



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

December 01, 2015 through December 31, 2015

Account Number: **000000153570160**

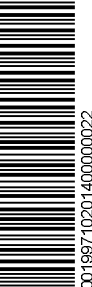
CUSTOMER SERVICE INFORMATION

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



00019971 DRE 001 211 00116 NYNNNNNNNNN 1 000000000 61 0000

BANGLADESH ENVIROMENT NETWORK INC.
 7577 TENBURY DR
 DUBLIN OH 43017-7622



00199710201400000022

WE ARE UPDATING OUR DEPOSIT ACCOUNT AGREEMENT

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

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

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

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

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

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

Your relationship is important to us, and we are committed to keeping you informed about changes that may affect you.

Starting March 22, 2016:

For outgoing wire transfers NOT requested online (for example, in a branch) the fee will increase to:

- Domestic Wire Fee: \$35 per transfer
- International Wire Fee: \$50 per transfer



December 01, 2015 through December 31, 2015

Account Number: **000000153570160**

The fee for outgoing wires made via Chase Online(SM) and Chase Mobile(R) (only available for domestic wires) remains the same. Transfer limits apply. Savings accounts cannot be used to fund wire transfers initiated on Chase Online(SM) and Chase Mobile(R). Incoming wire transfer fees remain the same.

These fees are waived for the following products:

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

All other terms and conditions of your Deposit Account Agreement still apply. If you have any questions, please call the number listed at the top of this statement.

CHECKING SUMMARY

Chase BusinessSelect Checking

| | INSTANCES | AMOUNT |
|--------------------------|-----------|--------------------|
| Beginning Balance | | \$18,401.77 |
| Ending Balance | 0 | \$18,401.77 |

SERVICE CHARGE SUMMARY

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

- Maintain an average daily balance of \$7,500.00. Your average daily balance was \$18,401.00. OR
- Maintain a relationship balance of \$25,000.00 or more during the statement period. Your relationship balance was \$18,401.00. OR
- Link a qualifying personal checking account to your Chase BusinessSelect Checking account. Your Premier Plus personal checking account is linked. OR
- Spend at least \$1,000.00 on a linked Chase Business Credit Card. You spent \$0.00. OR
- Pay at least \$50.00 in qualifying checking-related services or fees. You paid \$0.00.

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

| TRANSACTIONS FOR SERVICE FEE CALCULATION | NUMBER OF TRANSACTIONS |
|--|------------------------|
| Checks Paid / Debits | 0 |
| Deposits / Credits | 0 |
| Deposited Items | 0 |
| Transaction Total | 0 |

| SERVICE FEE CALCULATION | AMOUNT |
|--|---------------|
| Service Fee | \$15.00 |
| Service Fee Credit | -\$15.00 |
| Net Service Fee | \$0.00 |
| Excessive Transaction Fees (Above 200) | \$0.00 |
| Total Service Fees | \$0.00 |



December 01, 2015 through December 31, 2015

Account Number: **000000153570160**

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



10199710202000000062



December 01, 2015 through December 31, 2015

Account Number: **000000153570160**

This Page Intentionally Left Blank