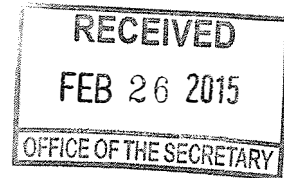


U.S. Securities and Exchange Commission



Reply Brief
In the Matter of the Application of Bering Strait Securities, Inc.
For Review of Action Taken by FINRA

Administrative Proceeding File No. 3-16263 ¹⁶²⁶²

Bering Strait Securities, Inc.
FINRA

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Introduction

Financial Industry Regulatory Authority (“FINRA”) denied New Member Application of Bering Strait Securities, Inc. (“Firm”) and the decision was affirmed by National Adjudicatory Council (“NAC”) – I believe that FINRA’s decision is inconsistent with Standards for membership set forth in NASD Rule 1014 (“Rule 1014”) and should be reversed. The application was not read completely, was not given enough consideration, and was purposefully denied by FINRA by making up nonexistent laws, avoiding existing laws, and using false accusations to reduce its amount of regulatory oversight work despite the fact that it meets all 14 Standards for membership articulated in Rule 1014 (collectively, “Standards” and each a “Standard”), does not pose any threat, and serves public interest.

Argument

Bering Strait Securities, Inc. meets each of the 14 Standards for membership articulated in Rule 1014.

Full presentation of details, reasons, and arguments of how the Firm meets all 14 Standards for membership can be found in all documents submitted by me to FINRA, NAC, and SEC. My brief filed on February 9, 2015 contains a summary of the key points why my application meets each of the 14 Standards in Rule 1014. This reply brief provides responses to some of the things mentioned by FINRA in its brief (“FINRA Brief”) in this matter and presents additional evidence why FINRA’s decision is inconsistent with standards for membership articulated in Rule 1014.

Financial controls and experience to serve as the Firm’s FinOp, AMLCO, and CCO

The Firm’s financial controls are described in detail in the Firm’s Written Supervisory Procedures and FINRA did not have any objections to them.

My employment agreement with MMS confirms that I was responsible for the following activities at the firm when managing my own independent contractor investment banking business:

- Any responsibilities I saw fit to assume,
- Hired, trained, and supervised an employee under the supervision of the CEO,
- Compliance including anti-money laundering compliance,
- Maintained all required books and records, and
- All costs and expenses including those in the following areas:
 - Managed operations of running my own office, including rent, telephone, quotes, utilities, equipment, advertising, marketing, office supplies, postage, etc.,
 - Hired, supervised, and trained an employee,
 - Compliance including anti-money laundering compliance,
 - Record-keeping, financial operations, and regulatory filings,
 - Developed leads, and
 - Continuing education.

By the end of almost 2 years of having my own independent contractor investment banking business at Mid-Market Securities, LLC (MMS), the CEO of the firm offered me to have my own OSJ branch - I took Series 24 license exam while still working at MMS on May 9, 2013 and Form U4 was filed for it on April 30, 2013 (See bates No. 005959-005972.).

NAC agrees that for almost 2 years I was able to use my own funds to effectively manage finance, operations, compliance (including anti-money laundering compliance), accounting, taxes, books and records, financial operations, regulatory reporting, and other aspects of my own independent contractor investment banking business at MMS – because supervisory experience

is not required for future principals of the Firm, this is enough to show that I have at least one year of direct or two years of related experience in subject areas to be supervised in running an almost same type of investment banking business to work as the Firm's FinOp, AMLCO, and CCO.

I worked as a natural person at MMS, while many other bankers had their own one-person firms and were employed by MMS not as natural persons, but as their companies providing services to MMS – this was done for different reasons including tax deductions of their office, record-keeping, operations, reporting, and other expenses incurred while working at MMS. If I had a registered corporation while working at MMS, I would have had the company name in my employment agreement with MMS, but my responsibilities would have been almost the same – my experience at MMS is almost identical to running my own business with its own office, operations, taxes, equipment, compliance, recordkeeping, arrangements with banks and credit institutions, employees, marketing, business development, leads, etc.

Almost 2 years of working full-time as an independent contractor at MMS gave me responsibility and experience in supervising registered representatives (including myself) because I funded all my activities myself, managed my own office, worked independently, and, as described in documents submitted to FINRA and NAC, was responsible for the following activities many of which registered representatives in regular broker-dealers do not engage in:

- Supervised other bankers under the supervision of the CEO as I saw fit including the following:
 - Introduced new strategic vision ideas and supervised their implementation by the bankers at the firm,
 - Supervised the work of several bankers at MMS to develop and implement a new

Russian market initiative of the firm to expand its presence in emerging BRIC markets,

- Supervised firm-wide initiatives to introduce the firm to new information and data providers to make the work at the firm more timely, effective, and efficient – organized meetings of the firm’s bankers with representatives from Capital IQ, FactSet, and Bloomberg,
- Supervised firm-wide initiatives of introducing new ways to bring new clients to the firm and developing new relationships with potential investors and client companies to improve financial health of the firm and its bankers (including attending networking events, approaching potential clients and investors in innovative ways, etc.),
- Used in-person, phone, and email initial and follow-up conversations with the firm’s bankers to supervise the efficiency and effectiveness of their work with clients and ensure that MMS presents the best possible service, follows through on its engagements, and maintains outstanding reputation in the marketplace,
- Supervised my independent contractor business funding availability financial, reporting, and regulatory controls including the following:
 - Supervised maintenance of my independent contractor business daily minimum level of net capital,
 - Supervised maintenance, accuracy, and final approval of preparing my independent contractor business reports including net capital, assets, liabilities, budget, revenue, and expense reports,
- Supervised my independent contractor business financial operations,

- Supervised establishment and maintenance of credit relationships with banks and credit institutions to fund my business activities,
- Supervised my portion of maintenance, accuracy, and final approval of preparing and filing financial, operations, information update, and other reports (myself or through someone who had access with log-in details) including the following:
 - Credit institutions and banks financial condition and current information reports and filings for credit arrangements,
 - Compliance reports and filings including outside brokerage account statements, outside business activities, annual compliance reports, etc.
 - Anti-money laundering compliance reports including client due diligence reports and filings,
 - Tax forms schedules, reports, and filings,
 - Client fees schedules reports,
 - Reports for reimbursement of client due diligence travel expenses,
 - Investor suitability reports (including target geographies, industries, and companies in terms of size, financial condition, and stage of development, etc.),
 - Client financial statement reports,
 - Investor client presentations and confidential information memorandum reports,
 - Client progress reports,
 - Form U4, U5, and fingerprint cards filings, etc.
- Supervised operations of running my own office (including rent, telephone, quotes, utilities, equipment, advertising, marketing, office supplies, postage, etc.),
- Supervised my independent contractor business regulatory compliance (including anti-money

laundering compliance) under the supervision of CEO,

- Hired, supervised, and trained an employee,
- Supervised, administered, and maintained my independent contractor back office operations,
- Maintained, insured accuracy, and gave final approval for my independent contractor books and records,
- Developed leads, originated several deals, and brought new clients to the firm, etc.

These almost 2 years of experience show that I have enough experience doing at MMS what I would have to do as the Firm's FinOp, AMLO, and CCO. My application also describes my other similar work experience. For example, I prepared and filed client financial reports at U.S. Small Business Administration, an independent agency of the federal government created to aid, counsel, assist, and protect the interests of small business concerns, to preserve free competitive enterprise, and to maintain and strengthen the overall economy of U.S. During several years of my work in other broker-dealers and other financial institutions, I prepared client financial statement reports, equity research reports, and investor presentation reports.

Different U.S. regulatory authorities that I prepared and filed financial, operations, information update, and other reports (myself or through someone who had access with log-in details) with include FINRA, SEC, New York Department of State, IRS, U.S. Postal Office, U.S. Citizenship and Immigration Services, U.S. Small Business Administration, New York Department of Motor Vehicles, New York State Unified Court System, U.S. Department of State, Internet Crime Complaint Center (partnership between FBI and the National White Collar Crime Center), and U.S. Department of the Treasury (financial and operations reports to support grant application for 1603 Program "Payments for Specified Energy Property in Lieu of Tax Credits" for one of MMS client companies).

While my licenses were transferred and held with the pending broker-dealer application for the Firm for more than 1.5 years, I engaged in the following activities the obligation to engage in which arises from my status as FinOp, AMLCO, and CCO of the pending broker-dealer which counts towards my experience to serve as the Firm's FinOp, AMLO, and CCO of the Firm:

- Supervised preparation and filing of financial condition and current information reports and filings for credit arrangements with banks and credit institutions,
- Supervised business funding availability controls,
- Supervised maintenance of minimum required level of net capital,
- Supervised financial operations,
- Supervised, administered, and maintained back office operations,
- Supervised preparation and filing of Form BD, Forms U4 (with FINRA Series 28, 24, and 7 exam requests), fingerprint cards, and Form BR through Web CRD FINRA Firm Gateway System,
- Supervised preparation, filing, and completion of my continuing education requirement,
- Conducted due diligence (including anti-money laundering) on banks, insurance companies, credit companies, and other institutions to work with,
- Prepared and filed a suspicious activity Facebook hacking report (happened on April 25, 2014) with Internet Crime Complaint Center,
- Supervised timely payment for all necessary corporate and personal filing, licensing, and registration state and national fees,
- Supervised operations of running my office (including rent, telephone and fax, utilities, equipment, office supplies, postage, etc.),

- Supervised maintenance of applicable during application period books and records that will be become required lifelong records of the Firm if the broker-dealer is approved (formation documents, Form BD, etc.)
- Supervised preparation and filing of tax forms schedules and reports, and
- Supervised preparation and filing of incorporation, information updates, CEO corporate and personal information reports with New York Department of State.

My application meets the minimum requirements of NASD Rule 1014(a)(8) and Rule 1014(a)(10) – if FINRA is concerned about risk and reputation in the industry, it should change NASD rules for future applicants.

Ability to maintain net capital above minimum requirement

On January 25, 2014, I had \$7,580 cash in the Firm's bank account and \$1,360 on the Firm's credit card debt. Net capital was higher than \$5,000 minimum and \$6,000 early warning requirement levels and I presented several actual part-time employment offers that would produce enough money to pay for all Firm's expenses for the first 12 months of its operations or until its starts generating revenue if the Firm was approved to operate as a broker-dealer. I also had more than \$10,000 in available credit on personal and business credit cards that I could use as a back-up option to pay for Firm's expenses temporarily. I also considered charging registered representatives and registered principals of the Firm monthly or annual fees that will cover most or all expenses of the Firm.

The Firm, as promised and planned by the Firm's operations start date, currently has no liabilities, and its net capital is its cash in bank account. My current available credit card balance is more than \$23,000 – during last 12 months I earned more than \$10,000 in independent evening and weekend work of providing Russian language lessons, therapeutic cuddling, and massage

services (FINRA was aware that I was offered this Russian language lessons and massage services work when making its decision – see bates No. 005823.) More than \$10,000 that I earned during last 12 months was used to pay for the Firm’s expenses (including costs of continuing education, Series 7 license exam and materials, printing and shipping, etc.), reduce credit card balance, and pay interest – these funds would have been enough to fund all activities of the Firm for the first year of its operations, reduce credit card balance, and pay interest. I can continue doing this evening and weekend part-time work if the broker-dealer application is approved. This presents evidence of my ability to maintain net capital of the Firm above the \$5,000 minimum required and \$6,000 early warning requirement levels, shows my ability to pay for all expenses of the Firm for the first year of its operations, presents proof that I deliver on my promises, and shows how determined and sincere I am in my to efforts to establish my own broker-dealer. I am submitting most recent statements for my personal (last 12 months) and business bank accounts as well as personal and business credit cards. I did not consider Firm’s projected revenues or any relationships I have with potential client companies as a factor in determining my ability to maintain net capital above minimum required level.

This shows that I have now and had at the point of FINRA making its decision necessary financial wherewithal to maintain net capital of the Firm above the \$5,000 minimum and \$6,000 early warning requirement levels and that my application meets the minimum requirements of NASD Rule 1014(a)(7) – if FINRA is concerned about risk and reputation in the industry, it should change NASD rules for future applicants.

Response to FINRA Brief

I stated during NAC hearing and in different written documents submitted to FINRA and NAC that part-time employment was my main planned source of paying for Firm’s expenses and

paying off credit card debt and interest and that credit cards were a secondary alternative one. In its decision letter FINRA calls my proposed part-time employment “theoretical” and uses only my available balances on credit cards as an estimate of my ability to pay for all the Firm’s expenses – this shows that my application was not given due consideration and review by FINRA and NAC. The positions I was offered while FINRA was reviewing my application were actual and not theoretical or hypothetical and included not only a part-time marketing intern, part-time flyer distributor, and a freelance interpreter, but also independent Russian language tutor and massage provider (See bates No. 005823.). I provided FINRA with pay rates for this work and also offered to provide references including names and phone numbers of people who offered me the positions (See bates No. 005823.). The Firm’s main asset is its cash in its bank account – this asset is completely liquid and can easily satisfy the Firm’s liabilities. Credit cards could have been a back-up source and were in no way my main source of income to pay for Firm’s expenses until it starts producing revenue. Out of total available balance on credit cards at that time, Macy’s card comprised a very small percentage and this would have been the last card I would have used after all other ones and only in a back-up emergency situation. My contingency plan was not for a situation when I am unable to use credit cards to fund the Firm, but for a situation when there is not enough money coming in from part-time employment to pay for the Firm’s expenses. NASD Rule 1014(a)(7) also says that the Department may impose a higher net capital requirement for the initiation of operations after considering the amount of capital “sufficient to avoid early warning reporting requirements” and “necessary to meet expenses net of revenues for at least 12 months”. I did not say “vaguely” (quote from false accusation in FINRA Brief on page 8 resulting from incomplete and inaccurate reading of my documents) that I have personal relationships with senior investment bankers in almost all bulge

bracket banks, and many middle market and boutique ones - I stated it and provided a list of the names, positions, and banks that these senior investment bankers work at (See bates No. 004943 – 004953.). Another example of FINRA not having read my application completely and accurately is FINRA saying in its decision letter that “The Applicant seeks approval to employ a total of three (3) individuals (registered and unregistered) within the first year of operations” – the Firm’s Written Supervisory Procedures say that all persons working for the firm will be registered.”

I mentioned in documents submitted to FINRA that 1) even though the deals I worked on did not actually close, all the work required for them to close was completed, and if the investors we spoke with decided to invest in client companies, all I would have left to do would be to receive success fees and that 2) the money I earned at MMS is not representative of my actual work completed at the firm because the environment at the Firm was not favorable for closing deals, but all the work required for the deals to complete was still done. I described in detail to FINRA on the 1st and 2nd pages of my response to FINRA’s request for more information (See bates No. 000457-000492.) that I decided to start my own broker-dealer because I believe that I can use my experience at MMS to do same work more efficiently and effectively and actually close the deals I work on if I am the one completely in charge of planning timing, selection of companies to work with, effort that goes into each client, etc. The Firm can not have any registered representatives to pay fees until it is approved and operating, and with the application and decision review process taking already 1.5 years, it is almost impossible to have anyone who wants to work for the Firm waiting for it to be approved. With my broker-dealer application I submitted the resume of Michael Orr who was ready to start working for the Firm if it was approved quickly. I did not exclude expenses from liabilities and I did not say that I excluded

expenses from liabilities because I “planned to pay for the Firm’s expenses” (quote from FINRA Brief on page 19). I did not attempt to “enhance the Firm’s financial position” (quote from FINRA Brief on page 19). I explained in my first brief that Firm’s office rent was not a missing liability on the Firm’s balance sheet because office lease that I signed was a month-to-month one after the first 3 months. I did not terminate the lease, but it was put on hold because I was not using office space and was only receiving mail – during this time no payments were required and I could start paying rent and using office space if the application was approved. As discussed below, during the application process the Firm was not required to maintain or pay for any office. My statement that if the Firm is not able to use its office for whatever reason, it can operate from a residential address was taken from the Firm’s Business Continuity Plan and was meant to show what the Firm would do if an emergency situation arises. The Firm’s planned operations and course of action in regular non-emergency state were described separately.

In my application with FINRA, I included all Firm’s projected expenses in projections of income and expenses – this satisfies the requirement in Exchange Act Rules 17(a)(1) and (2) that a broker-dealer must record all expenses related to its business regardless of whether a third party has agreed to pay for them. During the application process, there was no broker-dealer that was allowed to engage in securities transactions and which had to follow all reporting and recording rules. The Firm was intended to be only a broker-dealer, was not operating, and basically did not exist except for its application and everything created to submit the application – during the application process the Firm was not allowed to engage in securities transactions and was not required to maintain or pay for any office (Form NMA asks for “draft or executed” office lease.) or follow broker-dealer recording or reporting requirements. The Firm had a responsibility to show what it will look like financially and otherwise when it is ready to start

operations if it is approved (this is why all financial information had to be updated prior to the interview/decision) – actual operating broker-dealer requirements did not apply to a non-existent broker-dealer. I included the Firm’s cash back from its credit card in the income section because I was asked to prepare a statement of projected income and expenses and it had only two categories – income and expenses – and there were no other categories in which I could have included it. Form NMA also asked to break down the expenses into fixed and variable. Since I prefer to receive cash back in the form a check that I will deposit in the Firm’s bank account, it represented a cash inflow into the business and was included in the income section of income and expense projections. These projections were not a financial statement, so GAAP standards and FASB statements did not apply to them as they would apply to financial statements. FINRA did not have any objections to the Firm meeting Standard 11 in NASD Rule 1014(a)(11).

I said that I never filed an actual FOCUS report because I never worked as an actual FINOP (which is not required for someone to be a FINOP), but I did not say that I “never participated in the creation or filing of any financial reports,” that I “never prepared or filed a financial report to a regulatory body,” or that I have no experience with “supervisory responsibilities” “as the proposed FinOp” (quotes from FINRA Brief on pages 22-23).

In my application I described in detail my compliance and financial operations experience – I did not do or not do anything that would show that if permitted to operate a broker-dealer, I would present risk to the investing public, securities markets, other member firms, and Firm itself. As described in the application, the proposed broker-dealer is an almost risk-free one that will not have customers and will not accept client funds or securities. As written on page 13 of the Firm’s WSP, the proposed broker-dealer will work only with accredited (private offerings) and institutional (public offerings) investors that are capable of

making their own independent investment decisions (See bates No. 001425-001495.). The proposed broker-dealer will not work with general investing public that might be incapable of making independent investment decisions. Accredited and institutional investors do their own independent due diligence and will not trust their money to a company just because a broker-dealer wrote something in a presentation. I presented a chart and explained in words how transactions will be cleared without the involvement of a clearing firm in Standard 1 of Form NMA.

I mentioned earlier that titles at MMS did not indicate a certain level of responsibility and that everyone at the firm was doing what he or she was most interested in with the permission of the CEO – most of the bankers including me focused on the whole cycle of transactions including origination, processing, and placing/fulfillment. I provided a description of the exact steps in typical underwriting and M&A transactions in Standard 1 of Form NMA. My specific responsibilities for different deals I worked on are described in bates No. 004943-004953. By the end of my employment at MMS the CEO of the firm offered me to have my own OSJ branch at home - I took Series 24 license exam while still working at MMS on May 9, 2013 and Form U4 was filed for it on April 30, 2013 (See bates No. 005959-005972.).

My responsibilities at MMS are not “self-serving statements,” but are evidenced in my employment agreement with MMS. My status of independent contractor gave me additional level of responsibility, in the sense that, among other things, I worked independently without a salary and my earnings were a percentage of the revenue that I generated and directly depended on the integrity, prosperity, reputation, and financial condition of the firm as a whole – it was in my best interests and I saw fit to supervise (under the supervision of the CEO) all work happening in the firm. An independent contractor has more responsibility for his/her actions than

a regular employee – this independence allows him/her to develop such skills necessary to run a successful business as leadership, vision and inspiration, charity, decision-making, respect for law and authority, cognizance, integrity, resilience in the face of adversity, goal achievement, intellect, innovation and creativity, and global outlook. These supervisory responsibilities are close to those of an owner of a broker-dealer who is also engaged in actual investment banking work. Even though I did not invest money into MMS, I invested myself, my trust, and my life into the firm because I was not paid any salary and completely depended on how well the firm is positioned in the marketplace, how well off it is financially, how it follows all regulatory requirements to maintain its clean record, and how well it follows through on all its engagements to maintain a good reputation in the industry. Thus, throughout my daily interactions with other investment bankers at MMS during our work on client deals, I went above and beyond what is required of regular registered representatives in not only supervising compliance of bankers with applicable laws, rules, and regulations in different areas (See list of these areas in bates No. 000683-000692.), but also supervising bankers in implementing new strategic initiatives which I suggested and which were approved by the CEO.

I would also like to mention again that I got my permanent residency in U.S. because U.S. government deemed my work at MMS to be of national benefit to U.S. economy (including investors, companies, securities markets, other broker-dealers, and MMS bankers) and its global leadership position in the world. My application to prove this can be found in bates No. 005185-005252. One of the letters of recommendation I had to support my application was from Dr. Craig Lewis, who served as SEC Chief Economist from 2011 till 2014. There are no reasons why my application poses any risk to the investing public, securities markets, other member firms, and Firm itself – to the contrary, if approved, the broker-dealer will continue the work that I was

unable to do successfully at MMS to serve U.S. national benefit.

Forms U4, U5, fingerprint cards, etc. are the same ones for different people and information required in these forms applies to everyone equally – if I have experience preparing and filling my own forms correctly, I will be able to prepare and file these forms for 1-2 other people at the proposed broker-dealer knowing all applicable laws, rules, and regulations.

At MMS I worked full-time during the day and sometimes even also in the evenings, at night, and on weekends – I should not be blamed if FINRA could not find a reliable basis for determining the amount of time I spent on each specific responsibility because FINRA did not ask me for this information. My hours spent on FinOp responsibilities for my independent contractor business were part-time because they applied to a 1-person business and did not interfere with my work as a registered representative. Most FinOps work part-time for small broker-dealers, and with a proposed 1-2 person team at the Firm FinOp hours will be also part-time.

Just because I submitted an application, it was reviewed, and a decision was issued does not mean that FINRA followed all the rules. A list of rules FINRA violated is contained in my first brief, NAC appeal letter and closing statements, and all documents previously submitted by me to FINRA and NAC. FINRA's violations of rules went beyond simple procedural matters and harmed me significantly as described in my first brief and other documents previously submitted to FINRA and NAC. FINRA was prejudiced against me from the beginning, changed some laws, made up other laws, did not read my application completely, made false conclusions, did not know many industry practices, was not experienced enough, and in the end denied my application to save itself from additional responsibility and regulatory oversight work associated with an unusual application.

I agree that, if properly qualified and experienced, FINRA can exercise professional expertise and judgment that involves “analysis that extends beyond the strictures of the text of a particular rule” (quote from FINRA Brief on page 15) and apply rules in a manner consistent with the purposes of the Exchange Act, but it seems to be evident that 1) the goal of this analysis, in whichever form it is performed, is to prove that the application either meets or does not meet each particular rule of Rule 1014 as it is written, 2) this analysis can be done in any form FINRA deems appropriate, but it can not change the wording, meaning, or requirements of the rules, 3) as shown in my first brief and written and oral statements made to NAC, FINRA staff that handled my application, including Mr. Joseph Sheirer and Ms. Jennifer Danby, does not have sufficient knowledge of industry rules and practices and behaves in a prejudiced manner by giving false testimony and making up rules to cover its mistakes. When mentioning the rule about one year of direct or two years of indirect experience in the subject area to be supervised, FINRA provides the example of In the Matter of Sierra Nevada Securities, Inc., Exchange Act Rel. 41330, Admin. Proc. File No. 3-9623 (Apr. 26, 1999) to show that a broker-dealer was not allowed to engage in market making because proposed supervisors did not have any direct or related experience in market making. The only experience they had was working as professor, military officer, and intern to trading assistant. In my case, I actually have almost two years of experience managing all aspects of capital raising and M&A business (business development, negotiation, preparation of materials, sales/investor search, compliance, operations, marketing, communications, record keeping and finance, etc.). For almost 2 years at Mid-Market Securities, LLC I worked myself on capital raising and M&A deals not as an intern, but full-time with full responsibility for my independent contractor business including my own deals, leads, marketing, communication, expenses, compliance, operations, records, finance, investors, taxes, etc.

In its decision letter NAC repeated most of the things that FINRA said in its decision letter and removed some arguments that were obviously wrong or too easy to disprove in its eyes – for example, NAC declined to comment on such issues as completeness and accuracy of my application, a requirement for me to have Series 7 license, a requirement for the Firm to have an arrangement with a clearing firm, and availability of information that the Firm “may circumvent, evade, or otherwise avoid compliance with applicable securities laws, rules and regulations” (quote from NAC decision letter on page 9).

