



J.P. Morgan Securities Inc.
270 Park Avenue, New York, NY 10017

FINANCIAL TRUST COMPANY INC ACCT. 161121381
For the Period 1/1/10 to 1/31/10

Margin Account

J.P. Morgan Private Bank Team

Mary Casey	Banker	[REDACTED]
Janet Young	Client Service Team	(800) 634-1318
William Doherty III	Client Service Team	
Online access	www.MorganOnline.com	

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Client News

As a result of the new clearing arrangement with J.P. Morgan Clearing Corp. ("JPMCC") that was previously communicated, you may receive two 1099's for activity in your margin account for tax year 2009. Should you receive two 1099's they will be mailed in separate envelopes.

Transactions cleared and carried through J.P. Morgan Clearing Corp. - One Metrotech Center North, Brooklyn, NY 11201-3859, (347) 643-2578