



Primary Account: [REDACTED]

For the Period 1/1/14 to 1/31/14

We will update your Deposit Account Agreement

Effective March 23, 2014, we will be updating your agreement, including:

- How we determine the exchange rate that we use for foreign-currency transactions. See the Transactions in a Foreign Currency section.
- How we handle demands for payment by another Chase customer whose item you cashed or deposited with us. See Our right to charge back deposited or cashed checks.
- That we use the description of Returned Item fee if we decide to pay an item after we initially decide to return it. See Insufficient funds, Returned Item, and Extended Overdraft fees.
- Why we may block or delay transactions or restrict an account to protect you or us or to comply with legal requirements. See Restricting your account; blocking or delaying transactions.

All other terms and conditions remain the same. For a copy of your agreement, log on to chase.com or visit a branch. If you have questions, please call us at the telephone number listed on this statement or visit your nearest Chase branch.

Agreement Updates for Deposit Accounts and Chase Liquid Cards

As of November 17, 2013, we are updating your agreement, including:

- Clarification of how mobile phone numbers may be used if you provide your mobile number to us. You may contact us anytime to change your contact preferences.
- Information about new, innovative technology that we are beginning to install in our branches. This includes Express Banking kiosks that function similar to ATMs.
- Enhancements to our Stop Payment process to allow you more flexibility in placing stop payments on recurring payments.

All other terms and conditions remain the same. For a copy of your agreement, log on to chase.com or visit a branch. If you have questions, please call us at the telephone number listed on this statement or visit your nearest Chase branch.

Consolidated Summary

Assets	Account Number	Prior Period Value	Current Period Value	Change In Value
Checking				
Chase Better Banking Checking	[REDACTED]	3,484.88	1,940.26	(1,544.62)

J.P.Morgan