There is no transcript of what happened during membership interview - this is why what was said during the interview is not part of the record. The membership interview checklist that I was given to sign at the end of the interview contained a lot of things that were not addressed during the interview that I had to cross out before signing it despite Mr. Joseph Sheirer trying to pretend that everything was covered.

Exact dates of my employment at different broker-dealers, dates of obtaining different licenses, and my CRD record were mentioned by FINRA the decision letter - FINRA emphasized several times the importance of the length of experience and the exact number of months I spent at different firms – this information was obtained from my CRD record which was not provided to me as required by NASD Rule 1013(b)(7).

The fact that originally Member Regulation transmitted only a biased selection of documents shows its prejudice against me – it did not result in a biased review of the decision by NAC because I corrected Member Regulation before NAC started reviewing my documents.

As described in my first brief and other documents previously submitted to FINRA and NAC, FINRA officials that were trusted to make a decision on my application made false accusations in the following situations:

- FINRA did not know that a clearing firm is not required for best efforts underwriting and falsely accused me of not establishing all required business arrangements for the initiation of operations,
- FINRA did not know that a Series 24 licensed principal does not need to have Series 7 license to supervise Series 7 licensed registered representatives and accused me of not having all required licenses,
- During NAC hearing FINRA made false testimony that there is a rule which says that a Series 24 licensed principal must have Series 7 license to supervise Series 7 licensed registered representatives, and
- During NAC hearing Mr. Joseph Sheirer made false testimony that certain expenses were missing from my projections of income and expenses when, in fact, as I pointed out immediately and showed in my projections exhibit to Mr. Sheirer, they were included.

During NAC hearing, after I presented my testimony, Mr. Joseph Sheirer and Ms. Jennifer Danby testified that the main reason behind denying my application was that they did not trust me because of the following reasons:

- The method in which funds were deposited into the Firm's bank account looked like structuring (money laundering),
- The resume of Michael Orr who was planning to work for the Firm looked exaggerated,
- The number of deals I worked on and my involvement in them in different broker-dealers looked exaggerated,
- My earnings at MMS were low,
- One of the companies that I worked with at MMS became bankrupt, and
- According to a phone call (made after FINRA's decision according to NAC's decision letter)

between FINRA and the CEO of MMS, I have a quiet personality.

However the following is true:

- Nobody from FINRA took the effort to research any of these issues,
- Nobody from FINRA asked me any questions about these issues,
- FINRA did not inform me about these reasons during membership interview or in the decision letter,
- The reasons communicated to me by FINRA during membership interview and in the decision letter are completely different from the ones presented by FINRA during NAC hearing,
- The fact that the main reason behind denying my application was FINRA's lack of trust while the reasons mentioned in the decision letter were completely different indicates that the reasons mentioned in the decision letter were simply made up for FINRA to cover the main reason which FINRA did not want to reveal officially, and
- It seems that the real reason behind denying my application was not FINRA's lack of trust or the reasons mentioned in the decision letter, but FINRA's desire to reduce its responsibility and amount of regulatory oversight work when dealing with a rare or unfamiliar situation.

The fact that NAC dismissed some of the testimony of Mr. Joseph Sheirer and Ms. Jennifer Danby made during NAC hearing "to eliminate any notice or fairness issues," (quote from NAC decision letter on page 21) does not mean that my "arguments are moot" (quote from FINRA Brief on page 28) – it shows lack of trust and credibility that NAC has for the two main people who evaluated and made decision on my application and presents evidence that FINRA staff that made decision on my application is prejudiced against me, that FINRA can not be relied on to make a fair decision on my application and that, when asked to give testimony why

my application was denied, had almost nothing to say except mention some different reasons which were not mentioned in the decision letter and for which I was not given any prior notification or documentation as required by NASD Rule 1013(b)(7) because all the reasons that were mentioned in the decision letter did not have sufficient evidence to deny my application and would not have sufficient credibility in the eyes of NAC. It seems that FINRA was prejudiced against me from the moment I submitted my application and that the reason behind FINRA asking me to come to their office for preliminary interview almost immediately after I submitted my application was to deny it without even reviewing it – within 2 days of the preliminary interview and relying mainly on my CRD record and several short sentences that I was given an opportunity to say while being interrupted by prejudiced questions and statements that I do not meet several standards for admission, I got a letter from FINRA saying that during the meeting FINRA clearly expressed concerns that I can not meet several standards for admission. FINRA started reviewing my application only after I wrote a response letter emphasizing things which I said during the interview, but FINRA refused to hear (relating, for example, to part-time employment to pay for Firm's expenses and absence of a requirement to have enough money in the Firm's bank account to pay for all Firm's expenses for first 12 months of operation). I suffered tremendous harm from FINRA's actions because several years of my time, efforts, professional life, and numerous business opportunities have been wasted in dealing with FINRA using corrupted methods to deny my application to reduce its amount of regulatory oversight work.

The application was not read completely, was not given enough consideration, and was purposefully denied by FINRA by making up nonexistent rules, avoiding existing NASD Rules, and using false accusations to reduce its amount of regulatory oversight work despite the fact

that it meets all 14 Standards for membership articulated in Rule 1014, does not pose any investor threat, and serves public interest.

Conclusion

Bering Strait Securities, Inc. meets each of the Standards for membership articulated in NASD Rule 1014, FINRA decision should be reversed, and the Firm should be granted FINRA broker-dealer membership.

Regards,

Maria Ermolova

Maria Ermolova

Bering Strait Securities, Inc.
1601 Broadway, 12th Floor
New York, NY 10019
Tel.: 917 856 5489

February 23, 2015

Certificate of Compliance

I, Maria Ermolova, hereby certify that this Reply Brief complies with the length limitation in SEC Rule of Practice 450(c). I have relied on the word count feature of Microsoft Word in verifying that this brief contains 6,336 words.

Respectfully submitted,

Maria Ermolova

Maria Ermolova

Bering Strait Securities, Inc.
1601 Broadway, 12th Floor
New York, NY 10019
Tel.: 917 856 5489

Dated: February 23, 2015



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

January 01, 2015 through January 30, 2015

Account Number: XXXXXXXXXX

00069840 DRE 802 210 03115 NNNNNNNNNNN 1 000000000 69 0000
 BERING STRAIT SECURITIES INC
 1601 BROADWAY FL 12
 NEW YORK NY 10019-7434

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**



CHECKING SUMMARY Chase BusinessSelect Checking

	INSTANCES	AMOUNT
Beginning Balance		\$7,590.00
Ending Balance	0	\$7,590.00

SERVICE CHARGE SUMMARY

You were not charged a monthly service fee this month. Your monthly service fee can continue to be waived in five different ways during any statement period:

- Maintain an average daily balance of \$7,500.00. Your average daily balance was \$7,590.00. OR
- Maintain a relationship balance of \$25,000.00 or more during the statement period. Your relationship balance was \$7,590.00. OR
- Link a qualifying personal checking account to your Chase BusinessSelect Checking account. Your Premier Plus personal checking account is 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 \$0.00.

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	0
Deposits / Credits	0
Deposited Items	0
Transaction Total	0

SERVICE FEE CALCULATION	AMOUNT
Service Fee	\$18.00
Service Fee Credit	-\$18.00
Net Service Fee	\$0.00
Excessive Transaction Fees (Above 200)	\$0.00
Total Service Fees	\$0.00



January 01, 2015 through January 30, 2015

Account Number: [REDACTED]

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


 from CHASE
 P.O. BOX 15123
 WILMINGTON, DE
 19850-5123

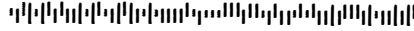
The Past Due
 amount of \$11.73 is
 included in your
 Minimum Payment.

Payment Due Date: 10/26/14
New Balance: \$11.92
Minimum Payment: \$11.92

Account number: 5589 6710 0875 2038

18199 BEX 9 27714 C
 MARIA M ERMOLLOVA
 BERING STRAIT SECURTS
 1601 BROADWAY FL 12
 NEW YORK NY 10019-7434

\$ _____ Amount Enclosed
 Make your check payable to: Chase Card Services



CARDMEMBER SERVICE
 PO BOX 15153
 WILMINGTON DE 19886-5153

BUSINESS CARD STATEMENT

Manage your account online:
www.chase.com/ink

Customer Service:
 1-800-945-2028

Mobile: Visit chase.com
 on your mobile browser

ACCOUNT SUMMARY

Account Number: 5589 6710 0875 2038	
Previous Balance	\$11.73
Payment, Credits	\$0.00
Purchases	\$0.00
Cash Advances	\$0.00
Balance Transfers	\$0.00
Fees Charged	\$0.00
Interest Charged	+\$0.19
New Balance	\$11.92
Opening/Closing Date 09/05/14 - 10/04/14	
Revolving Credit Amount	\$4,000
Available Credit	\$0
Cash Access Line	\$800
Available for Cash	\$0
Past Due Amount	\$11.73
Balance over the Credit Access Line	\$0.00

PAYMENT INFORMATION

New Balance	\$11.92
Payment Due Date	10/26/14
Minimum Payment Due	\$11.92

Late Payment Warning: If we do not receive your minimum payment by the due date, you may have to pay up to a \$39 late fee.
Minimum Payment Warning: Enroll in Auto-Pay and avoid missing a payment. To enroll, call the number on the back of your card or go to the web site listed above.

CHASE ULTIMATE REWARDS® SUMMARY

Previous points balance	1,446
+ 1 Point per \$1 earned on all purchases	0
+ Points for Ultimate Rewards travel	0
+ 4 Pts per \$1 internet, cable, phone, ofc sply	0
+ 1 Point per \$1 on gas stns & restaurants	0
= Total points available for redemption	1,446

ACCOUNT ACTIVITY

Date of Transaction	Merchant Name or Transaction Description	\$ Amount
10/03	PURCHASE INTEREST CHARGE	.01
10/03	CASH ADVANCE INTEREST CHARGE	.18
	MARIA M ERMOLLOVA	
	TRANSACTIONS THIS CYCLE (CARD 2038) \$0.19	
	INCLUDING PAYMENTS RECEIVED	

2014 Totals Year-to-Date	
Total fees charged in 2014	\$0.00
Total interest charged in 2014	\$175.71

Year-to-date totals do not reflect any fee or interest refunds you may have received.

Address Change Request

Please provide information below only if the address information on front is incorrect.

Street Address: _____

City: _____




State: _____ Zip: _____

*Home Phone: _____ *Work Phone: _____

E-mail Address: _____

*When you give us your mobile phone number, we have your permission to contact you at that number about all your Chase or J.P. Morgan accounts. Your consent allows us and companies working on our behalf to use text messaging, artificial or prerecorded voice messages and automatic dialing technology for informational and account service calls, but not for telemarketing or sales calls. Message and data rates may apply. You may contact us anytime to change these preferences.

To contact us regarding your account:

 <p>By Telephone: In U.S. 1-800-945-2028 Español 1-888-795-0574 TTY 1-800-955-8060 Pay by phone 1-800-436-7958 Outside U.S. call collect 1-480-350-7099</p>	<p>?</p> <p>Send Inquiries to: P.O. Box 15298 Wilmington, DE 19850-5298</p>	 <p>Mail Payments to: P.O. Box 15153 Wilmington, DE 19886-5153</p>	 <p>Visit Our Website: www.chase.com/ink</p>
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Information About Your Account

Crediting of Payments: You may make payments by any of the options listed below. The amount of your payment should be at least your minimum payment due, payable in U.S. dollars and drawn or payable through a U.S. financial institution or the U.S. branch of a foreign financial institution.

You may make payments by regular U.S. mail. Send your payment to the Payments address shown on this statement. Your payments by mail must comply with the instructions on this statement. Do not send cash. Write your Account number on your check or money order. Payments must be accompanied by the payment coupon in the envelope provided with our address visible through the envelope window; the envelope cannot contain more than one payment or coupon; and there can be no staples, paper clips, tape or correspondence included with your payment. If your payment is in accordance with our payment instructions and is made available to us on any day by 5:00 p.m. local time at our Payments address on this statement, we will credit the payment to your Account as of that day. If your payment is in accordance with our payment instructions, but is made available to us after 5:00 p.m. local time at the Payments address on this statement, we will credit it to your Account as of the next calendar day.

You may make payments electronically through our website shown on this statement. If we receive your completed request on our website by 8 p.m. Eastern Time, we will credit your payment as of that day. If we receive your request after 8 p.m. Eastern Time, we will credit your payment as of the next calendar day. If you specify a future date in your request we will credit your payment as of that day.

For all other payments or for any payment type above for which you do not follow our payment instructions, crediting of your payments may be delayed for up to 5 days.

Account Information Reported to Credit Bureaus: We may report information about your Account to credit bureaus. Late payments, missed payments or other defaults on your Account may be reflected in your credit report. If you think we have reported inaccurate information to a credit bureau, you may write to us at the inquiries address shown on this statement.

Notice About Electronic Check Conversion: When you pay by check, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution. Call the Customer Service number on this statement if you have questions about electronic check collection or do not want your payments collected electronically.

Conditional Payment: Any payment check or other form of payment that you send us for less than the full balance due that is marked "paid in full" or contains a similar notation, or that you otherwise tender in full satisfaction of a disputed amount, must

be sent to Card Services, P.O. Box 15049, Wilmington, DE 19850-5049. We reserve all our rights regarding these payments (e.g., if it is determined there is no valid dispute or if any such check is received at any other address, we may accept the check and you will still owe any remaining balance). We may refuse to accept any such payment by returning it to you, not cashing it or destroying it. All other payments that you make should be sent to the regular Payment address shown on this statement.

Annual Renewal Notice: If your Account Agreement has an annual membership fee and/or similar charge for issuance or availability of your account, it will be billed each year or in monthly or quarterly installments. This fee and/or charge are owed whether or not you use your Account, and you agree to pay them when billed. The annual fee and charge are non-refundable unless you notify us that you wish to close your account within 30 days or one billing cycle (whichever is less) after we provide the statement on which the annual fee or charge is billed and at the same time, you pay your outstanding balance in full. If you do this, for a charge billed more often than annually such as a monthly service charge, you will not owe the last billed charge; however, prior billed charges are non-refundable and must be paid as part of paying your outstanding balance in full. Your payment of the annual fee or charge does not affect our rights to close your Account and to limit your right to make transactions on your Account. If your Account is closed by you or us, we will continue to impose the annual fee and/or charge until you pay your outstanding balance in full and terminate your Account relationship.

Calculation of Balance Subject to Interest Rate: To figure your periodic interest charges for each billing cycle when a daily periodic rate(s) applies, we use the daily balance method (including new transactions). To figure your periodic interest charges for each billing cycle when a monthly periodic rate(s) applies, we use the average daily balance method (including new transactions). For an explanation of either method, and questions about a particular interest charge calculation on your statement, please call us at the toll free customer service phone number listed above.

We calculate periodic interest charges, using the applicable periodic rates shown on this statement, separately for each feature (e.g. balance transfer checks and cash advance checks ("check transaction"), purchases, balance transfers, cash advances, promotional balances or overdraft advances). These calculations may combine different categories with the same periodic rates. Variable rates will vary with the market based on the Prime Rate (or such index described in your Account Agreement). There is a transaction fee for each balance transfer, cash advance, or check transaction, in the amounts stated in your Account Agreement, as it may be amended. There is a foreign transaction fee of 3% of the U.S. dollar amount of any foreign transaction (or such amount described in your Account Agreement).

Interest Accrual

We accrue periodic interest charges on a transaction, fee or interest charge from the date it is added to your daily balance until payment in full is received on your account.



INTEREST CHARGES

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

Balance Type	Annual Percentage Rate (APR)	Balance Subject To Interest Rate	Interest Charges
PURCHASES			
Purchases	13.24% (v)	\$0.56	\$0.01
CASH ADVANCES			
Cash Advances	19.24% (v)	\$11.25	\$0.18
BALANCE TRANSFERS			
Balance Transfer	13.24% (v)	-0-	-0-

(v) = Variable Rate

30 Days in Billing Period

Please see Information About Your Account section for the Calculation of Balance Subject to Interest Rate, Annual Renewal Notice, How to Avoid Interest on Purchases, and other important information, as applicable.





P.O. BOX 15123
WILMINGTON, DE
19850-5123

Payment Due Date: 02/24/15
New Balance: \$1,204.46
Minimum Payment: [REDACTED]

\$ [REDACTED] Amount Enclosed
Make your check payable to: Chase Card Services

04861 BEX 9 02715 D
MARI [REDACTED] ERMOLOVA
[REDACTED]



CARDMEMBER SERVICE
PO BOX 15153
WILMINGTON DE 19886-5153



Manage your account online:
www.chase.com/freedom

Customer Service:
1-800-524-3880

Mobile: Visit chase.com
on your mobile browser

ACCOUNT SUMMARY

Account Number: [REDACTED]
Previous Balance \$1,157.97
Payment, Credits -\$225.00
Purchases +\$252.81
Cash Advances \$0.00
Balance Transfers \$0.00
Fees Charged \$0.00
Interest Charged +\$18.68
New Balance \$1,204.46

Opening/Closing Date 12/28/14 - 01/27/15
Credit Access Line \$5,000
Available Credit \$3,795
Cash Access Line \$1,000
Available for Cash \$1,000
Past Due Amount \$0.00
Balance over the Credit Access Line \$0.00

PAYMENT INFORMATION

New Balance \$1,204.46
Payment Due Date 02/24/15
Minimum Payment Due \$30.00

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee of up to \$35.00 and your APR's will be subject to increase to a maximum Penalty APR of 29.99%.

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...
Only the minimum payment	7 years	\$2,146
\$44	3 years	\$1,593 (Savings=\$553)

If you would like information about credit counseling services, call 1-866-797-2885.

CHASE FREEDOM: ULTIMATE REWARDS® SUMMARY

Previous points balance	2,635	Redeeming your points for Cash Back rewards is easy!
+ 1% (1 Pt)/\$1 earned on all purchases	253	For example, 2,000 points = \$20 Cash Back rewards.
+ 1% (1 Pt)/\$1 on Ultimate Rewards travel	0	To review your reward options visit
+ 10% Annual Bonus: Chase checking customers	108	chase.com/freedom .
= Total points available for redemption	2,996	

You always earn unlimited 1% cash back on all your purchases. Activate new bonus categories every quarter. You'll earn an additional 4% cash back, for a total of 5% cash back on up to \$1,500 in combined bonus category purchases each quarter. Activate for free at chase.com/freedom, visit a Chase branch or call the number on the back of your card.

ACCOUNT ACTIVITY

Date of Transaction	Merchant Name or Transaction Description	\$ Amount
PAYMENTS AND OTHER CREDITS		
01/10	Payment Thank You - Web	-25.00
01/19	Payment Thank You - Web	-200.00
PURCHASES		
12/24	GRAND SLAM NEW YORK NEW YORK NY	21.75
12/27	AT&T*BILL PAYMENT 800-288-2020 TX	79.36
12/28	PATHTVM*33RD STREET NEW YORK NY	30.00
12/28	GRAND SLAM NEW YORK NEW YORK NY	48.48
01/12	FEDEX OFFICE 00009613 NEW YORK NY	18.97
01/11	PATHTVM*JOURNAL SQUARE NEW YORK NY	21.00
01/12	FEDEX OFFICE 00009613 NEW YORK NY	.99
01/11	FEDEX OFFICE 00009613 NEW YORK NY	6.51
01/14	FEDEX 806511684548 800-4633339 TN	25.75

Address Change Request

Please provide information below only if the address information on front is incorrect.

Street Address: _____

City: _____

State: _____ Zip: _____

*Home Phone: _____ *Work Phone: _____

E-mail Address: _____

*When you give us your mobile phone number, we have your permission to contact you at that number about all your Chase or J.P. Morgan accounts. Your consent allows us and companies working on our behalf to use text messaging, artificial or prerecorded voice messages and automatic dialing technology for informational and account service calls, but not for telemarketing or sales calls. Message and data rates may apply. You may contact us anytime to change these preferences.

To contact us regarding your account:
By Telephone: In U.S. 1-800-524-3880, Español 1-888-446-3308, TTY 1-800-955-8060, Pay by phone 1-800-436-7958, Outside U.S. call collect 1-302-594-8200
Send Inquiries to: P.O. Box 15298, Wilmington, DE 19850-5298
Mail Payments to: P.O. Box 15153, Wilmington, DE 19886-5153
Visit Our Website: www.chase.com/freedom

Information About Your Account

Crediting of Payments: You may make payments by any of the options listed below. The amount of your payment should be at least your minimum payment due, payable in U.S. dollars and drawn or payable through a U.S. financial institution or the U.S. branch of a foreign financial institution. You can pay down balances faster by paying more than the minimum payment or the total unpaid balance on your account.

You may make payments by regular U.S. mail. Send your payment to the Payments address shown on this statement. Your payments by mail must comply with the instructions on this statement. Do not send cash. Write your Account number on your check or money order. Payments must be accompanied by the payment coupon in the envelope provided with our address visible through the envelope window; the envelope cannot contain more than one payment or coupon; and there can be no staples, paper clips, tape or correspondence included with your payment. If your payment is in accordance with our payment instructions and is made available to us on any day by 5:00 p.m. local time at our Payments address on this statement, we will credit the payment to your Account as of that day. If your payment is in accordance with our payment instructions, but is made available to us after 5:00 p.m. local time at the Payments address on this statement, we will credit it to your Account as of the next calendar day.

You may make payments electronically through our website shown on this statement. If we receive your completed request on our website by 8 p.m. Eastern Time, we will credit your payment as of that day. If we receive your request after 8 p.m. Eastern Time, we will credit your payment as of the next calendar day. If you specify a future date in your request we will credit your payment as of that day.

For all other payments or for any payment type above for which you do not follow our payment instructions, crediting of your payments may be delayed for up to 5 days.

Account Information Reported to Credit Bureaus: We may report information about your Account to credit bureaus. Late payments, missed payments or other defaults on your Account may be reflected in your credit report. If you think we have reported inaccurate information to a credit bureau, you may write to us at the inquiries address shown on this statement.

Notice About Electronic Check Conversion: When you pay by check, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution. Call the Customer Service number on this statement if you have questions about electronic check collection or do not want your payments collected electronically.

Conditional Payments: Any payment check or other form of payment that you send us for less than the full balance due that is marked "paid in full" or contains a similar notation, or that you otherwise tender in full satisfaction of a disputed amount, must be sent to Card Services, P.O. Box 15049, Wilmington, DE 19850-5049. We reserve all our rights regarding these payments (e.g., if it is determined there is no valid dispute or if any such check is received at any other address, we may accept the check and you will still owe any remaining balance). We may refuse to accept any such payment by returning it to you, not cashing it or destroying it. All other payments that you make should be sent to the regular Payment address shown on this statement.



Annual Renewal Notice: If your Account Agreement has an annual membership fee and/or similar charge for issuance or availability of your account, it will be billed each year or in monthly or quarterly installments. This fee and/or charge are owed whether or not you use your Account, and you agree to pay them when billed. The annual fee and charge are non-refundable unless you notify us that you wish to close your account within 30 days or one billing cycle (whichever is less) after we provide the statement on which the annual fee or charge is billed and at the same time, you pay your outstanding balance in full. If you do this, for a charge billed more often than annually such as a monthly service charge, you will not owe the last billed charge; however, prior billed charges are non-refundable and must be paid as part of paying your outstanding balance in full. Your payment of the annual fee or charge does not affect our rights to close your Account and to limit your right to make transactions on your Account. If your Account is closed by you or us, we will continue to impose the annual fee and/or charge until you pay your outstanding balance in full and terminate your Account relationship.

Calculation of Balance Subject to Interest Rate: To figure your periodic interest charges for each billing cycle when a daily periodic rate(s) applies, we use the daily balance method (including new transactions). To figure your periodic interest charges for each billing cycle when a monthly periodic rate(s) applies, we use the average daily balance method (including new transactions). For an explanation of either method, or questions about a particular interest charge calculation on your statement, please call us at the toll free customer service phone number listed above.

We calculate periodic interest charges separately for each feature (for example, purchases, balance transfers, cash advances or overdraft advances). These calculations may combine different categories with the same periodic rates. Variable rates will vary with the market based on the Prime Rate or such index described in your Account Agreement. There is a transaction fee for each balance transfer,

cash advance, or check transaction in the amount stated in your Account Agreement. There is a foreign transaction fee of 3% of the U.S. dollar amount of any foreign transaction for some accounts. Please see your Account Agreement for information about these fees.

