



Primary Account: [REDACTED]

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

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

Effective December 1, 2011, we are eliminating the following transaction fees associated with your JPMorgan Classic Business Checking account:

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

In addition, you will continue to be able to make up to 200 free transactions each month.

Beginning December 1, 2011, each transaction over 200 will be charged as follows:

- Deposits/Credits: \$0.80/each
- Checks Paid/Debits: \$0.20/each
- Deposited Items: \$0.20/each

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

CONFIDENTIAL

Page 4 of 6

JPM-SDNY-00009140

SDNY_GM_00278338

EFTA01487583