



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

January 07, 2016 through February 03, 2016
 Account Number: **000000914924964**

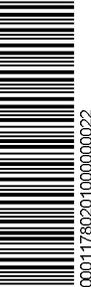
CUSTOMER SERVICE INFORMATION

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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JAMES MARTIN DRISKILL
 1005 WASHINGTON ST APT 112
 DENVER CO 80203-2688



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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 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)



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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 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.

CHECKING SUMMARY

Chase Checking

	AMOUNT
Beginning Balance	\$768.92
Deposits and Additions	1,701.00
Checks Paid	- 242.56
ATM & Debit Card Withdrawals	- 348.29
Electronic Withdrawals	- 397.97
Fees and Other Withdrawals	- 2.50
Ending Balance	\$1,478.60

CHECKS PAID

CHECK NUMBER	DATE PAID	AMOUNT
312 ^	01/26	\$40.00
313 ^	01/28	40.00
314 ^	02/01	30.00
315 ^	02/03	32.56
317 * ^	02/03	100.00
Total Checks Paid		\$242.56

If you see a check description in the Transaction Detail section, it means your check has already been converted for electronic payment. Because of this, we're not able to return the check to you or show you an image on Chase.com.

* 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.

TRANSACTION DETAIL

DATE	DESCRIPTION	AMOUNT	BALANCE
	Beginning Balance		\$768.92
01/07	Possible Zrt. lat Paypal 5Z6229Bxlm8E8 Web ID: 770510487C	- 0.50	768.42
01/08	Prog Direct Ins Ins Prem PPD ID: 9409348096	- 85.33	683.09
01/11	01/09 Online Payment 5120479528 To Comcast	- 60.00	623.09
01/11	ATM Withdrawal 01/10 1038 E 6th Ave Denver CO Card 4150	- 20.00	603.09
01/11	Card Purchase With Pin 01/10 Safeway Store 1614 Denver CO Card 4150	- 27.35	575.74
01/12	Comcast Comcast 3263188055 Spa Tel ID: C849730000	- 91.14	484.60
01/12	Paypal Inst Xfer Actblue Web ID: Paypalsi77	- 1.00	483.60
01/14	Card Purchase 01/14 Burger King #12856 Aurora CO Card 4150	- 13.37	470.23
01/14	ATM Withdrawal 01/14 1038 E 6th Ave Denver CO Card 4150	- 60.00	410.23
01/14	Card Purchase With Pin 01/14 7-Eleven Denver CO Card 4150	- 18.05	392.18
01/15	Card Purchase 01/14 lms*Infiniteconn 888-842-2905 FL Card 4150	- 1.49	390.69

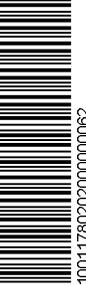


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TRANSACTION DETAIL (continued)

DATE	DESCRIPTION	AMOUNT	BALANCE
01/15	Card Purchase W/Cash 01/15 King Soopers Denver CO Card 4150 Purchase \$22.68 Cash Back \$10.00	- 32.68	358.01
01/19	Recurring Card Purchase 01/18 Hlu*Hulu 1637332-U Hulu.Com/Bill CA Card 4150	- 7.99	350.02
01/21	Card Purchase 01/20 Trthfdr*Truthfinder.CO 800-6998081 CA Card 4150	- 16.71	333.31
01/21	Card Purchase 01/20 Trthfdr*Truthfinder.CO 800-6998081 CA Card 4150	- 14.95	318.36
01/21	Non-Chase ATM Withdraw 01/20 1090 Ogden Denver CO Card 4150	- 82.50	235.86
01/21	Card Purchase With Pin 01/20 7-Eleven Denver CO Card 4150	- 32.21	203.65
01/21	Non-Chase ATM Fee-With	- 2.50	201.15
01/22	Card Purchase 01/20 Search Bug Inc 800-990-2939 CA Card 4150	- 6.00	195.15
01/25	Card Purchase 01/23 Live Link 800-326-0 8003260101 PA Card 4150	- 14.99	180.16
01/26	01/26 Check # 312	- 40.00	140.16
01/28	01/28 Check # 313	- 40.00	100.16
02/01	01/30 Check # 314	- 30.00	70.16
02/03	SSA Treas 310 Xxsoc Sec PPD ID: 9031736039	1,701.00	1,771.16
02/03	02/03 Online Payment 5172855924 To Xcel Energy	- 160.00	1,611.16
02/03	02/03 Check # 317	- 100.00	1,511.16
02/03	Check # 315	- 32.56	1,478.60
Ending Balance			\$1,478.60



A monthly Service Fee was **not** charged to your Chase Checking account. Here are the two 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 \$3,402.00. Note: some deposits may be listed on your previous statement)
- **OR have at least 5 debit card purchases during your statement period.**

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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