



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

March 12, 2016 through April 13, 2016
Account Number: **000000899067359**

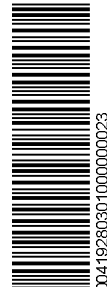
CUSTOMER SERVICE INFORMATION

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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EMILY LILLIAN BRAY
OR WILLIAM A BRAY
510 W COOLIDGE DR
BLOOMINGTON IN 47403-3311



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WE ARE CHANGING THE FEE ON OUTGOING WIRE TRANSFERS DONE WITH A CHASE BANKER

Your relationship is important to us and we are committed to keeping you informed about changes that may affect you.

Starting March 22, 2016:

For outgoing wire transfers NOT requested online (for example, in a branch) the fee will increase to:

- Domestic Wire Fee: \$35 per transfer
- International Wire Fee: \$50 per transfer (we previously called this Foreign Outgoing Wire Transfer Fee)

The fee for outgoing wires made via Chase Online(SM) and Chase Mobile(R) (only available for domestic wires) remains the same. Transfer limits apply. Savings accounts cannot be used to fund wire transfers initiated on Chase Online(SM) and Chase Mobile(R). Incoming wire transfer fees remain the same.

These fees are waived for the following products:

- Chase Private Client Checking(SM) and Chase Private Client Savings(SM)
- Chase Plus Checking(SM) with Chase Military Banking benefits for active duty, reserve or National Guard servicemembers with direct deposit of military base pay

All other terms and conditions of your Deposit Account Agreement still apply. If you have any questions, please call the number listed at the top of this statement.

We are changing our Overdraft Protection service in August 2016

We will simplify Overdraft Protection, a service that allows enrolled customers to avoid overdrawing a checking account by transferring money from a linked account.

Starting August 20:

- **Only a Chase personal savings account** will be able to provide Overdraft Protection to a personal checking account. A credit card and Overdraft Line of Credit cannot be used.
- **We will transfer the exact amount** needed to cover the transaction instead of multiples of \$50.
- **We will no longer charge the \$10 Overdraft Protection Transfer Fee.**

As a reminder, a **\$5 Savings Withdrawal Limit Fee** may apply for each withdrawal or transfer over six per monthly statement period, including withdrawals at a branch or at an ATM. *We waive this fee for Chase Private Client SavingsSM. For Chase Plus SavingsSM, Chase Premier Platinum SavingsSM and Chase Premier SavingsSM this fee is waived if there is a balance of \$15,000 or more in the account at the time of the withdrawal or transfer.*

If you have a credit card or Overdraft Line of Credit linked for Overdraft Protection, you have two options:

1. **Link to a savings account instead.** Visit chase.com or talk to a banker to learn more. OR,
2. **Keep your current settings**, knowing that this could cause declined transactions and you may pay more fees when we remove the link to your credit card or Overdraft Line of Credit.
 - Starting August 17, we will not authorize everyday debit card purchases if your checking account can't cover them, unless you're enrolled in Chase Debit Card CoverageSM. If enrolled, you may have to pay a



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\$34 Insufficient Funds Fee each time we approve an everyday debit card transaction. Through August 19, we will continue to transfer funds for transactions that would overdraw your account.

- Keep in mind our **Standard Overdraft Practice** will apply if your checking account does not have enough money available to cover a transaction. In which case, we may charge you a \$34 Insufficient Funds Fee or \$34 Returned Item Fee for each check, recurring payment or other transfer that is for more than the amount available in your account. Refer to your Deposit Account Agreement at chase.com for details on how your transactions work.

We waive the Insufficient Funds Fee and Returned Item fee for Chase Private Client CheckingSM and Chase Private Client SavingsSM accounts. For Premier Platinum CheckingSM accounts, we waive these fees for the first four occurrences in a 12-month period. Chase Debit Card CoverageSM and Standard Overdraft Practice are not available for Chase High School CheckingSM accounts, but \$34 Returned Item fees apply.

If you have questions, please visit chase.com or call the number listed at the top of your statement.

CHECKING SUMMARY

Chase College Checking

	AMOUNT
Beginning Balance	\$614.11
Deposits and Additions	8,936.13
ATM & Debit Card Withdrawals	- 2,410.13
Electronic Withdrawals	- 4,092.87
Ending Balance	\$3,047.24

Your Chase College Checking monthly service fee was waived because you had a direct deposit during the statement period.

This message confirms that you have overdraft protection on your checking account.

