



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

December 01, 2015 through December 31, 2015

Account Number: **000000939476602**

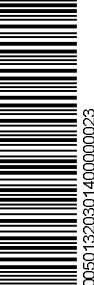


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TOP FLOOR DESIGNS CORPORATION  
225 CLEVELAND AVE  
LONG BRANCH NJ 07740-6112

## CUSTOMER SERVICE INFORMATION

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



### WE ARE UPDATING OUR DEPOSIT ACCOUNT AGREEMENT

On March 14, 2016, we will publish an updated version of our Deposit Account Agreement so that it is easier to understand. The updated agreement will be available on chase.com, at a branch or by request when you call us.

Please read the entire document, paying special attention to these sections:

- Deposit Records and Receipts (page 3): If you deposit an amount that is higher or lower than what is on the deposit receipt, we are not required to adjust your account for discrepancies of \$10 or less. See below for the full paragraph that has changed.
- Linked Accounts (page 13): If the checking account linked to your other accounts closes, it is your responsibility to request any remaining eligible accounts to be linked.
- Closing Your Account (page 13): We are not required to close your account if you have pending transactions, or if the account is overdrawn or subject to legal process.
- Research, Legal Process and Requests for Information (page 15): If a legal hold is in effect, we will continue to charge any applicable fees even though the account cannot be closed. We may also remove your Overdraft Protection if a hold is placed, but you may ask us to relink your accounts after the hold is removed.
- Preauthorized (Recurring) Transfers and Stop Payment (page 22): We explain how to stop payment on a recurring transfer or payment.

This is the updated paragraph that you will find in the Deposits Records and Receipts section: If you make a deposit, we may provide a receipt, but the amount on your deposit receipt is based entirely on the deposit slip you complete. We may confirm the funds you deposit and, after review, may adjust your account for any errors including any errors on your deposit slip. We are not required to adjust your account for discrepancies of \$10 or less. We may not adjust your account unless you notify us of the discrepancy within one year of the date of your account statement that shows the deposit. If you do not notify us of the error during this notice period, the deposit amount will be considered final. This means that if the actual amount deposited was less than the amount declared on the deposit receipt, the difference will become your property and if the actual amount deposited was more than the amount declared on the deposit receipt, the difference will become our property.

Please call us at the number on this statement if you have any questions.

### WE ARE CHANGING THE FEE ON OUTGOING WIRE TRANSFERS NOT REQUESTED ONLINE

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



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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 Client Funds Checking(SM)
- Trust accounts for lawyers and realtors (names vary by market)

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.

**CHECKING SUMMARY**

Chase BusinessSelect Checking

|                              | INSTANCES  | AMOUNT             |
|------------------------------|------------|--------------------|
| <b>Beginning Balance</b>     |            | <b>\$8,676.80</b>  |
| Deposits and Additions       | 11         | 30,887.39          |
| Checks Paid                  | 4          | - 11,830.00        |
| ATM & Debit Card Withdrawals | 100        | - 9,188.43         |
| Electronic Withdrawals       | 2          | - 400.00           |
| Fees and Other Withdrawals   | 4          | - 22.50            |
| <b>Ending Balance</b>        | <b>121</b> | <b>\$18,123.26</b> |

**DEPOSITS AND ADDITIONS**

| DATE                                | DESCRIPTION   | AMOUNT             |
|-------------------------------------|---|--------------------|
| 12/07                               | ATM Check Deposit 12/07 160 Brighton Ave Long Branch NJ Card 3497       | \$2,000.00         |
| 12/08                               | ATM Cash Deposit 12/08 160 Brighton Ave Long Branch NJ Card 3497        | 3,000.00           |
| 12/08                               | ATM Check Deposit 12/08 160 Brighton Ave Long Branch NJ Card 3497       | 800.00             |
| 12/18                               | Deposit 790608371   | 900.00             |
| 12/22                               | ATM Check Deposit 12/21 160 Brighton Ave Long Branch NJ Card 3497       | 2,000.00           |
| 12/23                               | Deposit 790617765   | 4,000.00           |
| 12/24                               | Card Purchase Return 12/23 Gamestop #2492 Manalapan NJ Card 3497        | 74.89              |
| 12/29                               | Deposit 1545403766  | 3,000.00           |
| 12/31                               | Deposit 778753852   | 12,000.00          |
| 12/31                               | Deposit 1558034669  | 1,000.00           |
| 12/31                               | Chase Quickpay Electronic Transfer 5099631523 From Gold Industriez, LLC | 2,112.50           |
| <b>Total Deposits and Additions</b> |   | <b>\$30,887.39</b> |

