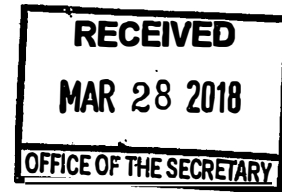


3-18416

03/14/2018

Bradley C Williams

Re:FINRA Enforcement Matter ID 20170536750-01



To whom it may concern,

Please accept this document as my intent to appeal the action to bar myself from FINRA association, which occurred 3/8/2018. I have been barred due to not responding timely to the notices I've received from FINRA, and I want to provide this information to comply and to overturn the decision. Please see below in regards to my responses to the original inquiry.

1. Copies of statements are provided.
2. Copy of paypal transactions provided
3. The reason why my Chase account ending in 1389 became overdrawn in January of 2017 was due to the fact that I attempted to transfer \$10,000 from my PayPal account to my Chase account, and once the funds became temporarily available, I assumed that the money was there to use and I used a portion to attempt to pay bills. The funds were indeed not available, and once the transfer was reversed, it left me with a negative balance that i was unable to remedy until I received my tax return.
4. I opened the Chase account ending in 8739 to give me the ability to pay my household bills with my paycheck until I was able to pay the negative balance back.
5. I transferred funds from my Chase account ending in 1389 to my Chase account ending in 8739 in January 2017 due to the fact that I relied on my direct deposit to pay my household bills, and I was under the impression that i would be able to bring the account current once I received my tax return.
6. I withdrew funds from my checking account ending in 8739 after I received insufficient funds notice for my account ending in 1389 because I needed funds to pay for household expenses, and I intended to repay the delinquent balance with my income tax return.
7. I initiated a \$10,000 transfer to my checking account ending in 1389 from my PayPal account due to me believing that a down payment for a rental property that I was going to sell came through, and because I really needed the money, I attempted the transfer, thinking that if the funds were not available, the transfer wouldn't go through. When funds did indeed show up in the checking account ending in 1389, I assumed the funds were good and available for use.
8. I redirected my deposit of my payroll check to the Chase account ending in 8739 from the account ending in 1389 due to the fact that i was under the impression that i would be able to still use my payroll check to pay my household expenses until I receive my tax return.
9. Unfortunately, I do not have documents pertaining to the sale of the property at [REDACTED], NY [REDACTED] which I agreed to sell to a third party.
10. I do not have any documents pertaining to the termination of my employment with JP Morgan Chase.

11. My supervisors during my tenure with JP Morgan Chase were: Michelle Doreen, Market Manager, bank side, Joseph Bellone, branch manager, bank side, and Timothy Grumley, Investment market manager, brokerage side.

Thank you.

Warm Regards,



Bradley Williams

[REDACTED] Rochester, NY [REDACTED]

[REDACTED]@yahoo.com



RECEIVED
MAR 28 2018
OFFICE OF THE SECRETARY

March 8, 2018

VIA CERTIFIED, FIRST CLASS MAIL AND EMAIL [REDACTED]@YAHOO.COM)

Bradley Curtis Williams
[REDACTED]
Hilton, NY [REDACTED]
(No. 9314 8699 0430 0044 0836 43)

Bradley Curtis Williams
[REDACTED]
Rochester, NY [REDACTED]
(No. 9314 8699 0430 0044 0837 35)

Re: Bar from Association with any FINRA member (FINRA Rule 9552)
Bradley Curtis Williams, CRD No. 5622102
Matter No. 20170536750-01

Dear Mr. Williams:

Please be advised that, pursuant to FINRA Rule 9552(h) and, in accordance with FINRA's Notice of Suspension letter dated December 5, 2017 and the Suspension from Association letter dated January 2, 2018, you were barred from associating with any FINRA member in any capacity on March 8, 2017.

If you seek to appeal this regulatory action to the U.S. Securities and Exchange Commission (SEC), you must file an application with the SEC at the address listed below. To comply with the SEC's rule regarding timeliness, you must file the application for review within thirty days of your receipt of this letter. Also, a copy of the application, as well as copies of all documents you file with the SEC in connection with this matter, must be sent to FINRA. The SEC and FINRA addresses are as follows:

Office of the Secretary
U.S. Securities and Exchange Commission
100 F Street, NE
Mail Stop 1090
Washington, DC 20549

Alan Lawhead, Esq.
Office of General Counsel
FINRA
1735 K Street, NW
Washington, DC 20006

Bradley Curtis Williams

March 8, 2018

Page 2

Any documents provided to the SEC via facsimile or overnight mail should also be provided to FINRA by similar means.

If you file an application for review with the SEC, the application must identify the FINRA case number and set forth in summary form a brief statement of alleged errors in the determination and the supporting reasons. You must also include an address where you may be served and phone number where you may be reached during business hours. If your address or phone number changes, you must advise the SEC and FINRA. Attorneys must file a notice of appearance.

Questions regarding the appeal process may be directed to the Office of the Secretary at the SEC. The phone number of that office is (202) 551-5400.

Very truly yours,

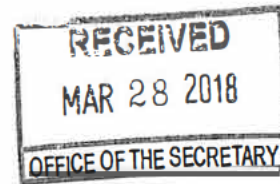
A handwritten signature in black ink, appearing to read 'Olha Kolisnyk /mdm', written over a circular scribble.

Olha Kolisnyk

Senior Attorney

Department of Enforcement

cc: Jason W. Gaarder, Senior Counsel
Joseph J. Sheirer, District Director (District 9 – New Jersey)



CERTIFIED MAIL/RETURN RECEIPT REQUESTED [No. 9214 8969 0099 9790 1409 4162 08], FIRST CLASS MAIL, and EMAIL [REDACTED]@yahoo.com]

August 31, 2017

Bradley Curtis Williams
[REDACTED]
Hilton, NY [REDACTED]

Re: FINRA Enforcement Matter ID 20170536750

Dear Mr. Williams:

FINRA's Enforcement Department is investigating this matter to determine whether violations connection with our investigation, and pursuant to FINRA Rule 8210, please provide the following documents and information to me at 15200 Omega Drive, 3rd Floor, Rockville, MD 20850-3241 no later than September 14, 2017:

1. Copies of monthly account statements for all bank and/or brokerage accounts: (i) in your name; (ii) in which you have or had any power to effect transactions; or (iii) in which you have or had any type of financial interest for the period September 1, 2016 to the present (the "Relevant Period").
2. Copies of all account statements, account transaction histories, or any other types of account or transaction records for all PayPal or other types of similar electronic or internet based accounts (i) in your name; (ii) in which you have or had any power to effect transactions; or (iii) in which you have or had any type of financial interest during the Relevant Period.
3. Explain in detail why your Chase bank account ending in – 1389 became overdrawn in January 2017.
4. Explain in detail when and why you opened your Chase bank account ending in – 8739.
5. Explain in detail why you transferred funds from your Chase bank account ending in – 1389 to your Chase bank account ending in – 8739 in January 2017.
6. Explain in detail why you withdrew money from your Chase bank account ending in – 8739 after you received the insufficient funds notification for your Chase bank account ending in – 1389 in January 2017.
7. Explain in detail why you made a \$10,000 transfer from you PayPal account to your Chase bank account ending in – 1389 prior to receiving the \$10,000 into your PayPal account in January 2017.

- 8.e Explain in detail why you redirected the deposit of your payroll check from your Chase bank account ending in – 1389 to your Chase bank account ending in – 8739 in January 2017.e
- 9.e Copies of all documents relating to the private sale of a house which fell through and from which you were supposed to receive funds to cover the \$10,000 funds transfer you made from your PayPal account to your Chase bank account ending in – 1389 in January 2017.e
10. Copies of all documents relating to the termination of your former employment at JP Morgan Chase & Co., JP Morgan Chase Bank and/or JP Morgan Securities LLC. (collectively, these three entities will be referred to as “JP Morgan Chase”).
11. Identify all of your supervisors in chronological order on both the bank side and on the brokerage side at JP Morgan Chase.

*e * *e

In responding to this request please note the following:

- e Under FINRA Rule 8210, you are obligated to respond to this request fully, promptly, and without qualification. You are also obligated to supplement or correct any response that is later learned to have been incomplete or inaccurate. If any responsive document or information is withheld, specifically identify what is being withheld and state the basis for doing so. Any failure to satisfy these obligations could expose you to sanctions, including a permanent bar or expulsion from the securities industry.e
- e As used in this request, the term “document” means writings, drawings, graphs, charts, spreadsheets, photographs, microfilm, microfiche and any other data compilation or communication from which information can be obtained. “Document” specifically includes, without limitation, communications memorialized or stored in any storage medium, including mechanical or electronic form such as email and voicemail messages. “Document” also includes drafts and any non-identical copies. If any document responsive to this request consists of electronic data, please produce it on CD-ROM, DVD, or other electronic storage media in the native, electronic format as created and stored in the ordinary course of business. Facsimile reproductions such as TIFF, JPG, or other image files, PDF files, or productions that require proprietary software or viewers, including Concordance or Summation, are not acceptable unless that is how the records are kept in the ordinary course of business. See below for information concerning encryption requirements. If it is not feasible for you to do so, please call me to discuss alternative arrangements.e
- e If documents and information responsive to this request are provided electronically on a portable media device (PMD), including but not limited to, hard drives, CD-ROMs,e

DVDs or other discs/diskettes, the PMD (or the files stored on the PMD) *must be encrypted* as required by Rule 8210(g) (*see*, Regulatory Notice 10-59). **The access password must be provided in a separate communication to Jason W. Gaarder.**

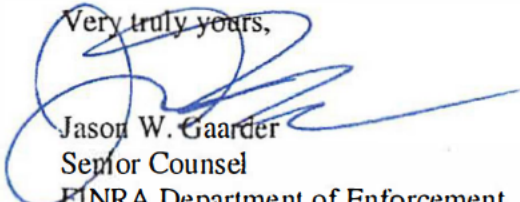
- If the document production contains Bank Secrecy Act (“BSA”) materials, please provide those materials in a separate production and under a separate cover letter indicating that the production includes BSA Confidential Information¹. All portable media devices *must be encrypted* and labeled “BSA Confidential Information.”
- As a matter of policy, FINRA conducts its investigations on a non-public basis. Nonetheless FINRA may sometimes provide access to its investigative files to other regulatory and law enforcement authorities, and, if subpoenaed, to litigants in civil actions. In addition, pursuant to FINRA’s Code of Procedure, FINRA is required to produce documents and transcripts to respondents during discovery. We will not (1)

in response to this request; (2) give notice of any subpoena or access request we receive that encompasses any such information or documents; or (3) undertake to return documents when this investigation is completed.

* * *

This inquiry should not be construed as an indication that the Enforcement Department or its staff has determined that any violations of federal securities laws or FINRA, NASD, NYSE, or MSRB rules have occurred. Please call me at 301-258-8548 if you have any questions.

Very truly yours,



Jason W. Gaarder
Senior Counsel
FINRA Department of Enforcement

¹ BSA Confidential Information includes Suspicious Activity Reports (SARs) and information revealing the existence of: (1) a specific SAR or (2) a member firm’s affirmative decision not to file a SAR.