DEPOSITS AND ADDITIONS

DATE	DESCRIPTION	AMOUNT
03/16	ATM Check Deposit 03/16 114 N Madison St Bloomington IN Card 0308	\$2,228.97
03/22	Gp Strategies CO Payroll PPD ID: 1520845774	1,201.14
04/07	Gp Strategies CO Payroll PPD ID: 1520845774	1,305.06
04/11	ATM Check Deposit 04/11 114 N Madison St Bloomington IN Card 0308	4,000.00
04/11	ATM Check Deposit 04/09 2600 S Walnut St Bloomington IN Card 4919	200.00
04/13	Vanguard EDI Pymnts PPD ID: 9231945930	0.91
04/13	Vanguard EDI Pymnts PPD ID: 9231945930	0.05
Total Deposits and Additions		\$8,936.13

ATM & DEBIT CARD WITHDRAWALS

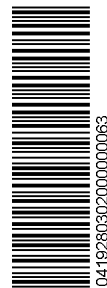
DATE	DESCRIPTION	AMOUNT
03/14	Card Purchase 03/09 Comedy Attic Bloomington IN Card 0308	\$25.40
03/14	Card Purchase 03/10 Adult Sports Club 999-9999999 TN Card 4919	24.50
03/14	Card Purchase 03/11 Bloomington Bagel CO Bloomington IN Card 0308	2.19
03/14	Card Purchase 03/11 Lucky's Market of B Bloomington IN Card 4919	7.49
03/14	Card Purchase 03/11 Lucky's Market of B Bloomington IN Card 4919	4.28
03/14	Card Purchase With Pin 03/12 Mnrd-Bloomington 1285 S Bloomington IN Card 0308	50.01
03/14	Card Purchase 03/12 Kroger #960 Bloomington IN Card 4919	29.33
03/14	Card Purchase 03/12 Menards Bloomington IN Bloomington IN Card 4919	18.17
03/14	Card Purchase 03/12 Cvs/Pharmacy #06698 Bloomington IN Card 4919	14.08
03/14	Card Purchase 03/13 The Atlas Ballroom Bloomington IN Card 4919	13.00



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ATM & DEBIT CARD WITHDRAWALS (continued)