We add transactions and fees to your daily balance no earlier than:

- 1) the date of the transaction— for new purchases, balance transfers, overdraft advances or cash advances;
2) the date the payee deposits the check— for new cash advance checks or balance transfer checks;
3) the date of a related transaction, the date they are posted to your account, or the last day of the billing cycle, whichever we may choose— for fees

How to Avoid Paying Interest on Purchases: Your due date will be a minimum of 21 days after the close of each billing cycle. If you pay your account in full each billing period by the date and time due, no interest is charged on new purchases month to month. Also, we will not impose interest charges on any portion of a purchase balance you repay while that balance is subject to an interest-free period. Subject to any interest-free period for new purchases, we will begin charging interest from the date a transaction (including any balance transfer, cash advance or overdraft advance), fee or interest charge is added to your daily balance until your account is paid in full. Because we apply payments in excess of your minimum payment first to higher rate balances, you may not be able to avoid interest charges on new purchases if you have another balance at a higher interest rate unless you pay your balance in full each month.

What to Do If You Think You Find a Mistake On Your Statement

If you think there is an error on your statement, write to us on a separate sheet at Customer Service, P.O. Box 15299 Wilmington, DE 19850-5299. You may also contact us on the web at chase.com.

In your letter, give us the following information:

- Account Information: Your name and Account number.
• Dollar amount: The dollar amount of the suspected error.
• Description of Problem: If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement.

You must notify us of any potential errors in writing or on the web at chase.com. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
• The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
• While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
• We can apply any unpaid amount against your credit limit.

Your Rights If You Are Dissatisfied With Your Credit Card Purchases

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

To use this right, all of the following must be true:

- 1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card Account do not qualify.
3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing at Customer Service, P.O. Box 15299 Wilmington, DE 19850-5299 or on the web at chase.com.

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay we may report you as delinquent.



Manage your account online:
www.chase.com/freedom

Customer Service:
1-800-524-3880

Mobile: Visit chase.com
on your mobile browser

ACCOUNT ACTIVITY (CONTINUED)

Date of Transaction	Merchant Name or Transaction Description	\$ Amount
INTEREST CHARGED		
01/27	PURCHASE INTEREST CHARGE	18.68
	TOTAL INTEREST FOR THIS PERIOD	\$18.68

2015 Totals Year-to-Date	
Total fees charged in 2015	\$0.00
Total interest charged in 2015	\$18.68

Year-to-date totals do not reflect any fee or interest refunds you may have received.

INTEREST CHARGES

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

Balance Type	Annual Percentage Rate (APR)	Balance Subject To Interest Rate	Interest Charges
PURCHASES			
Purchases	18.99%(v)	\$1,158.44	\$18.68
CASH ADVANCES			
Cash Advances	23.24% (v)	-0-	-0-
BALANCE TRANSFERS			
Balance Transfer	18.99% (v)	-0-	-0-

(v) = Variable Rate

31 Days in Billing Period

Please see Information About Your Account section for the Calculation of Balance Subject to Interest Rate, Annual Renewal Notice, How to Avoid Interest on Purchases, and other important information, as applicable.

IMPORTANT NEWS

Get 5% cash back on up to \$1,500 in combined purchases between January 1 and March 31 at Select Grocery Stores, Movie theaters, and Starbucks(R) stores. Activate at chase.com/freedom or call 1-800-524-3880 by March 14, 2015.



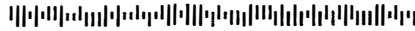


P.O. BOX 15123
WILMINGTON, DE
19850-5123

Payment Due Date: 03/12/15
New Balance: \$507.87
Minimum Payment: \$25.00

00759 BEX 9 04615 C
MARIA M ERMOLLOVA

\$ _____ Amount Enclosed
Make your check payable to: Chase Card Services



CARDMEMBER SERVICE



Manage your account online:
www.chase.com/amazon

Customer Service:
1-888-247-4080

Mobile: Visit chase.com
on your mobile browser

ACCOUNT SUMMARY

Account Number: [REDACTED]	
Previous Balance	\$797.54
Payment, Credits	-\$300.00
Purchases	\$0.00
Cash Advances	\$0.00
Balance Transfers	\$0.00
Fees Charged	\$0.00
Interest Charged	+\$10.33
New Balance	\$507.87
Opening/Closing Date	01/16/15 - 02/15/15
Credit Limit	\$3,700
Available Credit	\$3,192
Cash Access Line	\$740
Available for Cash	\$740
Past Due Amount	\$0.00
Balance over the Credit Limit	\$0.00

PAYMENT INFORMATION

New Balance	\$507.87
Payment Due Date	03/12/15
Minimum Payment Due	\$25.00
Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee of up to \$35.00 and your APR's will be subject to increase to a maximum Penalty APR of 29.99%.	
Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:	

If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...
Only the minimum payment	2 years	\$620

If you would like information about credit counseling services, call 1-866-797-2885.

POINTS SUMMARY

Previous points balance	993	Your % Back rewards are earned as points in this program. You get one point for every penny you earn in % Back rewards. Your points can be redeemed for eligible purchases at Amazon.com, gift cards or travel through our travel redemption center. To learn more go to www.chase.com/amazon
+ 3% back on Amazon.com purchases	0	
+ 2% back at gas stations	0	
+ 2% back at restaurants	0	
+ 2% back at drugstores	0	
+ 2% back at office supply stores	0	
+ 1% back on all other Visa Card purchases	0	
= Total points available for redemption	993	

Earn points on every dollar spent with your Amazon.com Rewards Visa Card. Earn 3% back per \$1 spent on Amazon.com purchases, 2% back per \$1 spent on gas station, restaurant, and drugstore purchases, and 1% back per \$1 spent on all other Visa Card purchases.

ACCOUNT ACTIVITY

Date of Transaction	Merchant Name or Transaction Description	\$ Amount
PAYMENTS AND OTHER CREDITS		
01/17	Payment Thank You - Web	-100.00
01/30	Payment Thank You - Web	-100.00
02/10	Payment Thank You-Mobile	-100.00
INTEREST CHARGED		
02/15	PURCHASE INTEREST CHARGE	10.33
	TOTAL INTEREST FOR THIS PERIOD	\$10.33

2015 Totals Year-to-Date	
Total fees charged in 2015	\$0.00
Total interest charged in 2015	\$23.79

Year-to-date totals do not reflect any fee or interest refunds you may have received.

INTEREST CHARGES

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

Balance Type	Annual Percentage Rate (APR)	Balance Subject To Interest Rate	Interest Charges
PURCHASES			
Purchases	19.24% (v)	\$631.91	\$10.33
CASH ADVANCES			
Cash Advances	19.24% (v)	-0-	-0-
BALANCE TRANSFERS			
Balance Transfer	19.24% (v)	-0-	-0-

(v) = Variable Rate

31 Days in Billing Period

Please see Information About Your Account section for the Calculation of Balance Subject to Interest Rate, Annual Renewal Notice, How to Avoid Interest on Purchases, and other important information, as applicable.

IMPORTANT NEWS

Have a question about what you ordered on Amazon.com?
Log in to your Amazon account and go to "Your Account",
then "Order History" to view your recent orders.
For questions about purchases or returns, call Amazon
Customer Service at 1-866-216-1072.

Address Change Request

Please provide information below only if the address information on front is incorrect.

Street Address: _____

City: _____

State: _____ Zip: _____

*Home Phone: _____ *Work Phone: _____

E-mail Address: _____

*When you give us your mobile phone number, we have your permission to contact you at that number about all your Chase or J.P. Morgan accounts. Your consent allows us and companies working on our behalf to use text messaging, artificial or prerecorded voice messages and automatic dialing technology for informational and account service calls, but not for telemarketing or sales calls. Message and data rates may apply. You may contact us anytime to change these preferences.

To contact us regarding your account:

Contact information including telephone numbers for English and Spanish, mail payment address, and website URL.

Information About Your Account

Crediting of Payments: You may make payments by any of the options listed below. The amount of your payment should be at least your minimum payment due, payable in U.S. dollars and drawn or payable through a U.S. financial institution or the U.S. branch of a foreign financial institution.

You may make payments by regular U.S. mail. Send your payment to the Payments address shown on this statement. Your payments by mail must comply with the instructions on this statement. Do not send cash. Write your Account number on your check or money order.

You may make payments electronically through our website shown on this statement. If we receive your completed request on our website by 8 p.m. Eastern Time, we will credit your payment as of that day.

For all other payments or for any payment type above for which you do not follow our payment instructions, crediting of your payments may be delayed for up to 5 days.

Account Information Reported to Credit Bureaus: We may report information about your account to credit bureaus. Late payments, missed payments or other defaults on your account may be reflected in your credit report.

Notice About Electronic Check Conversion: When you pay by check, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction.

Conditional Payments: Any payment check or other form of payment that you send us for less than the full balance due that is marked "paid in full" or contains a similar notation, or that you otherwise tender in full satisfaction of a disputed amount, must be sent to Card Services, P.O. Box 15049, Wilmington, DE 19850-5049.

Annual Renewal Notice: If your Account Agreement has an annual membership fee and/or similar charge for issuance or availability of your account, it will be billed each year or in monthly or quarterly installments.

Calculation of Balance Subject to Interest Rate: To figure your periodic interest charges for each billing cycle when a daily periodic rate(s) applies, we use the daily balance method (including new transactions).

We calculate periodic interest charges separately for each feature (for example, purchases, balance transfers, cash advances or overdraft advances).

cash advance, or check transaction in the amount stated in your Account Agreement. There is a foreign transaction fee of 3% of the U.S. dollar amount of any foreign transaction for some accounts.

We add transactions and fees to your daily balance no earlier than:

- 1) the date of the transaction - for new purchases, balance transfers, overdraft advances or cash advances;
2) the date the payee deposits the check - for new cash advance checks or balance transfer checks;
3) the date of a related transaction, the date they are posted to your account, or the last day of the billing cycle, whichever we may choose - for fees

How to Avoid Paying Interest on Purchases: Your due date will be a minimum of 21 days after the close of each billing cycle. If you pay your account in full each billing period by the date and time due, no interest is charged on new purchases month to month.

What To Do If You Think You Find A Mistake On Your Statement

If you think there is an error on your statement, write to us on a separate sheet at Customer Service, P.O. Box 15299 Wilmington, DE 19850-5299. You may also contact us on the web at chase.com.

In your letter, give us the following information:

- Account Information: Your name and Account number.
- Dollar amount: The dollar amount of the suspected error.
- Description of Problem: If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement.

You must notify us of any potential errors in writing or on the web at chase.com. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

Your Rights If You Are Dissatisfied With Your Credit Card Purchases

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

To use this right, all of the following must be true:

- 1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50.
2. You must have used your credit card for the purchase.
3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing at Customer Service, P.O. Box 15299 Wilmington, DE 19850-5299 or on the web at chase.com.

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay we may report you as delinquent.





slate
from CHASE
P.O. BOX 15123
WILMINGTON, DE
19850-5123

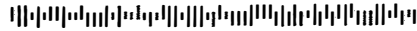
Payment Due Date: 03/12/15
New Balance: \$5.46
Minimum Payment: \$5.46

Account number: [REDACTED]

\$ _____ Amount Enclosed
Make your check payable to: Chase Card Services

01365 BEX 9 04615 D

MARIA M ERMOLOVA



CARDMEMBER SERVICE
PO BOX 15153
WILMINGTON DE 19886-5153

slate
from CHASE

Manage your account online:
www.chase.com/creditcards

Customer Service:
1-800-945-2000

Mobile: Visit chase.com
on your mobile browser

ACCOUNT SUMMARY

Account Number	[REDACTED]
Previous Balance	\$706.01
Payment, Credits	-\$706.01
Purchases	\$0.00
Cash Advances	\$0.00
Balance Transfers	\$0.00
Fees Charged	\$0.00
Interest Charged	+\$5.46
New Balance	\$5.46
Opening/Closing Date	01/16/15 - 02/15/15
Credit Limit	\$4,500
Available Credit	\$4,494
Cash Access Line	\$900
Available for Cash	\$900
Past Due Amount	\$0.00
Balance over the Credit Limit	\$0.00

PAYMENT INFORMATION

New Balance	\$5.46
Payment Due Date	03/12/15
Minimum Payment Due	\$5.46

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee of up to \$35.00 and your APR's will be subject to increase to a maximum Penalty APR of 29.99%.

ACCOUNT ACTIVITY

Date of Transaction	Merchant Name or Transaction Description	\$ Amount
PAYMENTS AND OTHER CREDITS		
01/17	Payment Thank You - Web	-100.00
01/30	Payment Thank You - Web	-100.00
02/05	Payment Thank You - Web	-506.01
INTEREST CHARGED		
02/15	PURCHASE INTEREST CHARGE	5.46
	TOTAL INTEREST FOR THIS PERIOD	\$5.46

2015 Totals Year-to-Date

Total fees charged in 2015	\$0.00
Total interest charged in 2015	\$15.85

Year-to-date totals do not reflect any fee or interest refunds you may have received.

INTEREST CHARGES

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

Balance Type	Annual Percentage Rate (APR)	Balance Subject To Interest Rate	Interest Charges
PURCHASES			
Purchases	16.99% (v)	\$378.51	\$5.46
CASH ADVANCES			
Cash Advances	19.24% (v)	-0-	-0-

Address Change Request

Please provide information below only if the address information on front is incorrect.

Street Address: _____

City: _____

State: _____ Zip: _____

*Home Phone: _____ *Work Phone: _____

E-mail Address: _____

*When you give us your mobile phone number, we have your permission to contact you at that number about all your Chase or J.P. Morgan accounts. Your consent allows us and companies working on our behalf to use text messaging, artificial or prerecorded voice messages and automatic dialing technology for informational and account service calls, but not for telemarketing or sales calls. Message and data rates may apply. You may contact us anytime to change these preferences.

To contact us regarding your account:
By Telephone: In U.S. 1-800-945-2000, Español 1-888-446-3308, TTY 1-800-955-8060, Pay by phone 1-800-436-7958, Outside U.S. call collect 1-302-594-8200
Send Inquiries to: P.O. Box 15298, Wilmington, DE 19850-5298
Mail Payments to: P.O. Box 15153, Wilmington, DE 19886-5153
Visit Our Website: www.chase.com/creditcards

Information About Your Account

Crediting of Payments: You may make payments by any of the options listed below. The amount of your payment should be at least your minimum payment due, payable in U.S. dollars and drawn or payable through a U.S. financial institution or the U.S. branch of a foreign financial institution. You can pay down balances faster by paying more than the minimum payment or the total unpaid balance on your account.

You may make payments by regular U.S. mail. Send your payment to the Payments address shown on this statement. Your payments by mail must comply with the instructions on this statement. Do not send cash. Write your Account number on your check or money order. Payments must be accompanied by the payment coupon in the envelope provided with our address visible through the envelope window; the envelope cannot contain more than one payment or coupon, and there can be no staples, paper clips, tape or correspondence included with your payment. If your payment is in accordance with our payment instructions and is made available to us on any day by 5:00 p.m. local time at our Payments address on this statement, we will credit the payment to your Account as of that day. If your payment is in accordance with our payment instructions, but is made available to us after 5:00 p.m. local time at the Payments address on this statement, we will credit it to your Account as of the next calendar day.

You may make payments electronically through our website shown on this statement. If we receive your completed request on our website by 8 p.m. Eastern Time, we will credit your payment as of that day. If we receive your request after 8 p.m. Eastern Time, we will credit your payment as of the next calendar day. If you specify a future date in your request we will credit your payment as of that day.

For all other payments or for any payment type above for which you do not follow our payment instructions, crediting of your payments may be delayed for up to 5 days.

Account Information Reported to Credit Bureaus: We may report information about your Account to credit bureaus. Late payments, missed payments or other defaults on your Account may be reflected in your credit report. If you think we have reported inaccurate information to a credit bureau, you may write to us at the Inquiries address shown on this statement.

Notice About Electronic Check Conversion: When you pay by check, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution. Call the Customer Service number on this statement if you have questions about electronic check collection or do not want your payments collected electronically.

Conditional Payments: Any payment check or other form of payment that you send us for less than the full balance due that is marked "paid in full" or contains a similar notation, or that you otherwise tender in full satisfaction of a disputed amount, must be sent to Card Services, P.O. Box 15049, Wilmington, DE 19850-5049. We reserve all our rights regarding these payments (e.g., if it is determined there is no valid dispute or if any such check is received at any other address, we may accept the check and you will still owe any remaining balance). We may refuse to accept any such payment by returning it to you, not cashing it or destroying it. All other payments that you make should be sent to the regular Payment address shown on this statement.

Annual Renewal Notice: If your Account Agreement has an annual membership fee and/or similar charge for issuance or availability of your account, it will be billed each year or in monthly or quarterly installments. This fee and/or charge are owed whether or not you use your Account, and you agree to pay them when billed. The annual fee and charge are non-refundable unless you notify us that you wish to close your account within 30 days of one billing cycle (whichever is less) after we provide the statement on which the annual fee or charge is billed and at the same time, you pay your outstanding balance in full. If you do this, for a charge billed more often than annually such as a monthly service charge, you will not owe the last billed charge; however, prior billed charges are non-refundable and must be paid as part of paying your outstanding balance in full. Your payment of the annual fee or charge does not affect our rights to close your Account and to limit your right to make transactions on your Account. If your Account is closed by you or us, we will continue to impose the annual fee and/or charge until you pay your outstanding balance in full and terminate your Account relationship.

Calculation of Balance Subject to Interest Rate: To figure your periodic interest charges for each billing cycle when a daily periodic rate(s) applies, we use the daily balance method (including new transactions). To figure your periodic interest charges for each billing cycle when a monthly periodic rate(s) applies, we use the average daily balance method (including new transactions). For an explanation of either method, or questions about a particular interest charge calculation on your statement, please call us at the toll free customer service phone number listed above.

We calculate periodic interest charges separately for each feature (for example, purchases, balance transfers, cash advances or overdraft advances). These calculations may combine different categories with the same periodic rates. Variable rates will vary with the market based on the Prime Rate or such index described in your Account Agreement. There is a transaction fee for each balance transfer,

cash advance, or check transaction in the amount stated in your Account Agreement. There is a foreign transaction fee of 3% of the U.S. dollar amount of any foreign transaction for some accounts. Please see your Account Agreement for information about these fees.

We add transactions and fees to your daily balance no earlier than:

- 1) the date of the transaction - for new purchases, balance transfers, overdraft advances or cash advances;
2) the date the payee deposits the check - for new cash advance checks or balance transfer checks;
3) the date of a related transaction, the date they are posted to your account, or the last day of the billing cycle, whichever we may choose - for fees

How to Avoid Paying Interest on Purchases: Your due date will be a minimum of 21 days after the close of each billing cycle. If you pay your account in full each billing period by the date and time due, no interest is charged on new purchases month to month. Also, we will not impose interest charges on any portion of a purchase balance you repay while that balance is subject to an interest-free period. Subject to any interest-free period for new purchases, we will begin charging interest from the date a transaction (including any balance transfer, cash advance or overdraft advance), fee or interest charge is added to your daily balance until your account is paid in full. Because we apply payments in excess of your minimum payment first to higher rate balances, you may not be able to avoid interest charges on new purchases if you have another balance at a higher interest rate unless you pay your balance in full each month.

What To Do If You Think You Find A Mistake On Your Statement

If you think there is an error on your statement, write to us on a separate sheet at Customer Service, P.O. Box 15299 Wilmington, DE 19850-5299. You may also contact us on the web at chase.com.

In your letter, give us the following information:

- Account Information: Your name and Account number.
• Dollar amount: The dollar amount of the suspected error.
• Description of Problem: If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement.

You must notify us of any potential errors in writing or on the web at chase.com. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
• The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
• While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
• We can apply any unpaid amount against your credit limit.

Your Rights If You Are Dissatisfied With Your Credit Card Purchases

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

To use this right, all of the following must be true:

- 1. The purchase must have been made in your home state or within 100 miles of your current mailing address; and the purchase price must have been more than \$50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card Account do not qualify.
3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing at Customer Service, P.O. Box 15299 Wilmington, DE 19850-5299 or on the web at chase.com.

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay we may report you as delinquent.





Manage your account online:
www.chase.com/creditcards

Customer Service:
1-800-945-2000

Mobile: Visit chase.com
on your mobile browser

INTEREST CHARGES (CONTINUED)

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

Balance Type	Annual Percentage Rate (APR)	Balance Subject To Interest Rate	Interest Charges
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BALANCE TRANSFERS

Balance Transfer	16.99% (v)	-0-	-0-
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(v) = Variable Rate

31 Days in Billing Period

Please see Information About Your Account section for the Calculation of Balance Subject to Interest Rate, Annual Renewal Notice, How to Avoid Interest on Purchases, and other important information, as applicable.





MARIA M ERMOLOVA
Closing Date 02/03/15 Next Closing Date 03/03/15

Account Ending 5-51004

New Balance	\$644.53
Minimum Payment Due	\$35.00
Payment Due Date	02/28/15‡

‡ **Late Payment Warning:** If we do not receive your Minimum Payment Due by the Payment Due Date listed above, you may have to pay a late fee of up to \$38.00 and your Purchase APR may be increased to the Penalty APR of 27.24%.

Blue Sky Points	3,087
------------------------	--------------

Account Summary

Previous Balance	\$669.77
Payments/Credits	-\$35.00
New Charges	+\$0.00
Fees	+\$0.00
Interest Charged	+\$9.76

New Balance	\$644.53
Minimum Payment Due	\$35.00

Credit Limit	\$4,000.00
Available Credit	\$3,355.47
Cash Advance Limit	\$800.00
Available Cash	\$800.00
Days in Billing Period: 32	

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges and each month you pay...	You will pay off the balance shown on this statement in about...	And you will pay an estimated total of...
Only the Minimum Payment Due	22 months	\$754

If you would like information about credit counseling services, call 1-888-733-4139.

→ See page 2 for important information about your account.

→ **See Page 5 for an Important Change to Your Account Terms**

Customer Care

	Pay by Computer americanexpress.com/pbc
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Customer Care 1-888-258-3741	Pay by Phone 1-800-472-9297
--	---------------------------------------

→ See Page 2 for additional information

↓ Please fold on the perforation below, detach and return with your payment ↓

	Payment Coupon Do not staple or use paper clips
--	---

	Pay by Computer americanexpress.com/pbc
--	---

	Pay by Phone 1-800-472-9297
--	---------------------------------------

Account Ending 5-51004
Enter account number on all documents.
Make check payable to American Express.

MARIA M ERMOLOVA



Payment Due Date	02/28/15
New Balance	\$644.53
Minimum Payment Due	\$35.00

Check here if your address or phone number has changed. Note changes on reverse side.

AMERICAN EXPRESS
P.O. BOX 1270
NEWARK NJ 07101-1270

\$ _____
Amount Enclosed



Payments: Your payment must be sent to the payment address shown on your statement and must be received by 5 p.m. local time at that address to be credited as of the day it is received. Payments we receive after 5 p.m. will not be credited to your Account until the next day. Payments must also: (1) include the remittance coupon from your statement; (2) be made with a single check drawn on a US bank and payable in US dollars, or with a negotiable instrument payable in US dollars and clearable through the US banking system; and (3) include your Account number. If your payment does not meet all of the above requirements, crediting may be delayed and you may incur late payment fees and additional interest charges. Electronic payments must be made through an electronic payment method payable in US dollars and clearable through the US banking system. If we accept payment in a foreign currency, we will convert it into US dollars at a conversion rate that is acceptable to us, unless a particular rate is required by law. Please do not send post-dated checks as they will be deposited upon receipt. Any restrictive language on a payment we accept will have no effect on us without our express prior written approval. We will re-present to your financial institution any payment that is returned unpaid.

Permission for Electronic Withdrawal: (1) When you send a check for payment, you give us permission to electronically withdraw your payment from your deposit or other asset account. We will process checks electronically by transmitting the amount of the check, routing number, account number and check serial number to your financial institution, unless the check is not processable electronically or a less costly process is available. When we process your check electronically, your payment may be withdrawn from your deposit or other asset account as soon as the same day we receive your check, and you will not receive that cancelled check with your deposit or other asset account statement. If we cannot collect the funds electronically we may issue a draft against your deposit or other asset account for the amount of the check. (2) By using Pay By Computer, Pay By Phone or any other electronic payment service of ours, you give us permission to electronically withdraw funds from the deposit or other asset account you specify in the amount you request. Payments using such services of ours received after 8:00 p.m. MST may not be credited until the next day.


How We Calculate Your Balance: We use the Average Daily Balance (ADB) method (including new transactions) to calculate the balance on which we charge interest on your Account. Call the Customer Care number listed below for more information about this balance computation method and how resulting interest charges are determined. *The method we use to figure the ADB and interest results in daily compounding of interest.*


Paying Interest: Your due date is at least 25 days after the close of each billing period. We will not charge you interest on your purchases if you pay the New Balance by the due date each month. We will charge you interest on cash advances and (unless otherwise disclosed) balance transfers beginning on the transaction date.

