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In Pro Per

**Electronically filed  
by Superior Court of CA,  
County of Santa Clara,  
on 4/4/2024 11:27 PM  
Reviewed By: L. Martinez  
Case #19FL001660  
Env. #14922216**

SUPERIOR COURT OF THE STATE OF CALIFORNIA  
COUNTY OF SANTA CLARA

In re Manage of: ) Case Number: **19FL001660**  
)  
EKATERINA STRULYOV, ) **Respondent's Objections to FOAH**  
Petitioner, )  
)  
And )  
) Judge: Hon. Brooke A. Blecher  
EUGENE STRULYOV, ) Dept: 72  
Respondent. ) Trial: 02/27/2024  
)  
\_\_\_\_\_)

# Introduction

On 04/08/2022 Family Court issued an order which allowed Ekaterina to double-dip on community property division: she had already received the cash value of my GOOG stocks, and then Family Court also awarded her these same stocks in kind.

I appealed this order. The Court of Appeal issued a hair-splitting decision. It affirmed that GOOG stocks were “omitted” but found that:

*“Eugene’s exhibits to his declaration opposing Katia’s motion for determination and division of the Google stocks support his contention that the full value of both Schwab accounts was included in the numbers from which Katia and Eugene determined the total value of the community property.”*

*“ [Trial Court] did not address Eugene’s argument that, under sections 2550 and 2556, good cause (based on an unequal division of other assets) supported a finding that the Google stocks should not be divided equally.”*

It remanded this case back to Family Court. Trial on this issue was held on 02/27/2024. On April 1 2024 I received (by physical mail) the Family Court’s FOAH<sup>1</sup>. It appears that FOAH orders Ekaterina to **triple**-dip. For reasons explained below, I object to this FOAH.

## Insufficient time for trial

As already explained in my closing statement, Family Court allowed Ekaterina to relitigate issues she already lost. Although the court ultimately did not rule on these issues, this relitigation consumed much of the trial time which was scheduled only for ½ day. Consequently, I did not have sufficient time to question Ekaterina.

## Statement of Decision ignored

My trial brief contains a request for Statement of Decision. This list of questions was subsequently amended with more questions. The final version appears in my Motion in Limine filed on 01/24/2024. My understanding of the correct procedure is that:

- Family Court issues Statement of Decision
- Both parties can review and possibly object to it
- Family Court then issues FOAH

This has not happened. The court proceeded straight to FOAH. I am thus treating this FOAH as if it was Statement of Decision and objecting to it.

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<sup>1</sup> Findings and Order After Hearing

## Exhibit list is missing

FOAH does not list the exhibits that were presented at trial. This information is required for the appeal.

## Amount owed to Ekaterina was not established

Family Court refused to answer the questions raised in my request for Statement of Decision as to the dollar value of community assets. But it still decided that an unequal division in Ekaterina's favor is warranted. At a minimum the following questions must be answered:

- What was the dollar value of community assets owed to Ekaterina?
- What was the dollar value of community assets Ekaterina actually received?

This is particularly important before awarding any more assets to Ekaterina.

## Taxes due to capital gains were de minimis

Family Court's reason for awarding GOOG shares to Ekaterina is that:

*"Eugene transferred the Facebook, Gold, and AT&T to Ekaterina, resulting in capital gain of approximately \$13,000. Ekaterina argues that this resulted in Ekaterina receiving less than half of the community assets. The Court finds this argument persuasive and relevant"*

This capital gain was subject to 15% Federal and 6% California income tax resulting in approximately \$2800 of income taxes due if Ekaterina sold these assets. Ekaterina does not dispute these numbers – in fact she referenced my Exhibit T7 in her own closing statement. Furthermore, if Ekaterina had received different assets then her tax burden would be different but it would not be zero. Thus not all of the \$2800 can be attributed solely to the way I divided the assets.

Nevertheless, even if this entire tax burden is my responsibility, Family Court effectively awarded Ekaterina \$54,000 worth of assets over \$2800 alleged underpayment. Moreover, this alleged underpayment amounts to approximately 1% of the total value of the assets Ekaterina received (Exhibit T5). If this is not a miscarriage of justice, I don't know what is.

Finally, it should be noted that Ekaterina's original argument was that I "hid" GOOG stocks. If this was indeed the case, then it would be appropriate to award these stocks to Ekaterina. However, I proved that these stocks were not hidden – Ekaterina already received their cash value. She switched to the tax argument after her original argument was debunked.