**CHECKS PAID**

| CHECK NO.                | DESCRIPTION | DATE PAID | AMOUNT             |
|--------------------------|-------------|-----------|--------------------|
| 1272 ^                   | 12/03       | 12/03     | \$1,500.00         |
| 1273 ^                   |             | 12/08     | 2,450.00           |
| 1274 ^                   |             | 12/09     | 4,380.00           |
| 1275 ^                   |             | 12/07     | 3,500.00           |
| <b>Total Checks Paid</b> |             |           | <b>\$11,830.00</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.

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

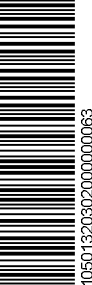


December 01, 2015 through December 31, 2015

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**ATM & DEBIT CARD WITHDRAWALS**

| DATE  | DESCRIPTION  | AMOUNT  |
|-------|--|---------|
| 12/03 | Recurring Card Purchase 12/03 Six Flags Great Adven 732-928-2000 NJ Card 3497  | \$17.65 |
| 12/04 | Card Purchase 12/03 Gulf Oil 91265073 Manalapan NJ Card 3497   | 25.00   |
| 12/07 | Card Purchase 12/05 Izu Sushi Long Branch NJ Card 3497   | 32.25   |
| 12/07 | Card Purchase With Pin 12/05 Rite Aid Store - 0802 Long Branch NJ Card 3497  | 18.11   |
| 12/07 | ATM Withdrawal 12/07 160 Brighton Ave Long Branch NJ Card 3497   | 300.00  |
| 12/08 | Card Purchase 12/07 Recreio Conveniencia Carmo Do Para Card 4912<br>Br Real<br>102.37 X 0.2668751 (Exchg Rte) + 0.81 (Exchg Rte ADJ) | 28.13   |
| 12/08 | Card Purchase 12/07 Recreio Conveniencia Carmo Do Para Card 4912<br>Br Real<br>172.10 X 0.2668797 (Exchg Rte) + 1.37 (Exchg Rte ADJ) | 47.30   |
| 12/08 | Card Purchase 12/07 Rota Do Sol Restaurante Patrocinio Card 4912<br>Br Real<br>20.50 X 0.2668293 (Exchg Rte) + 0.16 (Exchg Rte ADJ)  | 5.63    |
| 12/08 | Card Purchase 12/07 Branch Spirit West Long Bra NJ Card 3497   | 38.85   |
| 12/09 | Card Purchase 12/07 Babur Garden Express Eatontown NJ Card 3497  | 8.03    |
| 12/09 | Card Purchase 12/08 Lukoil 57304 Long Branch NJ Card 3497  | 55.55   |
| 12/09 | Card Purchase 12/08 Progressive *Insuranc 800-776-4737 OH Card 3497  | 399.55  |
| 12/09 | Card Purchase 12/08 Island Chicken Grill Miami FL Card 4912  | 65.13   |
| 12/09 | Recurring Card Purchase 12/07 Autopay/Dish Ntwk 800-894-9131 CO Card 3497  | 181.13  |
| 12/11 | Card Purchase 12/09 Ming Ying Long Branch NJ Card 4912   | 39.37   |
| 12/11 | Card Purchase 12/10 Supplies Master Inc Long Branch NJ Card 4912   | 255.50  |
| 12/11 | Card Purchase 12/10 Downtowndfloorsupplies New York NY Card 4912   | 125.08  |
