



DARREN K. INDYKE IRA ROLLOVER ACCT. [REDACTED]
For the Period 9/1/12 to 9/30/12

Client News

Please note that a change will be made to how interest is calculated on uninvested cash balances and new cash deposits in your Asset Account if they are transferred automatically to the Deposit Sweep that is described in the Asset Account Agreement. Effective on or about **November 16th**, the Deposit Sweep interest calculation will be based on the daily balance method, as described below.

The *Combined Terms and Conditions* have been modified to reflect this change. Unless otherwise indicated below, all other terms and conditions of the various account agreements still apply. Please contact your J.P. Morgan team if you have questions about this change.

The Second Paragraph of Section 1 of the Asset Account Agreement shall be replaced as follows:

Interest will be compounded, calculated daily using the daily balance method, and credited to your Account on the first day of the month. The daily balance method applies the daily periodic rate to the principal in the account each day. Interest will begin to accrue on the first business day that funds are swept into the Account. Interest is computed on a 365-day basis. We pay interest only in whole cents. Therefore, at the end of each interest payment period, any fractional amount of interest less than half of one cent will be rounded down and any fractional amount of interest equal to half of one cent or more will be rounded up to the next whole cent.

J.P.Morgan

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