

October 01, 2005 -  
October 31, 2005

**EPSTEIN INTERESTS**

Primary Account Number [REDACTED]



Total enclosures: 1  
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967 000 PB  
EPSTEIN INTERESTS  
C/O J EPSTEIN & CO INC  
THE VILLARD HOUSE  
457 MADISON AVE  
NEW YORK, NY 10022-6830

JPMorgan Chase Bank, N.A.

**Your JPMorgan Private Bank Team:**

MARIA HORNAK  
FRANCISCO VILLACIS  
[REDACTED]

Private Bank ServiceLine  
For assistance after business hours,  
7 days a week.  
[REDACTED]

**Introducing a new convenience**

Effective immediately, you will be able to take greater advantage of the electronic payment transfer capability of ACH (Automated Clearing House). Payments can now be sent through ACH to accounts at other financial institutions. Many clients already enjoy the convenience of receiving payments through ACH.

ACH use makes the most sense for recurring payments. It is also useful in situations where funds are not required urgently. ACH payments are transacted two business days after initiation, unlike wire transfers, which are same-day.

Contact your Private Bank team if you have any questions about ACH payments.

**Relationship Banking Summary**

**Deposit Accounts**

Description	Number	Opening Balance	Total Credits	Total Debits	Ending Balance
Business Checking	000-138912	\$33,000.86	\$0.00	\$5,725.29	\$27,275.57
<b>Total</b>					<b>\$27,275.57</b>