| 12/11 | Card Purchase 12/11 1-800-Flowers.Com,Inc 800-468-1141 NY Card 3497  | 115.53  |
| 12/11 | Card Purchase 12/10 Njt Mobile 3001 Newark NJ Card 4912  | 16.25   |
| 12/11 | Card Purchase With Pin 12/11 Ickman's 18th Stre New York NY Card 4912  | 21.73   |
| 12/14 | Card Purchase 12/11 Supplies Master Inc Long Branch NJ Card 4912   | 174.13  |
| 12/14 | Card Purchase 12/11 Supplies Master Inc Long Branch NJ Card 4912   | 160.94  |
| 12/14 | Card Purchase 12/11 Njt Mobile 3001 Newark NJ Card 4912  | 16.25   |
| 12/14 | Card Purchase 12/12 Supplies Master Inc Long Branch NJ Card 4912   | 188.89  |
| 12/14 | Card Purchase 12/12 Nyc Taxi 6G29 Long Island C NY Card 4912   | 5.35    |
| 12/14 | Card Purchase With Pin 12/14 323 Wireless Brooklyn NY Card 4912  | 15.90   |
| 12/15 | Card Purchase 12/14 Njt Mobile 3001 Newark NJ Card 4912  | 16.25   |
| 12/17 | Card Purchase 12/15 The Home Depot #6152 Brooklyn NY Card 4912   | 70.99   |
| 12/18 | Card Purchase 12/17 Exxonmobil 47982780 Eatontown NJ Card 4912   | 22.55   |
| 12/21 | Card Purchase 12/18 Exxonmobil 47982780 Eatontown NJ Card 4912   | 18.12   |
| 12/21 | Card Purchase 12/18 Nycdot Parking Meters Long Is City NY Card 4912  | 15.00   |
| 12/21 | Card Purchase 12/18 Court Liquors Long Branch NJ Card 4912   | 117.95  |
| 12/21 | Card Purchase 12/19 T-Mobile Ivrr Payment 800-937-8997 WA Card 4912  | 322.53  |
| 12/21 | ATM Withdrawal 12/19 160 Brighton Ave Long Branch NJ Card 4912   | 200.00  |
| 12/21 | Card Purchase 12/19 Lukoil 57304 Long Branch NJ Card 4912  | 12.36   |
| 12/21 | Card Purchase 12/19 Lukoil 57304 Long Branch NJ Card 4912  | 33.65   |
| 12/21 | Card Purchase 12/19 Lukoil 57304 Long Branch NJ Card 4912  | 30.00   |
| 12/21 | Card Purchase 12/19 Good Fortune Wines And Bay Shore NY Card 4912  | 86.89   |
| 12/21 | Card Purchase 12/20 Bp#8848095Monmouth R West Long Bra NJ Card 3497  | 50.22   |
| 12/21 | Card Purchase 12/20 White Castle 090020 Eatontown NJ Card 4912   | 39.78   |
| 12/21 | Card Purchase With Pin 12/21 T Mobile 4018 New York NY Card 4912   | 48.97   |
| 12/22 | Card Purchase 12/21 DE Faria Inc. Long Branch NJ Card 4912   | 224.96  |
| 12/22 | Card Purchase With Pin 12/22 Nst Best Buy #1895 381 Eatontown NJ Card 3497   | 64.17   |
| 12/22 | Recurring Card Purchase 12/21 Abc*Gold S Gym 800-6226290 NJ Card 3497  | 35.55   |
| 12/22 | Recurring Card Purchase 12/20 Pdffiller.Com 617-8704200 MA Card 3497   | 29.99   |
| 12/23 | Card Purchase 12/21 Mcdonald's F1746 W Long Branch NJ Card 3497  | 25.59   |





