



Primary Account: [REDACTED]

For the Period 3/31/12 to 4/30/12

#### IMPORTANT INFORMATION REGARDING ATM TRANSFERS

For your added convenience, effective May 1, 2012, we are extending our time for transfers between J.P. Morgan checking and savings accounts. For transfers and deposits at most ATMs, the cutoff time is 11 p.m. Eastern time. Please note, for ATMs with an earlier cutoff, the ATM screen will notify you of the specific cutoff time.

This change will be reflected in the section of your General Terms & Conditions that details the Funds Availability Policy for Asset Accounts and Deposit Accounts ("When Your Deposit is Received"). All other terms of your account agreement remain the same. If you have any questions, please contact your J.P. Morgan team.

As always, we appreciate the trust and confidence you place in J.P. Morgan.

**J.P.Morgan**

Confidential Treatment Requested by JPMorgan

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