



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

January 31, 2015 through February 27, 2015  
Account Number: **000000939476602**

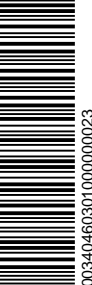


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TOP FLOOR DESIGNS CORPORATION  
225 CLEVELAND AVE  
LONG BRANCH NJ 07740-6112

## CUSTOMER SERVICE INFORMATION

Web site: **Chase.com**  
Service Center: **1-800-242-7338**  
Deaf and Hard of Hearing: **1-800-242-7383**  
Para Espanol: **1-888-622-4273**  
International Calls: **1-713-262-1679**



### We are updating your Deposit Account Agreement

We will update the Electronic Funds Transfer Service Terms in your agreement for business accounts effective March 22, 2015, to cover how you can use an eATM (formerly known as Express Banking kiosk) located inside a branch lobby during the branch operating hours:

- Each signer can withdraw up to \$3,000 each day. Business Associate card limits remain the same.
- At certain Chase eATMs, you or an authorized signer will be able to provide us personal identification that we accept, such as a driver's license. Our branch employee will then give you a temporary, one-time code so you can have full use of the eATM.
- All other withdrawals at eATMs count towards your daily ATM withdrawal limit.

These changes will happen over several months, so you should ask an employee in your branch if the eATM has been updated with these changes.

For a copy of your agreement, you can view it anytime by logging in at [chase.com](http://chase.com) and clicking Legal Agreements and Disclosures at the bottom of any page, or visit a branch. If you have questions, please call us at the telephone number listed on this statement.

## CHECKING SUMMARY

Chase BusinessSelect Checking

	INSTANCES	AMOUNT
<b>Beginning Balance</b>		<b>\$3,444.58</b>
Deposits and Additions	7	6,005.99
Checks Paid	4	- 6,742.72
ATM & Debit Card Withdrawals	31	- 2,261.92
Electronic Withdrawals	1	- 200.00
Fees and Other Withdrawals	13	- 391.00
<b>Ending Balance</b>	<b>56</b>	<b>-\$145.07</b>

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



January 31, 2015 through February 27, 2015

Account Number: **000000939476602****DEPOSITS AND ADDITIONS**

DATE	DESCRIPTION	AMOUNT
02/05	ATM Cash Deposit 02/05 160 Brighton Ave Long Branch NJ Card 3497	\$1,000.00
02/10	Deposit 1438769652	2,876.00
02/17	ATM Cash Deposit 02/14 445 S Oyster Bay Rd Plainview NY Card 3497	1,200.00
02/17	ATM Cash Deposit 02/16 160 Brighton Ave Long Branch NJ Card 3497	200.00
02/17	ATM Cash Deposit 02/16 160 Brighton Ave Long Branch NJ Card 3497	200.00
02/17	Purchase Return 02/15 Macy's 052 Monmou Eatontown NJ Card 1367	29.99
02/19	ATM Cash Deposit 02/19 160 Brighton Ave Long Branch NJ Card 7460	500.00
<b>Total Deposits and Additions</b>		<b>\$6,005.99</b>

**CHECKS PAID**

CHECK NO.	DESCRIPTION	DATE PAID	AMOUNT
1221 ^		02/02	\$1,000.00
1224 * ^		02/02	2,892.72
1226 * ^		02/09	900.00
1227 ^		02/10	1,950.00
<b>Total Checks Paid</b>			<b>\$6,742.72</b>

If you see a description in the Checks Paid section, it means that we received only electronic information about the check, not the original or an image of the check. As a result, we're not able to return the check to you or show you an image.

\* All of your recent checks may not be on this statement, either because they haven't cleared yet or they were listed on one of your previous statements.

^ An image of this check may be available for you to view on Chase.com.