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**ATM & DEBIT CARD WITHDRAWALS** (continued)

| DATE  | DESCRIPTION   | AMOUNT |
|-------|---|--------|
| 12/23 | Card Purchase 12/22 Magicjack.Com Renewal 561-594-9925 FL Card 3497                               | 37.73  |
| 12/23 | Card Purchase 12/22 DE Faria Inc. Long Branch NJ Card 4912  | 335.32 |
| 12/23 | Card Purchase 12/22 Nycdot Parking Meters Long Is City NY Card 4912                               | 9.00   |
| 12/23 | Card Purchase 12/22 Njit Mobile 3001 Newark NJ Card 4912  | 16.25  |
| 12/23 | Card Purchase With Pin 12/22 Target T-1378 Ocean NJ Card 3497                                     | 141.18 |
| 12/23 | Card Purchase With Pin 12/23 Wal Wal-Mart Super 651 Neptune NJ Card 3497                          | 56.58  |
| 12/23 | Card Purchase With Pin 12/23 Lirr Tvm Jamaica NY Card 4912  | 5.50   |
| 12/23 | Card Purchase With Pin 12/23 Lirr Tvm Jamaica NY Card 4912  | 11.50  |
| 12/23 | Card Purchase With Pin 12/23 Target T-1184 Manalapan NJ Card 3497                                 | 85.30  |
| 12/24 | Card Purchase 12/22 Awesome Taxi Managment New York NY Card 4912                                  | 7.88   |
| 12/24 | Card Purchase 12/23 Gamestop #2492 Manalapan NJ Card 3497   | 74.89  |
| 12/24 | Card Purchase 12/23 Gyro Place Freehold NJ Card 3497  | 10.89  |
| 12/24 | Card Purchase 12/23 Njit Mobile 3001 Newark NJ Card 4912  | 16.25  |
| 12/24 | Card Purchase With Pin 12/24 Shoprite W Longbranc West Long Bra NJ Card 3497                      | 296.47 |
| 12/24 | Card Purchase With Pin 12/24 Fine Fare Long Branch NJ Card 3497                                   | 28.58  |
| 12/24 | Card Purchase With Pin 12/24 Nnt Kmart 4470 1 West Long Bra NJ Card 3497                          | 18.12  |
| 12/24 | Card Purchase With Pin 12/24 Walgreens 216 State West Long Bra NJ Card 4912                       | 207.48 |
| 12/28 | Card Purchase 12/23 Envision Acne Center Manalapan NJ Card 3497                                   | 38.52  |
| 12/28 | Card Purchase 12/23 Ming Ying Long Branch NJ Card 4912  | 27.65  |
| 12/28 | Card Purchase 12/24 Golds Gym Long Branch Long Branch NJ Card 3497                                | 130.00 |
| 12/28 | Card Purchase 12/25 Eatontown Muni Court 732-3897612 NJ Card 3497                                 | 103.00 |
| 12/28 | Card Purchase 12/26 Sabir At Long Branch Long Branch NJ Card 4912                                 | 17.43  |
| 12/28 | Card Purchase 12/26 Nycdot Parking Meters Long Is City NY Card 4912                               | 3.00   |
| 12/28 | Card Purchase 12/26 Nycdot Parking Meters Long Is City NY Card 4912                               | 4.00   |
| 12/28 | Card Purchase 12/26 Princess Royale Oceanfr Ocean City MD Card 3497                               | 210.34 |
| 12/29 | Card Purchase 12/27 Contes Car Wash Inc Long Branch NJ Card 4912                                  | 23.49  |
| 12/29 | Card Purchase 12/28 Cine Grand Middlebrook Ocean NJ Card 4912                                     | 41.50  |
| 12/29 | Card Purchase 12/28 American-Water-Paymen 800-272-1325 NJ Card 3497                               | 526.65 |
| 12/29 | Card Purchase 12/29 Bp#6613400West Long West Long Bra NJ Card 4912                                | 30.00  |
| 12/29 | Card Purchase With Pin 12/29 Fine Fare Long Branch NJ Card 3497                                   | 44.41  |
| 12/29 | Card Purchase With Pin 12/29 Downtownfloorsupplies New York NY Card 4912                          | 71.39  |
| 12/29 | Card Purchase With Pin 12/29 Costco Whse #1093 Morganville NJ Card 3497                           | 159.40 |
| 12/30 | Card Purchase 12/28 Sabir At Long Branch Long Branch NJ Card 4912                                 | 17.00  |
| 12/30 | Card Purchase 12/29 DE Faria Inc. Long Branch NJ Card 4912  | 41.39  |
| 12/30 | Card Purchase 12/29 Defaria Car & Truck Long Branch NJ Card 4912                                  | 85.00  |
| 12/30 | Non-Chase ATM Withdraw 12/30 570 Joline Ave Long Branch NJ Card 4912                              | 101.75 |
| 12/30 | Card Purchase W/Cash 12/30 7-Eleven Little Neck NY Card 4912<br>Purchase \$2.17 Cash Back \$10.00 | 12.17  |
| 12/30 | Non-Chase ATM Withdraw 12/30 244-05 Northern Blvd Little Neck NY Card 4912                        | 103.00 |
| 12/30 | Card Purchase With Pin 12/30 Gnc 03077 310 State West Long Bra NJ Card 3497                       | 86.39  |
| 12/31 | Card Purchase 12/30 DE Faria Inc. Long Branch NJ Card 4912  | 112.75 |
| 12/31 | Card Purchase 12/30 DE Faria Inc. Long Branch NJ Card 4912  | 69.33  |
| 12/31 | Card Purchase 12/30 Lukoil 57304 Long Branch NJ Card 4912   | 20.00  |
| 12/31 | Card Purchase 12/30 Lukoil 57304 Long Branch NJ Card 4912   | 29.75  |
| 12/31 | Card Purchase 12/30 Downtownfloorsupplies New York NY Card 4912                                   | 81.66  |
| 12/31 | Card Purchase 12/30 Nycdot Parking Meters Long Is City NY Card 4912                               | 3.50   |
| 12/31 | Card Purchase 12/30 Nycdot Parking Meters Long Is City NY Card 4912                               | 1.25   |
| 12/31 | Card Purchase 12/30 Sq *Lima 33 Great Neck NY Card 4912   | 37.88  |
| 12/31 | Card Purchase 12/30 Domino's 4974 Long Branch NJ Card 3497  | 13.35  |
| 12/31 | Non-Chase ATM Withdraw 12/31 570 Joline Ave Long Branch NJ Card 4912                              | 101.75 |
| 12/31 | Card Purchase 12/31 Downtownfloorsupplies New York NY Card 4912                                   | 489.94 |



