



Primary Account: [REDACTED]

For the Period 10/1/11 to 10/31/11

IMPORTANT INFORMATION ABOUT YOUR J.P. MORGAN ACCOUNT(S)

We are pleased to inform you that, beginning November 14, 2011, the following transaction fees associated with your J.P. Morgan personal checking and savings account(s) are being eliminated:

- Exchange Rate Adjustment for ATM withdrawals and card purchases in currency other than U.S. Dollars (Foreign Transaction Fee)
- Deposited Item Returned fees

All other terms and conditions of your Deposit Account Agreement still apply.

If you have any questions or would like additional information, please contact your J.P. Morgan team. Thank you for your trust and confidence in J.P. Morgan.

**J.P.Morgan**

Confidential Treatment Requested by JPMorgan

Chase

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