Transaction History

September 01, 2016 through August 31, 2017



4CIS Properties
 [REDACTED]@yahoo.com

Date	Description	Status	Currency	Gross	Fee	Net
9/2/2016	General Credit Card Deposit ID: [REDACTED]	Completed	USD	1,204.23	0.00	1,204.23
9/2/2016	General Payment: Rachel Hakes ID: [REDACTED]	Completed	USD	1,170.00	34.23	1,204.23
9/2/2016	General Payment: samantha sloan ID: [REDACTED]	Completed	USD	729.00	0.00	729.00
9/2/2016	General Withdrawal ID: [REDACTED]	Pending	USD	-729.00	0.00	729.00
9/3/2016	General Withdrawal ID: [REDACTED]	Completed	USD	729.00	0.00	-729.00
9/8/2016	General Payment: samantha sloan ID: [REDACTED]	Completed	USD	875.00	25.68	849.32
9/13/2016	General Withdrawal ID: [REDACTED]	Pending	USD	849.32	0.00	849.32
9/13/2016	General Withdrawal ID: [REDACTED]	Completed	USD	-849.32	0.00	849.32
9/27/2016	General Credit Card Deposit ID: [REDACTED]	Completed	USD	1,204.23	0.00	1,204.23
9/27/2016	General Payment: Rachel Hakes ID: [REDACTED]	Completed	USD	1,170.00	34.23	1,204.23
11/1/2016	General Credit Card Deposit ID: [REDACTED]	Completed	USD	895.53	0.00	895.53
11/1/2016	Mobile Payment: Rachel Hakes ID: [REDACTED]	Completed	USD	-870.00	25.53	895.53
11/11/2016	General Credit Card Deposit ID: [REDACTED]	Completed	USD	720.60	0.00	720.60
11/11/2016	Mobile Payment: vasily onofreychuk ID: [REDACTED]	Completed	USD	700.00	-20.60	720.60
12/5/2016	Bank Deposit to PP Account ID: [REDACTED] B	Pending	USD	1,170.00	0.00	1,170.00
12/5/2016	Mobile Payment: Rachel Hakes ID: [REDACTED]	Completed	USD	-1,170.00	0.00	-1,170.00
1/6/2017	Bank Deposit to PP Account ID: [REDACTED]	Pending	USD	1,170.00	0.00	1,170.00
1/6/2017	Mobile Payment: Rachel Hakes ID: [REDACTED]	Completed	USD	-1,170.00	0.00	-1,170.00

Transaction History

September 01, 2016 through August 31, 2017



Date	Description	Status	Currency	Gross	Fee	Net
2/3/2017	Bank Deposit to PP Account ID: [REDACTED]	Pending	USD	1,170.00	0.00	1,170.00
2/3/2017	Mobile Payment: Rachel Hakes ID: [REDACTED]	Completed	USD	1,170.00	0.00	1,170.00
3/5/2017	Bank Deposit to PP Account ID: [REDACTED]	Pending	USD	1,170.00	0.00	1,170.00
3/5/2017	Mobile Payment: Rachel Hakes ID: [REDACTED]	Completed	USD	1,170.00	0.00	1,170.00
4/4/2017	Bank Deposit to PP Account ID: [REDACTED]	Pending	USD	1,170.00	0.00	1,170.00
4/4/2017	General Payment: Rachel Hakes ID: 8KA387481R675032G	Pending	USD	-1,170.00	0.00	1,170.00
4/7/2017	Bank Deposit to PP Account ID: [REDACTED]	Completed	USD	1,170.00	0.00	1,170.00
4/7/2017	General Payment: Rachel Hakes ID: 8KA387481R675032G	Completed	USD	1,170.00	0.00	1,170.00
5/5/2017	Bank Deposit to PP Account ID: [REDACTED]	Pending	USD	1,170.00	0.00	1,170.00
5/5/2017	Mobile Payment: Rachel Hakes ID: [REDACTED]	Completed	USD	1,170.00	0.00	1,170.00
5/5/2017	Bank Deposit to PP Account ID: [REDACTED]	Pending	USD	35.00	0.00	35.00
5/5/2017	PreApproved Payment Bill User Payment: The DirecTV Group ID: [REDACTED]	Completed	USD	35.00	0.00	35.00
7/7/2017	Bank Deposit to PP Account ID: [REDACTED]	Pending	USD	13.95	0.00	13.95
7/7/2017	Express Checkout Payment: Fandango Media LLC ID: 8CJ936729E015403G	Completed	USD	-13.95	0.00	-13.95

J.P.Morgan

Customer Service
Mail Code TX1-0053
14800 Frye Road
Fort Worth, TX 76155

BRADLEY C WILLIAMS
[REDACTED]

ROCHESTER NY [REDACTED]

14-Mar-18

Here are the images you requested

Dear BRADLEY C WILLIAMS:

Thank you for contacting us. We' ve enclosed the image(s) you requested on 14-Mar-18 for your account ending in 1389.

If you have questions, please call us anytime and reference Case Number 14Mar18-2286.

**Personal accounts: 1-800-935-9935
Business accounts: 1-800-CHASE 38 (1-800-242-7338) or contact your business banker**

Sincerely,

**Quentin G. Bohrer
Executive Director
Chase Customer Service**

**Enclosed:
Image(s)**

Confidentiality Notice: This is intended for the use of the individual or entity to which it is addressed, and it may contain information that is confidential or privileged under law. If the reader of this message is not the intended recipient, you are hereby notified that retention, dissemination, distribution or copying of this message is strictly prohibited. If you received this in error, please notify the sender immediately by telephone and destroy the original. Thank you.

**PHOTO1
JPMorgan Chase Bank, N.A. Member FDIC**



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

August 09, 2016 through September 09, 2016

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

00027760 DRE 802 143 25416 NNNNNNNNNN T 1 000000000 06 0000

BRADLEY C WILLIAMS
OR SARAH E WILLIAMS

HILTON NY [REDACTED]



CHECKING SUMMARY

Chase Premier Checking

	AMOUNT
Beginning Balance	\$4,128.62
Deposits and Additions	9,215.76
Checks Paid	- 2,046.95
ATM & Debit Card Withdrawals	- 459.45
Electronic Withdrawals	- 8,014.86
Fees	- 30.00
Ending Balance	\$2,793.12
Annual Percentage Yield Earned This Period	0.01%
Interest Paid This Period	\$0.01
Interest Paid Year-to-Date	\$0.46

DEPOSITS AND ADDITIONS

DATE	DESCRIPTION	AMOUNT
08/18	Deposit [REDACTED]	\$800.00
08/26	Deposit [REDACTED]	685.00
09/02	ATM Cash Deposit 09/02 690 Long Pond Rd Rochester NY Card 2700	1,100.00
09/02	Bpa ACH 09/01 PPD ID: 1161065416	3,788.55
09/02	Chase Quickpay Electronic Transfer 5564608411 From Mark E Sniffen	525.00
09/06	Remote Online Deposit 1	713.20
09/06	Paypal Transfer PPD ID: Paypalsd11	729.00
09/08	Deposit [REDACTED]	50.00
09/08	Canandaigua Natl P2P Paymnt Jesse Werzinger Web ID: [REDACTED]	525.00
09/09	ATM Cash Deposit 09/09 2130 Chili Ave Rochester NY Card 2700	300.00
09/09	Interest Payment	0.01
Total Deposits and Additions		\$9,215.76

THIS PAGE IS PART OF A STATEMENT REQUEST
GROUP ID G14Mar18-2286



August 09, 2016 through September 09, 2016

Account Number: [REDACTED]

CHECKS PAID

CHECK NO.	DESCRIPTION	DATE PAID	AMOUNT
911 ^		08/18	\$130.00
912 ^		08/23	200.00
913 ^		08/29	601.63
914 ^		08/29	334.32
915 ^		09/07	27.00
917 * ^		08/09	54.00
966 * ^		09/07	100.00
967 ^		09/08	600.00
Total Checks Paid			\$2,046.95

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

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

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

ATM & DEBIT CARD WITHDRAWALS

DATE	DESCRIPTION	AMOUNT
08/12	ATM Withdrawal 08/12 690 Long Pond Rd Rochester NY Card 2700	\$60.00
08/30	Recurring Card Purchase 08/29 Biggerpockets.Com 877-831-4704 CO Card 2700	29.00
09/01	Recurring Card Purchase 08/31 Evermote Mountain View CA Card 2700	8.63
09/06	Card Purchase 09/04 John Nacca Esq Rochester NY Card 2700	292.00
09/09	Card Purchase 09/07 City of Roch-Internet 585-428-7281 NY Card 2700	24.18
09/09	Card Purchase 09/07 City of Roch-Internet 585-428-7281 NY Card 2700	45.64
Total ATM & Debit Card Withdrawals		\$459.45

ELECTRONIC WITHDRAWALS

DATE	DESCRIPTION	AMOUNT
08/09	American Express ACH Pmt M8148 Web ID: [REDACTED]	\$863.33
08/12	Capital One Mobile Pmt [REDACTED] Web ID: [REDACTED]	1,000.00
08/12	Prosper Marketpl Loan Pmt PPD ID: Br [REDACTED]	664.16
08/12	Sprint8006396111 Achbillpay 378927264 Web ID: [REDACTED]	307.10
08/12	Citi Card Online Payment [REDACTED] Web ID: Citiclp	188.00
08/12	Acs Express Pay Echeck Pay K051278361 Web ID: [REDACTED]	56.65
08/12	Frontier Online E-Bill 39350173 Web ID: [REDACTED]	40.14
08/15	Wilson Resort Web Pay [REDACTED] Web ID: [REDACTED]	126.00
08/15	Wilson Resort Web Pay [REDACTED] Web ID: [REDACTED]	102.82
08/19	Lending Club 8885963157 1964978900 Web ID: F510605731	827.17
09/02	09/02 Online Payment 5637402604 To Homewise Mgmt LLC	442.30
09/02	09/02 Online Payment 5637402707 To Homewise Mgmt LLC	872.26
09/02	09/02 Online Payment 5637402674 To Bp 401K Trust	461.85
09/02	09/02 Online Payment 5637402694 To Bplmp3 LLC	461.85
09/02	09/02 Payment To Chase Card Ending IN 9544	122.00
09/06	American Express ACH Pmt M8434 Web ID: [REDACTED]	983.78
09/06	Citi Card Online Payment [REDACTED] Web ID: [REDACTED]	150.00
09/06	1St Bankcard Ctr Online Pmt 3D0C5D563Da099 Web ID: [REDACTED]	100.00
09/06	Frontier Online E-Bill 40581604 Web ID: [REDACTED]	34.99
09/07	Roch Gas & Elec Rg&E Paymt PPD ID: [REDACTED]	210.46
Total Electronic Withdrawals		\$8,014.86



August 09, 2016 through September 09, 2016

Account Number: [REDACTED]

FEES		
DATE	DESCRIPTION	AMOUNT
09/09	Stop Payment Fee	\$30.00
Total Fees		\$30.00

OVERDRAFT AND RETURNED ITEM FEE SUMMARY

	Total for This Period	Total Year-to-date
Total Overdraft Fees *	\$.00	\$34.00
Total Returned Item Fees	\$.00	\$.00

* Total Overdraft Fees includes Insufficient Funds Fees, and Extended Overdraft Fees



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



August 09, 2016 through September 09, 2016
Account Number: [REDACTED]

This Page Intentionally Left Blank

THIS PAGE IS PART OF A STATEMENT REQUEST
GROUP ID G14Mar18-2286



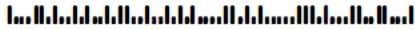
JPMorgan Chase Bank, N.A.
P O Box 659754
San Antonio, TX 78265 - 9754

September 10, 2016 through October 11, 2016

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



00029362 DRE 802 143 28616 NNNNNYNNYNY T 1 000000000 06 0000

BRADLEY C WILLIAMS
OR SARAH E WILLIAMS

[REDACTED]
HILTON NY [REDACTED]



We're updating our ATMs

When you use an enhanced ATM:

- It will give you access to all of your eligible personal checking, savings, Chase Liquid® Card and credit card accounts, regardless of which card you use.
- If you have more than one Chase Liquid, debit or ATM card, you'll have both a withdrawal limit for each card and a daily customer withdrawal limit. Your daily customer withdrawal limit will be equal to the highest daily card withdrawal limit of any card you have with us. Withdrawals you make at any ATM (other than a Staffed ATM) count toward your daily customer withdrawal limit.

Also, starting November 21, 2016, you'll no longer be able to use personal identification to get a code from a branch employee so you can access your accounts at an ATM in a branch.

We've revised the Deposit Account Agreement to reflect these changes. You can get the latest Deposit Account Agreement on chase.com, at a branch or by request when you call us. The parts of the Deposit Account Agreement that are changing will be in the Change in Terms section.

We continue to look for ways to give you more flexibility at the ATM, so you may be hearing from us again about additional changes. If you have questions, please call the number on your statement.