# Ekaterina was overpaid

Family Court found:

*“The parties received different values of stock in what was to be an equal division of an asset. Thus, there was not an equal division of their stock.”*

That was indeed the case but the party who received a larger share is Ekaterina. Exhibit T10, attached hereto, shows the following:

- Total value of investment accounts as of April / May / June 2019
- Ekaterina’s share, calculated as 50% of the total + \$65,000
- Overpayment, based on the fact that Ekaterina actually received \$200,947.79 (Exhibit T2)

The amount of (pre-tax) overpayment ranges from \$3475 to \$9788, depending on which date the court chooses to use for the valuation of the accounts. I cannot be certain of the exact amount because – once again – Family Court refused to state how much Ekaterina was actually owed. But this overpayment certainly exceeds the entire tax burden.

In addition to the investment accounts, Ekaterina also received \$15,000 in her individual bank account (Exhibit T11) and our joint bank account was divided (almost<sup>2</sup>) equally (Exhibits C5, C6). This point was already covered in my supplemental declaration filed on 03/15/2024. As of today this declaration is still Pending.

If, contrary to all evidence, Family Court believes that Ekaterina was underpaid, then it is incumbent upon it to provide a calculation that explains its reasoning. Instead, the court decided to ignore all the numbers and once again ruled that  $2+2=5$ .

## Ekaterina received more than half of community property

Ekaterina received approximately \$28,000 more than me in vehicle value (Exhibit T8). Ekaterina’s argument that she came into the marriage with a car is without merit: that car was leased. This has already been explained in my closing statement. This \$28,000 absolutely dwarfs any conceivable underpayment in investment accounts division. Under absolutely any calculation, Ekaterina received more than half of community property in the initial division.

The entire reason for the remand was to redress the fact that community property was divided unequally in Ekaterina’s favor. The current order does nothing to resolve the unequal division and, in fact, appears to further exacerbate it:

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<sup>2</sup> Actually per Exhibit C6, it appears that Ekaterina received about \$500 more than me.

- Ekaterina initially received approximately 54% of community property (Exhibits T4, T5). This included the cash value of 18 GOOG shares.
- On 04/08/2022 Family Court awarded 18 GOOG shares in-kind to Ekaterina increasing her total to approximately 64% (these shares were worth approximately \$48,000 at that time).
- The court also awarded her \$60,000 which increased Ekaterina's total to approximately 77%.
- If the 18 GOOG shares referenced in the current order are cumulative to that, then Ekaterina's total increases to 88% (18 pre-split GOOG shares are worth approximately \$54,000 now).

This is beyond miscarriage of justice. This is pure evil.

Family Court specifically ignored the questions I raised in my request for Statement of Decision regarding the percentage of assets by dollar value each party received. Family Court instead claimed that it does not need to consider this issue. However, this is certainly the first "omitted assets" case **in history** where the "aggrieved" party had already received more than half of community property in the initial division, and then had her share further increased by Family Court. This flies in the face of FC § 2550 requirement to divide community property equally. And it is clearly a misuse of FC § 2556 which is meant to cover situations where assets were truly hidden.

## Order is not clear

Order states: *"Eugene is ordered to transfer one-half of the community shares of Google stock (36 shares as of July 2019, including any subsequent splits) to Ekaterina."*

It is not clear if this is referring to ½ of the shares Ekaterina already received (i.e. Ekaterina gets 18 total) or an additional ½ of the shares (i.e. Ekaterina gets 36 total). If the latter, then this order further exacerbates unequal division of community property in Ekaterina's favor.

## Stay of the order

As Family Court is well aware, not only do I not have any GOOG shares left, but I am also about \$100,000 in debt at this time. At a minimum, this order must be stayed pending the appeal. It is impossible for me to comply with it in any case. This court has already more than drained me.

The current outcome is clearly not what the Court of Appeal envisioned when it remanded this case. The intent behind the remand was clearly to equalize community property division, or at least move it in that direction. Instead, Family Court apparently decided to exacerbate unequal division even more.

## Requested Orders

1. Reverse the 03/25/2024 order. Allowing Ekaterina to **triple**-dip is literally the opposite of justice.
2. Alternatively, order a new trial<sup>3</sup> over this issue. Family Court's order is contrary to all evidence and common sense.
3. Alternatively, stay the order pending the appeal. This order is clearly the opposite of the outcome the Court of Appeal expected.

I declare under penalty of perjury under the laws of the State of California that the foregoing is true and correct.