Foreign Currency Charges: If you make a Charge in a foreign currency, we will convert it into US dollars on the date we or our agents process it. **We will charge a fee of 2.7% of the converted US dollar amount.** We will choose a conversion rate that is acceptable to us for that date, unless a particular rate is required by law. The conversion rate we use is no more than the highest official rate published by a government agency or the highest interbank rate we identify from customary banking sources on the conversion date or the prior business day. This rate may differ from rates in effect on the date of your charge. Charges converted by establishments (such as airlines) will be billed at the rates such establishments use.

Credit Balance: A credit balance (designated CR) shown on this statement represents money owed to you. If within the six-month period following the date of the first statement indicating the credit balance you do not request a refund or charge enough to use up the credit balance, we will send you a check for the credit balance within 30 days if the amount is \$1.00 or more.

Credit Reporting: We may report information about your Account to credit bureaus. Late payments, missed payments, or other defaults on your Account may be reflected in your credit report.

	Customer Care & Billing Inquiries	1-888-BLUE-741	Hearing Impaired
	International Collect	1-888-258-3741	TTY: 1-800-221-9950
	Large Print & Braille Statements	1-336-393-1111	FAX: 1-800-695-9090
	Cash Advance at ATMs Inquiries	1-888-258-3741	In NY: 1-800-522-1897
	To redeem points or for information on point balance	1-866-891-2244	

	Website: americanexpress.com
	Mobile Site: amexmobile.com
Customer Care & Billing Inquiries	Payments
P.O. BOX 981535	P.O. BOX 1270
EL PASO, TX	NEWARK NJ
79998-1535	07101-1270

Change of Address

If correct on front, do not use.

- To change your address online, visit www.americanexpress.com/updatecontactinfo
- For Name, Company Name, and Foreign Address or Phone changes, please call Customer Care.
- Please print clearly in blue or black ink only in the boxes provided.

Street Address

City, State

Zip Code

Area Code and Home Phone

Area Code and Work Phone

Email

Pay Your Bill with AutoPay

- Avoid late fees
- Save time

Deduct your payment from your bank account automatically each month

Visit americanexpress.com/autopay today to enroll.

For information on how we protect your privacy and to set your communication and privacy choices, please visit www.americanexpress.com/privacy.



MARIA M ERMOLOVA
Closing Date 02/03/15

Account Ending [REDACTED]

Payments and Credits

Summary

	Total
Payments	-\$35.00
Credits	\$0.00
Total Payments and Credits	-\$35.00

Detail *Indicates posting date

Payments	Amount
01/09/15* PAYMENT RECEIVED - THANK YOU	-\$35.00

Fees

	Amount
Total Fees for this Period	\$0.00

Interest Charged

	Amount
02/03/15 Interest Charge on Promotional Balances	\$9.76
Total Interest Charged for this Period	\$9.76

About Trailing Interest

You may see interest on your next statement even if you pay the new balance in full and on time and make no new charges. This is called "trailing interest." Trailing interest is the interest charged when, for example, you didn't pay your previous balance in full. When that happens we charge interest from the first day of the billing period until we receive your payment in full. You can avoid paying interest on purchases by paying your balance in full and on time each month. Please see the "When we charge interest" sub-section in your Cardmember Agreement for details.

2015 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2015	\$0.00
Total Interest in 2015	\$22.89

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

	Transactions Dated		Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
	From	To			
Purchases	03/12/2013		17.24% (v)	\$0.00	\$0.00
Cash Advances	03/12/2013		25.24% (v)	\$0.00	\$0.00
Introductory Purchase Rate Expired	03/12/2013	07/03/2014	17.24% (v)	\$646.08	\$9.76
Total					\$9.76

(v) Variable Rate



MARIA M ERMOLOVA
Closing Date 02/03/15

Account Ending [REDACTED]

Notice of Important Change to Your Account Terms

We are making a change to your account terms, which are contained in the American Express Cardmember Agreement ("Agreement") governing your Account referenced in this notice. Any language in the Agreement contrary to or conflicting with the terms amended below is deleted in its entirety to the extent of the conflict. All terms of the Agreement not amended herein remain in full force and effect. We urge you and any Additional Cardmembers on your Account to read the below notice carefully and file it along with your Agreement in a safe place for future reference. The detailed change to your Cardmember Agreement can be found after the summary chart.

Important Change to Your Account Terms

Important Notice Regarding Your Penalty Annual Percentage Rate

The following is a summary of the change that is being made to your account terms. For more detailed information, please see the reverse side of this page.

Revised Term, as of April 04, 2015	
Penalty APR	<p>29.24%</p> <p>This APR will vary with the market based on the Prime Rate.</p> <p>This APR will apply to your account if you:</p> <ol style="list-style-type: none"> 1) make one or more late payments; or 2) make a payment that is returned. <p>How Long Will the Penalty APR Apply? If the penalty APR is applied, it will apply for at least 6 months. We will review your Account every 6 months after the penalty APR is applied. The penalty APR will continue to apply until you have made timely payments with no returned payments during the 6 months being reviewed.</p>

ID 10138

Reason for Our Decision

- The Penalty APR on your card is lower than typical Penalty APRs for similar cards in the marketplace.

See the reverse side for the detail of changes to your Cardmember Agreement.

Detail of Changes to Your Cardmember Agreement

The terms of the account referenced in or with this notice are subject to change in accordance with the Cardmember Agreement (the "Agreement"). This notice formally amends the Agreement as described below. Any terms in the Agreement conflicting with this change are replaced fully and completely. Terms not changed by this notice remain in full force and effect. We encourage you to read this notice, share it with Additional Cardmembers on your account, and file it for future reference. If you have any questions about this change, please call the number on the back of your Card.

Penalty APR and When it Applies

Effective April 04, 2015, we are amending the *Rates and Fees* table on page 1 of Part 1 of your Agreement by deleting the *Penalty APR and When it Applies* row and replacing it with the following:

Penalty APR and When it Applies	<p>29.24%</p> <p>This APR will vary with the market based on the Prime Rate.</p> <p>This APR will apply to your account if you:</p> <ol style="list-style-type: none"> 1) make one or more late payments; or 2) make a payment that is returned. <p>How Long Will the Penalty APR Apply? If the penalty APR is applied, it will apply for at least 6 months. We will review your Account every 6 months after the penalty APR is applied. The penalty APR will continue to apply until you have made timely payments with no returned payments during the 6 months being reviewed.</p>
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How Rates and Fees Work

Effective April 04, 2015, we are amending the *Calculating APRs and DPRs* section of the *How Rates and Fees Work* table on page 2 of Part 1 of your Agreement by replacing the APRs and Daily Periodic Rates (DPRs) for Penalty with the following:

Calculating APRs and DPRs	Rate Description	Prime + Margin	APR	DPR
	Penalty	Prime + 25.99%	29.24%	0.0801%



Blue Sky Rewards Monthly Statement of Points and Program News

Prepared for **MARIA M ERMOLOVA**

Account Number XXXXXXXXXX

Available Points **3,087**

Questions About Your Account?

 americanexpress.com

1-866-891-2244
InternationalCollect: **1-336-393-1111**

Account Summary December 1, 2014 - December 31, 2014

Opening Points Balance	3,087
New Points Earned	0
Points Redeemed or Adjusted	0
New Points Balance	3,087

Did You Know?

Visit americanexpress.com/blueskyredeem to redeem for cash back, gift cards, and merchandise. Redemptions start at just 3,250 points.

Points are available when a minimum payment has been made and all your accounts are in good standing.

Points Transaction Detail December 1, 2014 - December 31, 2014

New Points Earned	Points Activity On Eligible Charges	Bonus Points Awarded	Total Points Activity Per Card
Blue Sky Credit Card XXXX-XXXX-XXXX-XXXX	0	0	0
Total	0	0	0

Eligible charges and other important Blue Sky Program Terms and Conditions are outlined in the Cardmember Agreement. If you have questions about your account, please visit www.americanexpress.com or call **1-888-258-3741**. From overseas, call collect **1-336-393-1111**. To redeem points or for point balance information, please call **1-866-891-2244**.

MARIA M ERMOLOVA

Member Since 2012 Account number ending in: [REDACTED]
Billing Period: 01/07/15-02/05/15

How to reach us
www.citicards.com

1-800-823-4086
BOX 6500 SIOUX FALLS, SD 57117

Minimum payment due: **\$25.00**
New balance: **\$733.22**
Payment due date: **03/02/15**

Make a payment now! www.payonline.citicards.com

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee of up to \$35 and your APRs may be increased up to the variable Penalty APR of 29.99%.

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on the statement in about...	And you will end up paying an estimated total of...
Only the minimum payment	3 year(s)	\$987

For information about credit counseling services, call 1-877-337-8187.
New York residents may contact the New York State Banking Department to obtain a comparative listing of credit card rates, fees and grace periods by calling 1-877-226-5697.

Account Summary

Previous balance	\$671.22
Payments	-\$25.00
Credits	-\$0.00
Purchases	+\$76.39
Cash advances	+\$0.00
Fees	+\$0.00
Interest	+\$10.61

New balance **\$733.22**

Credit Limit

Credit limit	\$1,000
Includes \$300 cash advance limit	
Available credit	\$266
Includes \$266 available for cash advances	



Savings Spotlight

Your Diamond Preferred Lifetime Savings:

\$27.85

See page 2 to view your Savings Summary.



P.O. Box 6004
Sioux Falls, SD 57117-6004

Your Statement Is Inside

Pay online www.citicards.com

Pay by phone 1-800-823-4086

Pay by mail Use this coupon

- Enclose a valid check or money order payable to CITI CARDS. No cash or foreign currency.
- Write the last four digits of your account number on your check.

Minimum payment due **\$25.00**

New balance **\$733.22**

Payment due date **03/02/15**

Amount enclosed: \$.

Account number ending in [REDACTED]

MARIA M ERMOLOVA

[REDACTED]
[REDACTED]
[REDACTED]

[REDACTED]
[REDACTED]
[REDACTED]

Account Summary

Trans. date	Post date	Description	Amount
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Payments, Credits and Adjustments

01/10	ONLINE PAYMENT, THANK YOU	-	\$25.00
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Standard Purchases

01/12	01/12	DUANE READE #14276 NEW YORK NY	\$6.82
01/14	01/14	FEDEX 806511684537 800-4633339 TN	\$25.75

Promo Purchase-Offer 4 (1.990%)

02/01	02/01	PATHTVM*JOURNAL SQUQPS NEW YORK NY	\$21.00
02/04	02/04	DUNKIN #351866 Q35 NEW YORK NY	\$1.19
02/04	02/04	WHOLEFDS CIR 10160 NEW YORK NY	\$21.63

Fees charged

Total fees charged in this billing period **\$0.00**

Interest charged

Date	Description	Amount
02/05	INTEREST CHARGED TO STANDARD PURCH	\$10.60
02/05	INTEREST CHARGED TO OFFER-004	\$0.01

Total interest charged in this billing period **\$10.61**

2015 totals year-to-date

Total fees charged in 2015	\$0.00
Total interest charged in 2015	\$22.03

Interest charge calculation

Days in billing cycle: 30

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

Balance type	Annual percentage rate (APR)	Balance subject to interest rate	Interest charge
PURCHASES			
Standard Purch	18.99% (V)	\$679.23 (D)	\$10.60
Offer 4	1.99%	\$5.02 (D)	\$0.01
(Promotional Rate Expires 09/01/15)			
ADVANCES			
Standard Adv	25.24% (V)	\$0.00 (D)	\$0.00

Your Annual Percentage Rate (APR) is the annual interest rate on your account. APRs followed by (V) vary with the market based on the Prime Rate. Balances followed by (D) are determined by the daily balance method (including current transactions).



Savings Spotlight
Your Citi® Diamond Preferred® Savings Summary

From This Billing Period:

■ Interest: **\$0.07**



CITI DIAMOND PREFERRED
LIFETIME SAVINGS:
\$27.85

See Account Messages
for more information about
Savings Spotlight

Citi Easy DealsSM

Total points as of 02/01/15:
1,622

Points transferred to your
Citi Easy DealsSM Account:
8

Citi Easy Deals
Member ID: **8648-20034756**

Earned this period	8
Adjusted this period	0

Total Earned this period	8
Total Earned year to date	8

» Visit citi easydeals.com to redeem points or for complete program details

Account messages**SAVINGS SPOTLIGHT DETAILS**

INTEREST: If you have promotional balances on your account, we have estimated your savings. This savings is the difference between the interest that was assessed against the promotional balances using the promotional APRs and the estimated interest that would have been assessed against these same balances using the Standard Purchase APRs. This savings amount does not include any balance transfer fees. This savings is from your billing period covered by this statement.

CITI EASY DEALS: If you redeemed for an item from Citi Easy Deals, savings is the difference between the retail or offer price displayed at citieasydeals.com and the price you paid after redeeming your points. This savings is from the prior calendar month.

CITI PRICE REWIND: If you received a Citi Price Rewind refund, savings is the refunded amount. This savings is from the prior calendar month.

CITI DIAMOND PREFERRED LIFETIME SAVINGS: The savings from interest, Citi Easy Deals and Citi Price Rewind since you became a Citi Diamond Preferred cardmember. This savings amount does not include any balance transfer fees.

You may pay all or part of your account balance at any time. However, you must pay, by the payment due date, at least the minimum payment due.

Your Annual Account Summary is now available online. To easily view this detailed summary, sign on to Account Online at www.citicards.com.

Please be sure to pay on time. If you submit your payment by mail, we suggest you mail it no later than 02/23/2015 to allow for enough time for regular mail to reach us.

About Interest Charges

How We Calculate Interest. We calculate it separately for each balance shown in the Interest Charge Calculation table. We use the **daily balance method (including current transactions)** if the Balance Subject to Interest Rate is followed by (D). We figure the interest charge by multiplying the daily balance by its daily periodic rate each day in the billing period. To get a daily balance, we take the balance at the end of the previous day, add the interest on the previous day's balance and new charges, subtract new credits or payments, and make adjustments. The Balance Subject to Interest Rate is the average of the daily balances. We use the **average daily balance method (including current transactions)** if the Balance Subject to Interest Rate is followed by (A). To get an average daily balance, we take the balance at the end of the previous day, add new charges, subtract new credits or payments, and make adjustments. We add all the daily balances and divide by the number of days in the billing period. We figure the interest charge by multiplying the average daily balance by the monthly periodic rate, or by the daily periodic rate and by the number of days in the billing period, as applicable.

Minimum Interest Charge. If we charge interest, it will be at least \$0.50.

How to Avoid Paying Interest on Purchases. Your due date is at least 23 days after the close of each billing period. We will not charge you any interest on purchases if you pay your New Balance by the due date each month. This is called a grace period on purchases. If you do not pay the New Balance in full by the due date, you will not get a grace period on purchases until you pay the New Balance in full for two billing periods in a row. We will begin charging interest on cash advances and balance transfers on the transaction date.

Your Rights

What To Do If You Find A Mistake On Your Statement.

If you think there is an error on your statement, visit us online at the url above or write to the Customer Service address shown on the front.

In your letter, give us the following information:

- Account information: Your name and account number.
- Dollar amount: The dollar amount of the suspected error.
- Description of problem: If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement.

You must notify us of any potential errors in writing. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

Your Rights if You Are Dissatisfied With Your Credit Card Purchases.

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

To use this right, all of the following must be true:

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these is necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us online or in writing at the Customer Service address shown on front of statement.

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay, we may report you as delinquent.

Notification of Disputed Item

You can file a billing dispute or check the status of an existing dispute online at the url above. You can also check the status of an existing billing dispute by contacting the customer service number on the top of this page.

Other Account and Payment Information

When Your Payment Will Be Credited. If we receive your payment in proper form at our processing facility by 5 p.m. local time there, it will be credited as of that day. A payment received there in proper form after that time will be credited as of the next day. Allow 5 to 7 days for payments by regular mail to reach us. There may be a delay of up to 5 days in crediting a payment we receive that is not in proper form or not sent to the correct address. The correct address for regular mail is the address on the front of the payment coupon. The correct address for courier or express mail is the Express Payments Address shown below.

Proper Form. For a payment sent by mail or courier to be in proper form, you must:

- Enclose a valid check or money order. No cash or foreign currency please.
- Include your name and the last four digits of your account number.

How to Report a Lost or Stolen Card. Call the Customer Service number at the top of the page.

Balance Transfers. Balance Transfer amounts are included in the "Purchases" line in the Account Summary.

Membership Fee. Some accounts are charged a membership fee. To avoid paying this fee, notify us that you are closing your account within 30 days of the mailing or delivery date of the statement on which the fee is billed.

Credit Reporting Disputes. We may report information about your account to credit bureaus. If you think we've reported inaccurate information, please write to us at the Customer Service address on your statement.

Payment Amount

You may pay all or part of your account balance at any time. However, you must pay, by the payment due date, at least the minimum payment due.

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PDF-C0713

Payments other than by mail

Online. Go to the URL on the front of your statement to make a payment. When you enroll in Online Bill Pay you can schedule your payments up to ninety days in advance using the "Other" payment option. For security reasons, you may not be able to pay your entire new balance the first time you make a payment online.

Phone. Call the phone number on the front of your statement to make a payment. There is no fee for this service.

AutoPay. Visit autopay.citicards.com to enroll in AutoPay and have your payment amount automatically deducted each month on your due date from the payment account you choose.

Express mail. Send payment by express mail to:

Citi Cards
Attention: Payments Department
1500 Boltonfield Street
Columbus, OH 43228

Crediting Payments other than by Mail. The payment cutoff time for Online Bill Payments, Phone Payments, and Express mail payments is midnight Eastern time. This means that we will credit your account as of the calendar day, based on Eastern time, that we receive your payment request.

If you send an eligible check with this payment coupon, you authorize us to complete your payment by electronic debit. If we do, the checking account will be debited in the amount on the check. We may do this as soon as the day we receive the check. Also, the check will be destroyed.

ACCOUNT SUMMARY

Previous Balance		\$381.00
Payments and Credits	-	\$200.00
Purchases	+	\$0.00
Balance Transfers	+	\$0.00
Cash Advances	+	\$0.00
Fees Charged	+	\$0.00
Interest Charged	+	\$4.67
New Balance		\$185.67

See Interest Charge Calculation section following the Transactions section for detailed APR information

Credit Line	\$1,800
Credit Line Available	\$1,614
Cash Advance Credit Line	\$1,000
Cash Advance Credit Line Available	\$1,000

You may be able to avoid interest on Purchases. See reverse for details.

PAYMENT INFORMATION

New Balance	\$185.67
Minimum Payment Due	\$35.00
Payment Due Date	March 13, 2015

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee of up to \$35.00 and your purchase and balance transfer APRs for new transactions may be increased up to the Penalty APR of 23.99% variable.

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...
Only the minimum payment	6 months	\$195

If you would like information about credit counseling services, call 1-800-347-1121.

REWARDS

Cashback Bonus®	Anniversary Month
	May
Opening Balance	\$ 9.49
New Cashback Bonus This Period	+ \$ 0.00
Redeemed This Period	- \$ 0.00
Cashback Bonus Balance	\$ 9.49

To learn more, log in at Discover.com

Make Check payable to Discover.
 Please fold on the perforation below, detach and return with your payment.

NOTICE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION

Payment Coupon Please do not fold, clip or staple.	Pay Online Discover.com	Pay by Phone 1-800-347-2683
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Account number ending in	9534
Minimum Payment Due	\$35.00
New Balance	\$185.67
Payment Due Date	March 13, 2015
Amount enclosed	\$ <input type="text"/>

MARIA M ERMOLOVA



PO BOX 71084
 CHARLOTTE NC 28272-1084

Phone and Internet payments must be received by 5PM ET to be credited as of the same day.
Address, e-mail or telephone changed? Note changes on reverse side.



Important Information

See your Cardmember Agreement. Your Cardmember Agreement contains all the terms of your Account.

Lost or stolen cards. Report immediately! Call 1-800-347-2683.

What To Do If You Think You Find A Mistake On Your Statement

If you think there is an error on your statement, write to us at: Discover, PO Box 30421, Salt Lake City, UT 84130-0421. You must write to us within 60 days after the error appeared on your statement. You may call us, but if you do we are not required to investigate any potential errors, and you may have to pay the amount in question. The Billing Rights Notice further explains your rights. Please see your Cardmember Agreement or visit <https://discover.com/billingrights> for a copy of this notice.

Payments. You may pay all or part of your Account balance at any time. However, you must pay at least the Minimum Payment Due by the Payment Due Date. Send only your payment and the bottom portion of this statement in the envelope provided after affixing postage. Payments sent without proper postage will be returned to the sender. Do not send cash. If you pay by check, you authorize us to use information on your check to make an electronic fund transfer from your account at the financial institution indicated on your check or to process the payment as a check transaction. If a payment is processed as an electronic fund transfer, the transfer will be for the amount of the check. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution.

The processing of your payment may be delayed if you send cash, correspondence or other items with your payments, if you send the payment to any other address, or if you use an envelope other than the one provided. Payments received in proper form at our processing facility by 5PM local time on any day will be credited to your Account as of that day. Payments received at our processing facility after 5PM local time will be credited to your Account as of the next day. If you have misplaced your envelope, send your payment to Discover, PO Box 6103, Carol Stream, IL 60197-6103. Please allow 7-10 days for delivery. If your payment is returned unpaid, we reserve the right to resubmit it as an electronic debit. Payments made online or by phone will be credited as of the day of receipt if made by 5 PM Eastern time.

You can pay your monthly Minimum Payment Due, or a greater amount that does not exceed your current Account balance, over the telephone or you can set up automatic payments through a customer service representative by calling 1-800-347-2683. Automatic payments for the billing period shown on your statement will be deducted on the Payment Due Date shown on that statement, or the next automatic payment date referred to on your statement, unless you request a recurring payment date (e.g., the 15th day of the month) that occurs before your Payment Due Date or Close Date. If your scheduled payment date falls on a weekend or bank holiday, your payment will be processed the business day prior to the weekend or bank holiday. In order to schedule monthly payments by telephone, you will need this statement and your bank account information. You will be asked to provide the last four (4) digits of the social security number of the primary borrower. By providing those numbers as your electronic signature, you will be agreeing to this authorization to allow us and your bank to deduct each payment you authorize, in the amount selected by you, from your bank account. You also authorize us to initiate debit or credit entries to your bank account, as applicable, to correct an error in the processing of such payment. You can cancel a scheduled payment by phone at 1-800-347-2683 or by mail at Discover, PO Box 30421, Salt Lake City, UT 84130-0421; payment cancellations must be received before 5 PM ET of the scheduled withdrawal date. If your payments may vary in amount, we will tell you on each monthly billing statement when your payment will be made and how much it will be.

You must ensure that sufficient funds are available in your bank account, and all transactions must comply with U.S. law.

You can set automatic payments for: (i) statement New Balance, (ii) statement Minimum Payment Due, (iii) statement Minimum Payment Due plus a fixed dollar amount, or (iv) Other dollar amount. If your scheduled "Other dollar amount" payment is not enough to cover the Minimum Payment Due as listed on your monthly billing statement, your scheduled payment for that month will be increased to cover the Minimum Payment Due. If the scheduled payment is greater than the Minimum Payment Due, any excess will be applied in accordance with your Cardmember Agreement. If your scheduled payment is greater than the New Balance on your billing statement, that payment will be processed only for the amount of your New Balance. Your automatic payment amount may be less than the amount indicated on the billing statement based on credits or payments after the Close Date.

If you enroll by phone in our automatic payment service, please fill-in the following blanks below and retain the authorization for your records.

Amount: Full Pay _____ Min Pay _____ Min Pay+ \$ _____;
 Other Amount \$ _____; Bank Routing #: _____;
Bank Account # _____;
Monthly on the Payment Due Date Close Date
 _____ Day of month (insert date)

Credit Reporting. We may report information about your Account to credit bureaus. Late payments, missed payments, or other defaults on your Account may be reflected in your credit report. We normally report the status and payment history of your Account to credit reporting agencies each month. If you believe that our report is inaccurate or incomplete, please write us at this address: Discover, PO Box 15316, Wilmington, DE 19850-5316. Please include your name, address, home telephone number and Account number.

Paying Interest. Your due date is at least 25 days after the close of each billing period (at least 23 days for billing periods that begin in February). We will not charge you any interest on Purchases if you pay your entire balance by the due date each month. We will begin charging interest on Cash Advances and Balance Transfers as of the later of the Transaction Date or the first day of the billing period in which the transaction posted to your Account.