CHECKING SUMMARY Chase Premier Checking

	AMOUNT
Beginning Balance	\$2,793.12
Deposits and Additions	8,237.54
Checks Paid	-2,535.00
ATM & Debit Card Withdrawals	-432.25
Electronic Withdrawals	-6,254.19
Other Withdrawals	-577.64
Ending Balance	\$1,231.58
Annual Percentage Yield Earned This Period	0.01%
Interest Paid This Period	\$0.02
Interest Paid Year-to-Date	\$0.48



September 10, 2016 through October 11, 2016

Account Number: [REDACTED]

DEPOSITS AND ADDITIONS

DATE	DESCRIPTION	AMOUNT
09/12	Deposit [REDACTED]	\$800.00
09/14	Paypal Transfer PPD ID [REDACTED]	849.32
09/26	ATM Cash Deposit 09/24 690 Long Pond Rd Rochester NY Card 2700	1,520.00
09/26	ATM Cash Deposit 09/25 690 Long Pond Rd Rochester NY Card 2700	450.00
09/30	Deposit [REDACTED]	1,015.00
10/03	ATM Cash Deposit 10/03 690 Long Pond Rd Rochester NY Card 2700	410.00
10/03	ATM Check Deposit 10/03 690 Long Pond Rd Rochester NY Card 2700	345.00
10/03	ATM Cash Deposit 10/01 690 Long Pond Rd Rochester NY Card 2700	160.00
10/03	Chase Quickpay Electronic Transfer [REDACTED] From Mark E Sniffen	525.00
10/04	Canandaigua Nati P2P Paymnt Jesse Werzinger Web ID: [REDACTED]	525.00
10/06	Remote Online Deposit 1	713.20
10/06	Deposit [REDACTED]	450.00
10/07	Remote Online Deposit 1	25.00
10/11	ATM Check Deposit 10/11 1575 E Henrietta Rd Rochester NY Card 2700	450.00
10/11	Interest Payment	0.02
Total Deposits and Additions		\$8,237.54

CHECKS PAID

CHECK NO.	DESCRIPTION	DATE PAID	AMOUNT
968 ^		09/16	\$120.00
969 ^		09/14	300.00
972 * ^		09/14	430.00
973 ^		09/13	90.00
975 * ^		09/19	100.00
977 * ^		10/04	170.00
978 ^		10/06	125.00
980 * ^		10/04	100.00
981 ^		10/11	100.00
982 ^		10/07	1,000.00
Total Checks Paid			\$2,535.00

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

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

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

ATM & DEBIT CARD WITHDRAWALS

DATE	DESCRIPTION	AMOUNT
09/13	Non-Chase ATM Withdraw 09/13 535 Portland Ave Rochester NY Card 2700	\$123.25
09/20	Card Purchase 09/19 Microsoft *Store Bill.MS.Net WA Card 2700	7.55
09/28	Card Purchase With Pin 09/28 Jcpenney Store 2490 Greece NY Card 2700	5.00
09/28	ATM Withdrawal 09/28 690 Long Pond Rd Rochester NY Card 2700	120.00
09/30	Recurring Card Purchase 09/29 Biggerpockets.Com 877 831-4704 CO Card 2700	29.00
10/03	Card Purchase With Pin 10/03 Stone Ridge Lal Rochester NY Card 2700	39.21
10/03	ATM Withdrawal 10/03 1575 E Henrietta Rd Rochester NY Card 2700	20.00
10/03	Recurring Card Purchase 10/01 Evernote Mountain View CA Card 2700	8.63



September 10, 2016 through October 11, 2016

Account Number: [REDACTED]

ATM & DEBIT CARD WITHDRAWALS (continued)

DATE	DESCRIPTION	AMOUNT
10/04	Non-Chase ATM Withdraw 10/04 Intercontinental Hotel Toronto On Card 2700 CA Dollar 40.00 X 0.7630233 (Exchg Rte) + 0.98 (Exchg Rte ADJ)	33.79
10/05	Card Purchase 10/04 A15-Mrs Fields Cookies& Toronto On Card 2700 CA Dollar 4.25 X 0.7623529 (Exchg Rte) + 0.09 (Exchg Rte ADJ)	3.33
10/06	Card Purchase With Pin 10/06 Advance Auto PA Rochester NY Card 2700	8.09
10/07	Card Purchase 10/06 Buckmans Car Wash - K03 Rochester NY Card 2700	22.84
10/11	Card Purchase 10/10 Starbucks Store 07360 Henrietta NY Card 2700	11.56
Total ATM & Debit Card Withdrawals		\$432.25



ELECTRONIC WITHDRAWALS

DATE	DESCRIPTION	AMOUNT
09/13	Prosper Marketpl Loan Pmt PPD ID: [REDACTED]	\$664.16
09/15	Kmf Kmfusa.Com 1613488453 Tel ID: [REDACTED]	354.23
09/15	Xfcu Visa Webpmt [REDACTED] Web ID: [REDACTED]	300.00
09/19	Lending Club [REDACTED] Web ID: [REDACTED]	827.17
09/28	Jcpenny Cc Jcp Epay [REDACTED] Web ID: [REDACTED]	60.00
09/28	Cardmember Serv Web Pymt *****9902 Web ID: [REDACTED]	29.00
09/29	Wilson Resort Web Pay [REDACTED] 8 Web ID: [REDACTED]	102.82
10/03	10/03 Online Payment [REDACTED] To Homewise Mgmt LLC	442.30
10/03	10/03 Online Payment [REDACTED] To Bp 401K Trust	461.85
10/03	10/03 Online Payment [REDACTED] To Bplmp3 LLC	461.85
10/03	10/03 Online Payment [REDACTED] 2 To Homewise Mgmt LLC	872.26
10/04	American Express ACH Pmt M5416 Web ID: [REDACTED]	857.32
10/07	10/07 Payment To Chase Card Ending IN 9544	121.00
10/11	Kmf Kmfusa.Com 1613488453 Tel ID: [REDACTED]	354.23
10/11	Capital One Mobile Pm [REDACTED] Web ID: [REDACTED]	156.00
10/11	Citi Card Online Payment 132139620473020 Web ID: Citiclp	147.00
10/11	1St Bankcard Ctr Online Pm [REDACTED] Web ID: [REDACTED]	43.00
Total Electronic Withdrawals		\$8,254.19

OTHER WITHDRAWALS

DATE	DESCRIPTION	AMOUNT
09/13	09/13 Withdrawal	\$577.64
Total Other Withdrawals		\$577.64

OVERDRAFT AND RETURNED ITEM FEE SUMMARY

	Total for This Period	Total Year-to-date
Total Overdraft Fees *	\$.00	\$34.00
Total Returned Item Fees	\$.00	\$.00

* Total Overdraft Fees includes Insufficient Funds Fees, and Extended Overdraft Fees



September 10, 2016 through October 11, 2016

Account Number: XXXXXXXXXXXXXXXXXXXX

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

THIS PAGE IS PART OF A STATEMENT REQUEST
GROUP ID G14Mar18-2286



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

October 12, 2016 through November 08, 2016

Account Number: [REDACTED]

00027897 DRE 802 143 31416 NNNYNNYNNY T 1 00000000 06 0000
BRADLEY C WILLIAMS
OR SARAH E WILLIAMS
96 PECK RD
HILTON NY 14468-9391

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



We want to remind you about the overdraft service options that are available for your personal checking account(s)

We've included information on the last page of this statement to remind you about our overdraft services and associated fees. You can find more information about these services and fees online at chase.com/coverage, which includes a link to a PDF that tells you how overdraft transactions will work.

Additionally, you can find ways to avoid overdraft fees at chase.com/AccountTips.

If you have questions, please call us anytime at the number on your statement.

CHECKING SUMMARY Chase Premier Checking

	AMOUNT
Beginning Balance	\$1,231.58
Deposits and Additions	8,731.66
Checks Paid	- 1,722.00
ATM & Debit Card Withdrawals	- 1,530.93
Electronic Withdrawals	- 5,497.32
Other Withdrawals	- 346.00
Ending Balance	\$866.99
Annual Percentage Yield Earned This Period	0.02%
Interest Paid This Period	\$0.01
Interest Paid Year-to-Date	\$0.49

DEPOSITS AND ADDITIONS

DATE	DESCRIPTION	AMOUNT
10/13	ATM Check Deposit 10/13 690 Long Pond Rd Rochester NY Card 2700	\$800.00
10/20	ATM Check Deposit 10/20 1575 E Henrietta Rd Rochester NY Card 2700	50.00
10/24	ATM Check Deposit 10/24 690 Long Pond Rd Rochester NY Card 2700	195.00
10/26	Deposit [REDACTED]	1,000.00
10/28	JPMorgan Chase B Payroll PPD ID: [REDACTED]	1,128.45
10/31	ATM Cash Deposit 10/29 690 Long Pond Rd Rochester NY Card 2700	600.00
10/31	Deposit [REDACTED]	895.00
11/03	Canandaigua Natl P2P Paymnt Jesse Werzinger Web ID: [REDACTED]	525.00
11/04	ATM Check Deposit 11/04 690 Long Pond Rd Rochester NY Card 2700	713.20



October 12, 2016 through November 08, 2016

Account Number: [REDACTED]

DEPOSITS AND ADDITIONS (continued)

DATE	DESCRIPTION	AMOUNT
11/07	ATM Check Deposit 11/05 690 Long Pond Rd Rochester NY Card 2700	1,300.00
11/07	ATM Cash Deposit 11/05 1575 E Henrietta Rd Rochester NY Card 2700	800.00
11/07	ATM Cash Deposit 11/05 690 Long Pond Rd Rochester NY Card 2700	200.00
11/07	Chase Quickpay Electronic Transfer [REDACTED] From Mark E Sniffen	525.00
11/08	Interest Payment	0.01
Total Deposits and Additions		\$8,731.66

CHECKS PAID

CHECK NO.	DESCRIPTION	DATE PAID	AMOUNT
918 ^		11/08	\$290.00
919 ^		11/08	200.00
976 * ^		10/12	50.00
984 * ^		10/25	100.00
985 ^		10/20	380.00
987 * ^		11/01	27.00
988 ^		11/01	275.00
989 ^		11/02	400.00
Total Checks Paid			\$1,722.00

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

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

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

ATM & DEBIT CARD WITHDRAWALS

DATE	DESCRIPTION	AMOUNT
10/12	Card Purchase 10/11 Pita Pit - 03 006-NY Rochester NY Card 2700	\$10.48
10/13	Card Purchase 10/12 Dunkin #337467 Q35 Rochester NY Card 2700	4.31
10/17	Card Purchase 10/13 Burger King #1774 Rochester NY Card 2700	3.03
10/20	Card Purchase 10/18 Burger King #1774 Rochester NY Card 2700	9.39
10/24	ATM Withdrawal 10/24 690 Long Pond Rd Rochester NY Card 2700	200.00
10/25	ATM Withdrawal 10/25 110 W Fayette St Lbby 1 Syracuse NY Card 2700	20.00
10/26	Card Purchase 10/25 City of Syracuse Syracuse NY Card 2700	2.50
10/27	Non-Chase ATM Withdraw 10/27 3570 Latta Road North Greece NY Card 2700	122.50
10/31	Card Purchase 10/28 Tim Hortons #914082 Greece NY Card 2700	12.87
10/31	Card Purchase 10/28 Sq *West Advisory Group Rochester NY Card 2700	27.00
10/31	Card Purchase 10/29 Carbones Pizzeria Inc North Greece NY Card 2700	26.30
10/31	Card Purchase 10/30 Wegmans #012 Rochester NY Card 2700	44.64
10/31	Non-Chase ATM Withdraw 10/30 2833 W. Ridge Rd Rochester NY Card 2700	43.75
10/31	Card Purchase 10/30 Wegmans #064 Rochester NY Card 2700	166.74
10/31	Recurring Card Purchase 10/29 Biggerpockets.Com 877-831-4704 CO Card 2700	29.00
11/01	Non-Chase ATM Withdraw 11/01 3860 W Ridge Rd Rochester NY Card 2700	23.00
11/01	Recurring Card Purchase 10/31 Evemote Mountain View CA Card 2700	8.63
11/02	Card Purchase 11/01 Speedway 07737 Rochester NY Card 2700	35.00
11/02	Card Purchase 11/01 Sq *Joes Deli Syracuse Syracuse NY Card 2700	13.86
11/02	Card Purchase 11/01 Atrium Parking Garage Syracuse NY Card 2700	10.00
11/03	Card Purchase 11/02 Dunkin #300837 Q Syracuse NY Card 2700	2.15
11/03	Card Purchase 11/02 Sq *Joes Deli Syracuse Syracuse NY Card 2700	12.13

THIS PAGE IS PART OF A STATEMENT REQUEST
GROUP ID G14Mar18-2286



October 12, 2016 through November 08, 2016

Account Number: [REDACTED]

ATM & DEBIT CARD WITHDRAWALS (continued)

