

Account Number [REDACTED]
FINANCIAL TRUST COMPANY, INC.

Confidential

Asset Account Portfolio

December 1 - December 31, 1999

J.P.Morgan is pleased to introduce the Private Client Web Site. Through the web site, you can access account information at any time that is convenient for you. You can access account balances, positions, transactions, and statements for virtually all of your J.P. Morgan Private Banking accounts. For more information, and to sign up, please contact your Client Service Specialist.

Due to a change in our processing of deposits received by mail, we will no longer be returning a confirmation receipt to you beginning January 3, 2000. You may confirm your deposits by accessing your account history via J.P. Morgan's Private Client Web Site or calling your Client Service Specialist.

Table of Contents

	Page
Portfolio Summary	2
Cash and Short Term	3
Trade Activity	4
Account Transactions	5

Account Officers

Service Specialist: SCOTT/DENCKER

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