



Primary Account: [REDACTED]
For the Period 6/16/10 to 7/16/10

Important information about your Chase Savings Account

Starting July 19, 2010 we will waive the Monthly Service Fee in a Chase Savings(SM) account if you currently have or create a new repeating automatic transfer of \$25 or more each month to the account. One time transfers do not qualify.

A repeating automatic transfer is when you authorize us to move money from a personal checking account to a savings account at a predetermined time and on a regular schedule. To schedule an automatic transfer, log on to jpmorganonline.com, or call us at 1-[REDACTED]

Please note that the Monthly Service Fee will still be waived on Chase Savings accounts if you are under the age of 18, maintain a minimum monthly balance of \$300 or more or if your savings account is linked to a qualifying checking account.

Important information about your Deposit Account Agreement

We are improving the way we handle Overdraft Protection Transfers. If you have Overdraft Protection, the following are changes to the "Overdraft Protection Services" section of your Deposit Account Agreement, effective July 19, 2010. We will replace the "Maximum Overdraft Protection Amount" paragraph with the following:

"4. Maximum Overdraft Protection Amount: The amount of a Transfer will not exceed the amount available in the Funding Account. (The Funding Account is the savings account, credit card account, or other line of credit account linked to your checking account for Overdraft Protection.)

If the amount available is insufficient to pay all checks and other customer initiated transactions, plus the Transfer Fee, in multiples of \$50.00, then we will initiate a Transfer in the amount necessary to pay one or more transactions, plus the Transfer Fee.

If the amount available is sufficient to pay one or more transactions, but not the Transfer Fee, we will initiate a Transfer in the amount necessary to pay the transaction or transactions only.