DATE	DESCRIPTION	AMOUNT
11/03	Card Purchase 11/02 Atrium Parking Garage Syracuse NY Card 2700	10.00
11/03	Card Purchase 11/02 Pepboys Store 183 Greece NY Card 2700	6.47
11/04	Card Purchase 11/02 Highland Hospital Park Rochester NY Card 2700	5.00
11/04	Card Purchase 11/02 Grant Blvd. Clgo Syracuse NY Card 2700	35.10
11/04	Card Purchase 11/03 Atrium Parking Garage Syracuse NY Card 2700	10.00
11/04	Card Purchase With Pin 11/04 The Home Depot #1246 Rochester NY Card 2700	21.56
11/07	Card Purchase 11/04 Speedway 07737 Rochester NY Card 2700	34.95
11/07	ATM Withdrawal 11/06 690 Long Pond Rd Rochester NY Card 2700	500.00
11/07	Card Purchase 11/06 Wegmans #064 Rochester NY Card 2700	60.57
11/08	ATM Withdrawal 11/08 1575 E Henrietta Rd Rochester NY Card 2700	20.00
Total ATM & Debit Card Withdrawals		\$1,530.93



ELECTRONIC WITHDRAWALS

DATE	DESCRIPTION	AMOUNT
10/12	Prosper Marketpl Loan Pmt PPD ID: [REDACTED]	\$664.16
10/19	Lending Club 8885963157 T970583054 Web ID: [REDACTED]	827.17
10/31	Xfcu Visa Webpmt 797750000045160 Web ID: [REDACTED]	500.00
10/31	Community Bank N Bill Pay 16374909101 Web ID: [REDACTED]	339.12
10/31	1st Bankcard Ctr Online Pmt 3D0C5D563Da099 Web ID: [REDACTED]	150.00
10/31	Jcpenny Cc Jcp Epay 1172354923 Web ID: [REDACTED]	100.00
10/31	Dish Network Dish Ntwrk 9663259015 Spa Tel ID: [REDACTED]	35.70
10/31	Frontier Online E Bill 43735756 Web ID: [REDACTED]	34.99
10/31	Billmatrix Billpayfee 16374909102 Web ID: [REDACTED]	3.00
11/01	Xfcu Visa Webpmt 797750000045160 Web ID: [REDACTED]	389.00
11/01	Wilson Resort Web Pay 6265508 Web [REDACTED]	215.92
11/07	11/07 Online Payment 5783968780 To Homewise Mgmt LLC	442.30
11/07	11/07 Online Payment 5783970155 To Bp 401K Trust	461.85
11/07	11/07 Online Payment 5783971012 To Bpmp3 LLC	461.85
11/07	11/07 Online Payment 5783971982 To Homewise Mgmt LLC	872.26
Total Electronic Withdrawals		\$5,497.32

OTHER WITHDRAWALS

DATE	DESCRIPTION	AMOUNT
10/20	10/20 Withdrawal	\$2.00
10/21	10/21 Withdrawal	2.00
10/28	10/28 Withdrawal	2.00
10/31	10/31 Withdrawal	300.00
11/01	11/01 Withdrawal	40.00
Total Other Withdrawals		\$346.00

OVERDRAFT AND RETURNED ITEM FEE SUMMARY

	Total for This Period	Total Year-to-date
Total Overdraft Fees *	\$.00	\$34.00
Total Returned Item Fees	\$.00	\$.00

* Total Overdraft Fees includes Insufficient Funds Fees, and Extended Overdraft Fees



October 12, 2016 through November 08, 2016

Account Number: [REDACTED]

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



October 12, 2016 through November 08, 2016

Account Number: [REDACTED]

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

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

- o 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:
 - o 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.
 - o We won't charge you more than three Insufficient Funds Fees per day.
 - o Also, each time your account is overdrawn for five or more consecutive business days, even if your account is overdrawn by \$5 or less, 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.

Fee Waivers and Exceptions for Certain Account Types:

- Chase Premier Platinum CheckingSM account waives the Extended Overdraft Fee. Plus, Insufficient Funds and Returned Item fees are waived if you have had four or fewer Insufficient Funds or Returned Item occurrences in the past 12 months.
- Chase Private Client CheckingSM account waives the Chase overdraft fees.
- Standard Overdraft Practice is not available for Chase High School CheckingSM accounts.





October 12, 2016 through November 08, 2016
Account Number: [REDACTED]

This Page Intentionally Left Blank



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

November 09, 2016 through December 08, 2016
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

00023410 DRE 802 143 34416 NNYYNNYNNNN T 1 000000000 06 0000

BRADLEY C WILLIAMS
OR SARAH E WILLIAMS
[REDACTED]
HILTON NY [REDACTED]



We've updated your deposit agreement regarding transactions in a foreign currency

Effective November 13, 2016, we've updated the Deposit Account Agreement to clarify how we determine the exchange rate for transactions in a foreign currency. See the foreign transaction sections of the General Terms and Electronic Funds Transfer Service Terms for details. You can get the latest Deposit Account Agreement online at chase.com, at a branch or by request when you call us.

If you have any questions, please visit any Chase branch.

CHECKING SUMMARY Chase Premier Checking

	AMOUNT
Beginning Balance	\$866.99
Deposits and Additions	7,396.82
Checks Paid	-461.00
ATM & Debit Card Withdrawals	-1,010.08
Electronic Withdrawals	-5,857.97
Other Withdrawals	-4.00
Fees	-238.00
Ending Balance	\$692.76
Annual Percentage Yield Earned This Period	0.00%
Interest Paid Year-to-Date	\$0.49

DEPOSITS AND ADDITIONS

DATE	DESCRIPTION	PPD ID:	AMOUNT
11/10	JPMorgan Chase B Payroll	[REDACTED]	\$998.08
11/14	ATM Check Deposit 11/14 690 Long Pond Rd Rochester NY Card 2700		980.88
11/14	ATM Cash Deposit 11/14 690 Long Pond Rd Rochester NY Card 2700		40.00
11/15	JPMorgan Chase B Trvl-Reim	[REDACTED]	645.42
11/17	Cash Redemption		24.27
11/21	ATM Check Deposit 11/21 690 Long Pond Rd Rochester NY Card 2700		250.00
11/21	Insufficient Funds Fee Refund		34.00
11/21	Insufficient Funds Fee Refund		34.00
11/21	Insufficient Funds Fee Refund		34.00
11/25	JPMorgan Chase B Payroll	[REDACTED]	962.68
11/30	JPMorgan Chase B Payroll	[REDACTED]	800.19



November 09, 2016 through December 08, 2016
Account Number: [REDACTED]

DEPOSITS AND ADDITIONS (continued)

DATE	DESCRIPTION	AMOUNT
12/01	Chase Quickpay Electronic Transfer [REDACTED] From Mark E Sniffen	525.00
12/02	Remote Online Deposit 1	806.30
12/05	ATM Cash Deposit 12/04 690 Long Pond Rd Rochester NY Card 2700	87.00
12/06	Canandaigua Natl P2P Paymnt Jesse Werzinger Web ID [REDACTED]	525.00
12/07	ATM Check Deposit 12/07 690 Long Pond Rd Rochester NY Card 2700	650.00
Total Deposits and Additions		\$7,396.82

CHECKS PAID

CHECK NO.	DESCRIPTION	DATE PAID	AMOUNT
920 ^		11/17	\$380.00
922 *^		12/06	81.00
Total Checks Paid			\$461.00

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

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

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

ATM & DEBIT CARD WITHDRAWALS

DATE	DESCRIPTION	AMOUNT
11/09	Card Purchase 11/07 Salvatore's/ Donut's DE Rochester NY Card 2700	\$42.95
11/09	Card Purchase 11/07 Burger King #4497 Rochester NY Card 2700	12.07
11/09	Card Purchase 11/07 Penn's Pizzeria - Gree Rochester NY Card 2700	23.27
11/09	Card Purchase 11/08 Tim Hortons #914082 Greece NY Card 2700	12.15
11/09	Card Purchase 11/08 Exxonmobil 97368690 Rochester NY Card 2700	30.01
11/10	Card Purchase 11/08 Aldi 65042 Greece NY Card 2700	28.45
11/14	Card Purchase 11/10 Tim Horton's #911082 Greece NY Card 2700	12.01
11/16	Recurring Card Purchase 11/15 Microsoft *Office 3 800-642-7676 WA Card 2700	7.55
11/17	Card Purchase 11/16 Ur On-Line Parking Rochester NY Card 2700	6.00
11/25	Card Purchase 11/23 Wegmans #064 Rochester NY Card 2700	20.00
11/25	Card Purchase 11/23 Wegmans #064 Rochester NY Card 2700	67.46
11/25	ATM Withdrawal 11/24 3917 Lake Ave Rochester NY Card 2700	20.00
11/25	Card Purchase With Pin 11/25 Target T- 1050 Fidge R Webster NY Card 2700	29.35
11/25	Card Purchase With Pin 11/25 Kmart 3837 Webster NY Card 2700	37.64
11/25	Card Purchase With Pin 11/25 Sunoco 02680999 Rochester NY Card 2700	30.09
11/28	Card Purchase 11/24 Auto Air & Vacuum Servi Plainview NY Card 2700	1.50
11/28	Card Purchase 11/25 Tim Hortons #914082 Greece NY Card 2700	23.30
11/28	Card Purchase With Pin 11/26 Aldi 65042 06245990042 Greece NY Card 2700	6.57
11/28	Card Purchase With Pin 11/27 Walgreens Store 665 Lo Rochester NY Card 2700	21.04
11/30	Card Purchase 11/29 Tim Hortons #914082 Greece NY Card 2700	14.19
11/30	Card Purchase 11/29 Wegmans #022 Rochester NY Card 2700	20.85
11/30	Card Purchase With Pin 11/30 Diprima's Gulf Greece NY Card 2700	30.08
11/30	Card Purchase With Pin 11/30 Wegmans 3177 Latta Roa Rochester NY Card 2700	155.13
11/30	Recurring Card Purchase 11/29 Biggerpockets.Com 877-831-4704 CO Card 2700	29.00
12/01	Card Purchase 11/30 Wegmans #064 Rochester NY Card 2700	3.77
12/02	Recurring Card Purchase 12/01 Evemote 650-5420875 CA Card 2700	8.63
12/05	Card Purchase 12/02 Wendy's #4199 Rochester NY Card 2700	14.14
12/05	Card Purchase 12/04 Tim Horton's #919021 Rochester NY Card 2700	10.78



November 09, 2016 through December 08, 2016

Account Number: [REDACTED]

OVERDRAFT AND RETURNED ITEM FEE SUMMARY

	<u>Total for This Period</u>	<u>Total Year-to-date</u>
Total Overdraft Fees *	\$238.00	\$272.00
Total Returned Item Fees	\$.00	\$.00

* Total Overdraft Fees includes Insufficient Funds Fees, and Extended Overdraft Fees

Total Refunds for Overdraft or Returned Item Fees Identified above:	\$102.00	\$102.00
--	-----------------	-----------------

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



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

December 09, 2016 through January 10, 2017

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

00019709 DRE 602 143 01117 NNNNNNNNNN T 1 00000000 06 0000

BRADLEY C WILLIAMS
OR SARAHE WILLIAMS

HILTON NY [REDACTED]



CHECKING SUMMARY

Chase Premier Checking

	AMOUNT
Beginning Balance	\$692.76
Deposits and Additions	7,556.90
Checks Paid	-2,643.26
ATM & Debit Card Withdrawals	-2,549.67
Electronic Withdrawals	-2,178.56
Other Withdrawals	-40.00
Fees	-253.00
Ending Balance	\$585.17
Annual Percentage Yield Earned This Period	0.01%
Interest Paid This Period	\$0.01
Interest Paid Year-to-Date	\$0.01

Interest paid in 2016 for account [REDACTED] was \$0.49.

