

EXHIBIT 4A

Chase 6465 Statements — December 2025 through June 2026



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

November 14, 2025 through December 10, 2025

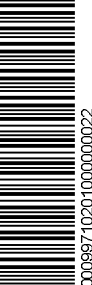
Account Number: **000151242696465**

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

00009971 DRI 802 219 34525 NNNNNNNNNN 1 000000000 08 0000

THOMAS J CYGANOVICH
187 KINGS DR
SOUTHPORT CT 06890-1208



CHECKING SUMMARY

Chase Premier Plus Checking

	AMOUNT
Beginning Balance	\$10,600.27
Deposits and Additions	11,821.03
Checks Paid	-3,000.00
Electronic Withdrawals	-11,908.58
Ending Balance	\$7,512.72
Annual Percentage Yield Earned This Period	0.01%
Interest Paid This Period	\$0.06
Interest Paid Year-to-Date	\$0.88

Your account ending in 6401 is linked to this account for overdraft protection.

CHECKS PAID

CHECK NUMBER	DATE PAID	AMOUNT
399 ^	11/17	\$3,000.00
Total Checks Paid		\$3,000.00

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
	Beginning Balance		\$10,600.27
11/14	Columbia Univer Payroll PPD ID: 135598093	5,910.48	16,510.75
11/17	Check # 399	-3,000.00	13,510.75
11/18	11/18 Payment To Chase Card Ending IN 2264	-47.03	13,463.72
11/18	American Express ACH Pmt M6562 Web ID: 2005032111	-5,210.55	8,253.17
11/21	11/21 Online Transfer 26686061279 To Webster Mortgage ####6001 Transaction #: 26686061279	-4,200.00	4,053.17
11/24	Venmo Payment 1046423739218 Web ID: 3264681992	-18.00	4,035.17
11/25	Uinet Web_Pay 34933447112425 Web ID: 9571640002	-354.41	3,680.76
11/26	Columbia Univer Payroll PPD ID: 135598093	5,910.49	9,591.25



November 14, 2025 through December 10, 2025

Account Number: **000151242696465**

TRANSACTION DETAIL *(continued)*

DATE	DESCRIPTION	AMOUNT	BALANCE
12/01	Zelle Payment To Kate Cyganovich 27010971889	-975.00	8,616.25
12/01	Travelers Per Insur 0141512 Web ID: 0000408976	-32.58	8,583.67
12/02	Goodleap 117 Agnt Pymnt 1141803147 Tel ID: 4000912342	-252.69	8,330.98
12/02	Travelers Per Insur 0732028 Web ID: 0000408976	-253.12	8,077.86
12/08	Toyota ACH Rtl 12042025 Hhwb5XhzoRtyt2 Web ID: 4953775816	-501.33	7,576.53
12/08	Aquarionwater Utilitypmt 2981000 Web ID: 0000007041	-63.87	7,512.66
12/10	Interest Payment	0.06	7,512.72
Ending Balance			\$7,512.72

A Monthly Service Fee was **not** charged to your Chase Premier Plus Checking account. Here are the two ways you can continue to avoid this fee during any statement period.

- **Have an average qualifying deposit and investment balance of \$15,000.00 or more**
- **OR, authorize us to make automatic payments to your qualifying Chase mortgage from your Chase account.**
(You do not have a qualifying Chase mortgage)

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:

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JPMorgan Chase Bank, N.A. Member FDIC



November 14, 2025 through December 10, 2025
Account Number: 000151242696465

IMAGES

ACCOUNT # 000151242696465

See both front and back images of cleared checks at Chase.com. If you're not enrolled in this free service, please enroll now.

