



Primary Account: [REDACTED]
For the Period 12/1/12 to 12/31/12

IMPORTANT INFORMATION

IMPORTANT UPDATES TO THE DEPOSIT ACCOUNT AGREEMENT

We will be making the following changes to the Deposit Account Agreement for Chase checking and savings accounts, effective March 24, 2013.

We have:

- Added the following language to the Important Definitions section: Debit card transaction: Includes any purchase from a merchant using your ATM card or debit card.
- Modified the agreement to clarify that we will only send one copy of any notice relating to your account, even if the account has more than one owner.
- Revised our Funds Availability Policy. Under Longer Delays May Apply, we describe circumstances where funds may not be available until the seventh business day after the day of deposit. We are deleting the sentence saying that the first \$200 from your deposit will be available on the next business day, so if we delay availability in those cases the delay may apply to the full amount of the deposit.

All other terms of your account agreement remain the same. If you have questions about the changes, please call us at the number on this statement or visit your nearest branch.

Consolidated Summary

Assets	Account Number	Prior Period Value	Current Period Value	Change In Value
Checking				
Chase Better Banking Checking	[REDACTED]	1,741.53	1,088.91	(652.62)
Savings				
Chase Savings	[REDACTED]	1,007.83	7.83	(1,000.00)
Total Assets		\$2,749.36	\$1,096.74	(\$1,652.62)

All Summary Balances shown here are as of December 31, 2012 unless otherwise stated. For details of your retirement accounts, credit accounts or securities accounts, you will receive separate statements. Balance summary information for annuities is provided by the issuing insurance companies and believed to be reliable without guarantee of its completeness or accuracy. Bank products and services are offered by JPMorgan Chase Bank, N.A. and its affiliates.

