

JPMorgan Chase Bank, N.A.
P O Box 659754
San Antonio, TX 78265 - 9754
January 01, 2013 through January 31, 2013
Account Number:
[REDACTED]

CUSTOMER SERVICE INFORMATION

[REDACTED]
[REDACTED] NNNNNNNNNNN1 [REDACTED]
[REDACTED]
[REDACTED]

NEWYORK NY 10065 -6217

Web site:

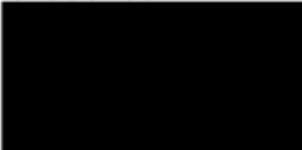
Service Center:

Deaf and Hard ofHearing:

Para Espanol:

International Calls:

Chase.com



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 ifwe 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.

CHECKING SUMMARY

Beginning Balance

Deposits and Additions

Electronic Withdrawals

Fees and Other Withdrawals

Ending Balance

6

5

6

17

Chase BusinessSelect Checking

INSTANCES

AMOUNT

\$62.60

5,493.04

- 1,945.96

- 185.00

\$3,424.68

The monthly service fee for this account was waived because you used at least \$50.00 in other checking services during the statement period.

P 1 4

age of

[REDACTED]

January 01, 2013 through January 31, 2013

Account Number:

DEPOSITS AND ADDITIONS

DATE DESCRIPTION

01/16

01/16

01/17

01/18

01/22

01/24

Deposit 1108082841

Online Transfer From Chk ...9845 Transaction#: 3066631291

Paypal Transfer

PPD ID: Paypalsd11

Online Transfer From Chk ...9845 Transaction#: 3069273556

Online Transfer From Chk ...9845 Transaction#: 3073515466

JPMorgan Chase Ext Trnsfr 3073532153 CCD ID: 9200502231

Total Deposits and Additions

ELECTRONICWITHDRAWALS

DATE DESCRIPTION

01/03 Authnet Gateway Billing 28109590 CCD ID: 1870568569

01/03 Bkcd Processing Bkcd M Dsc 271502291872 CCD ID: 9000477845

01/03 American Express Collection 6319530747 CCD ID: 1134992250

01/07 American Express Collection 6319530747 CCD ID: 1134992250

01/18 American Express ACH Pmt A5122 Web ID: 9493560001

Total Electronic Withdrawals

FEES AND OTHERWITHDRAWALS

DATE DESCRIPTION

01/03 Insufficient Funds Fee For A \$90.20 Item - Details: Authnet Gateway Billing 28109590

CCD ID: 1870568569

01/03 Insufficient Funds Fee For A \$47.15 Item - Details: Bkcd Processing Bkcd M Dsc

271502291872 CCD ID: 9000477845

01/03 Insufficient Funds Fee For A \$7.95 Item - Details: American Express Collection 6319530747

CCD ID: 1134992250

01/07 Insufficient Funds Fee For A \$139.00 Item - Details: American Express Collection 6319530747

CCD ID: 1134992250

01/10 Extended Overdraft Fee

01/18 Insufficient Funds Fee For A \$1,661.66 Item - Details: American Express ACH Pmt A5122

Web ID: 9493560001

Total Fees & Other Withdrawals

DAILY ENDING BALANCE

DATE

01/03

01/07

01/10

01/16
01/17
01/18
01/22
01/24
AMOUNT
-\$184.70
-357.70
-372.70
690.34
820.34
-175.32
424.68
3,424.68
AMOUNT
\$34.00
34.00
34.00
34.00
15.00
34.00
\$185.00
AMOUNT
\$90.20
47.15
7.95
139.00
1,661.66
\$1,945.96
AMOUNT
\$563.04
500.00
130.00
700.00
600.00
3,000.00
\$5,493.04
P 2 4
age of

January 01, 2013 through January 31, 2013

Account Number:

SERVICE CHARGE SUMMARY

TRANSACTIONS FOR SERVICE FEE CALCULATION

Checks Paid / Debits

Deposits / Credits

Deposited Items

Transaction Total

SERVICE FEE CALCULATION

Service Fee

Service Fee Credit

Net Service Fee

Excessive Transaction Fees (Above 200)

Total Service Fees

NUMBER OF TRANSACTIONS

5

3

0

8

AMOUNT

\$0.00

\$0.00

\$0.00

\$0.00

\$0.00

P 3 4

age of

January 01, 2013 through January 31, 2013

Account Number:
[REDACTED]

BALANCING YOUR CHECKBOOK

Note: Ensure your checkbook register statement or not.

is up to date with all transactions to date whether they are included on your

1. Write in the Ending Balance shown on this statement:

2. List and total all deposits & additions

Date

Amount

Date

Step 1 Balance:

not shown on this statement:

Amount

Date

Amount

\$

3. Add Step 2 Total to Step 1 Balance.

Step 2 Total:

Step 3 Total:

4. List and total all checks, ATM withdrawals, debit card purchases and other withdrawals

not shown on this statement.

Check Number or Date

Amount

Check Number or Date

Amount

\$

\$

Step 4 Total:

5. Subtract Step 4 Total from Step 3 Total. This should match your Checkbook Balance:

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC FUNDS TRANSFERS:

- 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.

-\$ _____

\$ _____

Call or write us at the phone number or address on the front of this statement (non-personal accounts contact Customer Service) if you think your statement or receipt is incorrect or if you need more information about a transfer listed on the statement or receipt. 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:

JPMorgan Chase Bank, N.A. Member FDIC

P 4 4

age of