



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

December 01, 2012 through December 31, 2012

Account Number: **000000153570160**



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

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**

IMPORTANT UPDATES TO THE DEPOSIT ACCOUNT AGREEMENT

We will be making the following changes to the Deposit Account Agreement for Chase checking and savings accounts, effective March 24, 2013.

We have:

- Added the following language to the Important Definitions section: Debit card transaction: Includes any purchase from a merchant using your ATM card or debit card.
- Modified the agreement to clarify that we will only send one copy of any notice relating to your account, even if the account has more than one owner.
- Revised our Funds Availability Policy. Under Longer Delays May Apply, we describe circumstances where funds may not be available until the seventh business day after the day of deposit. We are deleting the sentence saying that the first \$200 from your deposit will be available on the next business day, so if we delay availability in those cases the delay may apply to the full amount of the deposit.

All other terms of your account agreement remain the same. If you have questions about the changes, please call us at the number on this statement or visit your nearest branch.

CHECKING SUMMARY

Chase BusinessSelect Checking

	INSTANCES	AMOUNT
Beginning Balance		\$18,797.27
Deposits and Additions	3	3,310.00
Fees and Other Withdrawals	1	- 13,000.00
Ending Balance	4	\$9,107.27

DEPOSITS AND ADDITIONS

DATE	DESCRIPTION	AMOUNT
12/04	Credit Memorandum (Override) Ref: ACH R10 Case #175813 Dt 11/01/12 ID Blank Trn: 7078824339Wd	\$2,500.00
12/07	Deposit 1124481336	610.00
12/13	Deposit 1092507961	200.00
Total Deposits and Additions		\$3,310.00



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FEEES AND OTHER WITHDRAWALS

DATE	DESCRIPTION	AMOUNT
12/26	12/26 Withdrawal	\$13,000.00
Total Fees & Other Withdrawals		\$13,000.00

DAILY ENDING BALANCE

DATE	AMOUNT
12/04	\$21,297.27
12/07	21,907.27
12/13	22,107.27
12/26	9,107.27

SERVICE CHARGE SUMMARY

TRANSACTIONS FOR SERVICE FEE CALCULATION	NUMBER OF TRANSACTIONS
Checks Paid / Debits	1
Deposits / Credits	2
Deposited Items	5
Transaction Total	8

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



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BALANCING YOUR CHECKBOOK

Note: Ensure your checkbook register is up to date with all transactions to date whether they are included on your statement or not.

1. Write in the Ending Balance shown on this statement: **Step 1 Balance:** \$ _____

2. List and total all deposits & additions not shown on this statement:

Date	Amount	Date	Amount	Date	Amount

Step 2 Total: \$ _____

3. Add Step 2 Total to Step 1 Balance.

Step 3 Total: \$ _____

4. List and total all checks, ATM withdrawals, debit card purchases and other withdrawals not shown on this statement.

Check Number or Date	Amount	Check Number or Date	Amount

Step 4 Total: -\$ _____

5. Subtract Step 4 Total from Step 3 Total. This should match your Checkbook Balance: \$ _____

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC FUNDS TRANSFERS: Call or write us at the phone number or address on the front of this statement (non-personal accounts contact Customer Service) if you think your statement or receipt is incorrect or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the problem or error appeared. Be prepared to give us the following information:

- Your name and account number
- The dollar amount of the suspected error
- A description of the error or transfer you are unsure of, why you believe it is an error, or why you need more information.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days (or 20 business days for new accounts) to do this, we will credit your account for the amount you think is in error so that you will have use of the money during the time it takes us to complete our investigation.

IN CASE OF ERRORS OR QUESTIONS ABOUT NON-ELECTRONIC TRANSACTIONS: Contact the bank immediately if your statement is incorrect or if you need more information about any non-electronic transactions (checks or deposits) on this statement. If any such error appears, you must notify the bank in writing no later than 30 days after the statement was made available to you. For more complete details, see the Account Rules and Regulations or other applicable account agreement that governs your account.



JPMorgan Chase Bank, N.A. Member FDIC



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