THOMAS J. CYGANOVICH
8 HEARTHSTONE CT
STAMFORD, CT 06902-4307

1-2/210 399

DATE 11-15-25

PAY TO THE ORDER OF RICHARD H. RAPHAEL \$ 3,000.00

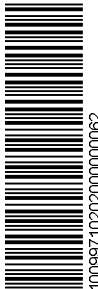
THREE THOUSAND AND 00/100

CHASE
Morgan Chase Bank, N.A.
www.Chase.com

MEMO LEGAL RETAINER

⑆02⑆00002⑆ ⑆5⑆242696465⑆0399

008270490686 NOV 17 #0000000399 \$3,000.00





November 14, 2025 through December 10, 2025

Account Number: **000151242696465**

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

December 11, 2025 through January 13, 2026

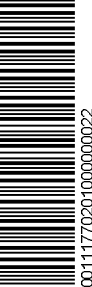
Account Number: **000151242696465**

00011177 DRI 802 219 01426 NNNNNNNNNN 1 000000000 08 0000

THOMAS J CYGANOVICH
187 KINGS DR
SOUTHPORT CT 06890-1208

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



Updates to our Deposit Account Agreement

In 2026, we anticipate updating our Deposit Account Agreement in March, June and November. These terms and conditions cover our Chase personal and business deposit accounts. These dates are subject to change. As a reminder, we will notify you in advance of any changes that may adversely affect you.

You can always view the current Deposit Account Agreement online at chase.com/disclosures or you can request a copy at a branch or by calling the number on this statement.

CHECKING SUMMARY

Chase Premier Plus Checking

	AMOUNT
Beginning Balance	\$7,512.72
Deposits and Additions	11,772.89
Checks Paid	-20.00
ATM & Debit Card Withdrawals	-10.00
Electronic Withdrawals	-11,103.36
Ending Balance	\$8,152.25
Annual Percentage Yield Earned This Period	0.01%
Interest Paid This Period	\$0.07
Interest Paid Year-to-Date	\$0.07

Your account ending in 6401 is linked to this account for overdraft protection.

Interest paid in 2025 for account 000151242696465 was \$0.88.

CHECKS PAID

CHECK NUMBER	DATE PAID	AMOUNT
400 ^	12/23	\$20.00
Total Checks Paid		\$20.00

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



December 11, 2025 through January 13, 2026

Account Number: **000151242696465****TRANSACTION DETAIL**

DATE	DESCRIPTION	AMOUNT	BALANCE
	Beginning Balance		\$7,512.72
12/15	Columbia Univer Payroll PPD ID: 135598093	5,872.04	13,384.76
12/16	American Express ACH Pmt M0708 Web ID: 2005032111	-4,325.58	9,059.18
12/17	12/16 Payment To Chase Card Ending IN 2264	-94.60	8,964.58
12/22	12/22 Online Transfer 27040107878 To Webster Mortgage #####6001 Transaction #: 27040107878	-4,200.00	4,764.58
12/23	Uinet Web_Pay 35148480122225 Web ID: 9571640002	-317.66	4,446.92
12/23	Check # 400	-20.00	4,426.92
12/29	Travelers Per Insur 0055809 Web ID: 0000408976	-32.58	4,394.34
12/31	Columbia Univer Payroll PPD ID: 135598093	5,900.78	10,295.12
01/02	Zelle Payment To Kate Cyganovich 27355399534	-975.00	9,320.12
01/02	Travelers Per Insur 1485787 Web ID: 0000408976	-241.83	9,078.29
01/05	Payment Sent 01/02 Apple Cash Sent Mone 1 infinitemoon CA Card 9036	-10.00	9,068.29
01/05	Goodleap 117 Agnt Pymnt 1172824322 Tel ID: 4000912342	-252.69	8,815.60
01/06	Toyota ACH Rtl 01042026 0Y9Jozu3G6Hb8Ax Web ID: 4953775816	-501.33	8,314.27
01/08	Aquarionwater Utilitypmt 3601850 Web ID: 0000007041	-92.09	8,222.18
01/12	Venmo Payment 1047533887453 Web ID: 3264681992	-70.00	8,152.18
01/13	Interest Payment	0.07	8,152.25
	Ending Balance		\$8,152.25

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JPMorgan Chase Bank, N.A. Member FDIC



December 11, 2025 through January 13, 2026
Account Number: 000151242696465

IMAGES

ACCOUNT # 000151242696465

See both front and back images of cleared checks at Chase.com. If you're not enrolled in this free service, please enroll now.

THOMAS J. CYGANOVICH
8 HEARTHSTONE CT
STAMFORD, CT 06902-4307

1-2/210 400

DATE 12-18-25

PAY TO THE ORDER OF CITY OF STAMFORD \$ 20.00

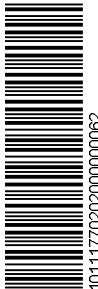
TWENTY AND XX/100 DOLLARS

CHASE
JPMorgan Chase Bank, N.A.
www.Chase.com

MEMO BIRTH CERT.