DATE	DESCRIPTION	AMOUNT
03/14	Card Purchase 03/13 The Atlas Ballroom Bloomington IN Card 4919	17.00
03/14	Card Purchase 03/13 The Back Door - Bloomi Bloomington IN Card 0308	13.78
03/14	Card Purchase 03/13 The Back Door - Bloomi Bloomington IN Card 4919	13.25
03/14	Card Purchase 03/13 Kroger #091 Bloomington IN Card 4919	11.36
03/14	Card Purchase With Pin 03/14 Petco 1647 Bloomington IN Card 0308	13.89
03/14	Card Purchase With Pin 03/14 Cvs/Pharmacy #08 08671 Bloomington IN Card 0308	5.02
03/14	Card Purchase With Pin 03/14 Kroger 1175 College MA Bloomington IN Card 0308	22.11
03/16	Card Purchase 03/15 Dam Good Soup Inc Bloomington IN Card 0308	6.37
03/16	Card Purchase 03/15 Big Red Liquors - 003 Bloomington IN Card 4919	14.97
03/16	Card Purchase With Pin 03/16 Kroger 528 S. College Bloomington IN Card 0308	30.17
03/17	Card Purchase 03/15 Hoosier Heights Bloomington IN Card 4919	3.00
03/17	Card Purchase 03/15 Hoosier Heights Bloomington IN Card 4919	45.00
03/17	Card Purchase With Pin 03/17 Kroger 528 S. College Bloomington IN Card 4919	38.13
03/18	Card Purchase 03/17 Jimmy Johns # 379 - E 812-332-9265 IN Card 4919	10.15
03/21	Card Purchase 03/18 Scholars Inn Bakehouse Bloomington IN Card 0308	2.24
03/21	Card Purchase 03/19 Malibu Grill Bloomingt Bloomington IN Card 0308	8.01
03/21	Card Purchase 03/18 Function Brewing Bloomington IN Card 4919	15.24
03/21	Card Purchase 03/18 Big Red Liquors - 003 Bloomington IN Card 4919	28.87
03/21	Card Purchase 03/19 Lucky's Market of B Bloomington IN Card 4919	17.25
03/21	Card Purchase 03/19 Big Red Liquors - 025 Bloomington IN Card 4919	12.83
03/21	Card Purchase With Pin 03/20 Bloomington Food Mart Bloomington IN Card 0308	4.53
03/21	Card Purchase With Pin 03/21 Cvs/Pharmacy #06 06698 Bloomington IN Card 0308	15.49
03/21	Card Purchase With Pin 03/21 Kroger 4025 S. Old S.R Bloomington IN Card 4919	63.48
03/21	Card Purchase With Pin 03/21 Cvs/Pharmacy #08 08671 Bloomington IN Card 0308	28.50
03/22	Card Purchase 03/21 Vectren Utility Pymt 800-227-1376 IN Card 0308	113.35
03/22	Card Purchase 03/22 Speedpay:Duke-Energy 866-316-3360 NC Card 0308	83.88
03/22	Card Purchase 03/21 Paypal *Hoosierhike 402-935-7733 CA Card 0308	20.00
03/22	Card Purchase 03/21 Wendy's #2804 Bloomington IN Card 4919	6.24
03/22	ATM Withdrawal 03/22 2600 S Walnut St Bloomington IN Card 4919	80.00
03/23	Card Purchase 03/22 Global Gifts Bloomington IN Card 4919	6.42
03/23	Card Purchase 03/22 City of Bloomington Bloomington IN Card 0308	3.55
03/23	Card Purchase 03/22 Casa Del Sol Nashville IN Card 0308	13.02
03/23	Card Purchase With Pin 03/23 Oomingfoods Market & D Bloomington IN Card 0308	6.47
03/23	Card Purchase With Pin 03/23 Kroger 528 S. College Bloomington IN Card 0308	20.27
03/23	Recurring Card Purchase 03/22 Att*Bill Payment 800-288-2020 TX Card 0308	124.81
03/25	Card Purchase With Pin 03/25 Oomingfoods Market & D Bloomington IN Card 0308	7.48
03/25	Card Purchase With Pin 03/25 Office Depot 00 State Bloomington IN Card 0308	10.69
03/25	Card Purchase With Pin 03/25 Tj Tj Maxx Bloomington IN Card 0308	5.34
03/28	Card Purchase 03/25 Senoj Salon Bloomington IN Card 0308	37.00
03/28	Card Purchase 03/25 Subway 00010066 Bloomington IN Card 4919	5.88
03/28	Card Purchase 03/25 Cafe Pizzaria Bloomington IN Card 4919	14.44
03/28	Card Purchase 03/25 Big Red Liquors - 025 Bloomington IN Card 4919	31.01
03/28	Card Purchase 03/26 Big Red Liquors - 003 Bloomington IN Card 4919	10.69
03/28	Card Purchase 03/26 China Wok Bloomington IN Card 4919	26.00
03/28	Card Purchase 03/27 Lucky's Market of B Bloomington IN Card 4919	12.26
03/28	Card Purchase 03/27 Cvs/Pharmacy #06698 Bloomington IN Card 4919	6.29
03/28	Card Purchase With Pin 03/28 Petco 1647 Bloomington IN Card 0308	24.59
03/29	Card Purchase 03/28 City of Bloomington UT Bloomington IN Card 0308	47.90
03/29	Card Purchase With Pin 03/29 Oomingfoods Market & D Bloomington IN Card 0308	12.28
03/29	Card Purchase With Pin 03/29 Kroger 528 S. College Bloomington IN Card 0308	33.64
03/30	Card Purchase 03/29 Lucky's Market of B Bloomington IN Card 4919	5.99