DEPOSITS AND ADDITIONS

DATE	DESCRIPTION	PPD ID:	AMOUNT
12/09	JPMorgan Chase B Payroll	1134994650	\$962.67
12/12	Deposit 1659445191		860.00
12/23	11/28/2016 Reversal: Lending Club	8885963157 T9750168	942.16
12/23	11/28/2016 Reversal: Insufficient Funds Fee For A \$942.16		34.00
12/23	11/28/2016 Reversal: Insufficient Funds Fee For A \$40.14		34.00
12/23	11/29/2016 Reversal: Insufficient Funds Fee For A \$42.70		34.00
12/23	12/15/2016 Reversal: Insufficient Funds Fee For Check #92		34.00
12/23	12/15/2016 Reversal: Insufficient Funds Fee For Check #92		34.00
12/23	12/16/2016 Reversal: Insufficient Funds Fee For A \$6.45 C		34.00
12/23	12/16/2016 Reversal: Insufficient Funds Fee For A \$7.55 R		34.00
12/23	12/22/2016 Reversal: Extended Overdraft Fee Claimid: 4442		15.00
12/23	JPMorgan Chase B Payroll	PPD ID: [REDACTED]	962.67
12/27	Remote Online Deposit 1		60.00
12/30	JPMorgan Chase B Payroll	PPD ID: [REDACTED]	800.19
01/03	ATM Cash Deposit 01/01 690 Long Pond Rd Rochester NY Card 2700		680.00
01/03	Chase Quickpay Electronic Transfer 5834848739 From Mark E Sniffen		525.00



December 09, 2016 through January 10, 2017

Account Number: [REDACTED]

DEPOSITS AND ADDITIONS *(continued)*

DATE	DESCRIPTION	AMOUNT
01/05	Card Purchase Return 01/05 Mdlive Medical Group PA Sunrise FL Card 2700	34.20
01/05	Canandaigua Nali P2P Paymnt Jesse Werzinger Web ID: [REDACTED]	525.00
01/06	JPMorgan Chase B Payroll PPD ID: [REDACTED]	952.00
01/10	Interest Payment	0.01
Total Deposits and Additions		\$7,556.90

CHECKS PAID

CHECK NO.	DESCRIPTION	DATE PAID	AMOUNT
923 ^		12/15	\$461.85
924 ^		12/15	442.30
925 ^		12/15	872.26
926 ^		12/15	461.85
927 ^		12/29	25.00
929 * ^		01/05	380.00
Total Checks Paid			\$2,643.26

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

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

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

ATM & DEBIT CARD WITHDRAWALS

DATE	DESCRIPTION	AMOUNT
12/09	Card Purchase 12/08 Roch Riverside Cvn Ctr Rochester NY Card 2700	\$10.00
12/12	Card Purchase 12/09 New Fong Kitchen Rochester NY Card 2700	39.80
12/12	Card Purchase 12/10 Tim Horton's #914619 Henrietta NY Card 2700	13.20
12/12	Card Purchase 12/10 Wegmans #064 Rochester NY Card 2700	255.10
12/12	Card Purchase With Pin 12/10 Malcho's Fuel Rochester NY Card 2700	30.04
12/13	Card Purchase 12/12 Tim Hortons #914082 Greece NY Card 2700	5.82
12/13	Card Purchase 12/12 Wegmans #064 Rochester NY Card 2700	55.21
12/13	Card Purchase 12/12 Amc Webster 12 #2495 Webster NY Card 2700	12.49
12/13	Card Purchase 12/12 Amc Webster 12 #2495 Webster NY Card 2700	9.16
12/13	Card Purchase With Pin 12/12 Sunoco 07779325 Penfield NY Card 2700	30.01
12/13	Card Purchase With Pin 12/13 Pier 1 Imports Rochester NY Card 2700	12.05
12/14	Card Purchase 12/13 Wegmans #022 Rochester NY Card 2700	33.49
12/14	Card Purchase 12/13 Tim Horton's #914619 Henrietta NY Card 2700	5.82
12/14	Card Purchase 12/13 Jcpenney 1618 Rochester NY Card 2700	9.35
12/14	Card Purchase 12/13 Jcpenney 1618 Rochester NY Card 2700	20.77
12/14	Card Purchase 12/14 Amazon Mktplace Pmts Amzn.Com/Bill WA Card 2700	36.71
12/14	Card Purchase 12/13 Amazon Mktplace Pmts Amzn.Com/Bill WA Card 2700	19.95
12/14	Card Purchase With Pin 12/14 Usps PO 35711806 3245 Rochester NY Card 2700	11.48
12/14	Card Purchase With Pin 12/14 Malcho's Fuel Rochester NY Card 2700	30.11
12/14	Card Purchase With Pin 12/14 Sunoco 04574711 Rochester NY Card 2700	31.99
12/15	Card Purchase 12/13 B&N @ Rit Rochester NY Card 2700	32.74
12/15	Card Purchase 12/15 Amazon Mktplace Pmts Amzn.Com/Bill WA Card 2700	21.59
12/15	Card Purchase 12/15 Amazon Mktplace Pmts Amzn.Com/Bill WA Card 2700	110.11
12/15	Card Purchase 12/15 Target.Com * 800-591-3869 MN Card 2700	18.19
12/15	Card Purchase 12/14 Wegmans #064 Rochester NY Card 2700	58.42

THIS PAGE IS PART OF A STATEMENT REQUEST
GROUP ID G14Mar18-2286



December 09, 2016 through January 10, 2017
Account Number: [REDACTED]

ATM & DEBIT CARD WITHDRAWALS (continued)

DATE	DESCRIPTION	AMOUNT
12/15	Card Purchase 12/14 Merwin Auto Service 585-482-4200 NY Card 2700	92.77
12/16	Card Purchase 12/14 Olive Garden 00014209 Rochester NY Card 2700	6.45
12/16	Recurring Card Purchase 12/15 Microsoft *Office 3 800-642-7676 WA Card 2700	7.55
12/23	Card Purchase With Pin 12/23 Aldi 65042 06245990042 Greece NY Card 2700	85.61
12/23	Card Purchase With Pin 12/23 Aldi 65042 06245990042 Greece NY Card 2700	18.76
12/27	Card Purchase 12/23 Wegmans #064 Rochester NY Card 2700	71.67
12/27	Card Purchase 12/23 Sunoco 0387978000 North Greece NY Card 2700	30.05
12/27	Card Purchase 12/23 El Latino Restaurant Rochester NY Card 2700	38.88
12/27	Card Purchase 12/24 Salvatore's Pizzeria Rochester NY Card 2700	23.71
12/28	Card Purchase 12/27 Speedway 07737 Rochester NY Card 2700	30.13
12/28	Card Purchase 12/27 Wegmans #064 Rochester NY Card 2700	16.40
12/30	Card Purchase With Pin 12/30 Target T- 1050 Ridge R Webster NY Card 2700	75.83
12/30	Recurring Card Purchase 12/29 Biggerpockets.Com 877-831-4704 CO Card 2700	29.00
01/03	Card Purchase 12/30 Wendy's #3880 Greece NY Card 2700	17.78
01/03	Card Purchase 12/30 Starbucks Store 13451 Greece NY Card 2700	5.35
01/03	Card Purchase 12/30 Wegmans #03 Webster NY Card 2700	124.55
01/03	Card Purchase 12/30 Exxonmobil 97348809 Rochester NY Card 2700	30.10
01/03	Card Purchase 12/31 Redbox *Dvd Rental Oakbrook Ter IL Card 2700	3.78
01/03	Card Purchase With Pin 12/31 Wegmans 3177 Latta Roa Rochester NY Card 2700	15.84
01/03	Card Purchase With Pin 12/31 Wegmans 3177 Latta Roa Rochester NY Card 2700	18.31
01/03	Card Purchase With Pin 12/31 Aldi 65042 06245990042 Greece NY Card 2700	31.52
01/03	Card Purchase 01/01 Wegmans #064 Rochester NY Card 2700	8.02
01/03	ATM Withdrawal 01/02 690 Long Pond Rd Rochester NY Card 2700	400.00
01/03	Card Purchase 01/02 Wegmans #013 Rochester NY Card 2700	20.15
01/03	Card Purchase With Pin 01/03 Aldi 65042 06245990042 Greece NY Card 2700	49.26
01/03	Recurring Card Purchase 12/31 Evemote 650-5420875 CA Card 2700	8.63
01/05	Card Purchase 01/03 Tim Hortons #914082 Greece NY Card 2700	7.69
01/05	Card Purchase 01/03 Sunoco 0387978000 North Greece NY Card 2700	30.08
01/06	Card Purchase 01/05 Wegmans #064 Rochester NY Card 2700	105.87
01/06	Card Purchase With Pin 01/06 Aldi 65042 06245990042 Greece NY Card 2700	33.48
01/09	Card Purchase 01/06 Tim Hortons #914082 Greece NY Card 2700	5.07
01/09	Card Purchase With Pin 01/08 Malcho's Fuel Rochester NY Card 2700	30.00
01/09	Card Purchase 01/08 Wegmans #064 Rochester NY Card 2700	108.91
01/09	Card Purchase With Pin 01/09 Malcho's Fuel Rochester NY Card 2700	30.06
01/10	Card Purchase 01/09 Dick's Clothing&Sportin Rochester NY Card 2700	24.81
Total ATM & Debit Card Withdrawals		\$2,549.67



ELECTRONIC WITHDRAWALS

DATE	DESCRIPTION	AMOUNT
12/21	Kmf Kmf.usa.Com 1613488453 Tel ID: [REDACTED]	\$354.23
12/27	Sprint8006396111 Achbillpay 378927264 Web ID: [REDACTED]	381.48
12/28	Roch Gas & Elec Rg&E Paymt PPD ID: [REDACTED]	272.85
01/09	Paypal Inst Xfer [REDACTED] Web ID: [REDACTED]	1,170.00
Total Electronic Withdrawals		\$2,178.56



December 09, 2016 through January 10, 2017

Account Number: [REDACTED]

OTHER WITHDRAWALS

DATE	DESCRIPTION	AMOUNT
12/09	12/09 Withdrawal	\$20.00
12/15	12/15 Withdrawal	20.00
Total Other Withdrawals		\$40.00

FEES

DATE	DESCRIPTION	AMOUNT
12/15	Insufficient Funds Fee For Check #923 IN The Amount of \$461.85	\$34.00
12/15	Insufficient Funds Fee For Check #924 IN The Amount of \$442.30	34.00
12/16	Insufficient Funds Fee For A \$6.45 Card Purchase - Details: 1214Olive Garden 00014209 Rochester NY 04207670149872700 90	34.00
12/16	Insufficient Funds Fee For A \$7.55 Recurring Card Purchase - Details: 1215Microsoft *Office 3 800-642-7676 WA04207670149872700 01	34.00
12/21	Insufficient Funds Fee For A \$354.23 Item - Details: Kmfl Kmflusa.Com 1613488453 Tel ID: [REDACTED]	34.00
12/22	Extended Overdraft Fee	15.00
12/28	Insufficient Funds Fee For A \$272.85 Item - Details: Roch Gas & Elec Rg&E Paymnt PPD ID: [REDACTED]	34.00
12/29	Insufficient Funds Fee For Check #927 IN The Amount of \$25.00	34.00
Total Fees		\$253.00

OVERDRAFT AND RETURNED ITEM FEE SUMMARY

	Total for This Period	Total Year-to-date
Total Overdraft Fees *	\$253.00	\$.00
Total Returned Item Fees	\$.00	\$.00

* Total Overdraft Fees includes Insufficient Funds Fees, and Extended Overdraft Fees

Total Refunds for Overdraft or Returned Item Fees Identified above: \$253.00 \$.00

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

THIS PAGE IS PART OF A STATEMENT REQUEST
GROUP ID G14Mar18-2286



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

January 11, 2017 through February 08, 2017

Account Number: [REDACTED]

CUSTOMER SERVICE INFORMATION

Website:	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



00022597 DRE 802 143 04017 NNNNNNNNNN T 1 000000000 06 0000

BRADLEY C WILLIAMS
OR SARAH E WILLIAMS

[REDACTED]
HILTON NY [REDACTED]



We changed how we explain ATM Withdrawal Limits and removed the cash deposit limit at Staffed ATMs

We revised the Deposit Account Agreement to change how we explain ATM withdrawal limits. Additionally, we removed the limit on how much cash you can deposit at a Staffed ATM.

Below is the explanation provided in the Deposit Account Agreement for personal accounts.

Your ATM withdrawal limits may be different depending on which type of ATM you use:

- *When you use a Staffed ATM, the following limitations apply and are separate from all other limits: You can withdraw up to \$3,000 each day. This separate limit does not apply to a Privileges card.*
- *When you use an Enhanced ATM, the following limitations apply: All withdrawals made with any of your ATM, debit or prepaid cards count toward every card's daily withdrawal limit.*
- *When you use non-Chase ATMs and Chase ATMs that are not Enhanced, you can withdraw up to the card's daily withdrawal limit. Withdrawals using other cards will not count towards that card's daily withdrawal limit.*

You can get the latest Deposit Account Agreement at chase.com/disclosures, at a branch or by request when you call us. The parts of the Deposit Account Agreement that changed will be in the Change in Terms section.

