



Primary Account: [REDACTED]

For the Period 6/1/11 to 6/30/11

IMPORTANT INFORMATION ABOUT YOUR ACCOUNT

Please note, effective August 1, 2011, the following changes will be made to certain fees which apply to your J.P. Morgan checking account(s):

- Account Maintenance fees will be eliminated.
 - FDIC insurance fees will be eliminated.
 - 3 free outgoing wire transfers each month; additional wire transfer fees will be charged as follows:
 - Domestic Online \$25/item
 - Domestic Manual \$40/item
 - International Online \$40/item
 - International Manual \$60/item
 - Up to 200 free transactions each month such as deposits, checks paid, and debits. Each transaction over 200 will be charged \$0.40.
 - Accounts will no longer be eligible for earnings credits to offset 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.

J.P.Morgan

Confidential Treatment Requested by JPMorgan
Chase

CONFIDENTIAL

Page 2 of 4

JPM-SDNY-00010131

SDNY_GM_00279329

EFTA01488455