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DATE	DESCRIPTION	AMOUNT
03/30	Card Purchase With Pin 03/30 Oomingfoods Market & D Bloomington IN Card 0308	3.87
03/31	Card Purchase 03/29 Hoosier Heights Bloomington IN Card 4919	75.00
03/31	Card Purchase 03/30 Autochoice Service Cen Bloomington IN Card 4919	315.48
03/31	Card Purchase 03/30 The Game Preserve Bloomington IN Card 4919	42.75
04/01	Card Purchase 03/30 Redbox *Dvd Rental Oakbrook Ter IL Card 0308	1.61
04/01	ATM Withdrawal 04/01 2600 S Walnut St Bloomington IN Card 4919	20.00
04/01	Card Purchase With Pin 04/01 Kroger 528 S. College Bloomington IN Card 0308	19.93
04/04	Card Purchase 03/31 Butchs Grillacatessen Bloomington IN Card 0308	8.72
04/04	Card Purchase 04/01 Spaah Bloomington IN Card 0308	18.00
04/04	Card Purchase 04/01 Lucky's Market of B Bloomington IN Card 4919	37.72
04/04	Card Purchase 04/02 Exxonmobil 97695308 Bloomington IN Card 4919	17.48
04/04	Card Purchase 04/02 Exxonmobil 97695308 Bloomington IN Card 4919	4.58
04/04	Card Purchase 04/02 Wolf Park Inc 765-567-2265 IN Card 4919	28.78
04/04	Card Purchase 04/02 Steak-N-Shake#0268 Q99 Lebanon IN Card 4919	11.42
04/04	Card Purchase With Pin 04/03 Kroger 500 Wellmer Rd. Bloomington IN Card 4919	2.69
04/05	Card Purchase 04/04 Darn Good Soup Inc Bloomington IN Card 0308	5.30
04/05	Card Purchase With Pin 04/05 Kroger 4025 S. Old S.R Bloomington IN Card 4919	19.32
04/06	Card Purchase 04/04 Sake Bar Bloomington IN Card 4919	71.92
04/06	Card Purchase 04/04 Cob Register Bloomington IN Card 4919	1.25
04/06	Card Purchase With Pin 04/06 Oomingfoods Market & D Bloomington IN Card 0308	3.09
04/06	Card Purchase With Pin 04/06 Kroger 528 S. College Bloomington IN Card 0308	7.78
04/07	Card Purchase 04/07 Playstation Sonyenter 800-345-7669 CA Card 4919	39.99
04/08	Card Purchase 04/07 Playstation Sonyenter 800-345-7669 CA Card 4919	9.99
04/08	Card Purchase With Pin 04/08 Oomingfoods Market & D Bloomington IN Card 0308	0.36
04/11	Card Purchase 04/08 Bloomington Food Mart Bloomington IN Card 0308	22.99
04/11	Card Purchase 04/08 Big Red Liquors - 002 Bloomington IN Card 0308	9.62
04/11	Card Purchase 04/08 Lucky's Market of B Bloomington IN Card 4919	14.97
04/11	Card Purchase With Pin 04/09 Target T-1878 2966 E 3 Bloomington IN Card 4919	29.39
04/11	Card Purchase 04/09 Petco 1647 63516470 Bloomington IN Card 4919	42.79
04/11	Card Purchase 04/09 Quaff On Bloomingt Bloomington IN Card 0308	38.63
04/11	Card Purchase 04/09 Cvs/Pharmacy #06698 Bloomington IN Card 4919	4.14
04/11	Card Purchase 04/09 Lucky's Market of B Bloomington IN Card 4919	4.28
04/11	Card Purchase 04/09 Cardinal Spirits Bloomington IN Card 4919	17.98
04/11	Card Purchase 04/09 Lucky's Market of B Bloomington IN Card 4919	20.32
04/11	Card Purchase 04/10 Playstation Sonyenter 800-345-7669 CA Card 4919	9.99
04/11	Card Purchase With Pin 04/11 Cvs/Pharmacy #06 06698 Bloomington IN Card 0308	3.98
04/11	Card Purchase With Pin 04/11 Petco 1647 Bloomington IN Card 0308	20.75
04/12	Card Purchase 04/11 Sahara Mart Incorporat Bloomington IN Card 0308	4.69
Total ATM & Debit Card Withdrawals		\$2,410.13

ELECTRONIC WITHDRAWALS

DATE	DESCRIPTION	AMOUNT
03/16	03/16 Payment To Chase Card Ending IN 6595	\$104.87
03/17	Planet Fit Club Fees PPD ID: 1710602737	15.00
03/21	03/20 Online Transfer To Sav ...9852 Transaction#: 5272694949	200.00
03/21	03/21 Online Payment 5274435510 To lu Credit Union	735.00
03/22	03/22 Payment To Chase Card Ending IN 9787	150.00
03/23	Chase Quickpay Electronic Transfer 5277645234 To David Reno	110.00
03/24	03/24 Payment To Chase Card Ending IN 6595	32.27
04/05	04/05 Online Payment 5307832182 To Tim Briggs	40.00



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ELECTRONIC WITHDRAWALS (continued)

DATE	DESCRIPTION	AMOUNT
04/07	04/07 Online Transfer To Sav ...8550 Transaction#: 5312401396	300.00
04/08	Chase Quickpay Electronic Transfer 5316248338 To David Reno	12.00
04/11	Great Lakes Student Ln 6L4Jk54Pg51 Web ID: 9102000902	331.73
04/12	04/12 Payment To Chase Card Ending IN 6595	62.00
04/13	Vanguard Buy Investment 426200607140953 Web ID: Vmc Pur	2,000.00
Total Electronic Withdrawals		\$4,092.87

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:

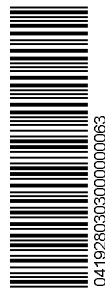
- Your name and account number
- The dollar amount of the suspected error
- A description of the error or transfer you are unsure of, why you believe it is an error, or why you need more information.

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



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