

Account Number [REDACTED]
 FINANCIAL TRUST COMPANY, INC.

JPMorgan Chase Bank, N.A.
 345 Park Avenue, New York, NY 10154-1002



Asset Account Portfolio
 December 01, 2004 - December 31, 2004

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 December 1 - December 31, 2004

Important statement about your banking relationship: Earlier this year, Bank One merged into JPMorgan Chase & Co. Now we have merged our principal subsidiary banks, JPMorgan Chase Bank, Bank One, N.A. (Chicago, Illinois) and Bank One, N.A. (Columbus, Ohio), under a single national bank charter under the supervision of the Office of the Comptroller of the Currency. The lead bank is called JPMorgan Chase Bank, N.A.

Some clients may be affected by the following change: Effective November 13, 2004, all funds you had on deposit at JPMorgan Chase Bank, Bank One N.A. (Chicago, Illinois) and Bank One, N.A. (Columbus, Ohio) became deposits at JPMorgan Chase Bank, N.A. If you have accounts at more than one of these banks, your accounts will be aggregated for the purposes of FDIC insurance coverage and be subject to the \$100,000 maximum coverage allowed by law.

If you order checks from private vendors, please be sure on your next reorder to use the JPMorgan Chase Bank, N.A. name.

Best wishes for a happy holiday season.

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Account Officers

D'ORAZIO/HORNAK