If you have questions, please call the number on your statement.

THIS PAGE IS PART OF A STATEMENT REQUEST
GROUP ID G14Mar18-2286



January 11, 2017 through February 08, 2017

Account Number: [REDACTED]

CHECKING SUMMARY Chase Premier Checking

	AMOUNT
Beginning Balance	\$585.17
Deposits and Additions	13,073.30
Checks Paid	-2,551.34
ATM & Debit Card Withdrawals	-1,048.22
Electronic Withdrawals	-12,302.97
Other Withdrawals	-10.00
Fees	-306.00
Ending Balance	-\$2,560.06
Annual Percentage Yield Earned This Period	0.01%
Interest Paid This Period	\$0.01
Interest Paid Year-to-Date	\$0.02

Interest paid in 2016 for account [REDACTED] was \$0.49.

DEPOSITS AND ADDITIONS

DATE	DESCRIPTION	AMOUNT
01/13	ATM Check Deposit 01/13 1575 E Henrietta Rd Rochester NY Card 2700	\$1,931.30
01/18	Online Transfer [REDACTED] From 5.25 #####2777 Transaction #: [REDACTED]	10,000.00
01/20	Deposit [REDACTED]	190.00
01/20	JPMorgan Chase B Payroll PPD ID: [REDACTED]	951.99
02/08	Interest Payment	0.01
Total Deposits and Additions		\$13,073.30

CHECKS PAID

CHECK NO.	DESCRIPTION	DATE PAID	AMOUNT
931 ^		01/17	\$81.00
932 ^		01/19	48.00
934 * ^		01/18	442.30
935 ^		01/18	461.85
936 ^		01/18	872.26
937 ^		01/18	461.85
5987 *	Check # 5987 Roch Water Online Pmt Arc ID: [REDACTED]	01/20	46.42
5992 *	Check # 5992 Roch Water Online Pmt Arc ID: [REDACTED]	01/20	137.66
Total Checks Paid			\$2,551.34

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

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

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

THIS PAGE IS PART OF A STATEMENT REQUEST
GROUP ID G14Mar18-2286



January 11, 2017 through February 08, 2017
Account Number: [REDACTED]

ATM & DEBIT CARD WITHDRAWALS

DATE	DESCRIPTION	AMOUNT
01/11	Card Purchase 01/10 Wegmans #022 Rochester NY Card 2700	\$72.06
01/11	Card Purchase 01/10 Redbox *Dvd Rental 866-733-2693 IL Card 2700	3.24
01/12	Card Purchase 01/10 Tim Hortons #914082 Greece NY Card 2700	14.14
01/12	ATM Withdrawal 01/12 690 Long Pond Rd Rochester NY Card 2700	20.00
01/13	Card Purchase 01/12 Wegmans #064 Rochester NY Card 2700	86.15
01/17	Card Purchase 01/13 Mark's Pizzeria Rochester NY Card 2700	9.50
01/17	Card Purchase 01/14 Speedway 07737 Rochester NY Card 2700	29.98
01/17	Card Purchase 01/14 Wegmans #064 Rochester NY Card 2700	57.10
01/17	Card Purchase 01/14 New Fong Kitchen Rochester NY Card 2700	32.05
01/17	Card Purchase With Pin 01/16 Sunoco 03631694 Rochester NY Card 2700	30.07
01/17	Card Purchase 01/16 Little Caesars 1570 000 Kent NY Card 2700	12.20
01/17	Recurring Card Purchase 01/15 Microsoft *Office 3 800-642-7676 WA Card 2700	7.55
01/18	ATM Withdrawal 01/18 1575 E Henrietta Rd Rochester NY Card 2700	200.00
01/19	Card Purchase 01/17 Bill Gray's Henrietta Rochester NY Card 2700	17.88
01/19	Card Purchase 01/18 New York State Dmv 518-4740904 NY Card 2700	84.00
01/20	Card Purchase 01/19 Tim Hortons #914082 Greece NY Card 2700	9.09
01/20	Card Purchase 01/19 Mark's Pizzeria Rochester NY Card 2700	4.00
01/20	Card Purchase 01/19 407Etr Woodbridge On Card 2700 CA Dollar 46.21 X 0.7545986 (Exchg Rte) + 1.04 (Exchg Rte ADJ)	35.91
01/20	Card Purchase 01/19 Wegmans #064 Rochester NY Card 2700	25.10
01/20	ATM Withdrawal 01/20 690 Long Pond Rd Rochester NY Card 2700	40.00
01/23	Card Purchase 01/20 Tim Hortons #914082 Greece NY Card 2700	8.69
01/23	Card Purchase 01/20 Five Below 478 Rochester NY Card 2700	21.06
01/23	Card Purchase 01/20 Wegmans #03 Webster NY Card 2700	14.03
01/23	Card Purchase 01/20 Wegmans #03 Webster NY Card 2700	214.42
Total ATM & Debit Card Withdrawals		\$1,048.22



ELECTRONIC WITHDRAWALS

DATE	DESCRIPTION	AMOUNT
01/19	Kmf Kmfusa.Com 1613488453 Tel ID: [REDACTED]	\$355.00
01/19	Capital One Online Pmt 701939919341130 Web ID: [REDACTED]	300.00
01/19	Geico Geico Pymt Uaq7C58Ua2Koele Web ID: [REDACTED]	144.97
01/20	01/20 Debit Return: Online Transfer 5933195762 From 5.25 #####2777	10,000.00
01/20	01/20 Online Transfer To Chk ...8739 Transaction#: [REDACTED]	1,300.00
01/20	01/20 Online Transfer To Chk ...8739 Transaction#: [REDACTED]	200.00
01/20	Billmatrix Billpayfee 16435901672 Tel ID: [REDACTED]	3.00
Total Electronic Withdrawals		\$12,302.97

OTHER WITHDRAWALS

DATE	DESCRIPTION	AMOUNT
01/11	01/11 Withdrawal	\$10.00
Total Other Withdrawals		\$10.00



January 11, 2017 through February 08, 2017
Account Number: [REDACTED]

FEES

DATE	DESCRIPTION	AMOUNT
01/20	Insufficient Funds Fee For A \$1,300.00 Item - Details: Online Transfer To Chk ...8739 Transaction#: 5949928023	\$34.00
01/20	Insufficient Funds Fee For A \$200.00 Item - Details: Online Transfer To Chk ...8739 Transaction#: 5950300176	34.00
01/20	Returned Item Fee For An Unpaid \$1,143.21 Item - Details: Check # 2246 Roch Tax Online Pmt Arc ID: [REDACTED]	34.00
01/23	Insufficient Funds Fee For A \$8.69 Card Purchase - Details: 0120Tim Hortons #914082 Greece NY 04207670149872700	34.00
01/23	Insufficient Funds Fee For A \$21.06 Card Purchase - Details: 0120Five Below 478 Rochester NY 04207670149872700	34.00
01/23	Insufficient Funds Fee For A \$14.03 Card Purchase - Details: 0120Wegmans #03 Webster NY 04207670149872700	34.00
01/24	Returned Item Fee For An Unpaid Check #939 IN The Amount of \$54.00	34.00
01/27	Returned Item Fee For An Unpaid \$85.40 Item - Details: Dish Network Retry Pymt 9999-A:60295F53 Web ID: [REDACTED]	34.00
02/01	Returned Item Fee For An Unpaid Check #938 IN The Amount of \$33.00	34.00
Total Fees		\$306.00

OVERDRAFT AND RETURNED ITEM FEE SUMMARY

	Total for This Period	Total Year-to-date
Total Overdraft Fees *	\$170.00	\$170.00
Total Returned Item Fees	\$136.00	\$136.00

* Total Overdraft Fees includes Insufficient Funds Fees, and Extended Overdraft Fees

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

THIS PAGE IS PART OF A STATEMENT REQUEST
GROUP ID G14Mar18-2286



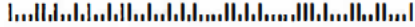
JPMorgan Chase Bank, N.A.
P O Box 659754
San Antonio, TX 78265-9754

February 09, 2017 through March 08, 2017

Primary Account: [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



00020701 DRE 802 14306817 NNNNNNNNNN T 1 000000000 06 0000

BRADLEY C WILLIAMS
OR SARAH E WILLIAMS

[REDACTED]
HILTON NY [REDACTED]



ASSETS

ACCOUNT	BEGINNING BALANCE THIS PERIOD	ENDING BALANCE THIS PERIOD
Checking & Savings		
Chase Premier Checking	-\$2,560.06	-\$2,560.06
Chase Premier Plus Checking	804.76	96.15
Total	-\$1,755.30	-\$2,463.91
TOTAL ASSETS	-\$1,755.30	-\$2,463.91

All Summary Balances shown are as of March 8, 2017 unless otherwise stated. For details of your retirement accounts, credit accounts or securities accounts, you will receive separate statements. Balance summary information for annuities is provided by the issuing insurance companies and believed to be reliable without guarantee of its completeness or accuracy.



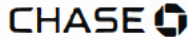
BRADLEY C WILLIAMS
OR SARAH E WILLIAMS

Account Number: [REDACTED]

CHECKING SUMMARY

	AMOUNT
Beginning Balance	-\$2,560.06
Ending Balance	-\$2,560.06
Annual Percentage Yield Earned This Period	0.00%
Interest Paid Year-to-Date	\$0.02

Interest paid in 2016 for account [REDACTED] was \$0.49.



February 09, 2017 through March 08, 2017
Primary Account: [REDACTED]

OVERDRAFT AND RETURNED ITEM FEE SUMMARY

	Total for <u>This Period</u>	Total <u>Year to-date</u>
Total Overdraft Fees *	\$0.00	\$170.00
Total Returned Item Fees	\$0.00	\$136.00

* Total Overdraft Fees includes Insufficient Funds Fees, and Extended Overdraft Fees



BRADLEY C WILLIAMS

Account Number: [REDACTED]

CHECKING SUMMARY

	AMOUNT
Beginning Balance as of 02/17/17	\$804.76
Deposits and Additions	5,322.27
Checks Paid	2,916.26
ATM & Debit Card Withdrawals	2,512.51
Electronic Withdrawals	602.11
Ending Balance	\$96.15
Annual Percentage Yield Earned This Period	0.00%

The monthly service fee for this account was waived as an added feature of Chase Premier Checking account.

DEPOSITS AND ADDITIONS

DATE	DESCRIPTION	AMOUNT
02/17	ATM Cash Deposit 02/17 690 Long Pond Rd Rochester NY Card 1559	\$500.00
02/17	JPMorgan Chase B Payroll PPD ID: [REDACTED]	952.00
02/21	ATM Check Deposit 02/21 690 Long Pond Rd Rochester NY Card 1559	220.00
02/24	ATM Cash Deposit 02/24 1575 E Henrietta Rd Rochester NY Card 1559	800.00
02/28	JPMorgan Chase B Payroll PPD ID: [REDACTED]	800.19
03/01	Chase Quickpay Electronic Transfer [REDACTED] From Mark E Sniffen	525.00
03/03	JPMorgan Chase B Payroll PPD ID: [REDACTED]	999.97
03/03	Canandaigua Nati P2P Paymnt Jesse Werzinger Web ID: [REDACTED]	525.00
03/06	Paypal Verifybank PPD ID: [REDACTED]	0.06
03/06	Paypal Verifybank PPD ID: [REDACTED]	0.05
Total Deposits and Additions		\$5,322.27



February 09, 2017 through March 08, 2017
Primary Account: [REDACTED]

CHECKS PAID

CHECK NO.	DESCRIPTION	DATE PAID	AMOUNT
178 ^		02/23	\$442.30
179 ^		02/23	872.26
180 ^		02/23	461.85
181 ^		02/22	461.85
182 ^		03/08	278.00
184 * ^		03/06	400.00
Total Checks Paid			\$2,916.26

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

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

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



ATM & DEBIT CARD WITHDRAWALS

DATE	DESCRIPTION	AMOUNT
02/23	Card Purchase 02/22 Wegmans #064 Rochester NY Card 1559	\$45.83
02/24	Card Purchase 02/22 J O Cooks Conv Henr Rochester NY Card 1559	30.00
02/24	Card Purchase 02/23 Mark's Pizzeria Rochester NY Card 1559	4.75
02/24	Card Purchase 02/23 Classy Chassy-Gates Rochester NY Card 1559	12.96
02/27	Card Purchase 02/24 Rochestergas&Electric 800-743-2110 NY Card 1559	414.61
02/27	Card Purchase 02/24 Wegmans #064 Rochester NY Card 1559	18.68
02/27	Card Purchase 02/24 Perri's Pizzeria - Gree Rochester NY Card 1559	51.42
02/27	Card Purchase 02/24 Redbox *Dvd Rental Oakbrook Ter IL Card 1559	1.62
02/27	Card Purchase 02/24 Wendy's #3880 Greece NY Card 1559	24.72
02/28	Card Purchase 02/28 Lands End Bus Outfit 800-587-1541 WI Card 1559	3.50
03/01	Card Purchase With Pin 03/01 Wal-Mart Store Greece/Roches NY Card 1559	6.09
03/02	Card Purchase 03/02 Sprint Wireless 800-639-6111 KS Card 1559	308.02
03/08	Card Purchase 03/07 Erie And Niagara Insur 716-6325433 NY Card 1559	1,583.00
03/08	Card Purchase 03/07 Wegmans #064 Rochester NY Card 1559	7.31
Total ATM & Debit Card Withdrawals		\$2,512.51

ELECTRONIC WITHDRAWALS

DATE	DESCRIPTION	AMOUNT
02/28	Kmf Kmfsusa.Com 1613488453 Tel ID: [REDACTED]	\$355.00
03/03	Capital One Mobile Pmt [REDACTED] Web ID: [REDACTED]	247.00
03/06	Paypal Verifybank PPD ID: [REDACTED]	0.11
Total Electronic Withdrawals		\$602.11

A monthly Service Fee was not charged to your Chase Premier Plus Checking account. Here are the two ways you can continue to avoid this fee during any statement period.