10020000210 5524269646500400

006480339356 DEC 23 #0000000400 \$20.00





December 11, 2025 through January 13, 2026

Account Number: **000151242696465**

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

January 14, 2026 through February 11, 2026

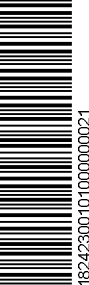
Account Number: **000151242696465**

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

01824230 DRE 802 219 04326 NNNNNNNNNN 1 000000000 08 0000

THOMAS J CYGANOVICH
187 KINGS DR
SOUTHPORT CT 06890-1208



18242300101000000021

CHECKING SUMMARY

Chase Premier Plus Checking

	AMOUNT
Beginning Balance	\$8,152.25
Deposits and Additions	14,314.88
Electronic Withdrawals	-10,574.92
Ending Balance	\$11,892.21
Annual Percentage Yield Earned This Period	0.01%
Interest Paid This Period	\$0.07
Interest Paid Year-to-Date	\$0.14

Your account ending in 6401 is linked to this account for overdraft protection.

Interest paid in 2025 for account 000151242696465 was \$0.88.

TRANSACTION DETAIL

DATE	DESCRIPTION	AMOUNT	BALANCE
	Beginning Balance		\$8,152.25
01/15	Columbia Univer Payroll PPD ID: 135598093	5,377.73	13,529.98
01/16	American Express ACH Pmt M9694 Web ID: 2005032111	-3,748.26	9,781.72
01/20	Cash Redemption	6.02	9,787.74
01/20	01/17 Payment To Chase Card Ending IN 2264	-128.28	9,659.46
01/21	01/21 Online Transfer 27422170248 To Webster Mortgage #####6001 Transaction #: 27422170248	-4,200.00	5,459.46
01/26	Uinet Web_Pay 35383650012326 Web ID: 9571640002	-425.15	5,034.31
01/28	Travelers Per Insur 9956277 Web ID: 0000408976	-32.58	5,001.73
01/29	New York Life Gr Prearrange PPD ID: 9102688729	1,177.32	6,179.05
01/30	Columbia Univer Payroll PPD ID: 135598093	5,399.10	11,578.15
02/02	Zelle Payment To Kate Cyganovich 27720070955	-975.00	10,603.15
02/02	Goodleap 117 Agnt Pymnt 1212598327 Tel ID: 4000912342	-252.69	10,350.46
02/02	Travelers Per Insur 1640679 Web ID: 0000408976	-241.83	10,108.63
02/03	New York Life Gr Prearrange PPD ID: 9102688729	1,177.32	11,285.95
02/06	Toyota ACH Rtl 02042026 9Aeb9Twi8Pergsp Web ID: 4953775816	-501.33	10,784.62



January 14, 2026 through February 11, 2026

Account Number: **000151242696465**

TRANSACTION DETAIL *(continued)*

DATE	DESCRIPTION	AMOUNT	BALANCE
02/09	Aquarionwater Utilitypmt 4014993 Web ID: 0000007041	-69.80	10,714.82
02/10	New York Life Gr Prearrange PPD ID: 9102688729	1,177.32	11,892.14
02/11	Interest Payment	0.07	11,892.21
Ending Balance			\$11,892.21

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JPMorgan Chase Bank, N.A. Member FDIC



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

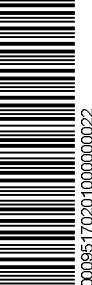
February 12, 2026 through March 11, 2026
Account Number: **000151242696465**

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

00009517 DRI 802 219 07126 NNNNNNNNNN 1 000000000 08 0000

THOMAS J CYGANOVICH
187 KINGS DR
SOUTHPORT CT 06890-1208



00095170201000000022

CHECKING SUMMARY

Chase Premier Plus Checking

	AMOUNT
Beginning Balance	\$11,892.21
Deposits and Additions	17,718.04
Checks Paid	-292.22
Electronic Withdrawals	-11,548.30
Ending Balance	\$17,769.73
Annual Percentage Yield Earned This Period	0.01%
Interest Paid This Period	\$0.14
Interest Paid Year-to-Date	\$0.28

Your account ending in 6401 is linked to this account for overdraft protection.