Dated: 3/4/2024

  
Eugene Strulyov, Respondent

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<sup>3</sup> Last time I filed a motion for new trial, Family Court sat on it for 3 weeks and then ruled that it was not filed in time. I wonder what it will do now.

# Exhibit T10

<b>Account</b>	<b>04/30/2019</b>	<b>05/31/2019</b>	<b>06/30/2019</b>
Schwab-6350	153,858.47	145,163.13	158,231.09
Schwab-GOOG, 36 shares	42,785.28	39,730.68	38,912.76
<b>Total Schwab</b>	<b>196,643.75</b>	<b>184,893.81</b>	<b>197,143.85</b>
E-Trade	66,552.14	67,425.69	67,801.03
<b>Total</b>	<b>263,195.89</b>	<b>252,319.50</b>	<b>264,944.88</b>
<b>Ekaterina's share</b>	<b>196,597.95</b>	<b>191,159.75</b>	<b>197,472.44</b>
<b>Overpayment</b>	<b>4,349.84</b>	<b>9,788.04</b>	<b>3,475.35</b>

**Table 10: Investment account values and Ekaterina's share in April/May/June**  
(Exhibits B1, B2, B3, D, E1, E2, Ek3)

Ekaterina's share: 50% of Total + \$65,000  
Ekaterina received: \$200,947.79 (Exhibit T2)



# Exhibit T11

	<b>Eugene's PartnersFCU</b>	<b>Ekaterina's Chase</b>
Initial deposit	\$20,000	\$10,000
Deposit Equalization	\$-5,000	\$5,000
<b>Total</b>	<b>\$15,000</b>	<b>\$15,000</b>

**Table 11: Bank Account Division**

# Exhibit C5



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

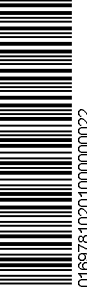
May 14, 2019 through June 13, 2019  
Primary Account: **000000411605467**

**CUSTOMER SERVICE INFORMATION**

Web site: **Chase.com**  
Service Center: **1-800-935-9935**  
Deaf and Hard of Hearing: **1-800-242-7383**  
Para Espanol: **1-877-312-4273**  
International Calls: **1-713-262-1679**

00169781 DRE 703 219 16519 NNNNNNNNNN 1 000000000 09 0000

EKATERINA STRULYOV  
EUGENE STRULYOV  
388 SANTANA ROW APT 1528  
SAN JOSE CA 95128-2468



01697810201000000022

**CONSOLIDATED BALANCE SUMMARY**

**ASSETS**

Checking & Savings	ACCOUNT	BEGINNING BALANCE THIS PERIOD	ENDING BALANCE THIS PERIOD
Chase Total Checking	000000411605467	\$19,000.74	\$6,871.21
Chase Savings	000003007558397	1,002.13	1,002.14
Chase Savings	000003660127805	340.00	340.00
<b>Total</b>		<b>\$20,342.87</b>	<b>\$8,213.35</b>
<b>TOTAL ASSETS</b>		<b>\$20,342.87</b>	<b>\$8,213.35</b>

**CHASE TOTAL CHECKING**

EKATERINA STRULYOV  
EUGENE STRULYOV

Account Number: 000000411605467

**CHECKING SUMMARY**

	AMOUNT
<b>Beginning Balance</b>	<b>\$19,000.74</b>
Deposits and Additions	14,886.97
Checks Paid	-249.12
ATM & Debit Card Withdrawals	-1,758.29
Electronic Withdrawals	-24,712.58
Other Withdrawals	-296.51
<b>Ending Balance</b>	<b>\$6,871.21</b>

Your account ending in 8397 is linked to this account for overdraft protection.



## CHECKS PAID

CHECK NUMBER	DATE PAID	AMOUNT
620 ^	05/17	\$100.00
622 * ^	06/06	100.00
624 * ^	06/06	49.12
<b>Total Checks Paid</b>		<b>\$249.12</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.

\* All of your recent checks may not be on this statement, either because they haven't cleared yet or they were listed on one of your previous statements.