- Have an average qualifying deposit and investment balance of \$15,000.00 or more (Your average qualifying deposit and investment balance was \$1,608.00)
- OR, authorize us to make automatic payments to your qualifying Chase mortgage from your Chase account. (You do not have a qualifying Chase mortgage)



February 09, 2017 through March 08, 2017

Primary Account: [REDACTED]

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



March 09, 2017 through March 28, 2017

Account Number: [REDACTED]

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

J.P.Morgan

Customer Service
Mail Code TX1-0053
14800 Frye Road
Fort Worth, TX 76155

BRADLEY C WILLIAMS
[REDACTED]

ROCHESTER NY [REDACTED]

14-Mar-18

Here are the images you requested

Dear **BRADLEY C WILLIAMS**:

Thank you for contacting us. We've enclosed the image(s) you requested on 14-Mar-18 for your account ending in 8739.

If you have questions, please call us anytime and reference Case Number 14Mar18-2285.

Personal accounts: 1-800-935-9935

Business accounts: 1-800-CHASE38 (1-800-242-7338) or contact your business banker

Sincerely,

Quentin G. Bohrer
Executive Director
Chase Customer Service

Enclosed:
Image(s)

Confidentiality Notice: This is intended for the use of the individual or entity to which it is addressed, and it may contain information that is confidential or privileged under law. If the reader of this message is not the intended recipient, you are hereby notified that retention, dissemination, distribution or copying of this message is strictly prohibited. If you received this in error, please notify the sender immediately by telephone and destroy the original. Thank you.

PHOTO1
JPMorgan Chase Bank, N.A. Member FDIC



January 20, 2017 through February 16, 2017
Account Number: [REDACTED]

The monthly service fee for this account was waived as an added feature of Chase Premier Checking account.

DEPOSITS AND ADDITIONS

DATE	DESCRIPTION	AMOUNT
01/20	Online Transfer From Chk ...1389 Transaction#: 5949928023	\$1,300.00
01/20	Online Transfer From Chk ...1389 Transaction#: 5950300176	200.00
01/30	ATM Cash Deposit 01/30 690 Long Pond Rd Rochester NY Card 1559	320.00
01/30	Remote Online Deposit 1	30.00
01/30	Remote Online Deposit 1	30.00
01/30	JPMorgan Chase B Payroll PPD ID: [REDACTED]	120.03
01/31	JPMorgan Chase B Payroll PPD ID: [REDACTED]	800.19
02/01	Chase Quickpay Electronic Transfer 5906589728 From Mark E Sniffen	525.00
02/01	Capital One N.A. Capitalone PPD ID: [REDACTED]	0.08
02/01	Capital One N.A. Capitalone PPD ID: [REDACTED]	0.05
02/03	ATM Cash Deposit 02/03 1575 E Henrietta Rd Rochester NY Card 1559	560.00
02/03	JPMorgan Chase B Payroll PPD ID: [REDACTED]	951.99
02/06	ATM Cash Deposit 02/04 1575 E Henrietta Rd Rochester NY Card 1559	260.00
02/09	Canandaigua Natl P2P Paymnt Jesse Werzinger Web ID: [REDACTED]	100.00
02/14	ATM Check Deposit 02/14 690 Long Pond Rd Rochester NY Card 1559	800.00
02/14	Canandaigua Natl P2P Paymnt Jesse Werzinger Web ID: [REDACTED]	425.00
Total Deposits and Additions		\$6,422.34

CHECKS PAID

CHECK NO.	DESCRIPTION	DATE PAID	AMOUNT
177 ^		02/06	\$12.00
Total Checks Paid			\$12.00

If you see a description in the Checks Paid section, it means that we received only electronic information about the check, not the original or an image of the check. As a result, we're not able to return the check to you or show you an image.
^ An image of this check may be available for you to view on Chase.com.

ATM & DEBIT CARD WITHDRAWALS

DATE	DESCRIPTION	AMOUNT
01/31	Card Purchase 01/31 Sprint *Wireless 800-639-6111 KS Card 1559	\$314.77
01/31	ATM Withdrawal 01/31 1575 E Henrietta Rd Rochester NY Card 1559	980.00
02/06	Card Purchase 02/03 OI Capital Mgmt - Web 800-950-1292 FL Card 1559	348.74
02/06	Card Purchase 02/03 Rochestergas&Electric 800-743-2110 NY Card 1559	315.00
02/06	Card Purchase 02/03 Cts*Frontier Onlinepa 800-921-8101 NY Card 1559	127.11
02/06	Card Purchase 02/03 Exxonmobil 97368690 Rochester NY Card 1559	14.08
02/06	Card Purchase 02/04 Geico *Auto Macon DC Card 1559	252.94
02/09	Card Purchase 02/08 Exxonmobil 97368690 Rochester NY Card 1559	2.20
02/09	Card Purchase 02/08 Mark's Pizzeria Rochester NY Card 1559	4.75
02/09	ATM Withdrawal 02/09 1575 E Henrietta Rd Rochester NY Card 1559	100.00
02/14	ATM Withdrawal 02/14 1575 E Henrietta Rd Rochester NY Card 1559	420.00
02/15	Card Purchase 02/15 Apl* Itunes.Com/Bill 866-712-7753 CA Card 1559	0.99
Total ATM & Debit Card Withdrawals		\$2,880.58



January 20, 2017 through February 16, 2017

Account Number: [REDACTED]

ELECTRONIC WITHDRAWALS

DATE	DESCRIPTION	AMOUNT
02/01	02/01 Online Wire Transfer Via: Capital One NA/031176110 A/C: 4Cis Properties Rochester NY 14612 US Imed: 0201B1Qgc06C005059 Trn: 4056700032Es	\$500.00
02/03	02/03 Online Payment [REDACTED] To Community Bank, N.A.	700.00
Total Electronic Withdrawals		\$1,200.00

OTHER WITHDRAWALS

DATE	DESCRIPTION	AMOUNT
01/23	01/21 Withdrawal	\$1,500.00
Total Other Withdrawals		\$1,500.00

FEES

DATE	DESCRIPTION	AMOUNT
02/01	Online Domestic Wire Fee	\$25.00
Total Fees		\$25.00



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



January 20, 2017 through February 16, 2017
Account Number: [REDACTED]

This Page Intentionally Left Blank

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

February 09, 2017 through March 08, 2017
Primary Account: [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

00020701 DRE 802 143 06817 NNNNNNNNNN T 1 000000000 06 0000
BRADLEY C WILLIAMS
OR SARAH E WILLIAMS
[REDACTED]
HILTON NY [REDACTED]



ASSETS			
	ACCOUNT	BEGINNING BALANCE THIS PERIOD	ENDING BALANCE THIS PERIOD
Checking & Savings			
Chase Premier Checking	[REDACTED]	\$2,560.06	\$2,560.06
Chase Premier Plus Checking	[REDACTED]	804.76	96.15
Total		\$1,755.30	-\$2,463.91
TOTAL ASSETS		\$1,755.30	\$2,463.91

All Summary Balances shown are as of March 8, 2017 unless otherwise stated. For details of your retirement accounts, credit accounts or securities accounts, you will receive separate statements. Balance summary information for annuities is provided by the issuing insurance companies and believed to be reliable without guarantee of its completeness or accuracy.

[REDACTED]
BRADLEY C WILLIAMS Account Number: [REDACTED]
OR SARAH E WILLIAMS

CHECKING SUMMARY

	AMOUNT
Beginning Balance	-\$2,560.06
Ending Balance	-\$2,560.06
Annual Percentage Yield Earned This Period	0.00%
Interest Paid Year to Date	\$0.02

Interest paid in 2016 for account [REDACTED] was \$0.49



February 09, 2017 through March 08, 2017

Primary Account: [REDACTED]

OVERDRAFT AND RETURNED ITEM FEE SUMMARY

	Total for This Period	Total Year-to-date
Total Overdraft Fees *	\$.00	\$170.00
Total Returned Item Fees	\$.00	\$136.00

* Total Overdraft Fees includes Insufficient Funds Fees, and Extended Overdraft Fees

[REDACTED]

BRADLEY C WILLIAMS Account Number: [REDACTED]

CHECKING SUMMARY

	AMOUNT
Beginning Balance as of 02/17/17	\$804.76
Deposits and Additions	5,322.27
Checks Paid	-2,916.26
ATM & Debit Card Withdrawals	-2,512.51
Electronic Withdrawals	-602.11
Ending Balance	\$96.15

Annual Percentage Yield Earned This Period 0.00%

The monthly service fee for this account was waived as an added feature of Chase Premier Checking account.

DEPOSITS AND ADDITIONS

DATE	DESCRIPTION	AMOUNT
02/17	ATM Cash Deposit 02/17 690 Long Pond Rd Rochester NY Card 1559	\$500.00
02/17	JPMorgan Chase B Payroll PPD ID: [REDACTED]	952.00
02/21	ATM Check Deposit 02/21 690 Long Pond Rd Rochester NY Card 1559	220.00
02/24	ATM Cash Deposit 02/24 1575 E Henrietta Rd Rochester NY Card 1559	800.00
02/28	JPMorgan Chase B Payroll PPD ID: [REDACTED]	800.19
03/01	Chase Quickpay.Electronic Transfer 5975543201 From Mark E Sniffen	525.00
03/03	JPMorgan Chase B Payroll PPD ID: [REDACTED]	999.97
03/03	Canandaigua Natl P2P Paymnt Jesse Werzinger Web ID: [REDACTED]	525.00
03/06	Paypal Verifybank PPD ID: [REDACTED]	0.06
03/06	Paypal Verifybank PPD ID: [REDACTED]	0.05
Total Deposits and Additions		\$5,322.27

THIS PAGE IS PART OF A STATEMENT REQUEST
GROUP ID G14Mar18-2285



February 09, 2017 through March 08, 2017

Primary Account: [REDACTED]

CHECKS PAID

CHECK NO.	DESCRIPTION	DATE PAID	AMOUNT
178 ^		02/23	\$442.30
179 ^		02/23	872.26
180 ^		02/23	461.85
181 ^		02/22	461.85
182 ^		03/08	278.00
184 *^		03/06	400.00
Total Checks Paid			\$2,916.26

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

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

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



ATM & DEBIT CARD WITHDRAWALS

DATE	DESCRIPTION	AMOUNT
02/23	Card Purchase 02/22 Wegmans #064 Rochester NY Card 1559	\$45.83
02/24	Card Purchase 02/22 J O Cooks Conv Henr Rochester NY Card 1559	30.00
02/24	Card Purchase 02/23 Mark's Pizzeria Rochester NY Card 1559	4.75
02/24	Card Purchase 02/23 Classy Chassy-Gates Rochester NY Card 1559	12.96
02/27	Card Purchase 02/24 Rochestergas&Electric 800-743-2110 NY Card 1559	414.61
02/27	Card Purchase 02/24 Wegmans #064 Rochester NY Card 1559	18.68
02/27	Card Purchase 02/24 Perr's Pizzeria - Gree Rochester NY Card 1559	51.42
02/27	Card Purchase 02/24 Redbox *Dvd Rental Oakbrook Ter IL Card 1559	1.62
02/27	Card Purchase 02/24 Wendy's #3880 Greece NY Card 1559	24.72
02/28	Card Purchase 02/28 Lands End Bus Outfitt 800-587-1541 Wl Card 1559	3.50
03/01	Card Purchase With Pin 03/01 Wal-Mart Store Greece/Roches NY Card 1559	6.09
03/02	Card Purchase 03/02 Sprint Wireless 800-639-6111 KS Card 1559	308.02
03/08	Card Purchase 03/07 Erie And Niagara Insur 716-6325433 NY Card 1559	1,583.00
03/08	Card Purchase 03/07 Wegmans #064 Rochester NY Card 1559	7.31
Total ATM & Debit Card Withdrawals		\$2,512.51

ELECTRONIC WITHDRAWALS

DATE	DESCRIPTION	AMOUNT
02/28	Kmf Kmfusa.Com 1613488453 Tel ID [REDACTED]	\$355.00
03/03	Capital One Mobile Pmt 706139809045829 Web ID: [REDACTED]	247.00
03/06	Paypal Verifybank PPD ID: [REDACTED]	0.11
Total Electronic Withdrawals		\$602.11

A monthly Service Fee was not charged to your Chase Premier Plus Checking account. Here are the two ways you can continue to avoid this fee during any statement period.

