



JPMorgan Chase Bank, N.A.  
P O Box 659754  
San Antonio, TX 78265 - 9754

January 23, 2014 through February 21, 2014

Account Number: **000000209059695**

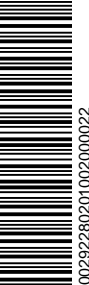


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SRIMANTA JANA  
976 LA PALMA PL  
MILPITAS CA 95035-3375

## CUSTOMER SERVICE INFORMATION

Web site: **Chase.com**  
Service Center: **1-800-935-9935**  
Deaf and Hard of Hearing: **1-800-242-7383**  
Para Espanol: **1-877-312-4273**  
International Calls: **1-713-262-1679**



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## 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](http://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.

## CHECKING SUMMARY

Chase Total Checking

	AMOUNT
<b>Beginning Balance</b>	<b>\$24,143.31</b>
Deposits and Additions	9,588.53
ATM & Debit Card Withdrawals	- 1,805.29
Electronic Withdrawals	- 6,836.58
Fees and Other Withdrawals	- 17.00
<b>Ending Balance</b>	<b>\$25,072.97</b>

Cash bonuses paid to this account during 2013 totaled \$200.00. This amount will be added to any interest paid during 2013 for tax reporting purposes.



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**TRANSACTION DETAIL**

DATE	DESCRIPTION	AMOUNT	BALANCE
	<b>Beginning Balance</b>		<b>\$24,143.31</b>
01/27	Card Purchase 01/26 Xoom Corporation San Francisco CA Card 7068	- 1,100.00	23,043.31
01/27	Card Purchase W/Cash 01/26 Safeway Store 1879 Milpitas CA Card 7068 Purchase \$13.77 Cash Back \$40.00	- 53.77	22,989.54
01/28	Xoom.Com Debit T 000000009893271 Web ID: 2943401054	- 277.99	22,711.55
01/31	Mindjet LLC Direct Dep PPD ID: 9111111101	<b>3,205.79</b>	25,917.34
01/31	Card Purchase 01/30 Subway 03028271 Pleasanton CA Card 7068	- 5.45	25,911.89
02/03	02/01 Online Payment 3728378238 To Pacific Gas & Electric	- 300.00	25,611.89
02/03	Card Purchase W/Cash 02/02 Safeway Store 1879 Milpitas CA Card 7068 Purchase \$18.07 Cash Back \$40.00	- 58.07	25,553.82
02/04	02/04 Online Payment 3672292032 To American Express	- 500.00	25,053.82
02/04	02/04 Online Payment 3672292292 To Sprint	- 145.00	24,908.82
02/04	02/04 Online Payment 3672293268 To Pacific Gas & Electric	- 65.00	24,843.82
02/06	Fedwire Credit Via: Silicon Valley Bank/121140399 B/O: Mindjet LLC San Francisco, CA 94111 Ref: Chase Nyc/Ctr/Bnf=Srimanta Jana Milpitas, CA 950353375/Ac-000000002090 Rfb=O/B Sil Vly Bk S Imad: 0206L1B77D1C000990 Trn: 4043209037Ff	<b>4,231.31</b>	29,075.13
02/06	Wf Home Mtg Auto Pay PPD ID: W952318940	- 2,431.02	26,644.11
02/06	Incoming Domestic Wire Fee	- 15.00	26,629.11
02/10	Non-Chase ATM Withdraw 02/08 447 Great Mall Drive Milpitas CA Card 7068	- 83.00	26,546.11
02/10	02/08 Payment To Chase Card Ending IN 0566	- 7.48	26,538.63
02/10	Card Purchase 02/09 Valley Christian Scho 408-513-2500 CA Card 7068	- 445.00	26,093.63
02/10	Non-Chase ATM Fee-With	- 2.00	26,091.63
02/12	02/12 Payment To Chase Card Ending IN 2151	- 28.00	26,063.63
02/13	02/13 Payment To Chase Card Ending IN 2151	- 2,844.11	23,219.52
02/18	ATM Withdrawal 02/15 1285 S Park Victoria DR Milpitas CA Card 7068	- 60.00	23,159.52
02/19	02/19 Online Payment 3759909889 To Business Card	- 190.00	22,969.52
02/19	02/19 Payment To Chase Card Ending IN 0566	- 47.98	22,921.54
02/20	Trinet Payroll PPD ID: 1943081033	<b>2,151.43</b>	25,072.97
	<b>Ending Balance</b>		<b>\$25,072.97</b>

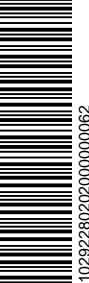


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A monthly Service Fee was **not** charged to your Chase Total Checking account. Here are the four ways you can avoid this fee during any statement period.

- **Have direct deposits totaling \$500.00 or more.**  
(Your total direct deposits this period were \$5,357.22. Note: some deposits may be listed on your previous statement )
- **OR, keep a minimum daily balance in your checking account of \$1,500.00 or more**  
(Your minimum daily balance was \$22,711.00)
- **OR, keep an average qualifying deposit and investment balance of \$5,000.00 or more**  
(Your average qualifying deposit and investment balance was \$24,560.00)
- **OR, pay at least \$25.00 in qualifying checking-related services or fees.**  
(Your total qualifying checking-related services or fees paid were \$17.00)





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## BALANCING YOUR CHECKBOOK

**Note:** Ensure your checkbook register is up to date with all transactions to date whether they are included on your statement or not.

1. Write in the Ending Balance shown on this statement: **Step 1 Balance:** \$ \_\_\_\_\_

2. List and total all deposits & additions not shown on this statement:

Date	Amount	Date	Amount	Date	Amount
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____

**Step 2 Total:** \$ \_\_\_\_\_

3. Add Step 2 Total to Step 1 Balance.

**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:** 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:

- 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.



JPMorgan Chase Bank, N.A. Member FDIC