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

## TRANSACTION DETAIL

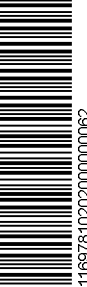
DATE	DESCRIPTION	AMOUNT	BALANCE
	<b>Beginning Balance</b>		<b>\$19,000.74</b>
05/17	Google LLC Payroll PPD ID: J770493581	<b>4,824.73</b>	23,825.47
05/17	Insync Staffing Direct Dep PPD ID: 9111111103	<b>870.75</b>	24,696.22
05/17	Google LLC Payroll PPD ID: J770493581	<b>402.92</b>	25,099.14
05/17	Check # 620	-100.00	24,999.14
05/20	ATM Check Deposit 05/20 1077 E Brokaw Rd San Jose CA Card 1062	<b>1,000.00</b>	25,999.14
05/20	ATM Withdrawal 05/20 1077 E Brokaw Rd San Jose CA Card 1062	-200.00	25,799.14
05/21	Chase Credit Crd Autopay PPD ID: 4760039224	-390.59	25,408.55
05/24	ATM Check Deposit 05/24 749 W El Camino Real Mountain View CA Card 4643	<b>54.93</b>	25,463.48
05/24	Payment Sent 05/23 Fb *Adela Sam Pay.Fb.Com CA Card 1062	-2.83	25,460.65
05/24	05/24 Online Payment 8263184209 To Pacific Gas & Electric	-82.03	25,378.62
05/24	05/24 Online Payment 8263193469 To Macy's Retail	-78.66	25,299.96
05/24	ATM Withdrawal 05/24 749 W El Camino Real Mountain View CA Card 4643	-200.00	25,099.96
05/28	Card Purchase With Pin 05/28 Arco#02134M & S San Jose CA Card 1062	-45.86	25,054.10
05/29	ATM Withdrawal 05/28 1077 E Brokaw Rd San Jose CA Card 4643	-200.00	24,854.10
05/29	05/29 Online Payment 8167464179 To B Squared Realty	-379.54	24,474.56
05/30	05/29 Payment To Chase Card Ending IN 3587	-14,540.20	9,934.36
05/30	05/30 Online Payment 8279609353 To Zhiqiang Su / Chuanxue Wang	-3,150.00	6,784.36
05/31	Google LLC Payroll PPD ID: J770493581	<b>4,853.96</b>	11,638.32
05/31	Insync Staffing Direct Dep PPD ID: 9111111103	<b>870.77</b>	12,509.09
05/31	Payment Sent 05/30 Fb *Marsha Alisudjana Pay.Fb.Com CA Card 1062	-1.45	12,507.64
05/31	05/31 Transfer To Chk Xxxxx0803	-296.51	12,211.13
05/31	Minnesota Life Premium 003401700026245 Web ID: 1110417830	-348.11	11,863.02
05/31	Minnesota Life Premium 003395700077445 Web ID: 1110417830	-280.68	11,582.34
06/03	Quickpay With Zelle Payment From Julie Guisasola Wfct06Bm66Ck	<b>2,000.00</b>	13,582.34
06/03	ATM Withdrawal 06/03 1077 E Brokaw Rd San Jose CA Card 4643	-200.00	13,382.34
06/04	ATM Withdrawal 06/04 3057 Stevens Creek Blv Santa Clara CA Card 1062	-400.00	12,982.34
06/04	Citi Autopay Payment 082979093914723 Web ID: Citicardap	-3,528.59	9,453.75
06/06	Check # 622	-100.00	9,353.75
06/06	Check # 624	-49.12	9,304.63
06/07	Card Purchase 06/06 Burke Williams San Joi San Jose CA Card 1062	-108.15	9,196.48



May 14, 2019 through June 13, 2019  
 Primary Account: **00000411605467**

**TRANSACTION DETAIL** (continued)

DATE	DESCRIPTION	AMOUNT	BALANCE
06/07	06/07 Online Transfer To Chk ...0803 Transaction#: 8310625006	-1,606.00	7,590.48
06/07	Starbright Schoo Billandpay PPD ID: Rf00017092	-120.00	7,470.48
06/10	ATM Withdrawal 06/08 1077 E Brokaw Rd San Jose CA Card 4643	-200.00	7,270.48
06/10	ATM Withdrawal 06/08 1077 E Brokaw Rd San Jose CA Card 4643	-200.00	7,070.48
06/11	Payment Received 06/11 Fb *Farrah Abano Visa Direct CA Card 1062	<b>8.91</b>	7,079.39
06/11	06/10 Online Payment 8320188339 To San Jose Water Company	-128.46	6,950.93
06/13	06/13 Online Payment 8225643143 To Comcast	-79.72	6,871.21
<b>Ending Balance</b>			<b>\$6,871.21</b>



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 direct deposits totaling \$500.00 or more.**  
 (Your total direct deposits this period were \$12,693.88. Note: some deposits may be listed on your previous statement)
- **OR, keep a minimum daily balance in this checking account of \$1,500.00 or more**  
 (Your minimum daily balance was \$6,784.36)
- **OR, keep an average daily balance of qualifying linked deposits and investments of \$5,000.00 or more**  
 (Your average daily balance of qualifying linked deposits and investments was \$18,421.59)

