05	2,485.11
09/09	Driveway Finance Billpay 172589611 Web ID: 1460921640	-376.00	2,109.11
09/09	Card Purchase With Pin 09/07 Moapa Indian St Moapa NV Card 8329	-10.06	2,099.05
09/09	Zelle Payment To Aurora Lopez Jpm99Anc94C5	-710.00	1,389.05
09/09	Card Purchase With Pin 09/08 Wal-Mart #3847 Mesquite NV Card 8329	-127.40	1,261.65
09/09	Card Purchase 09/08 Chipotle Online Https://Prod. CA Card 8329	-45.63	1,216.02
09/09	Card Purchase 09/08 Dutch Bros NV1001 Mesqu Mesquite NV Card 8329	-12.84	1,203.18
09/09	Card Purchase 09/08 Mcdonald's F39132 Mesquite NV Card 8329	-8.12	1,195.06
09/10	ATM Cash Deposit 09/10 6460 Sky Pointe DR Las Vegas NV Card 8329	<b>300.00</b>	1,495.06
09/10	Zelle Payment To Aurora Lopez Jpm99Anfkmoh	-120.00	1,375.06



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**TRANSACTION DETAIL** (continued)

DATE	DESCRIPTION	AMOUNT	BALANCE
09/10	Zelle Payment To Aurora Lopez Jpm99Ang90Kd	-20.00	1,355.06
09/10	Card Purchase With Pin 09/10 Arco #42751 Moapa NV Card 8329	-32.42	1,322.64
09/10	ATM Withdrawal 09/10 6460 Sky Pointe DR Las Vegas NV Card 8329	-100.00	1,222.64
09/10	Non-Chase ATM Withdraw 09/10 7300 N Aliante Par North Las Veg NV Card 8329	-105.50	1,117.14
09/10	T-Mobile Pcs Svc 6227411 Web ID: 0000450304	-252.54	864.60
09/10	Card Purchase With Pin 09/10 Moapa Indian St Moapa NV Card 8329	-3.50	861.10
09/11	Zelle Payment From Aurora Lopez Cofsc8Aayu03	<b>1,500.00</b>	2,361.10
09/11	Zelle Payment From Aurora Lopez Cofsop8JC9CA	<b>500.00</b>	2,861.10
09/11	Card Purchase 09/10 Raising Canes 0446 Las Vegas NV Card 8329	-12.56	2,848.54
09/11	Card Purchase 09/10 Del Taco 1443 North Las Veg NV Card 8329	-13.10	2,835.44
09/11	Mvt Billpay PPD ID: 0000000160	-98.94	2,736.50
09/11	Card Purchase With Pin 09/11 Wal-Mart Super Center Mesquite NV Card 8329	-186.17	2,550.33
09/12	Conduent Go8 Dep Transf 38621958323 Web ID: 6131996647	<b>279.00</b>	2,829.33
09/12	Card Purchase 09/11 Mcdonald's F39132 Mesquite NV Card 8329	-12.43	2,816.90
09/12	Zelle Payment To Aurora Lopez Jpm99Anjh9Vj	-1,500.00	1,316.90
09/12	Card Purchase With Pin 09/12 Moapa Indian St Moapa NV Card 8329	-7.37	1,309.53
09/13	Zelle Payment From Aurora Lopez Cofouoyaeqzz	<b>300.00</b>	1,609.53
09/13	Card Purchase 09/13 The Pokemon Company   425-229-6000 WA Card 8329	-65.01	1,544.52
09/13	Check # 1073	-450.00	1,094.52
09/13	Non-Chase ATM Withdraw 09/13 2121 E Craig Rd North Las Veg NV Card 8329	-125.50	969.02
09/13	Card Purchase With Pin 09/13 Moapa Indian St Moapa NV Card 8329	-30.52	938.50
09/16	ATM Cash Deposit 09/14 6895 Aliante Pkwy North Las Veg NV Card 8329	<b>1,250.00</b>	2,188.50
09/16	Card Purchase 09/13 Omelet House Las Vegas NV Card 8329	-42.05	2,146.45
09/16	Zelle Payment To 9168258468 Jpm99Anoj5ll	-100.00	2,046.45
09/16	Card Purchase With Pin 09/14 Arco #42751 Moapa NV Card 8329	-44.92	2,001.53
09/16	Card Purchase 09/14 Wingstop 1050 214-070-0217 NV Card 8329	-53.00	1,948.53
09/16	Zelle Payment To Aurora Lopez Jpm99Anpjjc	-300.00	1,648.53
09/16	Card Purchase 09/14 Bahama Bucks North Las Veg NV Card 8329	-20.12	1,628.41
09/16	Card Purchase 09/15 Tcgplayer.Com 315-501-0478 NY Card 8329	-54.34	1,574.07
09/16	Card Purchase With Pin 09/15 Wm Superc Wal-Mart Sup Mesquite NV Card 8329	-63.94	1,510.13
09/16	Card Purchase With Pin 09/15 Wal-Mart #3847 Mesquite NV Card 8329	-199.87	1,310.26
09/16	Card Purchase 09/15 Jack IN The Box 07226 Mesquite NV Card 8329	-18.61	1,291.65
09/16	Card Purchase 09/16 The Muddy River Bar Moapa NV Card 8329	-60.00	1,231.65
09/16	Recurring Card Purchase 09/16 Discovery+ 012-3456789 TN Card 8329	-9.73	1,221.92
09/16	Prog Direct Ins Ins Prem 957399708 Mario Web ID: 9409348062	-292.32	929.60
09/16	Driveway Finance Billpay 174719529 Web ID: 1460921640	-297.00	632.60
09/16	Card Purchase With Pin 09/16 Lin's Marketpla Overton NV Card 8329	-30.00	602.60
09/17	Card Purchase Return 09/17 Tcgplayer.Com 315-501-0478 NY Card 8329	<b>2.08</b>	604.68
09/17	Card Purchase 09/16 Mcdonald's F21851 Overton NV Card 8329	-23.81	580.87
09/17	Recurring Card Purchase 09/17 Peacock 6B244 Premium 212-6640138 NY Card 8329	-7.99	572.88
09/17	Recurring Card Purchase 09/17 Peacock F067E Premplus 212-6640138 NY Card 8329	-6.00	566.88
09/18	Card Purchase 09/16 Lin's Supermarket Overton NV Card 8329	-1.99	564.89
09/18	Card Purchase 09/17 Mcdonald's F39132 Mesquite NV Card 8329	-16.12	548.77
09/18	Card Purchase 09/17 Panda Express #3348 Mesquite NV Card 8329	-13.87	534.90



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Account Number: **00000607155865**

**TRANSACTION DETAIL** (continued)

DATE	DESCRIPTION	AMOUNT	BALANCE
09/18	Recurring Card Purchase 09/18 Crunchyroll *Membersh 415-503-9235 CA Card 8329	-15.99	518.91
09/18	Card Purchase With Pin 09/18 Arco #42751 Moapa NV Card 8329	-51.20	467.71
09/18	Card Purchase With Pin 09/18 Wal-Mart Super Center Mesquite NV Card 8329	-84.23	383.48
09/18	Interest Payment	0.01	383.49
<b>Ending Balance</b>			<b>\$383.49</b>

**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**

**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?:**

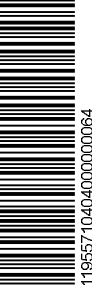
You agree that these additional requirements (“Mass Arbitration Procedures”) shall apply to your Claim if it is filed as part of a “mass arbitration,” which means twenty-five (25) or more arbitration claims involving the same or similar subject matter and/or issues of law or fact, and where representation 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.



**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.