Interest paid in 2025 for account 000151242696465 was \$0.88.

CHECKS PAID

CHECK NUMBER	DATE PAID	AMOUNT
366 ^	02/17	\$292.22
Total Checks Paid		\$292.22

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TRANSACTION DETAIL

DATE	DESCRIPTION		AMOUNT	BALANCE
	Beginning Balance			\$11,892.21
02/13	0140Fr64 Josephs Payroll	PPD ID: 1582663830	5,622.45	17,514.66
02/17	Deposit 2165883618		3,082.99	20,597.65
02/17	New York Life Gr Prearrange	PPD ID: 9102688729	1,177.32	21,774.97
02/17	Check # 366		-292.22	21,482.75
02/23	02/23 Online Transfer 27772894952 To Webster Mortgage ####6001 Transaction #: 27772894952		-4,200.00	17,282.75
02/24	New York Life Gr Prearrange	PPD ID: 9102688729	1,177.32	18,460.07



February 12, 2026 through March 11, 2026

Account Number: **000151242696465**

TRANSACTION DETAIL *(continued)*

DATE	DESCRIPTION	AMOUNT	BALANCE
02/24	Uinet Web_Pay 35622315022326 Web ID: 9571640002	-376.81	18,083.26
02/25	02/25 Payment To Chase Card Ending IN 2264	-32.40	18,050.86
02/25	American Express ACH Pmt M8332 Web ID: 2005032111	-4,935.66	13,115.20
02/27	0140Fr64 Josephs Payroll PPD ID: 1582663830	5,480.50	18,595.70
03/02	Zelle Payment To Kate Cyganovich 28197473875	-975.00	17,620.70
03/02	Goodleap 117 Agnt Pymnt 1234329222 Tel ID: 4000912342	-252.69	17,368.01
03/02	Travelers Per Insur 1386293 Web ID: 0000408976	-241.83	17,126.18
03/02	Travelers Per Insur 1370273 Web ID: 0000408976	-32.58	17,093.60
03/03	New York Life Gr Prearrange PPD ID: 9102688729	1,177.32	18,270.92
03/06	Toyota ACH Rtl Web 7Wwm3Fj85O3Gwj1 Web ID: 4953775816	-501.33	17,769.59
03/11	Interest Payment	0.14	17,769.73
Ending Balance			\$17,769.73

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JPMorgan Chase Bank, N.A. Member FDIC

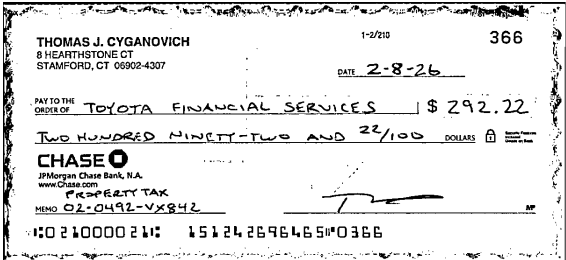


February 12, 2026 through March 11, 2026
Account Number: 000151242696465

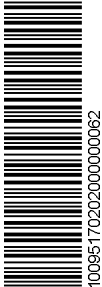
IMAGES

ACCOUNT # 000151242696465

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002080820448 FEB 17 #0000000366 \$292.22





February 12, 2026 through March 11, 2026

Account Number: **000151242696465**

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JPMorgan Chase Bank, N.A.
P O Box 44959
Indianapolis, IN 46244 - 4959

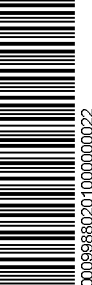
March 12, 2026 through April 10, 2026
Account Number: **000151242696465**

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**
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00009988 DRI 802 219 10126 NNNNNNNNNN 1 000000000 08 0000

THOMAS J CYGANOVICH
187 KINGS DR
SOUTHPORT CT 06890-1208



Exciting news: Enhanced benefits for Chase Premier Plus CheckingSM

As of March 15, 2026, **you won't pay a Chase fee** for:

- ATM use across the globe, including:
 - **Non-Chase ATM transactions:** A savings of up to \$5 per withdrawal. Please know that Surcharge Fees from the ATM owner/network still apply.¹
 - **Foreign Exchange Rate Adjustments:** When withdrawing cash from an ATM.¹
- Using your Chase Debit Card:
 - **Non-ATM Cash transactions:** When withdrawing cash from another financial institution (e.g. at a teller).
 - **Debit Card Foreign Exchange Rate Adjustments:** When making card purchases or non-ATM cash transactions in a currency other than U.S. dollars.