How We Calculate Interest Charges. We Use the Daily Balance Method (including current transactions) to calculate the Balance Subject to Interest Rate. For more information, please call us at 1-800-347-2683.

Balance Subject to Interest Rate. Your statement shows a Balance Subject to Interest Rate. It shows this for each transaction category. The Balance Subject to Interest Rate is the average of the daily balances during the billing period.

Credit Balances. If your Account has a credit balance, the amount is shown on the front of your billing statement. A credit balance is money that is owed to you. You may make charges against this amount if your Account is open. We will send you a refund of any remaining balance of \$1.00 or more after 6 months, or as otherwise required by applicable law, or upon request made to the address in the Contact Us section on page 3 of your billing statement.

Balance Transfers. Balance Transfers are offered at our discretion and accrue interest at the standard purchase rate unless we tell you otherwise.

Discover may monitor and/or record telephone calls between you and Discover representatives for quality assurance purposes.

The Discover® card is issued by Discover Bank, Member FDIC. TL23-24N.0215


CHANGE OF ADDRESS

If correct on front, do not use. Please print clearly in blue or black ink, in the space provided.

Street Address	<input type="text"/>	Home Phone	<input type="text"/>
	<input type="text"/>	Work Phone	<input type="text"/>
City	<input type="text"/>	Email	<input type="text"/>
State, Zip	<input type="text"/>		

To make changes to your address, email or telephone number, visit Discover.com

CONTACT US

 Web Access your account securely at Discover.com	 Mobile Manage your account anytime, anywhere at m.Discover.com	 Phone 1-800-DISCOVER (1-800-347-2683) TDD 1-800-347-7449	 Inquiry Discover PO Box 30943 Salt Lake City UT 84130	 Mail Payments Discover PO Box 6103 Carol Stream IL 60197-6103
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Transactions

	Trans. Date	Post Date			
Payments and Credits	Jan 23	Jan 23	INTERNET PAYMENT - THANK YOU	\$	-100.00
	Feb 17	Feb 17	INTERNET PAYMENT - THANK YOU		-100.00

Fees	TOTAL FEES FOR THIS PERIOD			\$	0.00
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Interest Charged	INTEREST CHARGE ON PURCHASES			\$	4.67
	INTEREST CHARGE ON CASH ADVANCES				0.00
	INTEREST CHARGE ON BALANCE TRANSFERS				0.00
	TOTAL INTEREST FOR THIS PERIOD				4.67

2015 Totals Year-to-Date

TOTAL FEES CHARGED IN 2015			\$	0.00
TOTAL INTEREST CHARGED IN 2015			\$	10.76

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

Current Billing Period: 31 days

TYPE OF BALANCE	ANNUAL PERCENTAGE RATE (APR)	BALANCE SUBJECT TO INTEREST RATE	INTEREST CHARGE
Purchases	18.99% V	\$289.85	\$4.67
Cash Advances	23.99% V	\$0.00	\$0.00

V=Variable Rate

Information For You

For more information about how interest charges are calculated see your Cardmember Agreement or go to www.discover.com/interestcharges

FICO® Credit Score Terms

Your FICO® Credit Score is based on data from TransUnion and may be different from other credit scores. This information is intended for and provided to the Primary cardmembers only that have an available score and is provided on the statement for individual accounts and on Discover.com for individual and joint accounts. See Discover.com/FICO about the availability of your score. Discover and other lenders may use different inputs like a FICO® Credit Score, other credit scores and more information in credit decisions. This benefit may change or end in the future. FICO is a registered trademark of the Fair Isaac Corporation in the United States and other countries.

If you prefer not to receive your FICO® Credit Score on your statement, just call us at 1-800-DISCOVER (1-800-347-2683). Please give us two billing cycles to process your request. To learn more, visit Discover.com

Availability of FICO® Credit Score

As an active cardmember, you may see your FICO® Credit Score on your monthly statement or online. Reasons why you may not see your FICO® Credit Score include: if you have a joint account; if you opt out; if you have key information that is mismatched or missing, as one example, an address change that has not been updated with Discover or TransUnion; if your credit history is too new; if your account status is abandoned, bankrupt, fraud, lost or stolen, closed, revoked, or charged off; if you have a foreign address; or if you have no account activity such as no purchase transactions, fees, interest, or payments for approximately 30 days.



Page 1 of 2
 Customer Service 1-800-903-3637
 www.capitalone.com

Jan. 05 - Feb. 04, 2015 1 Days in Billing Cycle

Platinum MasterCard Account ending in 4457

NEW BALANCE **MINIMUM PAYMENT** **DUE DATE**
 \$385.72 \$15.00 Mar 01, 2015

PLEASE PAY AT LEAST THIS AMOUNT

Credit Limit: \$750.00 Cash Advance Credit Limit: \$500.00
 Available Credit: \$364.28 Available Credit for Cash Advances: \$364.28

MINIMUM PAYMENT WARNING: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

Payment Amount Each Period If No Additional Charges Are Made	Approximate Time to Pay Off Statement Balance	Estimated Total Cost
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Minimum Payment	3 Years	\$556
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If you would like information about credit counseling services, call 1-888-326-8055.

LATE PAYMENT WARNING: If we do not receive your minimum payment by your due date, you may have to pay a late fee of up to \$35.00 and your APRs may be increased up to the Penalty APR of 29.40%.

Previous Balance	Payments and Credits	Fees and Interest Charged	Transactions	New Balance
410	- 15.00	+ 7.54	+ 45.00	572

TRANSACTIONS

PAYMENTS, CREDITS & ADJUSTMENTS FOR MARIA M ERMOLOVA #4457

1 10 JAN CAPITAL ONE ONLINE PYMT AuthDate 10-JAN (\$15.00)

TRANSACTIONS FOR MARIA M ERMOLOVA #4457

1 16 JAN CRAIGSLIST.ORG04153995200CA \$10.00
 2 21 JAN CRAIGSLIST.ORG04153995200CA \$10.00
 3 24 JAN CRAIGSLIST.ORG04153995200CA \$5.00
 4 27 JAN CRAIGSLIST.ORG04153995200CA \$10.00
 5 29 JAN CRAIGSLIST.ORG04153995200CA \$5.00
 6 03 FEB CRAIGSLIST.ORG04153995200CA \$5.00

Total for Maria M Ermolova #4457 \$45.00

▶ **Total Transactions This Period \$45.00**

FEES
 Total Fees This Period \$0.00

INTEREST CHARGED

Transactions continue on page 2



Credit cards are only part of the equation.

Learn about all the ways we can serve your needs at capitalone.com.

300010-C

INTEREST CHARGE CALCULATION

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
Purchases	24.90% P	\$356.74	\$7.54
Cash Advances	24.90% P	\$0.00	\$0.00

P,L,D,F = Variable Rate. See reverse of page 1 for details

PLEASE RETURN PORTION BELOW WITH PAYMENT OR LOG ON TO WWW.CAPITALONE.COM TO MAKE YOUR PAYMENT ONLINE.



Account ending in 0000

Due Date New Balance Minimum Payment Amount Enclosed

Mar 01, 2015

\$385.72

\$15.00

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PLEASE PAY AT LEAST THIS AMOUNT

ENJOY 24/7 ACCESS TO YOUR ACCOUNT

Log in and manage your account online at www.capitalone.com

- Pay bills
- Check your balance
- Review transactions

400018

MARIA M ERMOLOVA



Capital One Bank (USA), N.A.
 P.O. Box 71083
 Charlotte, NC 28272-1083



How can I Avoid Paying Interest Charges? If you pay your statement's "New Balance" in full by the due date, we will not charge interest on any new transactions that post to the Purchase balance. If you have been paying your account in full with no interest charges, but then you do not pay your next "New Balance" in full, we will charge interest on the portion of the balance that you did not pay. For cash advances and special transfers, we will start charging interest on the transaction date.

How is the Interest Charge applied? Interest charges accrue from the 1) date of the transaction, 2) date the transaction is processed or 3) first calendar day of the billing period. Interest charges accrue on every unpaid amount until it is paid in full. This means you may owe interest charges even if you pay the entire "New Balance" one month, but did not do so for the previous month. Unpaid interest charges are added to the proper segment of your Account. However, we reserve the right to not assess interest charges at any time.

Do you assess a Minimum Interest Charge? Yes. A minimum INTEREST CHARGE of \$0.50 will be assessed for each billing period your account is subject to an interest charge.

How do you Calculate the Interest Charge? We use a method called Average Daily Balance (including new transactions). Under this method, we first calculate your daily balance; for each segment, 1) take the beginning balance and add in new transactions and the periodic interest charge on the previous day's balance, then 2) subtract any payments and credits for that segment as of that day. The result is the daily balance for each segment. However, if you paid your previous month's balance in full (or if your balance was zero or a credit amount), new transactions which post to your purchase or special purchase segments are not added to the daily balances. Also, transactions that are subject to a grace period are not added to the daily balances.

Next, to find your Average Daily Balance: 1) add the daily balances together for each segment, and 2) divide the sum by the number of days in the billing cycle.

At the end of each billing cycle, we determine your Interest Charge as follows: 1) multiply your Average Daily Balance by the daily periodic rate (APR divided by 365) for that segment, and 2) multiply the result by the number of days in the billing period. NOTE: Due to rounding or a minimum interest charge, this calculation may vary from the interest charge actually assessed.

How can my Variable Annual Percentage Rate (APR) change? Your APR may increase or decrease based on one of the following reported indices (reported in *The Wall Street Journal*). To find which index is used for your account, look for a letter code on the front of this statement next to your APR(s). Then check the table below:

Code next to your APR(s)	How do we calculate your APR(s)? Index + margin (previously disclosed to you)	When your APR(s) will change
P L	Prime Rate + margin 3 month LIBOR + margin	The first day of the billing periods that end in Jan., April, July, and Oct.
D F	Prime Rate + margin 1 month LIBOR + margin	The first day of each monthly billing period.

Are there Additional Fees associated with my account? Yes, under certain circumstances, you may be assessed a Late or Returned Payment fee. You may also be assessed Overlimit fees if permitted by law. We reserve the right to not assess fees without prior notice and without waiving our right to assess a similar fee later.

How can I Avoid Membership Fees? If a Renewal Notice is printed on the front of this statement, you may avoid paying an annual membership fee by contacting Customer Service no more than 45 days after the last day in the billing cycle covered by this statement to request that we close your account. To avoid paying a monthly membership fee, contact Customer Service anytime to request that we close your account, and we will stop assessing your monthly membership fee.

How can I Close My Account? You can contact Customer Service anytime to request that we close your account. At that time, we'll explain any additional steps to account closure, including balance pay down information and timelines.

What happens if my Account is Suspended? We may close or suspend your account and your right to obtain credit at any time and for any reason, even if you are not in default. Account suspension can be permanent or temporary. If your account is closed or suspended you must 1) stop using your credit card and account, 2) cancel all automatic payments, 3) destroy all credit cards and access checks, and 4) pay all amounts you owe us, even if they were charged after the account was closed or suspended.

How do I Make Payments? At any time, you may pay the minimum payment, the total unpaid balance, or any amount in between. Payments may be made in several ways:

- 1) Online by going to www.capitalone.com and logging into your account;
- 2) Telephone Voice Response System by dialing 1-800-955-7070 and following the voice prompts. When you make a phone payment through our voice response system, you authorize us to initiate an ACH or electronic payment that will be debited from your bank account. Funds may be withdrawn from your bank account as soon as the same day we process your payment;
- 3) Calling our telephone number 1-800-955-7070 and providing your information to our representative;
- 4) Payments by mail should be sent to the mailing address provided on the bottom portion of this statement.

When will you Credit My Payment?

- For online or over the phone, as of the business day we receive it, as long as they are made by 8 p.m. ET.
- For mailed payments, as of the business day we receive it, as long as: 1) you send the bottom portion of this statement and check to the payment address on the front of this statement and 2) your payment is received in our processing centers by 5 p.m. local time. Please allow at least (7) business days for mail delivery. Mailed payments received by us at any other location or in any other form may not be credited as of the day we receive them.

Do you Process Paper Checks as an Electronic Funds Transfer? Payments will be processed in one of two ways: When you provide a check or check information to make a payment, you authorize us or our agents to use the information to make a one time ACH transaction or other electronic fund transfer from your deposit account. We may also use the information to process the payment as a check transaction.

What if I file for Bankruptcy? If you are entitled to bankruptcy protection, this communication is for information only. It is not an attempt to collect, assess or recover a debt or claim. Do not send us payments without speaking with your bankruptcy attorney or the Bankruptcy Court. If you or your attorney would like to contact our bankruptcy claims servicer directly, please contact: Capital One - PO Box 30285 - Salt Lake City, UT 84130-0285

BILLING RIGHTS SUMMARY (Does Not Apply to Small Business Accounts)

What To Do If You Think You Find A Mistake On Your Statement: If you think there is an error on your statement, write to us at:

Capital One
P.O. Box 30285
Salt Lake City, UT 84130-0285

In your letter, give us the following information:

- **Account information:** Your name and account number.
- **Dollar amount:** The dollar amount of the suspected error.
- **Description of Problem:** If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement.

You must notify us of any potential errors in writing. You may call us or notify us electronically, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question. We will notify you in writing within 30 days of our receipt of your letter.

While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.

- While you do not have to pay the amount in question until we send you a notice about the outcome of our investigation, you are responsible for the remainder of your balance.

- We can apply any unpaid amount against your credit limit.

Within 90 days of our receipt of your letter, we will send you a written notice explaining either that we corrected the error (to appear on your next statement) or the reasons we believe the bill is correct.

Your Rights if You Are Dissatisfied With Your Credit Card Purchases. If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase. To use this right, the following must be true:

- 1) You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify; and
- 2) You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing at:

Capital One
P.O. Box 30285
Salt Lake City, UT 84130-0285

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay we may report you as delinquent.

Capital One supports information privacy protection; see our website at www.capitalone.com
© 2014 Capital One. Capital One is a federally registered service mark. All rights reserved.

Changing Address?

Address

Home Phone

Alternate Phone

E-mail

Address

Please print address or phone number above using blue or black ink.

Not quite ready to make payments online?

No problem. Follow these simple steps to make sure we process your payment smoothly:



- Make checks payable to Capital One Bank (USA), N.A. and mail with this payment slip.



- Don't staple or paper clip your check to the payment slip.
- Please don't include any additional correspondence.



- Last but not least, be sure to write the last four digits of your account number on your check.



Jan. 05 - Feb. 04, 2015 1 Days in Billing Cycle

Platinum MasterCard Account ending in 4457
NEW BALANCE **MINIMUM PAYMENT** **DUE DATE**
 \$385.72 \$15.00 Mar 01, 2015

Credit Limit: \$750.00
Available Credit: \$364.28
Cash Advance Credit Limit: \$500.00
Available Credit for Cash Advances: \$364.28

Previous Balance	-	Payments and Credits	+	Fees and Interest Charged	+	Transactions	=	New Balance
44.1		15.00		7.54		45.00		115.72

TRANSACTIONS CONTINUED

INTEREST CHARGED (CONTINUED)
 INTEREST CHARGE: PURCHASES \$7.54
 Total Interest This Period \$7.54

TOTALS YEAR TO DATE
 Total Fees This Year \$0.00
 Total Interest This Year \$16.25

Macy's Star Rewards account statement

For the period ending Sep 27, 2014 • Days in billing cycle: 31



Questions or lost/stolen card? Call Customer Service 1-866-593-2543

Go to macy.com/mymacyscard to manage and pay your account online.

MARIA ERMOLOVA

Account number: XX-XXX-XX7-028-0

Page: 1 of 4

Summary of account activity

Previous Balance	\$0.00
Payments	\$0.00
Other credits/adjustments	\$0.00
Purchases	\$0.00
Fees charged	\$0.00
Interest charged	\$0.00

Ⓢ Total New Balance \$0.00

Past due amount \$0.00

Payment Information

Total New Balance	\$0.00
Minimum Payment Due	\$0.00
Payment Due Date	Oct 27, 2014

If you would like information about credit counseling services, you may call 1-877-337-8187.

New York residents may contact the New York State Banking Department to obtain a comparative listing of credit card rates, fees and grace periods by calling 1-877-226-5697.

Account Type summary

	<u>Revolving</u>	<u>Total</u>
Ⓢ New Balance	\$0.00	\$0.00
Minimum Payment Due	\$0.00	\$0.00
Credit Limit	\$2,000.00	
Credit Available	\$2,000.00	



PLEASE SEE IMPORTANT INFORMATION ON REVERSE SIDE.
18-02 15412 1/415412

The creditor is Department Stores National Bank.

Account number: XX-XXX-XX7-028-0



P.O. Box 8058
Mason, Ohio 45040-8058



Please return this slip with payment. Write account number on front of check. You can pay at any Macy's store, online at macy.com/mymacyscard, or by mail.

Payments received by 5:00pm local time at the address shown below on this Statement will be credited as of the date received.

Use reverse side for address changes and to see "How Payments are Applied."

Payment Due Date	Oct 27, 2014
Total New Balance	\$0.00
Minimum Payment Due	\$0.00

Amount Enclosed: \$ No Payment Due

Make Check Payable To: Macy's
▼ Mail to the address below ▼

Your Statement Enclosed

MARIA ERMOLOVA

Macy's
PO BOX 183083
COLUMBUS OH 43218-3083

1. How to Avoid Paying Interest on the Revolving and Major Purchase Account Types: If you make Purchases during a billing period when there is no Previous Balance or the sum of payments and credits (excluding credits for returns of Purchases made during the billing period) is at least equal to the Previous Balance (these purchases are "New Purchases"), no Interest Charges are added to that Account Type for that billing period for the New Purchases. If you pay the New Balance for that billing period by the Payment Due Date, you can avoid Interest Charges for the New Purchases during the next billing period. If you pay less than the New Balance for that billing period, you can avoid Interest Charges on that portion of the Account Type balance paid but we will assess Interest Charges on any unpaid portion until you pay the full balance you owe on that Account Type. If you make a Purchase during a billing period with an unpaid Previous Balance, we assess Interest Charges on the Purchase from the date it is added to the balance. We continue to assess Interest Charges until you pay the full balance you owe on that Account Type.

The allocation of payments and credits may affect how you may avoid Interest Charges. Payments and credits are applied to Account Types at our discretion and in accordance with law. The method of assessing Interest Charges described in this section may result in a statement with only an Interest Charge.

2. Balance Subject to Interest Rate: We figure the Interest Charge on each Account Type by applying the Daily Periodic Rate, multiplied by the number of days in the billing period, to the Balance Subject to Interest Rate. The Daily Periodic Rate applicable to purchases for the billing period is 1/365th of the Annual Percentage Rate (regardless of leap years) in effect for the billing period, rounded to five decimal places. To get the Balance Subject to Interest Rate for each Account Type, we take the beginning balance of each Account Type each day, add any new purchases, any Interest Charges applied to the previous day's balance, and new fees, and subtract any new payments and credits. This gives us the daily balance. Then, we add up all the daily balances for the billing period and divide the total by the number of days in the billing period. This gives us the Balance Subject to Interest Rate.

3. Minimum Interest Charge: A Minimum INTEREST CHARGE of \$2.00 is imposed in each billing period in which the INTEREST CHARGE resulting from application of the periodic rate would be less than \$2.00.

4. Payments: You may pay all or part of your account balance at any time. However, you must pay, by the Payment Due Date, at least the "Minimum Payment Due" shown on this Statement. Payment of any disputed amount is not required pending our resolution of any billing inquiry. Returns and credits are not applied toward your "Minimum Payment Due". If you make a payment at a location other than the address shown on this Statement for receipt of payment, crediting that payment to your Account may be delayed up to 5 days. Payments received by 5:00 p.m. local time at the address shown on this Statement will be credited as of the date received.

Sending an eligible check with this payment coupon authorizes us to complete the payment by electronic debit. If we do, the checking account will be debited in the amount of the check, as soon as the day we receive the check, and the check will be destroyed.

5. Disputed Accuracy of Credit Report: If you think we reported erroneous information to a credit reporting agency, write to: Credit Bureau Dispute Verification, P.O. Box 8218, Mason, OH 45040-8218. In doing so, please identify the inaccurate information and tell us why you believe it is incorrect. If you have a copy of the credit report that includes the inaccurate information, please send a copy of that report to us as well. We will promptly investigate the matter and notify you in writing of the results. If we agree with you, we will also contact each credit reporting agency to which we reported and request a correction.

6. How Your Accounts Appear on a Credit Report: We report each Account Type you request on your Account separately to the credit bureaus, which would cause you to have an entry on your credit report for each Account Type. These include charges you make at Macy's on a Revolving, Major Purchase or Club. If you also have a Macy's American Express Account or Visa® Account, it reports separately to the credit bureaus.

7. Adverse Credit Reports: WE MAY REPORT INFORMATION ABOUT YOUR ACCOUNT TO CREDIT BUREAUS. LATE PAYMENTS, MISSED PAYMENTS, OR OTHER DEFAULTS ON YOUR ACCOUNT MAY BE REFLECTED IN YOUR CREDIT REPORT.

8. Past Due Accounts: If your Account is past due, we have included a message about that on this Statement. We are required by law to tell you that this is an attempt to collect a debt and any information obtained will be used for that purpose.

9. Disputed Amounts: All communications concerning disputed amounts, including any check or other payment instrument in an amount less than the full amount due that you send to us marked "paid in full," or which you otherwise tender as full satisfaction of a disputed amount, must be sent to us at the address listed in Section 13 below.

10. Telephone Monitoring: We treat every customer call confidentially. To ensure that you receive accurate and courteous customer service, on occasion, your call may be monitored and/or recorded by a second employee.

11. Important Telephone Numbers: For questions regarding this Statement or to report a lost or stolen credit card, call the telephone number on this Statement. For TDD / TTY (Telecommunications Device for the Deaf) assistance...call 1-800-281-0820.

12. Bankruptcy Notices: If you send any notice for bankruptcy purposes relating to this account, you must mail it to the following address: Bankruptcy Processing, P.O. Box 8053, Mason, OH 45040.

13. What To Do If You Think You Find A Mistake On Your Statement: If you think there is an error on your statement, write to us at: P.O. Box 8066, Mason, Ohio 45040. In your letter, give us the following information:

- **Account information:** Your name and account number.
- **Dollar amount:** The dollar amount of the suspected error.
- **Description of Problem:** If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement. You must notify us of any potential errors in writing. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question. While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

Your Rights If You Are Dissatisfied With Your Credit Card Purchases: If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase. To use this right, all of the following must be true:

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing at: Department Stores National Bank, P.O. Box 8066, Mason, OH 45040.

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay we may report you as delinquent.

PROP-MCY EH01/MPL01 (02/14)

How Payments Are Applied: Federal law contains specific requirements about how we allocate payments in excess of your Minimum Payment Due. As a result, we apply excess payments to balances being charged interest before balances that are not being charged interest. This means that excess payments will be applied to: **Revolving and Major Purchase** balances before being applied to balances that are not accruing interest during a promotion (**No Interest** and **Club** Account balances) or for which you can avoid interest by paying the balance in full by the promotion expiration (**Special Event** balances). The only exception to this rule occurs in the last two billing periods of a Special Event promotion. In that case, all of the payment amount in excess of the Minimum Payment Due must be applied to the expiring promotional balance(s).



New information? For new address, telephone or email, go to macys.com/mymacyscard or enter the new information below. To change your name due to a change in marital status, please indicate the new name below.

NAME CHANGE

ADDRESS CHANGE

CITY STATE ZIP

Cell Phone Disclosure: If you have provided a cell phone number or another number that you later convert to a cell phone number, you agree that we may contact you at this number about your account. You also agree to receive, from us and our service providers, calls and messages such as pre-recorded messages, calls and messages from automated dialing systems, and text messages. Normal cell phone charges may apply.

Enter Email Address: If you would like Macy's to send you emails regarding sales, events or other offers that may interest you.

TELEPHONE

EMAIL

pay your bill like magic.

Make a one-time payment or sign up for automatic payments on macys.com. It's the quickest and most convenient way to pay your Macy's Card bills. Go to macys.com/paybill for details

Fees

<u>Date</u>	<u>Description</u>	<u>Amount</u>
	TOTAL FEES FOR THIS PERIOD	\$0.00

Interest Charged

<u>Date</u>	<u>Description</u>	<u>Amount</u>
	INTEREST CHARGE – Revolving	\$0.00
	TOTAL INTEREST FOR THIS PERIOD	\$0.00

2014 Totals Year-to-Date	
Total fees charged in 2014	\$8.00
Total interest charged in 2014	\$15.40


Go to macys.com/mymacyscard to view previous transactions and statements.