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**ATM & DEBIT CARD WITHDRAWALS** (continued)

| DATE  | DESCRIPTION   | AMOUNT            |
|---|---|-------------------|
| 12/31   | Card Purchase 12/31 Downtownfloorsupplies New York NY Card 4912               | 32.62             |
| 12/31   | Card Purchase With Pin 12/31 Rite Aid Store - 0802 Long Branch NJ Card 3497   | 317.85            |
| 12/31   | ATM Withdrawal 12/31 160 Brighton Ave Long Branch NJ Card 4912                | 800.00            |
| 12/31   | Recurring Card Purchase 12/30 Six Flags Great Adven 732-928-2000 NJ Card 3497 | 17.65             |
| <b>Total ATM &amp; Debit Card Withdrawals</b> |   | <b>\$9,188.43</b> |

**ATM & DEBIT CARD SUMMARY**

Nancy M Alves Card 3497

|                                |            |
|--------------------------------|------------|
| Total ATM Withdrawals & Debits | \$300.00   |
| Total Card Purchases           | \$3,494.47 |
| Total Card Deposits & Credits  | \$7,874.89 |

Renato Alves Card 4912

|                                |            |
|--------------------------------|------------|
| Total ATM Withdrawals & Debits | \$1,306.50 |
| Total Card Purchases           | \$4,087.46 |
| Total Card Deposits & Credits  | \$0.00     |

ATM &amp; Debit Card Totals

|                                |            |
|--------------------------------|------------|
| Total ATM Withdrawals & Debits | \$1,606.50 |
| Total Card Purchases           | \$7,581.93 |
| Total Card Deposits & Credits  | \$7,874.89 |