And of course you won't pay a fee when using any of our more than 14,000 Chase ATMs.

For more information, please see the Additional Banking Services and Fees document at chase.com/disclosures. If you have any questions, please call us at the number on this statement.

¹ The "No Chase Fee" benefit applies based on your account having this benefit when the debit card or ATM transaction is posted on the account.

CHECKING SUMMARY

Chase Premier Plus Checking

	AMOUNT
Beginning Balance	\$17,769.73
Deposits and Additions	34,753.60
Checks Paid	-800.00
ATM & Debit Card Withdrawals	-42.99
Electronic Withdrawals	-29,186.24
Ending Balance	\$22,494.10
Annual Percentage Yield Earned This Period	0.01%
Interest Paid This Period	\$0.21
Interest Paid Year-to-Date	\$0.49

Your account ending in 6401 is linked to this account for overdraft protection.



March 12, 2026 through April 10, 2026
Account Number: **000151242696465**

CHECKS PAID

CHECK NUMBER	DATE PAID	AMOUNT
367 ^	03/30	\$800.00
Total Checks Paid		\$800.00

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
	Beginning Balance		\$17,769.73
03/12	Aquarionwater Utilitypmt 4891793 Web ID: 0000007041	-75.61	17,694.12
03/13	0140Fr64 Josephs Payroll PPD ID: 1582663830	5,622.44	23,316.56
03/23	03/20 Payment To Chase Card Ending IN 2264	-147.32	23,169.24
03/23	Non-Chase ATM Withdraw 03/22 337 Main Street Westport CT Card 9036	-42.99	23,126.25
03/23	American Express ACH Pmt M2550 Web ID: 2005032111	-4,541.47	18,584.78
03/23	03/23 Online Transfer 28174752968 To Webster Mortgage #####6001 Transaction #: 28174752968	-4,200.00	14,384.78
03/24	Uinet Web_Pay 35848650032326 Web ID: 9571640002	-344.94	14,039.84
03/27	0140Fr64 Josephs Payroll PPD ID: 1582663830	5,480.50	19,520.34
03/30	Irs Treas 310 Tax Ref PPD ID: 9111736959	16,670.00	36,190.34
03/30	Check # 367	-800.00	35,390.34
03/30	Travelers Per Insur 0784938 Web ID: 0000408976	-32.58	35,357.76
04/01	Zelle Payment To Kate Cyganovich 28514746641	-975.00	34,382.76
04/02	Goodleap 117 Agnt Pymnt 1257512902 Tel ID: 4000912342	-252.69	34,130.07
04/02	Travelers Per Insur 2151369 Web ID: 0000408976	-241.83	33,888.24
04/07	Toyota ACH Rtl Web 9Tpr11Ezq5Pp8Q5 Web ID: 4953775816	-501.33	33,386.91
04/10	0140Fr64 Josephs Payroll PPD ID: 1582663830	5,622.45	39,009.36
04/10	NY State Nysttaxrfd PPD ID: 4146013200	1,358.00	40,367.36
04/10	American Express ACH Pmt M5560 Web ID: 2005032111	-17,800.93	22,566.43
04/10	Aquarionwater Utilitypmt 4802661 Web ID: 0000007041	-72.54	22,493.89
04/10	Interest Payment	0.21	22,494.10
	Ending Balance		\$22,494.10

You were not charged a Monthly Service Fee on your CHASE PREMIER PLUS CHECKING account since you had **ONE** of the following during the monthly statement period:

- **\$15,000.00+ average beginning day balance in this account, or in combination with any other linked qualifying personal deposits or investments; or**
- **Account was linked** to a qualifying checking account; or
- **Account was linked** to a qualifying Chase first mortgage enrolled in automatic payments from your Chase account (You do not have a qualifying Chase mortgage)

For more information about the qualifying accounts, deposits, investments or transactions to waive the Monthly Service Fee on this account (if applicable), or if you have any questions, please refer to the Additional Banking Services and Fees at chase.com/disclosures or call us at the number listed on this statement.



