

Primary Account: [REDACTED]

For the Period 9/1/10 to 9/30/10

Important information about your deposit account(s).

Please note that when your deposit account is overdrawn, payment is due for the amount of the overdraft. Until the balance is paid in full, interest will be assessed on the amount of the overdraft - as stated in section A.4. in the "Appendix: General Rules and Regulations for Deposit Accounts" in the "General Terms for Accounts and Services."

Effective November 15th, interest will be assessed at the rate of Prime + 4% (rate subject to change). If you have any questions, please contact your J.P. Morgan team.