- Have an average qualifying deposit and investment balance of \$15,000.00 or more (Your average qualifying deposit and investment balance was \$1,608.00)
- OR, authorize us to make automatic payments to your qualifying Chase mortgage from your Chase account. (You do not have a qualifying Chase mortgage)



February 09, 2017 through March 08, 2017

Primary Account: [REDACTED]

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

CHASE
JPMorgan Chase Bank, N.A.
P O Box 688754
San Antonio, TX 78265-9754

March 09, 2017 through April 10, 2017
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

00001791 DRE 802 141 10117 NNNNNNNNNNN T 1 000000000 06 0000
BRADLEY C WILLIAMS
HILTON NY [REDACTED]



We want to remind you about the overdraft service options that are available for your personal checking account(s)

We've included information on the last page of this statement to remind you about our overdraft services and associated fees. You can find more information about these services and fees online at chase.com/coverage, which includes a link to a PDF that tells you how overdraft transactions will work.

Additionally, you can find ways to avoid overdraft fees at chase.com/AccountTips.

If you have questions, please call us anytime at the number on your statement.

CHECKING SUMMARY

Chase Premier Plus Checking

	AMOUNT
Beginning Balance	\$98.15
Deposits and Additions	10,519.62
Checks Paid	-2,278.26
ATM & Debit Card Withdrawals	-1,855.33
Electronic Withdrawals	-6,407.18
Fees	-75.00
Ending Balance	\$0.00
Annual Percentage Yield Earned This Period	0.00%
Interest Paid Year-to-Date	\$0.01

DEPOSITS AND ADDITIONS

DATE	DESCRIPTION	AMOUNT
03/13	ATM Check Deposit 03/13 690 Long Pond Rd Rochester NY Card 1559	\$800.00
03/13	NY State Nysttaxrfd PPD ID: [REDACTED]	2,964.00
03/16	Interest Payment	0.01
03/31	JPMorgan Chase B Payroll PPD ID: [REDACTED]	2,190.65
04/03	Chase Quickpay Electronic Transfer 6042938909 From Mark E Sniffen	525.00
04/05	Tax Products Pe1 Sbtpg LLC PPD ID: [REDACTED]	3,514.96
04/05	Canandaigua Natl P2P Paymnt Jesse Werzinger Web ID: [REDACTED]	525.00
Total Deposits and Additions		\$10,519.62



March 09, 2017 through April 10, 2017
Account Number: [REDACTED]

CHECKS PAID

CHECK NO.	DESCRIPTION	DATE PAID	AMOUNT
183 ^		03/09	\$40.00
185 *^		03/17	442.30
186 ^		03/17	461.85
187 ^		03/17	872.26
188 ^		03/17	461.85
Total Checks Paid			\$2,278.26

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

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

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

ATM & DEBIT CARD WITHDRAWALS

DATE	DESCRIPTION	AMOUNT
03/09	Card Purchase 03/07 Tim Hortons #914082 Greece NY Card 1559	\$2.15
03/09	Card Purchase 03/08 The UPS Store #0926 Rochester NY Card 1559	5.40
03/10	Card Purchase 03/09 Tim Horton's #911082 Greece NY Card 1559	3.23
03/10	Card Purchase 03/09 Delta Sonic #1813 Rochester NY Card 1559	29.95
03/14	Card Purchase 03/13 Gulf Oil 92042026 Greece NY Card 1559	36.62
03/15	Card Purchase 03/14 Apl* Itunes.Com/Bill 866-712-7753 CA Card 1559	0.99
03/17	Card Purchase 03/16 Geico *Auto Macon DC Card 1559	128.97
03/17	Card Purchase 03/17 Sprint Wireless 800-639-6111 KS Card 1559	328.02
03/31	ATM Withdrawal 03/31 690 Long Pond Rd Rochester NY Card 1559	800.00
04/03	ATM Withdrawal 04/01 690 Long Pond Rd Rochester NY Card 1559	520.00
Total ATM & Debit Card Withdrawals		\$1,855.33

ELECTRONIC WITHDRAWALS

DATE	DESCRIPTION	AMOUNT
03/17	Kmf Kmfusa.Com 1613488453 Tel ID: [REDACTED]	\$371.82
03/20	03/20 Online Wire Transfer Via: Capital One NA/031176110 A/C: 4Cis Properties Rochester NY 14612 US Imad: 0320B1Qgc07C004307 Trn: 3927400079Es	649.75
03/31	03/31 Online Wire Transfer Via: Capital One NA/031176110 A/C: 4Cis Properties Rochester NY 14612 US Imad: 0331B1Qgc05C003647 Trn: 4252700090Es	1,365.65
04/05	04/05 Online Wire Transfer Via: Capital One NA/031176110 A/C: 4Cis Properties Rochester NY 14612 US Imad: 0405B1Qgc07C001593 Trn: 3645000095Es	4,019.96
Total Electronic Withdrawals		\$6,407.18

FEES

DATE	DESCRIPTION	AMOUNT
03/20	Online Domestic Wire Fee	\$25.00
03/31	Online Domestic Wire Fee	25.00
04/05	Online Domestic Wire Fee	25.00
Total Fees		\$75.00

THIS PAGE IS PART OF A STATEMENT REQUEST
GROUP ID G14Mar18-2285



March 09, 2017 through April 10, 2017
Account Number: [REDACTED]

A monthly Service Fee was not charged to your Chase Premier Plus Checking account. Here are the two ways you can continue to avoid this fee during any statement period.

- **Have an average qualifying deposit and investment balance of \$15,000.00 or more**
(Your average qualifying deposit and investment balance was \$522.00)
- **OR, authorize us to make automatic payments to your qualifying Chase mortgage from your Chase account.**
(You do not have a qualifying Chase mortgage)



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



March 09, 2017 through April 10, 2017
Account Number: [REDACTED]

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 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:

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

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

- o 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:

- o 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.
- o We won't charge you more than three Insufficient Funds Fees per day.
- o Also, each time your account is overdrawn for five or more consecutive business days, even if your account is overdrawn by \$5 or less, 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.

Fee Waivers and Exceptions for Certain Account Types:

- Chase Premier Platinum CheckingSM account waives the Extended Overdraft Fee. Plus, Insufficient Funds and Returned Item fees are waived if you have had four or fewer Insufficient Funds or Returned Item occurrences in the past 12 months.
- Chase Private Client CheckingSM account waives the Chase overdraft fees.
- Standard Overdraft Practice is not available for Chase High School CheckingSM accounts.

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

April 11, 2017 through May 08, 2017
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

00001738 DRE 802 141 12917 NNNNNNNNNN T 1 000000000 06 0000
BRADLEY C WILLIAMS
[REDACTED]
HILTONNY [REDACTED]



CHECKING SUMMARY Chase Premier Plus Checking

	AMOUNT
Beginning Balance	\$0.00
ATM & Debit Card Withdrawals	-0.99
Fees	-40.00
Ending Balance	-\$40.99
Annual Percentage Yield Earned This Period	0.00%
Interest Paid Year-to-Date	\$0.01

ATM & DEBIT CARD WITHDRAWALS

DATE	DESCRIPTION	AMOUNT
04/17	Card Purchase 04/14 Apl* Itunes.Com/Bill 866-712-7753 CA Card 1559	\$0.99
Total ATM & Debit Card Withdrawals		\$0.99

FEES

DATE	DESCRIPTION	AMOUNT
04/24	Extended Overdraft Fee	\$15.00
05/08	Monthly Service Fee	25.00
Total Fees		\$40.00

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

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

- **Have an average qualifying deposit and investment balance of at least \$15,000.00 during your statement period.**
(Your average qualifying deposit and investment balance was -\$8.00)

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

- **OR, authorize us to make automatic payments to your qualifying Chase mortgage from your Chase account.**
(You do not have a qualifying Chase mortgage)

Talk to a banker about a Chase mortgage!

Stop in today and explore all Chase has to offer.



April 11, 2017 through May 08, 2017
Account Number: [REDACTED]

OVERDRAFT AND RETURNED ITEM FEE SUMMARY

	<u>Total for This Period</u>	<u>Total Year-to-date</u>
Total Overdraft Fees *	\$15.00	\$15.00
Total Returned Item Fees	\$.00	\$.00

* Total Overdraft Fees includes Insufficient Funds Fees, and Extended Overdraft Fees

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

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

May 09, 2017 through June 08, 2017
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

00001628 DRE 802 141 16017 NNNNNNNNNN T 1 000000000 06 0000
BRADLEY C WILLIAMS
HOCHESTER NY [REDACTED]



CHECKING SUMMARY Chase Premier Plus Checking

	AMOUNT
Beginning Balance	-\$40.99
Fees	-25.00
Ending Balance	-\$65.99
Annual Percentage Yield Earned This Period	0.00%
Interest Paid Year-to-Date	\$0.01

FEES

DATE	DESCRIPTION	AMOUNT
06/08	Monthly Service Fee	\$25.00
Total Fees		\$25.00

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

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

- **Have an average qualifying deposit and investment balance of at least \$15,000.00 during your statement period.**
(Your average qualifying deposit and investment balance was -\$40.00)

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

- **OR, authorize us to make automatic payments to your qualifying Chase mortgage from your Chase account.**
(You do not have a qualifying Chase mortgage)

Talk to a banker about a Chase mortgage!

Stop in today and explore all Chase has to offer.

OVERDRAFT AND RETURNED ITEM FEE SUMMARY

	Total for This Period	Total Year-to-date
Total Overdraft Fees *	\$.00	\$15.00
Total Returned Item Fees	\$.00	\$.00

* Total Overdraft Fees includes Insufficient Funds Fees, and Extended Overdraft Fees



May 09, 2017 through June 08, 2017

Account Number: [REDACTED]

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



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

June 09, 2017 through June 19, 2017

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

00000220 DRE 802 141 17117 NNNNNNNNNN T 3 000000000 06 0000

BRADLEY C WILLIAMS

ROCHESTER NY [REDACTED]



CHECKING SUMMARY | Chase Premier Plus Checking

	AMOUNT
Beginning Balance	-\$65.99
Deposits and Additions	65.99
Ending Balance	\$0.00
Annual Percentage Yield Earned This Period	0.00%
Interest Paid Year-to-Date	\$0.01

DEPOSITS AND ADDITIONS

DATE	DESCRIPTION	AMOUNT
06/19	Overdraft Write-Off Please Contact Bank	\$65.99
Total Deposits and Additions		\$65.99

OVERDRAFT AND RETURNED ITEM FEE SUMMARY

	Total for This Period	Total Year-to-date
Total Overdraft Fees *	\$0.00	\$15.00
Total Returned Item Fees	\$0.00	\$0.00

* Total Overdraft Fees includes Insufficient Funds Fees, and Extended Overdraft Fees



June 09, 2017 through June 19, 2017
Account Number: [REDACTED]

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