March 12, 2026 through April 10, 2026
Account Number: **000151242696465**

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.

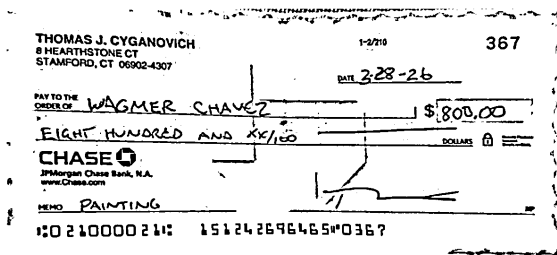
IN CASE OF ERRORS OR QUESTIONS ABOUT NON-ELECTRONIC FUNDS TRANSFERS: Contact us immediately if your statement is incorrect or if you need more information about any non-electronic funds transfers on this statement. For more details, see your Deposit Account Agreement or other applicable agreements that govern your account.

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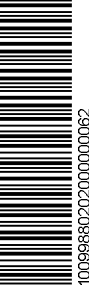
IMAGES

ACCOUNT # 000151242696465

See both front and back images of cleared checks at Chase.com. If you're not enrolled in this free service, please enroll now.



004580673939 MAR 30 #0000000367 \$800.00





March 12, 2026 through April 10, 2026
Account Number: **000151242696465**

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Indianapolis, IN 46244 - 4959

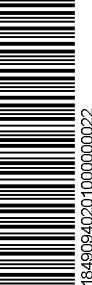
April 11, 2026 through May 12, 2026
Account Number: **000151242696465**

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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THOMAS J CYGANOVICH
187 KINGS DR
SOUTHPORT CT 06890-1208



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.

CHECKING SUMMARY

Chase Premier Plus Checking

	AMOUNT
Beginning Balance	\$22,494.10
Deposits and Additions	21,139.11
Electronic Withdrawals	-7,439.49
Ending Balance	\$36,193.72
Annual Percentage Yield Earned This Period	0.01%
Interest Paid This Period	\$0.25
Interest Paid Year-to-Date	\$0.74

Your account ending in 6401 is linked to this account for overdraft protection.

TRANSACTION DETAIL

DATE	DESCRIPTION	AMOUNT	BALANCE
	Beginning Balance		\$22,494.10
04/22	04/22 Online Transfer 28538062905 To Webster Mortgage ###6001 Transaction #: 28538062905	-4,200.00	18,294.10
04/23	Aqua Finance Inc Billpay 428724539 Web ID: 1391615890	-600.00	17,694.10
04/24	Columbia Univer Payroll PPD ID: 135598093	10,296.55	27,990.65
04/24	0140Fr64 Josephs Payroll PPD ID: 1582663830	5,480.50	33,471.15
04/24	Uinet Web_Pay 36088270042326 Web ID: 9571640002	-394.89	33,076.26
04/28	Travelers Per Insur 0807717 Web ID: 0000408976	-32.58	33,043.68



April 11, 2026 through May 12, 2026
Account Number: **000151242696465**

TRANSACTION DETAIL *(continued)*

DATE	DESCRIPTION	AMOUNT	BALANCE
05/01	Zelle Payment To Kate Cyganovich 28764826817	-975.00	32,068.68
05/04	05/03 Payment To Chase Card Ending IN 2264	-169.05	31,899.63
05/04	Goodleap Servi Goodleap S St-N7l0U0J7D4F4 Web ID: 1800948598	-252.69	31,646.94
05/04	Travelers Per Insur 3146089 Web ID: 0000408976	-241.83	31,405.11
05/06	Zelle Payment From Kate Lavigne 29109837099	22.00	31,427.11
05/06	Toyota ACH Rtl Web L5Qb67Ste4Kqp6P Web ID: 4953775816	-501.33	30,925.78
05/08	0140Fr64 Josephs Payroll PPD ID: 1582663830	5,339.81	36,265.59
05/11	Aquarionwater Utilitypmt 5590091 Web ID: 0000007041	-72.12	36,193.47
05/12	Interest Payment	0.25	36,193.72
Ending Balance			\$36,193.72

You were not charged a **Monthly Service Fee** on your CHASE PREMIER PLUS CHECKING account since you had **ONE** of the following during the monthly statement period:

- **\$15,000.00+ average beginning day balance in this account, or in combination with any other linked qualifying personal deposits or investments; or**
- **Account was linked** to a qualifying checking account; or
- **Account was linked** to a qualifying Chase first mortgage enrolled in automatic payments from your Chase account (You do not have a qualifying Chase mortgage)

For more information about the qualifying accounts, deposits, investments or transactions to waive the Monthly Service Fee on this account (if applicable), or if you have any questions, please refer to the Additional Banking Services and Fees at chase.com/disclosures or call us at the number listed on this statement.