**CHASE SAVINGS**

EKATERINA STRULYOV  
 EUGENE STRULYOV

Account Number: 000003007558397

**SAVINGS SUMMARY**

	AMOUNT
<b>Beginning Balance</b>	<b>\$1,002.13</b>
Deposits and Additions	0.01
<b>Ending Balance</b>	<b>\$1,002.14</b>
Annual Percentage Yield Earned This Period	0.01%
Interest Paid This Period	\$0.01
Interest Paid Year-to-Date	\$0.06

**TRANSACTION DETAIL**

DATE	DESCRIPTION	AMOUNT	BALANCE
	<b>Beginning Balance</b>		<b>\$1,002.13</b>
06/13	Interest Payment	<b>0.01</b>	1,002.14
<b>Ending Balance</b>			<b>\$1,002.14</b>

A monthly Service Fee was **not** charged to your Chase Savings account. You can continue to avoid this fee during any statement period by keeping a minimum daily balance in your account of \$300.00 or more.  
 (Your minimum daily balance was \$1,002)



May 14, 2019 through June 13, 2019  
Primary Account: 00000411605467

# CHASE SAVINGS

EKATERINA STRULYOV

Account Number: 000003660127805

## SAVINGS SUMMARY

	AMOUNT
Beginning Balance	<u>\$340.00</u>
Ending Balance	\$340.00
Annual Percentage Yield Earned This Period	0.00%

A monthly Service Fee was **not** charged to your Chase Savings account. You can continue to avoid this fee during any statement period by keeping a minimum daily balance in your account of \$300.00 or more.  
(Your minimum daily balance was \$340)

**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

# Exhibit C6





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

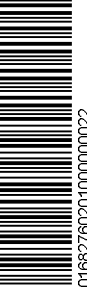
June 14, 2019 through July 12, 2019  
Primary Account: **00000411605467**

**CUSTOMER SERVICE INFORMATION**

Web site: **Chase.com**  
Service Center: **1-800-935-9935**  
Deaf and Hard of Hearing: **1-800-242-7383**  
Para Espanol: **1-877-312-4273**  
International Calls: **1-713-262-1679**

00168276 DRE 703 219 19419 NNNNNNNNNN 1 000000000 09 0000

EKATERINA STRULYOV  
EUGENE STRULYOV  
388 SANTANA ROW APT 1528  
SAN JOSE CA 95128-2468



01682760201000000022

**CONSOLIDATED BALANCE SUMMARY**

**ASSETS**

Checking & Savings	ACCOUNT	BEGINNING BALANCE THIS PERIOD	ENDING BALANCE THIS PERIOD
Chase Total Checking	000000411605467	\$6,871.21	\$1,991.30
Chase Savings	000003660127805	340.00	165.00
<b>Total</b>		<b>\$7,211.21</b>	<b>\$2,156.30</b>
<b>TOTAL ASSETS</b>		<b>\$7,211.21</b>	<b>\$2,156.30</b>

**CHASE TOTAL CHECKING**

EKATERINA STRULYOV  
EUGENE STRULYOV

Account Number: 00000411605467

**CHECKING SUMMARY**

	AMOUNT
<b>Beginning Balance</b>	<b>\$6,871.21</b>
Deposits and Additions	9,521.74
ATM & Debit Card Withdrawals	-400.00
Electronic Withdrawals	-13,801.65
Other Withdrawals	-200.00
<b>Ending Balance</b>	<b>\$1,991.30</b>

Your account ending in 8397 is linked to this account for overdraft protection.