**ATM & DEBIT CARD WITHDRAWALS**

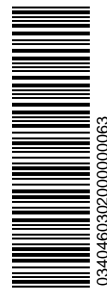
DATE	DESCRIPTION	AMOUNT
02/02	Card Purchase 01/29 Mcdonald's F21745 New York NY Card 3497	\$15.22
02/02	Card Purchase 01/30 Perth Amboy Njpo LLC Perth Amboy NJ Card 1367	38.00
02/02	Card Purchase With Pin 02/01 Shoprite W Longbranc West Long Bra NJ Card 1367	81.43
02/02	Card Purchase With Pin 02/01 Pezao Casa DE Carnes & Long Branch NJ Card 1367	28.50
02/02	Card Purchase W/Cash 02/02 The Home Depot 8466 Syosset NY Card 3497 Purchase \$11.70 Cash Back \$40.00	51.70
02/03	Card Purchase 02/03 Comcast 800-Comcast NJ Card 1367	126.37
02/04	Card Purchase 02/04 It Works Marketing IN 800-537-2395 FL Card 3497	63.13
02/05	Card Purchase 02/04 DE Faria I Inc. Long Branch NJ Card 1367	222.94
02/10	Card Purchase With Pin 02/10 Fine Fare Long Branch NJ Card 3497	16.33
02/11	Card Purchase With Pin 02/11 DE Faria I Inc. Long Branch NJ Card 3497	9.64
02/12	Recurring Card Purchase 02/12 Netflix.Com Netflix.Com CA Card 3497	7.99
02/13	Recurring Card Purchase 02/11 Autopay/Dish Ntwk 800-894-9131 CO Card 3497	181.13
02/17	Card Purchase 02/14 I Nails Eatontown NJ Card 1367	52.00
02/17	Card Purchase 02/14 Dunkin #338451 Q35 Long Branch NJ Card 1367	7.99
02/17	Card Purchase With Pin 02/14 Macy's 052 Monmou Eatontown NJ Card 1367	59.98
02/17	Card Purchase With Pin 02/15 Modell's #157 Eatontown NJ Card 1367	24.00
02/17	Card Purchase With Pin 02/15 Modell's #157 Eatontown NJ Card 1367	30.00
02/17	Card Purchase 02/15 Spencer Gifts 226 Eatontown NJ Card 1367	29.40
02/17	Card Purchase 02/15 Justice #0284 Eatontown NJ Card 1367	25.41



January 31, 2015 through February 27, 2015

Account Number: **000000939476602****ATM & DEBIT CARD WITHDRAWALS** (continued)

DATE	DESCRIPTION	AMOUNT
02/18	Card Purchase 02/17 Progressive *Insuranc 800-776-4737 OH Card 3497	97.00
02/18	Card Purchase 02/17 Progressive *Insuranc 800-776-4737 OH Card 3497	413.20
02/18	Card Purchase With Pin 02/18 Nws Njt Perth Amboy162 Perth Amboy NJ Card 3497	8.25
02/19	Card Purchase 02/19 T-Mobile lvr Payment 800-937-8997 WA Card 7460	230.29
02/19	Card Purchase With Pin 02/19 The Home Depot 2608 Quincy MA Card 7460	10.47
02/20	Recurring Card Purchase 02/19 Abc*Gold S Gym 800-6226290 NJ Card 3497	53.45
02/23	Card Purchase 02/20 DE Faria I Inc. Long Branch NJ Card 7460	200.88
02/23	Card Purchase 02/20 DE Faria I Inc. Long Branch NJ Card 7460	41.40
02/23	Card Purchase 02/21 Ming Ying Long Branch NJ Card 7460	15.52
02/24	Card Purchase 02/22 Raceway Diner West Long Bra NJ Card 7460	33.42
02/24	Card Purchase 02/23 Intuit *Payroll 888-537-7794 CA Card 3497	14.99
02/25	Card Purchase 02/24 DE Faria I Inc. Long Branch NJ Card 7460	71.89
<b>Total ATM &amp; Debit Card Withdrawals</b>		<b>\$2,261.92</b>

**ATM & DEBIT CARD SUMMARY**

Renato Alves Card 1367

Total ATM Withdrawals & Debits	\$0.00
Total Card Purchases	\$726.02
Total Card Deposits & Credits	\$29.99