**ELECTRONIC WITHDRAWALS**

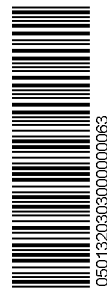
| DATE                                | DESCRIPTION   | AMOUNT          |
|-------------------------------------|---|-----------------|
| 12/14                               | 12/14 Online Transfer To Chk ...1290 Transaction#: 5066019810 | \$100.00        |
| 12/28                               | 12/28 Online Transfer To Chk ...1290 Transaction#: 5092581379 | 300.00          |
| <b>Total Electronic Withdrawals</b> |   | <b>\$400.00</b> |

**FEES AND OTHER WITHDRAWALS**

| DATE                                      | DESCRIPTION            | AMOUNT         |
|---|------------------------|----------------|
| 12/30                                     | Non-Chase ATM Fee-With | \$2.50         |
| 12/30                                     | Non-Chase ATM Fee-With | 2.50           |
| 12/31                                     | Non-Chase ATM Fee-With | 2.50           |
| 12/31                                     | Service Fee            | 15.00          |
| <b>Total Fees &amp; Other Withdrawals</b> |                        | <b>\$22.50</b> |

**DAILY ENDING BALANCE**

| DATE  | AMOUNT     | DATE  | AMOUNT   | DATE  | AMOUNT    |
|-------|------------|-------|----------|-------|-----------|
| 12/03 | \$7,159.15 | 12/14 | 189.57   | 12/23 | 4,925.69  |
| 12/04 | 7,134.15   | 12/15 | 173.32   | 12/24 | 4,340.02  |
| 12/07 | 5,283.79   | 12/17 | 102.33   | 12/28 | 3,506.08  |
| 12/08 | 6,513.88   | 12/18 | 979.78   | 12/29 | 5,609.24  |
| 12/09 | 1,424.49   | 12/21 | 4.31     | 12/30 | 5,157.54  |
| 12/11 | 851.03     | 12/22 | 1,649.64 | 12/31 | 18,123.26 |





December 01, 2015 through December 31, 2015

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## SERVICE CHARGE SUMMARY

You were charged a monthly service fee this month. Your Chase BusinessSelect Checking monthly Service Fee can be waived in five different ways during any statement period:

- Maintain an average daily balance of \$7,500.00. Your average daily balance was \$3,969.00. OR
- Maintain a relationship balance of \$25,000.00 or more during the statement period. Your relationship balance was \$3,663.00. OR
- Link a qualifying personal checking account to your Chase BusinessSelect Checking account. You have no qualifying personal account linked. OR
- Spend at least \$1,000.00 on a linked Chase Business Credit Card. You spent \$0.00. OR
- Pay at least \$50.00 in qualifying checking-related services or fees. You paid \$7.50.

See your Account Rules and Regulations or stop in to see a banker today to find out more.

### TRANSACTIONS FOR SERVICE FEE CALCULATION

### NUMBER OF TRANSACTIONS

|                          |            |
|--------------------------|------------|
| Checks Paid / Debits     | 104        |
| Deposits / Credits       | 8          |
| Deposited Items          | 9          |
| <b>Transaction Total</b> | <b>121</b> |

### SERVICE FEE CALCULATION

### AMOUNT

|  |                |
|--|----------------|
| Service Fee                            | \$15.00        |
| Service Fee Credit                     | \$0.00         |
| <b>Net Service Fee</b>                 | <b>\$15.00</b> |
| Excessive Transaction Fees (Above 200) | \$0.00         |
| <b>Total Service Fees</b>              | <b>\$15.00</b> |

### CASH PROCESSING

### AMOUNT

|  |                 |
|--|-----------------|
| Cash Deposits Immediate Verification       | \$900.00        |
| Cash Deposits Post Verification/Night Drop | \$0.00          |
| <b>Cash Deposits Total</b>                 | <b>\$900.00</b> |
| Cash Deposits Allowed                      | \$7,500.00      |
| <b>Excess Cash Deposits</b>                | <b>\$0.00</b>   |

**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