CHASE

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

May 01, 2012 through May 31, 2012
Primary Account: [redacted]

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

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AVILOOP LLC
301 E 66TH ST APT 11E
NEW YORK NY 10065 -6217

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No overdraft fees for purchases of $5 or less

Good news, we re making changes to help you avoid fees. For purchases of $5 or less that overdraw your account, we ll no longer charge you an Insufficient Funds Fee, Returned Item Fee, or Overdraft Protection Transfer Fee. This is in addition to our current policy of not charging those fees if your account is overdrawn by $5 or less at the end of the business day.

Effective July 22, 2012, these changes will be incorporated into the Additional Banking Services and Fees document as follows:

In the Additional Banking Services and Fees,

In the section called Insufficient Funds, Returned Items, and Stop Payments the fee descriptions will be changed to:

Insufficient Funds and Returned Item Fees
We will not charge an Insufficient Funds Fee if your ending account balance is overdrawn by $5 or less. Additionally, even if your ending account balance is overdrawn we will not charge an Insufficient Funds or Returned Item Fee for any item that is $5 or less.

Overdraft Protection Transfer Fee
We will not charge an Overdraft Protection Transfer Fee if your ending account balance, before any Overdraft Protection Transfers are made, is overdrawn by $5 or less or the Overdraft Protection transfer resulted from transactions that are all $5 or less.

Please note that there will be no change to the amount of these fees. All other terms of your account agreement remain the same. If you have any questions, please call us at the telephone number listed on this statement or visit your nearest Chase branch.

Change in fees for non-Chase ATM transactions

Good news. Starting July 22, 2012, we will reduce the number of non-Chase ATM fees charged when you perform balance inquiries or account transfers at a non-Chase ATM. For transactions performed by the same card at the same terminal within a 15 minute time period, balance inquiries and account transfers will not incur a fee if done in conjunction with a withdrawal. If only transfers and inquiries are performed only one non-Chase ATM fee will be charged. Other than this reduction in the number of fees charged for inquiries and transfers, there are no other changes to the Non-Chase ATM fee. As a reminder, the owner of the non-Chase ATM may impose an additional charge.

These changes will be reflected in your account agreement. All other terms of your account agreement remain the same. If you have any questions, please call us at the telephone number listed on this statement or visit your nearest Chase branch.