

IMPORTANT INFORMATION

Please be advised that beginning January 1, 2010, clients charged FDIC fees on their noninterest-bearing business checking accounts will enjoy a fee reduction of approximately 0.10%. This comes as a result of JPMorgan Chase & Co.'s decision to end participation in the Transaction Account Guarantee Program on December 31, 2009, as originally planned.

If you have any questions, please contact your J.P. Morgan team.

Consolidated Summary

Assets	Account Number	Prior Period Value	Current Period Value	Change In Value
Checking				
JPMorgan Classic Business Checking	[REDACTED]	68,450.82	88,090.82	19,640.00
Savings				
JPMorgan Business Money Market Deposit Account	[REDACTED]	1,365.11	1,365.28	0.17
Total Assets		\$69,815.93	\$89,456.10	\$19,640.17

All Summary Balances shown here are as of December 31, 2009 unless otherwise stated. For details of your retirement accounts, credit accounts or securities accounts, separate statements. Balance summary information for annuities is provided by the issuing insurance companies and believed to be reliable without guarantee of its completeness or accuracy.

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