

January 01, 2002 -

January 31, 2002

EPSTEIN INTERESTS

Primary Account Number: [REDACTED]

Total enclosures: 5

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967 000

EPSTEIN INTERESTS

C\O J EPSTEIN & CO INC

THE VILLARD HOUSE

457 MADISON AVE

NEW YORK, NY 10022-6830

JPMorgan Chase

Your JPMorgan Private Bank Team:

MATHEW RILEY

MICHAEL ANTOSY

(888) 207-5223

Private Bank ServiceLine

For assistance after business hours,

7 days a week.

(800) 243-6727

Relationship Banking Summary

Deposit Accounts

Description

Business Checking

Total

Number

[REDACTED]

Opening

Balance

\$44,456.65

Total Credits

\$50,000.00

Total Debits

\$49,000.00

Ending

Balance

\$45,456.65

\$45,456.65

JPMorgan Private Bank

January 01, 2002 -

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EPSTEIN INTERESTS

Primary Account Number: [REDACTED]

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JPMorgan Private Bank

Business Checking

Account Number [REDACTED]

EPSTEIN INTERESTS

Summary

Opening Balance

Deposits and Credits

Checks, Withdrawals and Debits

Ending Balance

Activity

Date

Jan 14

Jan 14

Jan 16

Jan 23

\$44,456.65

\$50,000.00

\$49,000.00

\$45,456.65

Description

Debit

Opening Balance

Check Paid # 2075

Check Paid # 2076

Check Paid # 2077

Fedwire Credit

VIA: MELLON BANK N.A.

/043000261

B/O: EPSTEIN INTERESTS

NEW YORK NY 10022-6843

REF: CHASE NYC/CTR/BNF=EPSTEIN INTE

RESTS NEW YORK, NY 10022-6830/AC-00

[REDACTED] RFB=0/B MELLON PIT BBI=/

TIME/15:52

Jan 23

Jan 28

IMAD: 0123D3QCI20C005382

Check Paid # 2078

Check Paid # 2079

Ending Balance

Checks Paid

Check

2075

2076

Total Checks

Enclosed Checks: 5

Fees and Charges for Business Accounts

We value your relationship with JPMorgan Private Bank. You were not charged for services this statement period. Thank You.

Date

Jan 14

Jan 14

Amount Check

\$7,000.00

\$15,000.00

2077

2078

Date

Jan 16

Jan 23

\$10,000.00

\$10,000.00

Amount Check

2079

Date

Jan 28

Amount

\$7,000.00

\$49,000.00

\$10,000.00

\$7,000.00

\$49,000.00

\$52,456.65

\$45,456.65

\$50,000.00

\$45,456.65

\$7,000.00

\$15,000.00

\$10,000.00

\$50,000.00

Credits

Balance

\$44,456.65

\$37,456.65

\$22,456.65

\$12,456.65

\$62,456.65

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EPSTEIN INTERESTS

Primary Account Number: [REDACTED]

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JPMorgan Private Bank

Important Information about Your Statement

Personal accounts are subject to the Deposit Accounts Agreement or the General Terms For Accounts and Services. Business accounts are subject to the Terms and Conditions for Commercial Accounts or the General Terms For Accounts and Services. Your accounts, unless otherwise indicated on the statement, are held by JPMorgan Chase Bank (the "Bank"). Deposit accounts held at the Bank, including checking, savings, CD, and money market accounts, are FDIC insured.

In Case of Errors or Questions About Your Electronic Funds Transfers (personal accounts only)

Telephone or write to the Bank if you think your statement or receipt is wrong, or if you need more information about an electronic transaction on a statement or receipt. The phone number for inquiries is printed on the front of this statement. The address for inquiries appears below. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

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-

Tell us your name and account number.

Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.

- Tell us the dollar amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this (20 business days for transactions outside the U.S. and point-of-sale transactions), we will recredit 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 Transfers

Please examine your account at once. If you feel an error has taken place or have questions concerning a non-electronic transaction, telephone or write us within 30 days. The phone number is printed on the front of this statement. The address appears above. If no report is received within this period, your account will be considered correct.

Mutual Funds/Securities

Securities (including Mutual Funds) and annuities are not bank deposits and are not FDIC insured nor are they obligations of or guaranteed by JPMorgan Chase Bank, or its affiliates or any federal or state government or government agency or government sponsored agency. Securities (including mutual funds) and annuities involve investment risks, including the possible loss of the principal amount invested.

The distributor of the JPMorgan Funds is JPMorgan Fund Distributors, Inc. which is not affiliated with the Bank. The Bank and its affiliates

receive compensation from the JPMorgan Funds for providing services to the funds. Read the JPMorgan Funds prospectuses carefully for details, including fees and expenses, before investing or sending money. JPMorgan Select Shares of the Connecticut Daily Tax Free Income Fund, Inc. and JPMorgan Select Shares of the New Jersey Daily Municipal Income Fund, Inc. are not part of, or affiliated with, the JPMorgan Family of Mutual Funds. Reich & Tang Distributors Inc. and Reich & Tang Asset Management L.P., which are unaffiliated with JPMorgan, are the funds' distributors and investment advisor. Reich & Tang Distributors Inc. is a member NASD.

The Bank is not a registered broker-dealer. Securities transactions may be through JPMorgan Fund Distributors, Inc. a subsidiary of the Bank, is a member of NASD/SIPC.

IRA Accounts

Accounts of the Bank as trustee, or as discretionary investment manager for an ERISA plan or an IRA that hold Fiduciary Shares (as described below) do not bear any portion of investment, administrative, custodian or other charges paid to the Bank or its affiliates for services to JPMorgan Funds for which a rebate process has been established since these charges are subject to rebate as defined below. For accounts of the Bank as trustee, or discretionary investment manager for an ERISA plan or an IRA, which hold shares in the JPMorgan Funds other than Fiduciary Shares, the Bank receives fees for services from the JPMorgan Funds but waives account fees with respect to the funds so held. "fiduciary Shares" means shares of JPMorgan Select Funds and Institutional Shares of the JPMorgan Bond Fund II, JPMorgan Short-Term Bond Fund II, JPMorgan Intermediate Bond Fund II, and JPMorgan Large Cap Equity Fund held in Bank trust accounts or in discretionary investment management accounts at the Bank held by ERISA plans or IRAs. "Rebate" means an amount returned by the Bank to the account which holds the Fiduciary Shares. The rebate amount represents the portion of servicing fees paid to the Bank by the mutual fund with respect to Fiduciary Shares.

Please direct all inquiries to your Morgan Account Officer at JPMorgan Private Bank Client Service
500 Stanton Christiana Road, 1/OPS3
Newark, DE 19713-2107