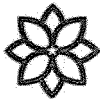
Interest Charge Calculation

Your Annual Percentage Rate (APR) is the Annual Interest Rate on your Account.

Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
Revolving	24.50% (v)	\$0.00	\$0.00

(v) = Variable Rate

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Teleflora flowers say it best! Use your Macy's Credit Card to buy flowers from Teleflora. Simply go to Teleflora.com/macys or call 1.800.942.9506.

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

January 21, 2015 through February 18, 2015

Account Number: [REDACTED]

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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MARIA M ERMOLOVA



We are updating your Deposit Account Agreement

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

- You can **deposit** up to \$5,000 in cash each day.
- You can **withdraw** up to \$3,000 each day. All other withdrawals at eATMs count toward your daily ATM withdrawal limit. Privileges card limits remain the same.
- You 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.

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** 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 Total Checking

	AMOUNT
Beginning Balance	\$49.54
Deposits and Additions	1,872.31
Electronic Withdrawals	- 1,886.47
Fees and Other Withdrawals	- 12.00
Ending Balance	\$23.38

DEPOSITS AND ADDITIONS

DATE	DESCRIPTION	AMOUNT
01/23	ATM Cash Deposit 01/23 69 5th Ave New York NY Card 1554	\$150.00
01/29	Deposit 1455629297	502.31
01/30	ATM Cash Deposit 01/29 3 Times Sq New York NY Card 1554	210.00
02/02	ATM Cash Deposit 01/31 3 Times Sq New York NY Card 1554	100.00
02/02	ATM Cash Deposit 02/02 1260 Broadway New York NY Card 1554	100.00
02/04	ATM Cash Deposit 02/04 810 7th Ave New York NY Card 1554	100.00



January 21, 2015 through February 18, 2015

Account Number: [REDACTED]

DEPOSITS AND ADDITIONS

(continued)

DATE	DESCRIPTION	AMOUNT
02/06	ATM Cash Deposit 02/06 71 W 23Rd St New York NY Card 1554	140.00
02/06	ATM Cash Deposit 02/06 3 Times Sq New York NY Card 1554	100.00
02/10	ATM Cash Deposit 02/10 1251 Avenue of The Ameri New York NY Card 1554	160.00
02/10	Chase Quickpay Electronic Transfer 4379286679 From Nagkuldeep B Vijayadevan	50.00
02/11	ATM Cash Deposit 02/11 158 W 14th St New York NY Card 1554	120.00
02/17	ATM Cash Deposit 02/15 71 W 23Rd St New York NY Card 1554	140.00
Total Deposits and Additions		\$1,872.31

ELECTRONIC WITHDRAWALS

DATE	DESCRIPTION	AMOUNT
01/26	Discover E-Payment 9953 Web ID: 2510020270	\$100.00
01/30	01/30 Payment To Chase Card Ending IN 7227	200.00
01/30	01/30 Payment To Chase Card Ending IN 0386	100.00
01/30	01/30 Payment To Chase Card Ending IN 7008	100.00
02/02	02/02 Payment To Chase Card Ending IN 7227	100.00
02/05	02/05 Payment To Chase Card Ending IN 0386	506.01
02/06	Capital One Online Pmt 503739919633184 Web ID: 9279744991	15.00
02/09	02/07 Payment To Chase Card Ending IN 7227	100.00
02/09	Citi Card Online Payment 111612811810388 Web ID: Citictp	25.00
02/10	02/10 Payment To Chase Card Ending IN 7227	100.00
02/10	02/10 Payment To Chase Card Ending IN 7008	100.00
02/17	02/16 Payment To Chase Card Ending IN 0386	5.46
02/17	02/16 Payment To Chase Card Ending IN 7227	100.00
02/17	02/16 Payment To Chase Card Ending IN 7008	100.00
02/17	American Express ACH Pmt W4526 Web ID: 2005032111	35.00
02/18	Citi Card Online Payment 131622279977510 Web ID: Citictp	100.00
02/18	Discover E-Payment 9953 Web ID: 2510020270	100.00
Total Electronic Withdrawals		\$1,886.47

FEES AND OTHER WITHDRAWALS

DATE	DESCRIPTION	AMOUNT
02/18	Service Fee	\$12.00
Total Fees & Other Withdrawals		\$12.00



January 21, 2015 through February 18, 2015

Account Number: [REDACTED]

WANT TO AVOID PAYING A MONTHLY SERVICE FEE ON YOUR CHECKING ACCOUNT?

A monthly Service Fee was charged to your Chase Total Checking account. Here are the four ways you can avoid this fee during any statement period.

- **Have direct deposits totaling \$500.00 or more.**
(You did not have a direct deposit this statement period)
One of our bankers can help you set up direct deposit in just a few minutes.
- **OR, keep a minimum daily balance in your checking account of \$1,500.00 or more.**
(Your minimum daily balance was \$49.00)
Our account alerts can help keep you on top of your balance. Set up alerts today!
- **OR, keep an average qualifying deposit and investment balance of \$5,000.00 or more.**
(Your average qualifying deposit and investment balance was \$285.00)
Talk to a banker about transferring your balances to Chase today!
- **OR, pay at least \$25.00 in qualifying checking-related services or fees.**
(Your total qualifying checking-related services or fees paid were \$0.00)

Stop in today and explore all Chase has to offer.



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.
 P O Box 659754
 San Antonio, TX 78265 - 9754

December 17, 2014 through January 20, 2015

Account Number: [REDACTED]

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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MARIA M ERMOLOVA



CHECKING SUMMARY

Chase Total Checking

	AMOUNT
Beginning Balance	\$42.54
Deposits and Additions	1,819.00
Electronic Withdrawals	- 1,800.00
Fees and Other Withdrawals	- 12.00
Ending Balance	\$49.54

DEPOSITS AND ADDITIONS

DATE	DESCRIPTION	AMOUNT
12/18	ATM Cash Deposit 12/18 810 7th Ave New York NY Card 1554	\$200.00
12/19	ATM Cash Deposit 12/19 3 Times Sq New York NY Card 1554	300.00
12/22	ATM Cash Deposit 12/20 69 5th Ave New York NY Card 1554	300.00
12/22	ATM Cash Deposit 12/22 245 7th Ave New York NY Card 1554	200.00
12/22	Chase Quickpay Electronic Transfer 4339820557 From Nagkuldeep B Vijayadevan	300.00
01/12	Chase Quickpay Electronic Transfer 4317546052 From Nagkuldeep B Vijayadevan	75.00
01/16	ATM Cash Deposit 01/16 3 Times Sq New York NY Card 1554	444.00
Total Deposits and Additions		\$1,819.00

ELECTRONIC WITHDRAWALS

DATE	DESCRIPTION	AMOUNT
12/18	12/18 Payment To Chase Card Ending IN 7008	\$100.00
12/18	American Express ACH Pmt W3958 Web ID: [REDACTED]	100.00
12/19	12/19 Payment To Chase Card Ending IN 7008	100.00
12/19	American Express ACH Pmt W2702 Web ID: [REDACTED]	100.00
12/22	12/22 Payment To Chase Card Ending IN 7008	100.00
12/22	12/22 Payment To Chase Card Ending IN 0386	100.00
12/22	12/22 Payment To Chase Card Ending IN 7227	100.00
12/22	Discover E-Payment 9953 Web ID: [REDACTED]	100.00



December 17, 2014 through January 20, 2015

Account Number: [REDACTED]

ELECTRONIC WITHDRAWALS (continued)

DATE	DESCRIPTION	AMOUNT
12/22	American Express ACH Pmt W0328 Web ID: [REDACTED] 1	100.00
12/22	Capital One Online Pmt [REDACTED] Web ID: [REDACTED]	100.00
12/24	12/24 Payment To Chase Card Ending IN 7227	300.00
01/12	01/10 Payment To Chase Card Ending IN 7227	25.00
01/12	American Express ACH Pmt W3168 Web ID: [REDACTED]	35.00
01/12	Citi Card Online Payment [REDACTED] Web ID: Citictp	25.00
01/12	Capital One Online Pmt [REDACTED] Web ID: [REDACTED]	15.00
01/20	01/17 Payment To Chase Card Ending IN 0386	100.00
01/20	01/17 Payment To Chase Card Ending IN 7008	100.00
01/20	01/19 Payment To Chase Card Ending IN 7227	200.00
Total Electronic Withdrawals		\$1,800.00

FEES AND OTHER WITHDRAWALS

DATE	DESCRIPTION	AMOUNT
01/20	Service Fee	\$12.00
Total Fees & Other Withdrawals		\$12.00

WANT TO AVOID PAYING A MONTHLY SERVICE FEE ON YOUR CHECKING ACCOUNT?

A monthly Service Fee was charged to your Chase Total Checking account. Here are the four ways you can avoid this fee during any statement period.

- **Have direct deposits totaling \$500.00 or more.**
(You did not have a direct deposit this statement period)
One of our bankers can help you set up direct deposit in just a few minutes.
- **OR, keep a minimum daily balance in your checking account of \$1,500.00 or more.**
(Your minimum daily balance was \$17.00)
Our account alerts can help keep you on top of your balance. Set up alerts today!
- **OR, keep an average qualifying deposit and investment balance of \$5,000.00 or more.**
(Your average qualifying deposit and investment balance was \$112.00)
Talk to a banker about transferring your balances to Chase today!
- **OR, pay at least \$25.00 in qualifying checking-related services or fees.**
(Your total qualifying checking-related services or fees paid were \$0.00)

Stop in today and explore all Chase has to offer.

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.





December 17, 2014 through January 20, 2015

Account Number: [REDACTED]

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

November 20, 2014 through December 16, 2014

Account Number: [REDACTED]

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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MARIA M ERMOLOVA



We updated your Deposit Account Agreement

We added clarifying information about overdrafts to your agreement on November 16, 2014, including:

- A revised explanation of the order in which withdrawals post to your account. As a reminder, deposits will generally continue to post first to your account.
- Details about our end of business day cutoff times so you know when you can add money to your account to avoid an overdraft.

For a copy of your agreement, you can view it anytime by logging in at 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 or visit your nearest Chase branch.

CHECKING SUMMARY

Chase Total Checking

	AMOUNT
Beginning Balance	\$102.54
Deposits and Additions	1,130.00
Electronic Withdrawals	- 1,178.00
Fees and Other Withdrawals	- 12.00
Ending Balance	\$42.54

DEPOSITS AND ADDITIONS

DATE	DESCRIPTION	AMOUNT
11/20	ATM Cash Deposit 11/20 1260 Broadway New York NY Card 1554	\$140.00
11/24	ATM Cash Deposit 11/21 787 7th Ave New York NY Card 1554	100.00
12/09	ATM Cash Deposit 12/09 3 Times Sq New York NY Card 1554	300.00
12/10	ATM Cash Deposit 12/10 71 W 23Rd St New York NY Card 1554	160.00
12/10	Chase Quickpay Electronic Transfer 4260342729 From Nagkuldeep B Vijayadevan	50.00
12/12	ATM Cash Deposit 12/12 245 7th Ave New York NY Card 1554	250.00
12/12	ATM Cash Deposit 12/12 3 Times Sq New York NY Card 1554	130.00
Total Deposits and Additions		\$1,130.00



November 20, 2014 through December 16, 2014

Account Number: [REDACTED]

ELECTRONIC WITHDRAWALS

DATE	DESCRIPTION	AMOUNT
11/20	Discover E-Payment 9953 Web ID: 2510020270	\$35.00
12/02	12/02 Payment To Chase Card Ending IN 7227	30.00
12/04	American Express ACH Pmt W5972 Web ID: 2005032111	35.00
12/08	Citi Card Online Payment 111557390104087 Web ID: Citictp	25.00
12/09	12/09 Payment To Chase Card Ending IN 0386	100.00
12/09	12/09 Payment To Chase Card Ending IN 7227	100.00
12/09	12/09 Payment To Chase Card Ending IN 7008	100.00
12/09	American Express ACH Pmt W3200 Web ID: 2005032111	100.00
12/15	12/13 Payment To Chase Card Ending IN 0386	100.00
12/15	12/13 Payment To Chase Card Ending IN 7227	100.00
12/15	12/13 Payment To Chase Card Ending IN 7008	100.00
12/15	American Express ACH Pmt W1062 Web ID: 2005032111	300.00
12/16	12/16 Payment To Chase Card Ending IN 0386	25.00
12/16	12/16 Payment To Chase Card Ending IN 7008	28.00
Total Electronic Withdrawals		\$1,178.00

FEES AND OTHER WITHDRAWALS

DATE	DESCRIPTION	AMOUNT
12/16	Service Fee	\$12.00
Total Fees & Other Withdrawals		\$12.00

WANT TO AVOID PAYING A MONTHLY SERVICE FEE ON YOUR CHECKING ACCOUNT?

A monthly Service Fee was charged to your Chase Total Checking account. Here are the four ways you can avoid this fee during any statement period.

- **Have direct deposits totaling \$500.00 or more.**
(You did not have a direct deposit this statement period)
One of our bankers can help you set up direct deposit in just a few minutes.
- **OR, keep a minimum daily balance in your checking account of \$1,500.00 or more.**
(Your minimum daily balance was \$102.00)
Our account alerts can help keep you on top of your balance. Set up alerts today!
- **OR, keep an average qualifying deposit and investment balance of \$5,000.00 or more.**
(Your average qualifying deposit and investment balance was \$300.00)
Talk to a banker about transferring your balances to Chase today!
- **OR, pay at least \$25.00 in qualifying checking-related services or fees.**
(Your total qualifying checking-related services or fees paid were \$0.00)

Stop in today and explore all Chase has to offer.

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.





November 20, 2014 through December 16, 2014

Account Number: [REDACTED]

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

October 18, 2014 through November 19, 2014

Account Number: [REDACTED]

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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MARIA M ERMOLOVA
 [REDACTED]



CHECKING SUMMARY Chase Total Checking

	AMOUNT
Beginning Balance	\$205.54
Deposits and Additions	2,525.00
Electronic Withdrawals	-2,616.00
Fees and Other Withdrawals	- 12.00
Ending Balance	\$102.54

DEPOSITS AND ADDITIONS

DATE	DESCRIPTION	AMOUNT
10/20	ATM Cash Deposit 10/20 1260 Broadway New York NY Card 1554	\$450.00
10/22	ATM Cash Deposit 10/22 245 7th Ave New York NY Card 1554	200.00
10/27	ATM Cash Deposit 10/25 3 Times Sq New York NY Card 1554	200.00
10/27	ATM Cash Deposit 10/27 498 Fashion Ave New York NY Card 1554	80.00
11/03	ATM Cash Deposit 11/03 245 7th Ave New York NY Card 1554	200.00
11/04	ATM Cash Deposit 11/04 1860 Broadway New York NY Card 1554	125.00
11/05	ATM Cash Deposit 11/05 1860 Broadway New York NY Card 1554	420.00
11/06	ATM Cash Deposit 11/06 1860 Broadway New York NY Card 1554	500.00
11/07	ATM Cash Deposit 11/07 2219 Broadway New York NY Card 1554	200.00
11/10	Chase Quickpay Electronic Transfer 4205953611 From Nagkuldeep B Vijayadevan	50.00
11/18	ATM Cash Deposit 11/18 2 Penn Plz New York NY Card 1554	100.00
Total Deposits and Additions		\$2,525.00

ELECTRONIC WITHDRAWALS

DATE	DESCRIPTION	AMOUNT
10/20	10/18 Payment To Chase Card Ending IN 7227	\$100.00
10/20	10/18 Payment To Chase Card Ending IN 0386	100.00
10/20	10/20 Payment To Chase Card Ending IN 0386	200.00
10/20	10/20 Payment To Chase Card Ending IN 7227	200.00



October 18, 2014 through November 19, 2014

Account Number: [REDACTED]

ELECTRONIC WITHDRAWALS (continued)

DATE	DESCRIPTION	AMOUNT
10/20	American Express ACH Pmt W2896 Web ID: [REDACTED]	50.00
10/22	10/22 Payment To Chase Card Ending IN 7227	100.00
10/22	10/22 Payment To Chase Card Ending IN 0386	50.00
10/23	Discover E-Payment 9953 Web ID: [REDACTED]	50.00
10/27	10/25 Payment To Chase Card Ending IN 0386	100.00
10/27	10/25 Payment To Chase Card Ending IN 7227	100.00
10/28	10/28 Payment To Chase Card Ending IN 7227	80.00
11/04	11/04 Payment To Chase Card Ending IN 0386	100.00
11/04	11/04 Payment To Chase Card Ending IN 7227	100.00
11/05	11/05 Payment To Chase Card Ending IN 0386	250.00
11/05	11/05 Payment To Chase Card Ending IN 7227	250.00
11/05	American Express ACH Pmt [REDACTED] Web ID: [REDACTED]	50.00
11/06	11/06 Payment To Chase Card Ending IN 0386	250.00
11/06	11/06 Payment To Chase Card Ending IN 7227	250.00
11/10	Citi Card Online Payment [REDACTED] Web ID: Citictp	100.00
11/10	Capital One Online Pmt [REDACTED] Web ID: [REDACTED]	80.00
11/17	11/17 Payment To Chase Card Ending IN 0386	31.00
11/17	11/17 Payment To Chase Card Ending IN 7008	25.00
Total Electronic Withdrawals		\$2,616.00

FEES AND OTHER WITHDRAWALS

DATE	DESCRIPTION	AMOUNT
11/19	Service Fee	\$12.00
Total Fees & Other Withdrawals		\$12.00

WANT TO AVOID PAYING A MONTHLY SERVICE FEE ON YOUR CHECKING ACCOUNT?

A monthly Service Fee was charged to your Chase Total Checking account. Here are the four ways you can avoid this fee during any statement period.

- **Have direct deposits totaling \$500.00 or more.**
(You did not have a direct deposit this statement period)
One of our bankers can help you set up direct deposit in just a few minutes.
- **OR, keep a minimum daily balance in your checking account of \$1,500.00 or more.**
(Your minimum daily balance was \$0.00)
Our account alerts can help keep you on top of your balance. Set up alerts today!
- **OR, keep an average qualifying deposit and investment balance of \$5,000.00 or more.**
(Your average qualifying deposit and investment balance was \$71.00)
Talk to a banker about transferring your balances to Chase today!
- **OR, pay at least \$25.00 in qualifying checking-related services or fees.**
(Your total qualifying checking-related services or fees paid were \$0.00)

Stop in today and explore all Chase has to offer.

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.



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

September 18, 2014 through October 17, 2014

Account Number: [REDACTED]

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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MARIA M ERMOLOVA
[REDACTED]



CHECKING SUMMARY

Chase Total Checking

	AMOUNT
Beginning Balance	\$9.46
Deposits and Additions	4,145.00
Electronic Withdrawals	- 3,936.92
Fees and Other Withdrawals	- 12.00
Ending Balance	\$205.54

DEPOSITS AND ADDITIONS

DATE	DESCRIPTION	AMOUNT
09/18	ATM Cash Deposit 09/18 69 5th Ave New York NY Card 1554	\$532.00
09/19	ATM Cash Deposit 09/19 1260 Broadway New York NY Card 1554	305.00
09/25	ATM Cash Deposit 09/25 1260 Broadway New York NY Card 1554	300.00
09/26	ATM Cash Deposit 09/26 2219 Broadway New York NY Card 1554	200.00
09/29	ATM Cash Deposit 09/27 69 5th Ave New York NY Card 1554	300.00
09/29	Chase Quickpay Electronic Transfer 4176030161 From Nagkuldeep B Vijayadevan	35.00
10/02	ATM Cash Deposit 10/02 498 Fashion Ave New York NY Card 1554	120.00
10/06	ATM Cash Deposit 10/04 69 5th Ave New York NY Card 1554	300.00
10/06	ATM Cash Deposit 10/04 71 W 23Rd St New York NY Card 1554	200.00
10/06	ATM Cash Deposit 10/05 2 Penn Plz New York NY Card 1554	112.00
10/07	ATM Cash Deposit 10/06 810 7th Ave New York NY Card 1554	250.00
10/07	ATM Cash Deposit 10/07 810 7th Ave New York NY Card 1554	120.00
10/08	ATM Cash Deposit 10/08 130 2ND Ave New York NY Card 1554	200.00
10/09	ATM Cash Deposit 10/09 1370 Avenue of The Ameri New York NY Card 1554	200.00
10/14	ATM Cash Deposit 10/14 349 5th Ave New York NY Card 1554	500.00
10/14	Chase Quickpay Electronic Transfer 4205954281 From Nagkuldeep B Vijayadevan	50.00
10/16	ATM Cash Deposit 10/16 498 Fashion Ave New York NY Card 1554	121.00
10/17	ATM Cash Deposit 10/17 1260 Broadway New York NY Card 1554	300.00
Total Deposits and Additions		\$4,145.00



September 18, 2014 through October 17, 2014

Account Number: [REDACTED]

ELECTRONIC WITHDRAWALS

DATE	DESCRIPTION	AMOUNT
09/18	American Express ACH Pmt W4910 Web ID: 2005032111	\$300.00
09/18	Chase Epay Onus 1978943416 Web ID: [REDACTED]	100.00
09/18	Chase Epay Onus 1978943573 Web ID: [REDACTED]	100.00
09/18	Chase Epay Onus 1978943709 Web ID: [REDACTED]	25.00
09/22	09/20 Payment To Chase Card Ending IN 0386	100.00
09/22	09/20 Payment To Chase Card Ending IN 7227	100.00
09/22	Discover E-Payment 9953 Web ID: 2510020270	100.00
09/29	09/27 Payment To Chase Card Ending IN 7227	200.00
09/30	09/30 Payment To Chase Card Ending IN 0386	200.00
09/30	09/30 Payment To Chase Card Ending IN 7227	200.00
09/30	American Express ACH Pmt W7364 Web ID: 2005032111	200.00
10/03	Finra 2403865343 Crd PPD ID: 5515640001	100.00
10/06	10/04 Payment To Chase Card Ending IN 0386	100.00
10/06	10/04 Payment To Chase Card Ending IN 7227	100.00
10/06	American Express ACH Pmt W3736 Web ID: 2005032111	100.00
10/06	American Express ACH Pmt W6914 Web ID: 2005032111	100.00
10/07	10/07 Payment To Chase Card Ending IN 0386	100.00
10/07	10/07 Payment To Chase Card Ending IN 7227	100.00
10/07	Capital One Online Pmt 428039919276440 Web ID: 9279744991	100.00
10/08	10/08 Payment To Chase Card Ending IN 0386	100.00
10/08	10/08 Payment To Chase Card Ending IN 7227	100.00
10/09	10/09 Payment To Chase Card Ending IN 0386	100.00
10/09	10/09 Payment To Chase Card Ending IN 7227	100.00
10/09	10/09 Payment To Chase Card Ending IN 2038	11.92
10/09	Citi Card Online Payment 121506543722366 Web ID: Citictp	50.00
10/14	10/12 Payment To Chase Card Ending IN 0386	100.00
10/14	10/12 Payment To Chase Card Ending IN 7227	100.00
10/15	10/15 Payment To Chase Card Ending IN 0386	300.00
10/15	10/15 Payment To Chase Card Ending IN 7227	300.00
10/16	10/16 Payment To Chase Card Ending IN 0386	100.00
10/16	10/16 Payment To Chase Card Ending IN 7008	50.00
10/17	American Express ACH Pmt W2778 Web ID: 2005032111	100.00
Total Electronic Withdrawals		\$3,936.92

FEES AND OTHER WITHDRAWALS

DATE	DESCRIPTION	AMOUNT
10/17	Service Fee	\$12.00
Total Fees & Other Withdrawals		\$12.00



September 18, 2014 through October 17, 2014

Account Number: [REDACTED]

WANT TO AVOID PAYING A MONTHLY SERVICE FEE ON YOUR CHECKING ACCOUNT?

A monthly Service Fee was charged to your Chase Total Checking account. Here are the four ways you can avoid this fee during any statement period.

- **Have direct deposits totaling \$500.00 or more.**
(You did not have a direct deposit this statement period)
One of our bankers can help you set up direct deposit in just a few minutes.
- **OR, keep a minimum daily balance in your checking account of \$1,500.00 or more.**
(Your minimum daily balance was \$9.00)
Our account alerts can help keep you on top of your balance. Set up alerts today!
- **OR, keep an average qualifying deposit and investment balance of \$5,000.00 or more.**
(Your average qualifying deposit and investment balance was \$243.00)
Talk to a banker about transferring your balances to Chase today!
- **OR, pay at least \$25.00 in qualifying checking-related services or fees.**
(Your total qualifying checking-related services or fees paid were \$0.00)

Stop in today and explore all Chase has to offer.