Nancy M Alves Card 3497

Total ATM Withdrawals & Debits	\$0.00
Total Card Purchases	\$932.03
Total Card Deposits & Credits	\$2,600.00

Renato Alves Card 7460

Total ATM Withdrawals & Debits	\$0.00
Total Card Purchases	\$603.87
Total Card Deposits & Credits	\$500.00

ATM &amp; Debit Card Totals

Total ATM Withdrawals & Debits	\$0.00
Total Card Purchases	\$2,261.92
Total Card Deposits & Credits	\$3,129.99

**ELECTRONIC WITHDRAWALS**

DATE	DESCRIPTION	AMOUNT
02/18	Credit One Bank Payment 0000096563863 Web ID: 912240213	\$200.00
<b>Total Electronic Withdrawals</b>		<b>\$200.00</b>



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**FEES AND OTHER WITHDRAWALS**

DATE	DESCRIPTION	AMOUNT
02/02	Insufficient Funds Fee For Check #1221 IN The Amount of \$1,000.00	\$34.00
02/03	Insufficient Funds Fee For A \$126.37 Card Purchase - Details: 0203Comcast 800-Comcast NJ 04563330000561367	34.00
02/04	Non-Chase ATM Fee-Inq	2.00
02/04	Insufficient Funds Fee For A \$63.13 Card Purchase - Details: 0204It Works Marketing IN 800-537-2395 FL04563310012793497	34.00
02/05	Insufficient Funds Fee For A \$222.94 Card Purchase - Details: 0204DE Faria I Inc. Long Branch NJ 04563330000561367	34.00
02/09	Insufficient Funds Fee For Check #1226 IN The Amount of \$900.00	34.00
02/09	Extended Overdraft Fee	15.00
02/10	Insufficient Funds Fee For Check #1227 IN The Amount of \$1,950.00	34.00
02/11	Insufficient Funds Fee For A \$9.64 Card Purchase With Pin - Details: 9971730211DE Faria I Inc. Long Branch NJ 04563310012793497	34.00
02/12	Insufficient Funds Fee For A \$7.99 Recurring Card Purchase - Details: 0212Netflix.Com Netflix.Com CA 04563310012793497	34.00
02/13	Insufficient Funds Fee For A \$181.13 Recurring Card Purchase - Details: 0211Autopay/Dish Ntwk 800-894-9131 CO 04563310012793497	34.00
02/24	Insufficient Funds Fee For A \$14.99 Card Purchase - Details: 0223Intuit *Payroll 888-537-7794 CA 04563310012793497	34.00
02/25	Insufficient Funds Fee For A \$71.89 Card Purchase - Details: 0224DE Faria I Inc. Long Branch NJ 04563330000677460	34.00
<b>Total Fees &amp; Other Withdrawals</b>		<b>\$391.00</b>

**DAILY ENDING BALANCE**

DATE	AMOUNT	DATE	AMOUNT
02/02	-\$696.99	02/13	-587.52
02/03	-857.36	02/17	813.69
02/04	-956.49	02/18	95.24
02/05	-213.43	02/19	354.48
02/09	-1,162.43	02/20	301.03
02/10	-286.76	02/23	43.23
02/11	-330.40	02/24	-39.18
02/12	-372.39	02/25	-145.07

**SERVICE CHARGE SUMMARY**

TRANSACTIONS FOR SERVICE FEE CALCULATION	NUMBER OF TRANSACTIONS
Checks Paid / Debits	35
Deposits / Credits	1
Deposited Items	6
<b>Transaction Total</b>	<b>42</b>
SERVICE FEE CALCULATION	AMOUNT
Service Fee	\$0.00
Service Fee Credit	\$0.00
<b>Net Service Fee</b>	<b>\$0.00</b>
Excessive Transaction Fees (Above 200)	\$0.00



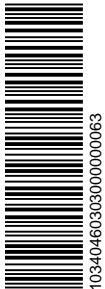
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**SERVICE CHARGE SUMMARY**

*(continued)*

SERVICE FEE CALCULATION	AMOUNT
Total Service Fees	<b>\$0.00</b>





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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