

November 1, 2007 through November 30, 2007
Account Number [REDACTED]

EFFECTIVE 2/1/08, ACCOUNT RULES AND REGULATIONS WILL REFLECT THESE CHANGES FOR ALL OF YOUR CHECKING AND SAVINGS ACCOUNTS. IF YOU HAVE ANY QUESTIONS, PLEASE CONTACT YOUR JPMORGAN PRIVATE BANK SERVICE TEAM.

ITEM COPY FEE WILL BE \$5 PER ITEM. IF YOU HAVE CHECK SAFEKEEPING OR IMAGE STATEMENTS, YOU'LL RECEIVE THREE COPIES A MONTH FREE.

NON-CHASE ATM WITHDRAWALS, INQUIRIES OR TRANSFERS WITHIN THE UNITED STATES, PUERTO RICO AND THE US VIRGIN ISLANDS WILL BE \$2 PER TRANSACTION. USAGE FEES MAY ALSO BE CHARGED BY THE INSTITUTION THAT OWNS THE ATM.