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- 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.

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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?**

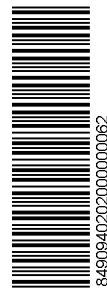
If we authorize and pay an overdraft, we'll charge you a \$34 Overdraft Fee per transaction during our nightly processing beginning with the first transaction that overdraws your account balance by more than \$50 (maximum of 3 fees per business day, up to \$102).

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.





April 11, 2026 through May 12, 2026
Account Number: **000151242696465**

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JPMorgan Chase Bank, N.A.
P O Box 44959
Indianapolis, IN 46244 - 4959

May 13, 2026 through June 10, 2026

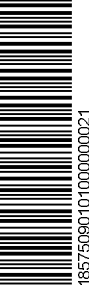
Account Number: **000151242696465**

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Para Espanol: **1-877-312-4273**
International Calls: **1-713-262-1679**
We accept operator relay calls

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THOMAS J CYGANOVICH
187 KINGS DR
SOUTHPORT CT 06890-1208



CHECKING SUMMARY

Chase Premier Plus Checking

	AMOUNT
Beginning Balance	\$36,193.72
Deposits and Additions	10,537.94
ATM & Debit Card Withdrawals	-31.00
Electronic Withdrawals	-15,047.15
Ending Balance	\$31,653.51
Annual Percentage Yield Earned This Period	0.01%
Interest Paid This Period	\$0.25
Interest Paid Year-to-Date	\$0.99

Your account ending in 6401 is linked to this account for overdraft protection.

TRANSACTION DETAIL

DATE	DESCRIPTION	AMOUNT	BALANCE
	Beginning Balance		\$36,193.72
05/18	05/16 Payment To Chase Card Ending IN 2264	-28.98	36,164.74
05/20	Payment Sent 05/19 Apple Cash Sent Mone 1Infinielloop CA Card 9036	-5.00	36,159.74
05/20	05/20 Online Transfer 28921220188 To Webster Mortgage #####6001 Transaction #. 28921220188	-4,200.00	31,959.74
05/22	0140Fr64 Josephs Payroll PPD ID: 1582663830	5,197.89	37,157.63
05/26	Payment Sent 05/23 Apple Cash Sent Mone 1Infinielloop CA Card 9036	-10.00	37,147.63
05/26	American Express ACH Pmt M2472 Web ID: 2005032111	-8,236.50	28,911.13
05/26	Uinet Web_Pay 36324341052526 Web ID: 9571640002	-331.01	28,580.12
05/27	Aqua Finance Inc Billpay 446034088 Web ID: 1391615890	-400.00	28,180.12
05/29	Travelers Per Insur 1754971 Tel ID: 0000408976	-32.58	28,147.54
06/01	Zelle Payment To Kate Cyganovich 29339209921	-975.00	27,172.54
06/02	Goodleap Servici Goodleap S St-G6L4V4R2Z2Q5 Web ID: 4270465600	-252.69	26,919.85
06/05	0140Fr64 Josephs Payroll PPD ID: 1582663830	5,339.80	32,259.65
06/08	Payment Sent 06/06 Apple Cash Sent Mone 1Infinielloop CA Card 9036	-16.00	32,243.65



May 13, 2026 through June 10, 2026
Account Number: **000151242696465**

TRANSACTION DETAIL *(continued)*

DATE	DESCRIPTION	AMOUNT	BALANCE
06/08	Toyota ACH Rtl Web L471Dmroxgd9Xcf Web ID: 4953775816	-501.33	31,742.32
06/10	Aquarionwater Utilitypmt 6112983 Web ID: 0000007041	-89.06	31,653.26
06/10	Interest Payment	0.25	31,653.51
Ending Balance			\$31,653.51

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