Overdraft and Overdraft Fee Information for Your Chase Checking Account

What You Need to Know About Overdrafts and Overdraft Fees

An overdraft occurs when you do not have enough money in your account to cover a transaction, but we pay it anyway. We can cover your overdrafts in two different ways:

1. We have standard overdraft practices that come with your account.
2. We also offer overdraft protection plans, such as a link to a Chase savings or credit card account, which may be less expensive than our standard overdraft practices. To learn more, ask us about these plans.

This notice explains our standard overdraft practices.

What are the standard overdraft practices that come with my account?

We do authorize and pay overdrafts for the following types of transactions:

- Checks and other transactions made using your checking account number
- Recurring debit card transactions

We **do not** authorize and pay overdrafts for the following types of transactions, unless you ask us to (see below):

- Everyday debit card transactions

We pay overdrafts at our discretion, which means we do not guarantee that we will always authorize and pay any type of transaction. If we do not authorize and pay an overdraft, your transaction will be declined.

What fees will I be charged if Chase pays my overdraft?

Under our standard overdraft practices:

- We will charge you an Insufficient Funds Fee of \$34 each time we pay an overdraft, unless your account is overdrawn by \$5 or less or if your account is overdrawn by any item that is \$5 or less.
- We won't charge you more than three Insufficient Funds Fees per day.
- Also, each time your account is overdrawn for five consecutive business days, we will charge you an additional \$15 Extended Overdraft Fee.

What if I want Chase to authorize and pay overdrafts on my everyday debit card transactions?

- If you do want us to authorize and pay overdrafts on everyday debit card transactions, visit chase.com/coverage, visit any Chase branch and talk to one of our bankers, or call us at 1-800-935-9935.

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.

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

August 19, 2014 through September 17, 2014

Account Number: [REDACTED]



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MARIA M ERMOLOVA



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**



CHECKING SUMMARY

Chase Total Checking

	AMOUNT
Beginning Balance	\$22.45
Deposits and Additions	2,535.00
Electronic Withdrawals	- 2,535.99
Fees and Other Withdrawals	- 12.00
Ending Balance	\$9.46

DEPOSITS AND ADDITIONS

DATE	DESCRIPTION	AMOUNT
08/22	ATM Cash Deposit 08/22 26 Astor Pl New York NY Card 1554	\$240.00
08/29	ATM Cash Deposit 08/29 530 5th Ave New York NY Card 1554	330.00
09/02	ATM Cash Deposit 08/30 2 Journal Sq Jersey City NJ Card 1554	300.00
09/02	ATM Cash Deposit 08/31 615 8th Ave New York NY Card 1554	300.00
09/05	ATM Cash Deposit 09/05 245 7th Ave New York NY Card 1554	220.00
09/11	ATM Cash Deposit 09/11 2 Journal Sq Jersey City NJ Card 1554	230.00
09/12	ATM Cash Deposit 09/12 2219 Broadway New York NY Card 1554	310.00
09/15	ATM Cash Deposit 09/13 71 W 23Rd St New York NY Card 1554	200.00
09/16	ATM Cash Deposit 09/16 623 Broadway New York NY Card 1554	200.00
09/17	ATM Cash Deposit 09/17 166 Bleecker St New York NY Card 1554	205.00
Total Deposits and Additions		\$2,535.00

ELECTRONIC WITHDRAWALS

DATE	DESCRIPTION	AMOUNT
08/22	08/22 Payment To Chase Card Ending IN 0386	\$100.00
08/22	08/22 Payment To Chase Card Ending IN 7008	30.00
08/25	Discover E-Payment 9953 Web ID: 2510020270	50.00
08/27	08/27 Payment To Chase Card Ending IN 2038	50.00
08/29	08/29 Payment To Chase Card Ending IN 2038	350.00



August 19, 2014 through September 17, 2014

Account Number: [REDACTED]

ELECTRONIC WITHDRAWALS *(continued)*

DATE	DESCRIPTION	AMOUNT
09/02	08/30 Payment To Chase Card Ending IN 2038	300.00
09/02	09/02 Payment To Chase Card Ending IN 2038	15.99
09/02	09/02 Payment To Chase Card Ending IN 7227	150.00
09/03	09/03 Payment To Chase Card Ending IN 7227	130.00
09/08	Citi Card Online Payment 121479380892502 Web ID: Citictp	120.00
09/08	American Express ACH Pmt W9812 Web ID: 2005032111	100.00
09/11	09/11 Payment To Chase Card Ending IN 0386	100.00
09/11	09/11 Payment To Chase Card Ending IN 7227	100.00
09/16	09/16 Payment To Chase Card Ending IN 7008	100.00
09/16	09/16 Payment To Chase Card Ending IN 7227	140.00
09/16	09/16 Payment To Chase Card Ending IN 0386	200.00
09/16	American Express ACH Pmt W9348 Web ID: 2005032111	100.00
09/17	09/17 Payment To Chase Card Ending IN 0386	100.00
09/17	09/17 Payment To Chase Card Ending IN 7227	100.00
09/17	09/17 Payment To Chase Card Ending IN 7008	100.00
09/17	American Express ACH Pmt W5462 Web ID: 2005032111	100.00
Total Electronic Withdrawals		\$2,535.99

FEES AND OTHER WITHDRAWALS

DATE	DESCRIPTION	AMOUNT
09/17	Service Fee	\$12.00
Total Fees & Other Withdrawals		\$12.00

WANT TO AVOID PAYING A MONTHLY SERVICE FEE ON YOUR CHECKING ACCOUNT?

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- **Have direct deposits totaling \$500.00 or more.**
(You did not have a direct deposit this statement period)
One of our bankers can help you set up direct deposit in just a few minutes.
- **OR, keep a minimum daily balance in your checking account of \$1,500.00 or more.**
(Your minimum daily balance was \$12.00)
Our account alerts can help keep you on top of your balance. Set up alerts today!
- **OR, keep an average qualifying deposit and investment balance of \$5,000.00 or more.**
(Your average qualifying deposit and investment balance was \$119.00)
Talk to a banker about transferring your balances to Chase today!
- **OR, pay at least \$25.00 in qualifying checking-related services or fees.**
(Your total qualifying checking-related services or fees paid were \$0.00)

Stop in today and explore all Chase has to offer.

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:

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- 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.

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

July 18, 2014 through August 18, 2014

Account Number: [REDACTED]

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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MARIA M ERMOLOVA



CHECKING SUMMARY

Chase Total Checking

	AMOUNT
Beginning Balance	\$27.45
Deposits and Additions	1,214.00
Electronic Withdrawals	- 1,207.00
Fees and Other Withdrawals	- 12.00
Ending Balance	\$22.45

DEPOSITS AND ADDITIONS

DATE	DESCRIPTION	AMOUNT
07/25	ATM Cash Deposit 07/25 2 Journal Sq Jersey City NJ Card 1554	\$30.00
07/30	ATM Cash Deposit 07/30 2 Penn Plz New York NY Card 1554	220.00
08/01	ATM Cash Deposit 08/01 2 Penn Plz New York NY Card 1554	200.00
08/05	ATM Cash Deposit 08/05 1260 Broadway New York NY Card 1554	91.00
08/07	ATM Cash Deposit 08/06 244 E 86th St New York NY Card 1554	200.00
08/11	ATM Cash Deposit 08/11 69 5th Ave New York NY Card 1554	199.00
08/13	ATM Cash Deposit 08/12 349 5th Ave New York NY Card 1554	54.00
08/15	ATM Cash Deposit 08/14 71 W 23Rd St New York NY Card 1554	220.00
Total Deposits and Additions		\$1,214.00

ELECTRONIC WITHDRAWALS

DATE	DESCRIPTION	AMOUNT
07/28	American Express ACH Pmt W0448 Web ID: 2005032111	\$40.00
07/31	07/31 Payment To Chase Card Ending IN 0386	92.00
07/31	07/31 Payment To Chase Card Ending IN 7227	108.00
07/31	07/31 Payment To Chase Card Ending IN 7008	25.00
08/04	American Express ACH Pmt W7676 Web ID: 2005032111	70.00
08/04	Discover E-Payment 9953 Web ID: 2510020270	50.00
08/05	08/05 Payment To Chase Card Ending IN 2038	40.00



July 18, 2014 through August 18, 2014
Account Number: [REDACTED]

ELECTRONIC WITHDRAWALS *(continued)*

DATE	DESCRIPTION	AMOUNT
08/06	Capital One Online Pmt 421839919279443 Web ID: 9279744991	30.00
08/07	08/07 Payment To Chase Card Ending IN 2038	100.00
08/11	Citi Card Online Payment 121453864631339 Web ID: Citictp	100.00
08/11	Macys Web Pymt Online Pmt 80884 Web ID: [REDACTED]	2.00
08/12	Chase Epay Onus 1942561287 Web ID: [REDACTED]	150.00
08/14	08/14 Payment To Chase Card Ending IN 2038	200.00
08/15	08/15 Payment To Chase Card Ending IN 2038	200.00
Total Electronic Withdrawals		\$1,207.00

FEES AND OTHER WITHDRAWALS

DATE	DESCRIPTION	AMOUNT
08/18	Service Fee	\$12.00
Total Fees & Other Withdrawals		\$12.00

WANT TO AVOID PAYING A MONTHLY SERVICE FEE ON YOUR CHECKING ACCOUNT?

A monthly Service Fee was charged to your Chase Total Checking account. Here are the four ways you can avoid this fee during any statement period.

- **Have direct deposits totaling \$500.00 or more.**
(You did not have a direct deposit this statement period)
One of our bankers can help you set up direct deposit in just a few minutes.
- **OR, keep a minimum daily balance in your checking account of \$1,500.00 or more.**
(Your minimum daily balance was \$12.00)
Our account alerts can help keep you on top of your balance. Set up alerts today!
- **OR, keep an average qualifying deposit and investment balance of \$5,000.00 or more.**
(Your average qualifying deposit and investment balance was \$103.00)
Talk to a banker about transferring your balances to Chase today!
- **OR, pay at least \$25.00 in qualifying checking-related services or fees.**
(Your total qualifying checking-related services or fees paid were \$0.00)

Stop in today and explore all Chase has to offer.

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.

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July 18, 2014 through August 18, 2014
Account Number: [REDACTED]

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

June 18, 2014 through July 17, 2014

Account Number: [REDACTED]

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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MARIA M ERMOLOVA



CHECKING SUMMARY

Chase Total Checking

	AMOUNT
Beginning Balance	\$8.11
Deposits and Additions	600.00
Electronic Withdrawals	- 568.66
Fees and Other Withdrawals	- 12.00
Ending Balance	\$27.45

DEPOSITS AND ADDITIONS

DATE	DESCRIPTION	AMOUNT
07/01	ATM Cash Deposit 07/01 3 Times Sq New York NY Card 1554	\$300.00
07/07	ATM Cash Deposit 07/07 69 5th Ave New York NY Card 1554	300.00
Total Deposits and Additions		\$600.00

ELECTRONIC WITHDRAWALS

DATE	DESCRIPTION	AMOUNT
07/01	07/01 Payment To Chase Card Ending IN 7008	\$30.00
07/01	07/01 Payment To Chase Card Ending IN 0386	96.00
07/02	Citi Card Online Payment 131421410856787 Web ID: Citictp	130.00
07/02	Discover E-Payment 9953 Web ID: 2510020270	40.00
07/08	07/08 Payment To Chase Card Ending IN 2038	50.00
07/08	07/08 Payment To Chase Card Ending IN 7227	120.00
07/08	Capital One Online Pmt 418939919101629 Web ID: 9279744991	50.00
07/09	Macys Web Pymt Online Pmt 71006 Web ID: 1460358360	22.66
07/14	Citi Card Online Payment 121430590679201 Web ID: Citictp	30.00
Total Electronic Withdrawals		\$568.66



June 18, 2014 through July 17, 2014

Account Number: [REDACTED]

FEES AND OTHER WITHDRAWALS

DATE	DESCRIPTION	AMOUNT
07/17	Service Fee	\$12.00
Total Fees & Other Withdrawals		\$12.00

WANT TO AVOID PAYING A MONTHLY SERVICE FEE ON YOUR CHECKING ACCOUNT?

A monthly Service Fee was charged to your Chase Total Checking account. Here are the four ways you can avoid this fee during any statement period.

- **Have direct deposits totaling \$500.00 or more.**
(You did not have a direct deposit this statement period)
One of our bankers can help you set up direct deposit in just a few minutes.
- **OR, keep a minimum daily balance in your checking account of \$1,500.00 or more.**
(Your minimum daily balance was \$8.00)
Our account alerts can help keep you on top of your balance. Set up alerts today!
- **OR, keep an average qualifying deposit and investment balance of \$5,000.00 or more.**
(Your average qualifying deposit and investment balance was \$40.00)
Talk to a banker about transferring your balances to Chase today!
- **OR, pay at least \$25.00 in qualifying checking-related services or fees.**
(Your total qualifying checking-related services or fees paid were \$0.00)

Stop in today and explore all Chase has to offer.

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.





June 18, 2014 through July 17, 2014
Account Number: [REDACTED]

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

May 17, 2014 through June 17, 2014

Account Number: [REDACTED]

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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MARIA M ERMOLOVA



CHECKING SUMMARY

Chase Total Checking

	AMOUNT
Beginning Balance	\$20.11
Fees and Other Withdrawals	- 12.00
Ending Balance	\$8.11

FEES AND OTHER WITHDRAWALS

DATE	DESCRIPTION	AMOUNT
06/17	Service Fee	\$12.00
Total Fees & Other Withdrawals		\$12.00

WANT TO AVOID PAYING A MONTHLY SERVICE FEE ON YOUR CHECKING ACCOUNT?

A monthly Service Fee was charged to your Chase Total Checking account. Here are the four ways you can avoid this fee during any statement period.

- **Have direct deposits totaling \$500.00 or more.**
 (You did not have a direct deposit this statement period)

One of our bankers can help you set up direct deposit in just a few minutes.
- **OR, keep a minimum daily balance in your checking account of \$1,500.00 or more.**
 (Your minimum daily balance was \$20.00)

Our account alerts can help keep you on top of your balance. Set up alerts today!
- **OR, keep an average qualifying deposit and investment balance of \$5,000.00 or more.**
 (Your average qualifying deposit and investment balance was \$20.00)

Talk to a banker about transferring your balances to Chase today!
- **OR, pay at least \$25.00 in qualifying checking-related services or fees.**
 (Your total qualifying checking-related services or fees paid were \$0.00)

Stop in today and explore all Chase has to offer.

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
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

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.
 P O Box 659754
 San Antonio, TX 78265 - 9754

April 17, 2014 through May 16, 2014

Account Number: [REDACTED]

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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MARIA M ERMOLOVA



CHECKING SUMMARY

Chase Total Checking

	AMOUNT
Beginning Balance	\$32.11
Fees and Other Withdrawals	- 12.00
Ending Balance	\$20.11

FEEES AND OTHER WITHDRAWALS

DATE	DESCRIPTION	AMOUNT
05/16	Service Fee	\$12.00
Total Fees & Other Withdrawals		\$12.00

WANT TO AVOID PAYING A MONTHLY SERVICE FEE ON YOUR CHECKING ACCOUNT?

A monthly Service Fee was charged to your Chase Total Checking account. Here are the four ways you can avoid this fee during any statement period.

- **Have direct deposits totaling \$500.00 or more.**
 (You did not have a direct deposit this statement period)

One of our bankers can help you set up direct deposit in just a few minutes.
- **OB, keep a minimum daily balance in your checking account of \$1,500.00 or more.**
 (Your minimum daily balance was \$32.00)

Our account alerts can help keep you on top of your balance. Set up alerts today!
- **OB, keep an average qualifying deposit and investment balance of \$5,000.00 or more.**
 (Your average qualifying deposit and investment balance was \$32.00)

Talk to a banker about transferring your balances to Chase today!
- **OB, pay at least \$25.00 in qualifying checking-related services or fees.**
 (Your total qualifying checking-related services or fees paid were \$0.00)

Stop in today and explore all Chase has to offer.



April 17, 2014 through May 16, 2014

Account Number: [REDACTED]

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.

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JPMorgan Chase Bank, N.A. Member FDIC



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

March 19, 2014 through April 16, 2014
 Account Number: [REDACTED]

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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 MARIA M ERMOLOVA
 [REDACTED]



CHECKING SUMMARY

Chase Total Checking

	AMOUNT
Beginning Balance	\$44.11
Fees and Other Withdrawals	- 12.00
Ending Balance	\$32.11

FEES AND OTHER WITHDRAWALS

DATE	DESCRIPTION	AMOUNT
04/16	Service Fee	\$12.00
Total Fees & Other Withdrawals		\$12.00

WANT TO AVOID PAYING A MONTHLY SERVICE FEE ON YOUR CHECKING ACCOUNT?

A monthly Service Fee was charged to your Chase Total Checking account. Here are the four ways you can avoid this fee during any statement period.

- **Have direct deposits totaling \$500.00 or more.**
 (You did not have a direct deposit this statement period)

One of our bankers can help you set up direct deposit in just a few minutes.
- **OR, keep a minimum daily balance in your checking account of \$1,500.00 or more.**
 (Your minimum daily balance was \$44.00)

Our account alerts can help keep you on top of your balance. Set up alerts today!
- **OR, keep an average qualifying deposit and investment balance of \$5,000.00 or more.**
 (Your average qualifying deposit and investment balance was \$44.00)

Talk to a banker about transferring your balances to Chase today!
- **OR, pay at least \$25.00 in qualifying checking-related services or fees.**
 (Your total qualifying checking-related services or fees paid were \$0.00)

Stop in today and explore all Chase has to offer.

Overdraft and Overdraft Fee Information for Your Chase Checking Account

What You Need to Know About Overdrafts and Overdraft Fees

An overdraft occurs when you do not have enough money in your account to cover a transaction, but we pay it anyway. We can cover your overdrafts in two different ways:

1. We have standard overdraft practices that come with your account.
2. We also offer overdraft protection plans, such as a link to a Chase savings or credit card account, which may be less expensive than our standard overdraft practices. To learn more, ask us about these plans.

This notice explains our standard overdraft practices.

What are the standard overdraft practices that come with my account?

We do authorize and pay overdrafts for the following types of transactions:

- Checks and other transactions made using your checking account number
- Recurring debit card transactions

We **do not** authorize and pay overdrafts for the following types of transactions, unless you ask us to (see below):

- Everyday debit card transactions

We pay overdrafts at our discretion, which means we do not guarantee that we will always authorize and pay any type of transaction. If we do not authorize and pay an overdraft, your transaction will be declined.

What fees will I be charged if Chase pays my overdraft?

Under our standard overdraft practices:

- We will charge you an Insufficient Funds Fee of \$34 each time we pay an overdraft, unless your account is overdrawn by \$5 or less or if your account is overdrawn by any item that is \$5 or less.
- We won't charge you more than three Insufficient Funds Fees per day.
- Also, each time your account is overdrawn for five consecutive business days, we will charge you an additional \$15 Extended Overdraft Fee.

What if I want Chase to authorize and pay overdrafts on my everyday debit card transactions?

- If you do want us to authorize and pay overdrafts on everyday debit card transactions, visit chase.com/coverage, visit any Chase branch and talk to one of our bankers, or call us at 1-800-935-9935.

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.

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March 19, 2014 through April 16, 2014
Account Number: [REDACTED]

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

February 20, 2014 through March 18, 2014
 Account Number: [REDACTED]

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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MARIA M ERMOLOVA



CHECKING SUMMARY

Chase Total Checking

	AMOUNT
Beginning Balance	\$56.11
Fees and Other Withdrawals	- 12.00
Ending Balance	\$44.11

Cash bonuses paid to this account during 2013 totaled \$200.00. This amount will be added to any interest paid during 2013 for tax reporting purposes.

FEES AND OTHER WITHDRAWALS

DATE	DESCRIPTION	AMOUNT
03/18	Service Fee	\$12.00
Total Fees & Other Withdrawals		\$12.00



February 20, 2014 through March 18, 2014

Account Number: [REDACTED]

WANT TO AVOID PAYING A MONTHLY SERVICE FEE ON YOUR CHECKING ACCOUNT?

A monthly Service Fee was charged to your Chase Total Checking account. Here are the four ways you can avoid this fee during any statement period.

- **Have direct deposits totaling \$500.00 or more.**
(You did not have a direct deposit this statement period)

One of our bankers can help you set up direct deposit in just a few minutes.

- **QR, keep a minimum daily balance in your checking account of \$1,500.00 or more.**
(Your minimum daily balance was \$56.00)

Our account alerts can help keep you on top of your balance. Set up alerts today!

- **QR, keep an average qualifying deposit and investment balance of \$5,000.00 or more.**
(Your average qualifying deposit and investment balance was \$56.00)

Talk to a banker about transferring your balances to Chase today!

- **QR, pay at least \$25.00 in qualifying checking-related services or fees.**
(Your total qualifying checking-related services or fees paid were \$0.00)

Stop in today and explore all Chase has to offer.

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.

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February 20, 2014 through March 18, 2014
Account Number: [REDACTED]

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P.O. Box 15284
Wilmington, DE 19850

MARIA MIKHAILOVNA ERMOLOVA



Customer service information

- Customer Service: 1.800.432.1000
- TDD/TTY users only: 1.800.288.4408
- En Español: 1.800.688.6086
- bankofamerica.com
- Bank of America, N.A.
P.O. Box 25118
Tampa, FL 33622-5118

Your eBanking

for December 30, 2014 to January 28, 2015

MARIA MIKHAILOVNA ERMOLOVA

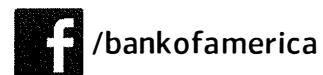
Account number:

Account summary

Beginning balance on December 30, 2014	\$0.43
Deposits and other additions	0.00
Withdrawals and other subtractions	-0.00
Checks	-0.00
Service fees	-0.00
Ending balance on January 28, 2015	\$0.43

Let's connect on
Facebook, Twitter & Google+

Learn about shopping deals, travel ideas, and tips to help you with personal finance.



IMPORTANT INFORMATION: BANK DEPOSIT ACCOUNTS

Change of address - Please call us at the telephone number listed on the front of this statement to tell us about a change of address.

Deposit agreement - When you opened your account, you received a deposit agreement and fee schedule and agreed that your account would be governed by the terms of these documents, as we may amend them from time to time. These documents are part of the contract for your deposit account and govern all transactions relating to your account, including all deposits and withdrawals. Copies of both the deposit agreement and fee schedule which contain the current version of the terms and conditions of your account relationship may be obtained at our banking centers.

Electronic transfers: In case of errors or questions about your electronic transfers- If you think your statement or receipt is wrong or you need more information about an electronic transfer (e.g., ATM transactions, direct deposits or withdrawals, point-of-sale transactions) on the statement or receipt, telephone or write us at the address and number listed on the front of this statement as soon as you can. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

- Tell us your name and account number.
- Describe the error or transfer you are unsure about, and explain as clearly as you can why you believe there is an error or why you need more information.
- Tell us the dollar amount of the suspected error.

For consumer accounts used primarily for personal, family or household purposes, we will investigate your complaint and will correct any error promptly. If we take more than 10 business days (10 calendar days if you are a Massachusetts customer) (20 business days if you are a new customer, for electronic transfers occurring during the first 30 days after the first deposit is made to your account) 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 will take to complete our investigation.

For other accounts, we investigate, and if we find we have made an error, we credit your account at the conclusion of our investigation.

Reporting other problems - You must examine your statement carefully and promptly. You are in the best position to discover errors and unauthorized transactions on your account. If you fail to notify us in writing of suspected problems or an unauthorized transaction within the time period specified in the deposit agreement (which periods are no more than 60 days after we make the statement available to you and in some cases are 30 days or less), we are not liable to you for, and you agree to not make a claim against us for the problems or unauthorized transactions.

Direct deposits - If you have arranged to have direct deposits made to your account at least once every 60 days from the same person or company, you may call us at the telephone number listed on the front of this statement to find out if the deposit was made as scheduled. You may also review your activity online or visit a banking center for information.

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Bank of America, N.A. Member FDIC and  Equal Housing Lender

Service fees

Your Overdraft and NSF: Returned Item fees for this statement period and year to date are shown below.

	Total for this period	Total year-to-date
Total Overdraft fees	\$0.00	\$35.00
Total NSF: Returned Item fees	\$0.00	\$0.00

We refunded to you a total of \$35.00 in fees for Overdraft and/or NSF: Returned Items this year.

✓ To help you **BALANCE YOUR CHECKING ACCOUNT**, visit bankofamerica.com/statementbalance or the Statements and Documents tab in Online Banking for a printable version of the How to Balance Your Account Worksheet.

Thank you for being a Bank of America® customer.