**TRANSACTION DETAIL**

DATE	DESCRIPTION	AMOUNT	BALANCE
	<b>Beginning Balance</b>		<b>\$6,871.21</b>
06/14	Google LLC Payroll PPD ID: J770493581	<b>2,548.00</b>	9,419.21
06/14	Google LLC Payroll PPD ID: J770493581	<b>2,066.76</b>	11,485.97
06/17	06/16 Online Transfer To Chk ...0803 Transaction#: 8338413317	-1,860.00	9,625.97
06/19	Transfer From Sav Xxxxxx8397	<b>2.14</b>	9,628.11
06/20	E*Trade ACH Trnsfr PPD ID: 1391321258	-2.13	9,625.98
06/24	ATM Check Deposit 06/22 1077 E Brokaw Rd San Jose CA Card 4643	<b>1,088.00</b>	10,713.98
06/24	Online Transfer From Chk ...0803 Transaction#: 8360243212	<b>198.00</b>	10,911.98
06/24	06/22 Online Transfer To Chk ...0803 Transaction#: 8358139976	-540.00	10,371.98
06/24	06/22 Online Payment 8359070797 To B Squared Realty	-1,000.00	9,371.98
06/26	06/26 Online Transfer 8369864103 To Partners Fcu #####0128 Transaction #: 8369864103	-540.00	8,831.98
06/26	06/26 Online Transfer 8369866148 To Partners Fcu #####0128 Transaction #: 8369866148	-2,066.76	6,765.22
06/26	06/26 Online Transfer 8369867375 To Partners Fcu #####0128 Transaction #: 8369867375	-2,548.00	4,217.22
06/26	06/26 Online Transfer To Chk ...0803 Transaction#: 8369892714	-2,600.00	1,617.22
06/26	06/26 Online Transfer To Chk ...0803 Transaction#: 8369913570	-126.00	1,491.22
06/27	Online Transfer From Chk ...0803 Transaction#: 8371013368	<b>545.00</b>	2,036.22
06/27	06/26 Online Transfer To Chk ...0803 Transaction#: 8370911171	-60.00	1,976.22
06/27	06/27 Online Payment 8274934684 To B Squared Realty	-379.54	1,596.68
06/28	Google LLC Payroll PPD ID: J770493581	<b>1,073.84</b>	2,670.52
07/01	Quickpay With Zelle Payment From Julie Guisasola Wfct06Gvxvb8	<b>2,000.00</b>	4,670.52
07/01	ATM Withdrawal 06/29 1077 E Brokaw Rd San Jose CA Card 4643	-200.00	4,470.52
07/01	07/01 Online Transfer To Chk ...0803 Transaction#: 8388572348	-138.50	4,332.02
07/01	ATM Withdrawal 07/01 1077 E Brokaw Rd San Jose CA Card 4643	-200.00	4,132.02
07/03	07/03 Online Transfer To Chk ...0803 Transaction#: 8394976043	-200.00	3,932.02
07/05	07/05 Online Transfer To Chk ...0803 Transaction#: 8403331510	-1,606.00	2,326.02
07/05	07/05 Withdrawal	-200.00	2,126.02
07/09	Starbright Schoo Billandpay PPD ID: Rf00017092	-55.00	2,071.02
07/11	07/11 Online Payment 8326557098 To Comcast	-79.72	1,991.30
	<b>Ending Balance</b>		<b>\$1,991.30</b>

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 direct deposits totaling \$500.00 or more.**  
 (Your total direct deposits this period were \$5,688.60. Note: some deposits may be listed on your previous statement)
- **OR, keep a minimum daily balance in this checking account of \$1,500.00 or more**  
 (Your minimum daily balance was \$1,491.22)
- **OR, keep an average daily balance of qualifying linked deposits and investments of \$5,000.00 or more**  
 (Your average daily balance of qualifying linked deposits and investments was \$6,228.09)



June 14, 2019 through July 12, 2019  
Primary Account: 00000411605467

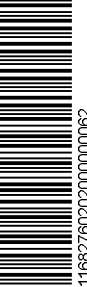
# CHASE SAVINGS

EKATERINA STRULYOV

Account Number: 000003660127805

## SAVINGS SUMMARY

	AMOUNT
<b>Beginning Balance</b>	<b>\$340.00</b>
Electronic Withdrawals	-170.00
Fees	-5.00
<b>Ending Balance</b>	<b>\$165.00</b>
 Annual Percentage Yield Earned This Period	 0.00%



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## TRANSACTION DETAIL

DATE	DESCRIPTION	AMOUNT	BALANCE
	<b>Beginning Balance</b>		<b>\$340.00</b>
06/18	06/18 Online Transfer To Sav ...7387 Transaction#: 8344286362	-170.00	170.00
07/12	Monthly Service Fee	-5.00	165.00
	<b>Ending Balance</b>		<b>\$165.00</b>

### WANT TO AVOID PAYING A MONTHLY SERVICE FEE ON YOUR ACCOUNT?

A monthly Service Fee was charged to your Chase Savings. You can avoid this fee during any statement period by keeping a minimum daily balance in your account of \$300.00 or more. (Your minimum daily balance was \$170.00)

*Our account alerts can help keep you on top of your balance. Set up alerts today!*

**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



June 14, 2019 through July 12, 2019  
Primary Account: **000000411605467**

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