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Bank of America

P.O. Box 15284
Wilmington, DE 19850

MARIA MIKHAILOVNA ERMOLOVA
[REDACTED]
[REDACTED]

Customer service information

-  Customer Service: 1.800.432.1000
- TDD/TTY users only: 1.800.288.4408
- En Español: 1.800.688.6086
-  bankofamerica.com
-  Bank of America, N.A.
P.O. Box 25118
Tampa, FL 33622-5118

 Please see the Account Changes section of your statement for details regarding important changes to your account.

Your eBanking

for November 26, 2014 to December 29, 2014

MARIA MIKHAILOVNA ERMOLOVA

Account number: [REDACTED]

Account summary

Beginning balance on November 26, 2014	\$0.43
Deposits and other additions	150.00
Withdrawals and other subtractions	-150.00
Checks	-0.00
Service fees	-0.00
Ending balance on December 29, 2014	\$0.43



Learn smart ways to pay down debt

Check out the free, unbiased tools and videos available to you at BetterMoneyHabits.com. They can help you develop a repayment plan you can stick to.

Get the know-how you need at BetterMoneyHabits.com

Better Money Habits™

Powered by  in partnership with  KHANACADEMY

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IMPORTANT INFORMATION: BANK DEPOSIT ACCOUNTS

Change of address - Please call us at the telephone number listed on the front of this statement to tell us about a change of address.

Deposit agreement - When you opened your account, you received a deposit agreement and fee schedule and agreed that your account would be governed by the terms of these documents, as we may amend them from time to time. These documents are part of the contract for your deposit account and govern all transactions relating to your account, including all deposits and withdrawals. Copies of both the deposit agreement and fee schedule which contain the current version of the terms and conditions of your account relationship may be obtained at our banking centers.

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Deposits and other additions

Date	Description	Amount
12/08/14	Bkofamerica Atm 12/06 #000005040 Deposit Journal Square B Jersey City Nj	150.00
Total deposits and other additions		\$150.00

Withdrawals and other subtractions

Date	Description	Amount
12/08/14	CAPITAL ONE DES:ONLINE PMT ID:434039919315376	-16.00
12/09/14	CAPITAL ONE DES:ONLINE PMT ID:434339919338943	-134.00
Total withdrawals and other subtractions		-\$150.00

Service fees

Your Overdraft and NSF: Returned Item fees for this statement period and year to date are shown below.

	Total for this period	Total year-to-date
Total Overdraft fees	\$0.00	\$35.00
Total NSF: Returned Item fees	\$0.00	\$0.00

We refunded to you a total of \$35.00 in fees for Overdraft and/or NSF: Returned Items this year.

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Account Changes

At Bank of America, we're committed to keeping you up-to-date on any changes that may impact your banking accounts.

Starting February 3, 2015, if you have a Bank of America Debit or ATM card, you'll no longer be able to use these cards to get cash back at a merchant **without making a purchase**. You can still get cash back when you make a purchase or by making a cash withdrawal at one of our ATMs or banking centers. You can find a banking center or ATM near you by visiting bankofamerica.com/locator.

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P.O. Box 15284
Wilmington, DE 19850

MARIA MIKHAILOVNA ERMOLOVA



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- Customer Service: 1.800.432.1000
- TDD/TTY users only: 1.800.288.4408
- En Español: 1.800.688.6086
- bankofamerica.com
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P.O. Box 25118
Tampa, FL 33622-5118

Your eBanking

for October 30, 2014 to November 25, 2014

MARIA MIKHAILOVNA ERMOLOVA

Account number:

Account summary

Beginning balance on October 30, 2014	\$0.43
Deposits and other additions	0.00
Withdrawals and other subtractions	-0.00
Checks	-0.00
Service fees	-0.00
Ending balance on November 25, 2014	\$0.43



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Service fees

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Total Overdraft fees	\$0.00	\$35.00	
Total NSF: Returned Item fees	\$0.00	\$0.00	

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MARIA MIKHAILOVNA ERMOLOVA

[REDACTED]
[REDACTED] 07306-2458

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-  Bank of America, N.A.
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Tampa, FL 33622-5118

Your eBanking

for September 27, 2014 to October 29, 2014

MARIA MIKHAILOVNA ERMOLOVA

Account summary

Beginning balance on September 27, 2014	\$0.43
Deposits and other additions	0.00
Withdrawals and other subtractions	-0.00
Checks	-0.00
Service fees	-0.00
Ending balance on October 29, 2014	\$0.43

Account number: [REDACTED]

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- Bank of America, N.A.
P.O. Box 25118
Tampa, FL 33622-5118

Your eBanking

for August 28, 2014 to September 26, 2014

MARIA MIKHAILOVNA ERMOLOVA

Account number:

Account summary

Beginning balance on August 28, 2014	\$5.85
Deposits and other additions	600.00
Withdrawals and other subtractions	-605.42
Checks	-0.00
Service fees	-0.00
Ending balance on September 26, 2014	\$0.43



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Deposits and other additions

Date	Description	Amount
09/05/14	Bkofamerica Atm 09/04 #000003675 Deposit Herald Square Ce New York Ny	100.00
09/09/14	Bkofamerica Atm 09/09 #000002674 Deposit Journal Square B Jersey City Nj	200.00
09/10/14	Bkofamerica Atm 09/10 #000002833 Deposit Journal Square B Jersey City Nj	300.00
Total deposits and other additions		\$600.00

Withdrawals and other subtractions

Date	Description	Amount
09/05/14	BANK OF AMERICA CREDIT CARD Bill Payment	-105.00
09/10/14	BANK OF AMERICA CREDIT CARD Bill Payment	-302.42
09/10/14	CAPITAL ONE DES:ONLINE PMT ID:425339919417221	-50.00
09/11/14	AMERICAN EXPRESS DES:ACH Pmt ID:W3514	-100.00
09/16/14	CAPITAL ONE DES:ONLINE PMT ID:425939919163671	-48.00
Total withdrawals and other subtractions		-\$605.42

Service fees

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Total Overdraft fees	\$0.00	\$35.00
Total NSF: Returned Item fees	\$0.00	\$0.00

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P.O. Box 15284
Wilmington, DE 19850

MARIA MIKHAILOVNA ERMOLOVA
[REDACTED]
[REDACTED]

Customer service information

-  Customer Service: 1.800.432.1000
- TDD/TTY users only: 1.800.288.4408
- En Español: 1.800.688.6086
-  bankofamerica.com
-  Bank of America, N.A.
P.O. Box 25118
Tampa, FL 33622-5118

Your eBanking

for July 30, 2014 to August 27, 2014

MARIA MIKHAILOVNA ERMOLOVA

Account number: [REDACTED]

Account summary

Beginning balance on July 30, 2014	\$5.85
Deposits and other additions	135.00
Withdrawals and other subtractions	-100.00
Checks	-0.00
Service fees	-35.00
Ending balance on August 27, 2014	\$5.85

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Deposits and other additions

Date	Description	Amount
08/06/14	Fee Refund	35.00
08/07/14	Bkofamerica Atm 08/06 #000003807 Deposit 86th And Lexingt New York Ny	100.00
Total deposits and other additions		\$135.00

Withdrawals and other subtractions

Date	Description	Amount
08/05/14	Bank of America Credit Card Bill Payment	-30.00
08/07/14	Bank of America Credit Card Bill Payment	-50.00
08/11/14	BKOFAMERICA ATM 08/10 #000003321 WITHDRWL BRIGHTON BEACH BROOKLYN NY	-20.00
Total withdrawals and other subtractions		-\$100.00

A FILM BY KEN BURNS
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An Intimate History



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Service fees

Your Overdraft and NSF: Returned Item fees for this statement period and year to date are shown below.


	Total for this period	Total year-to-date
Total Overdraft fees	\$35.00	\$35.00
Total NSF: Returned Item fees	\$0.00	\$0.00

We refunded to you a total of \$35.00 in fees for Overdraft and/or NSF: Returned Items this statement period and a total of \$35.00 in fees for Overdraft and/or NSF: Returned Items this year.




Date	Transaction description	Amount
08/05/14	OVERDRAFT ITEM FEE FOR ACTIVITY OF 08-05	-35.00

Total service fees **-\$35.00**

Note your Ending Balance already reflects the subtraction of Service Fees.

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MARIA MIKHAILOVNA ERMOLOVA



Your eBanking

for June 27, 2014 to July 29, 2014

MARIA MIKHAILOVNA ERMOLOVA

Account number: 

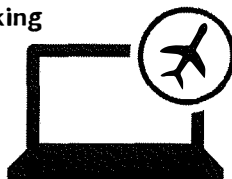
Account summary

Beginning balance on June 27, 2014	\$0.85
Deposits and other additions	80.00
Withdrawals and other subtractions	-75.00
Checks	-0.00
Service fees	-0.00
Ending balance on July 29, 2014	\$5.85

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Deposits and other additions

Date	Description	Amount
07/07/14	Bkofamerica Atm 07/07 # [REDACTED] Deposit Union Square - 1 New York Ny	75.00
07/21/14	Paypal Des:Transfer Id: [REDACTED]	5.00
Total deposits and other additions		\$80.00

Withdrawals and other subtractions

Date	Description	Amount
07/08/14	BANK OF AMERICA CREDIT CARD Bill Payment	-75.00
Total withdrawals and other subtractions		-\$75.00

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MARIA MIKHAILOVNA ERMOLOVA



Your eBanking

for May 29, 2014 to June 26, 2014

MARIA MIKHAILOVNA ERMOLOVA

Account number:

Account summary

Beginning balance on May 29, 2014	\$88.85
Deposits and other additions	362.00
Withdrawals and other subtractions	-450.00
Checks	-0.00
Service fees	-0.00
Ending balance on June 26, 2014	\$0.85

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Deposit agreement - When you opened your account, you received a deposit agreement and fee schedule and agreed that your account would be governed by the terms of these documents, as we may amend them from time to time. These documents are part of the contract for your deposit account and govern all transactions relating to your account, including all deposits and withdrawals. Copies of both the deposit agreement and fee schedule which contain the current version of the terms and conditions of your account relationship may be obtained at our banking centers.

Electronic transfers: In case of errors or questions about your electronic transfers- If you think your statement or receipt is wrong or you need more information about an electronic transfer (e.g., ATM transactions, direct deposits or withdrawals, point-of-sale transactions) on the statement or receipt, telephone or write us at the address and number listed on the front of this statement as soon as you can. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

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Your checking account

MARIA MIKHAILOVNA ERMOLOVA | Account # [REDACTED] | May 29, 2014 to June 26, 2014

Deposits and other additions

Date	Description	Amount
05/30/14	Bkofamerica Atm 05/30 #000006720 Deposit Fashion Avenue New York Ny	62.00
06/04/14	Bkofamerica Atm 06/04 #000001277 Deposit East Village New York Ny	20.00
06/09/14	Bkofamerica Atm 06/06 #000004769 Deposit Herald Square Ce New York Ny	200.00
06/09/14	Bkofamerica Atm 06/06 #000002073 Deposit Herald Square Ce New York Ny	20.00
06/18/14	Bkofamerica Atm 06/18 #000006492 Deposit East Village New York Ny	60.00
Total deposits and other additions		\$362.00

Withdrawals and other subtractions

Date	Description	Amount
05/29/14	BKOFAMERICA ATM 05/29 #000007522 WITHDRWL PORT AUTHORITY B NEW YORK NY	-20.00
05/29/14	DISCOVER DES:E-PAYMENT ID:9953	-50.00
06/09/14	CHASE DES:EPAY ID:1879200771	-100.00
06/09/14	CHASE DES:EPAY ID:1879202393	-50.00
06/09/14	AMERICAN EXPRESS DES:ACH Pmt ID:W0008	-40.00
06/09/14	Bank of America Credit Card Bill Payment	-30.00
06/09/14	MACYS WEB PYMT DES:ONLINE PMT ID:60995	-30.00
06/09/14	CAPITAL ONE DES:ONLINE PMT ID:415839919118139	-20.00
06/19/14	CHASE DES:EPAY ID:1889427872	-110.00
Total withdrawals and other subtractions		-\$450.00

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MARIA MIKHAILOVNA ERMOLOVA



Your eBanking

for April 29, 2014 to May 28, 2014

MARIA MIKHAILOVNA ERMOLOVA

Account number:

Account summary

Beginning balance on April 29, 2014	\$54.85
Deposits and other additions	497.00
Withdrawals and other subtractions	-463.00
Checks	-0.00
Service fees	-0.00
Ending balance on May 28, 2014	\$88.85

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Deposits and other additions

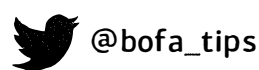
Date	Description	Amount
05/06/14	Bkofamerica Atm 05/05 #000009605 Deposit One Penn Plaza New York Ny	100.00
05/07/14	Bkofamerica Atm 05/07 #000009165 Deposit East Village New York Ny	95.00
05/14/14	Bkofamerica Atm 05/14 #000009913 Deposit East Village New York Ny	210.00
05/21/14	Bkofamerica Atm 05/21 #000005231 Deposit East Village New York Ny	40.00
05/28/14	Bkofamerica Atm 05/28 #000007595 Deposit East Village New York Ny	52.00
Total deposits and other additions		\$497.00

Withdrawals and other subtractions

Date	Description	Amount
05/05/14	MACYS WEB PYMT DES:ONLINE PMT ID:50798	-30.00
05/06/14	CAPITAL ONE DES:ONLINE PMT ID:412639919146844	-16.00
05/07/14	CHASE DES:EPAY ID:1848640472	-97.00
05/07/14	AMERICAN EXPRESS DES:ACH Pmt ID:W2550	-40.00
05/08/14	CHASE DES:EPAY ID:1850279999	-40.00
05/14/14	Bank of America Credit Card Bill Payment	-40.00
05/15/14	CHASE DES:EPAY ID:1856165376	-130.00
05/15/14	CITI CARD ONLINE DES:PAYMENT ID:121379900737627	-40.00
05/23/14	CHASE DES:EPAY ID:1864127365	-30.00
Total withdrawals and other subtractions		-\$463.00

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Important Platinum Privileges program update.

Beginning July 26, 2014, we will no longer enroll clients in the Platinum Privileges program in CT, DE, FL, GA, IL, IN, MD, MI, NC, NJ, NY, PA, TN, VA and District of Columbia. Clients enrolled in Platinum Privileges by July 26th will continue receiving and enjoying the benefits of the program if they meet the qualifications. Please visit your local banking center to learn more about these benefits and qualifications.

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MARIA MIKHAILOVNA ERMOLOVA



Your eBanking

for March 28, 2014 to April 28, 2014

MARIA MIKHAILOVNA ERMOLOVA

Account number:  0140 0304

Account summary

Beginning balance on March 28, 2014	\$164.10
Deposits and other additions	310.00
Withdrawals and other subtractions	-390.00
Checks	-29.25
Service fees	-0.00
Ending balance on April 28, 2014	\$54.85

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Deposits and other additions

Date	Description	Amount
04/01/14	Bkofamerica Atm 03/31 #000002087 Deposit Journal Square B Jersey City Nj	100.00
04/08/14	Bkofamerica Atm 04/07 #000004830 Deposit Journal Square Jersey City Nj	100.00
04/16/14	Bkofamerica Atm 04/16 #000001098 Deposit Journal Square B Jersey City Nj	110.00
Total deposits and other additions		\$310.00

Withdrawals and other subtractions

Date	Description	Amount
03/31/14	CHASE DES:EPAY ID:1812090104	-110.00
04/02/14	MACYS WEB PYMT DES:ONLINE PMT ID:40425	-30.00
04/04/14	AMERICAN EXPRESS DES:ACH Pmt ID:W7912	-40.00
04/07/14	BANK OF AMERICA CREDIT CARD Bill Payment	-30.00
04/07/14	CAPITAL ONE DES:ONLINE PMT ID:409739919285651	-15.00
04/09/14	CHASE DES:EPAY ID:1822263458	-35.00
04/09/14	CITI CARD ONLINE DES:PAYMENT ID:111348780540215	-30.00
04/09/14	MACYS WEB PYMT DES:ONLINE PMT ID:41203	-30.00
04/16/14	CAPITAL ONE DES:ONLINE PMT ID:410639919175627	-30.00
04/21/14	DISCOVER DES:E-PAYMENT ID:9953	-40.00
Total withdrawals and other subtractions		-\$390.00

Checks

Date	Check #	Amount	Date	Check #	Amount
03/28/14	292	-25.00	03/28/14	293	-4.25
Total checks					-\$29.25
Total # of checks					2

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MARIA MIKHAILOVNA ERMOLOVA



Your eBanking

for February 27, 2014 to March 27, 2014

MARIA MIKHAILOVNA ERMOLOVA

Account number:

Account summary

Beginning balance on February 27, 2014	\$195.10
Deposits and other additions	750.00
Withdrawals and other subtractions	-781.00
Checks	-0.00
Service fees	-0.00
Ending balance on March 27, 2014	\$164.10

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Deposits and other additions

Date	Description	Amount
03/03/14	Bkofamerica Atm 03/01 #000009243 Deposit Fashion Avenue New York Ny	60.00
03/10/14	Bkofamerica Atm 03/08 #000008306 Deposit Herald Square Ce New York Ny	80.00
03/11/14	Bkofamerica Atm 03/10 #000007659 Deposit Brighton Beach Brooklyn Ny	100.00
03/12/14	Bkofamerica Atm 03/12 #000008168 Deposit Fifth Avenue Bra New York Ny	100.00
03/18/14	Bkofamerica Atm 03/18 #000003842 Deposit Journal Square B Jersey City Nj	109.00
03/19/14	Bkofamerica Atm 03/19 #000005903 Deposit Journal Square B Jersey City Nj	101.00
03/21/14	Bkofamerica Atm 03/21 #000003231 Deposit Journal Square Jersey City Nj	100.00
03/25/14	Bkofamerica Atm 03/24 #000005364 Deposit Journal Square Jersey City Nj	100.00
Total deposits and other additions		\$750.00

Withdrawals and other subtractions

Date	Description	Amount
03/03/14	CHASE DES:EPAY ID:1785117879	-120.00
03/05/14	BKOFAMERICA ATM 03/05 #000009702 WITHDRWL BRIGHTON BEACH BROOKLYN NY	-20.00
03/05/14	AMERICAN EXPRESS DES:ACH Pmt ID:W2884	-60.00
03/06/14	MACYS WEB PYMT DES:ONLINE PMT ID:30821	-40.00
03/11/14	BANK OF AMERICA CREDIT CARD Bill Payment	-30.00
03/12/14	CHASE DES:EPAY ID:1795873857	-31.00
03/12/14	CITI CARD ONLINE DES:PAYMENT ID:121324414300651	-30.00
03/20/14	BKOFAMERICA ATM 03/19 #000002477 WITHDRWL JOURNAL SQUARE JERSEY CITY NJ	-300.00
03/20/14	CHASE DES:EPAY ID:1804527946	-100.00
03/24/14	DISCOVER DES:E-PAYMENT ID:9953	-50.00
Total withdrawals and other subtractions		-\$781.00

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Important Platinum Privileges program update.

Beginning May 31, 2014, we will no longer enroll clients in the Platinum Privileges program in AR, IA MA, ME, NH, NM, OK, RI, TX, AZ, CA, ID, OR. Clients enrolled in Platinum Privileges by May 31 will continue receiving and enjoying the benefits of the program if they meet the qualifications. Please visit your local banking center to learn more about these benefits and qualifications.

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MARIA MIKHAILOVNA ERMOLOVA



Your eBanking

for January 30, 2014 to February 26, 2014

MARIA MIKHAILOVNA ERMOLOVA

Account number:

Account summary

Beginning balance on January 30, 2014	\$302.10
Deposits and other additions	625.00
Withdrawals and other subtractions	-732.00
Checks	-0.00
Service fees	-0.00
Ending balance on February 26, 2014	\$195.10

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IMPORTANT INFORMATION: BANK DEPOSIT ACCOUNTS

Change of address - Please call us at the telephone number listed on the front of this statement to tell us about a change of address.

Deposit agreement - When you opened your account, you received a deposit agreement and fee schedule and agreed that your account would be governed by the terms of these documents, as we may amend them from time to time. These documents are part of the contract for your deposit account and govern all transactions relating to your account, including all deposits and withdrawals. Copies of both the deposit agreement and fee schedule which contain the current version of the terms and conditions of your account relationship may be obtained at our banking centers.

Electronic transfers: In case of errors or questions about your electronic transfers- If you think your statement or receipt is wrong or you need more information about an electronic transfer (e.g., ATM transactions, direct deposits or withdrawals, point-of-sale transactions) on the statement or receipt, telephone or write us at the address and number listed on the front of this statement as soon as you can. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

- Tell us your name and account number.
- Describe the error or transfer you are unsure about, and explain as clearly as you can why you believe there is an error or why you need more information.
- Tell us the dollar amount of the suspected error.

For consumer accounts used primarily for personal, family or household purposes, we will investigate your complaint and will correct any error promptly. If we take more than 10 business days (10 calendar days if you are a Massachusetts customer) (20 business days if you are a new customer, for electronic transfers occurring during the first 30 days after the first deposit is made to your account) 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 will take to complete our investigation.

For other accounts, we investigate, and if we find we have made an error, we credit your account at the conclusion of our investigation.

Reporting other problems - You must examine your statement carefully and promptly. You are in the best position to discover errors and unauthorized transactions on your account. If you fail to notify us in writing of suspected problems or an unauthorized transaction within the time period specified in the deposit agreement (which periods are no more than 60 days after we make the statement available to you and in some cases are 30 days or less), we are not liable to you for, and you agree to not make a claim against us for the problems or unauthorized transactions.

Direct deposits - If you have arranged to have direct deposits made to your account at least once every 60 days from the same person or company, you may call us at the telephone number listed on the front of this statement to find out if the deposit was made as scheduled.

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Deposits and other additions

Date	Description	Amount
02/11/14	Bkofamerica Atm 02/11 #000009992 Deposit Brighton Beach Brooklyn Ny	10.00
02/14/14	Bkofamerica Atm 02/14 #000008287 Deposit 72nd And First A New York Ny	80.00
02/18/14	Bkofamerica Atm 02/14 #000008156 Deposit Brighton Beach Brooklyn Ny	300.00
02/18/14	Bkofamerica Atm 02/14 #000001995 Deposit Brighton Beach Brooklyn Ny	100.00
02/18/14	Bkofamerica Atm 02/16 #000006033 Deposit Union Square - 1 New York Ny	50.00
02/20/14	Bkofamerica Atm 02/20 #000003728 Deposit Brighton Beach Brooklyn Ny	30.00
02/26/14	Bkofamerica Atm 02/26 #000003059 Deposit Brighton Beach Brooklyn Ny	55.00
Total deposits and other additions		\$625.00

Withdrawals and other subtractions

Date	Description	Amount
02/04/14	BKOFAMERICA ATM 02/04 #000007472 WITHDRWL BRIGHTON BEACH BROOKLYN NY	-140.00
02/10/14	BKOFAMERICA ATM 02/08 #000006149 WITHDRWL BRIGHTON BEACH BROOKLYN NY	-20.00
02/11/14	BKOFAMERICA ATM 02/11 #000009990 WITHDRWL BRIGHTON BEACH BROOKLYN NY	-140.00
02/18/14	CHASE DES:EPAY ID:1772303968	-98.00
02/18/14	AMERICAN EXPRESS DES:ACH Pmt ID:W3500	-35.00
02/18/14	BK OF AM CRD ACH DES:PAYBYPHONE ID: 1788880	-34.00
02/18/14	CITI CARD ONLINE DES:PAYMENT ID:111303693820517	-20.00
02/18/14	CAPITAL ONE DES:ONLINE PMT ID:404639919154821	-15.00
02/19/14	BKOFAMERICA ATM 02/19 #000009499 WITHDRWL BRIGHTON BEACH BROOKLYN NY	-20.00
02/19/14	BKOFAMERICA ATM 02/19 #000009500 WITHDRWL BRIGHTON BEACH BROOKLYN NY	-20.00
02/20/14	DISCOVER DES:E-PAYMENT ID:9953	-50.00
02/26/14	BKOFAMERICA ATM 02/26 #000003060 WITHDRWL BRIGHTON BEACH BROOKLYN NY	-140.00
Total withdrawals and other subtractions		-\$732.00

To help you BALANCE YOUR CHECKING ACCOUNT, visit bankofamerica.com/statementbalance or the Statements and Documents tab in Online Banking for a printable version of the How to Balance Your Account Worksheet.

This spring, be inspired

As a valued Bank of America® customer, you can take advantage of the Museums on Us® program and enjoy **one free general admission ticket** to hundreds of participating museums, botanical gardens, science centers and more on the first full weekend of every month.

Just show your Bank of America debit card and a photo ID. For more details, go to bankofamerica.com/artsonus.

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