

June 01, 2007 -
June 29, 2007
Jeffrey E Epstein
Primary Account Number: 739-110438
Total enclosures: 5
Page 1 of 12
JPMorgan Chase Bank, N.A.
967 000 PB
JEFFREY E EPSTEIN
C/O NEW YORK STRATEGY GROUP LLC
457 MADISON AVE
4TH FLOOR
NEW YORK NY 10022
Your JPMorgan Private Bank Team:
FRANCISCO VILLACIS
MELISSA DALTON
(888) 207-5225
Private Bank ServiceLine
For assistance after business hours,
7 days a week.
(800) 243-6727
Morgan Premier Banking Summary
739-110438
Deposit Accounts
Premier Checking
Description
Total
Number
Opening
Balance
\$758,752.08
Total Credits
\$5,042,058.56
Total Debits
\$4,488,709.76
Ending
Balance
\$1,312,100.88
\$1,312,100.88

June 01, 2007 -
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Jeffrey E Epstein
Primary Account Number: 739-110438
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Premier Checking
Account Number 739-110438
Jeffrey E Epstein
Summary
Opening Balance
Deposits and Credits
Checks, Withdrawals and Debits
Ending Balance
Activity
Date
Description
Opening Balance
Jun 01
Fedwire Credit
VIA: MELLON BANK N.A.-DUE FROM BK M
/043000261
B/O: FINANCIAL TRUST COMPANY INC
ST THOMAS VI 00802-1348
REF: CHASE NYC/CTR/BNF=JEFFREY E EP
STEIN NEW YORK NY 10022-/AC-0000000
07391 RFB=0/B MELLON BANK BBI=/TIME
/15:15
Jun 01
IMAD: 0601D3QCI20C007607
Book Transfer Debit
A/C: FX USD INCOMING/FED/CHIPS/DDA
BOURNEMOUTH UNITED KINGDOM BH7 7-DB
ORG: FX USD INCOMING/FED/CHIPS/DDA
C/O CHASE MANHATTAN BK, CHASESIDE
OGB: FX OPERATIONS
NEW YORK NY
REF: /OCMT/USD3360,65/BNF/EUR2455.0
0
Jun 01
Fedwire Debit
VIA: WELLS FARGO NA
/121000248
Jun 01
A/C: ZORRO DEVELOPMENT CORPORATION
IMAD: 0601B1QGC02C007259
Internal Funds Transfer
FUNDS TRANSFERRED FROM DDA AC# 7391
10438 TO DDA AC# 739121472 As reque
sted
Jun 01
Fedwire Debit

VIA: FIRSTBANK PR
/221571473
A/C: LSJ LLC
REF: ACCT NAME LSJ LLC 6300 RED H00
K QUARTERS B-3 ST THOMAS USVI 00802
IMAD: 0601B1QGC02C007025
\$100,000.00
\$1,505,391.43
\$100,000.00
\$1,605,391.43
\$50,000.00
\$1,705,391.43
\$3,360.65
\$1,755,391.43
\$758,752.08
\$5,042,058.56
\$4,488,709.76
\$1,312,100.88
Average Balance
Interest Paid this Period
Interest Paid Year to Date
Annual Percentage Yield
Debit
Credits
\$1,000,000.00
\$1,309,023.03
\$2,531.81
\$12,881.21
2.38%
Balance
\$758,752.08
\$1,758,752.08

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Jeffrey E Epstein
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Premier Checking
Account Number 739-110438
Jeffrey E Epstein
Activity
Date
Jun 04
Description
Fedwire Credit
VIA: WELLS FARGO NA
/121000248
B/O: PROTECTOR USA INC
ALAMEDA CA 94501-7514
Jun 04
REF: CHASE NYC/CTR/BNF=JEFFREY E EP
STEIN NEW YORK NY 10022-/AC-0000000
07391 RFB=0/B WELLS FARGO OBI=PAY I
N FULL ON TRAILER BBI=/TIME/17:21
IMAD: 0604I1B7037R002782
Fedwire Debit
VIA: FIRSTBANK PR
/221571473
A/C: LSJ LLC
REF: 6300 RED HOOK QUARTERS B3 ST T
HOMASUSVI 00802
Jun 05
IMAD: 0604B1QGC01C005589
Internal Funds Transfer
FUNDS TRANSFERRED FROM DDA AC# 7391
10438 TO DDA AC# 739470663 As reque
sted
Jun 05
Jun 06
Check Paid # 1152
Fedwire Credit
VIA: MELLON BANK N.A.-DUE FROM BK M
/043000261
B/O: FINANCIAL TRUST COMPANY INC
ST THOMAS VI 00802-1348
REF: CHASE NYC/CTR/BNF=JEFFREY E EP
STEIN NEW YORK NY 10022-/AC-0000000
07391 RFB=0/B MELLON BANK BBI=/TIME
/10:02
Jun 06
IMAD: 0606D3QCI20C000895
Book Transfer Debit
A/C: FX USD INCOMING/FED/CHIPS/DDA

BOURNEMOUTH UNITED KINGDOM BH7 7-DB
ORG: FX USD INCOMING/FED/CHIPS/DDA
C/O CHASE MANHATTAN BK, CHASESIDE
OGB: FX OPERATIONS
NEW YORK NY
REF: /OCMT/USD2064,00/BNF/EUR1500.0
0

\$2,064.00
\$1,981,327.43
\$250,000.00
\$1,000,000.00
\$983,391.43
\$1,983,391.43
\$150,000.00
\$1,233,391.43
Debit
Credits
\$3,000.00
(cont.)
Balance
\$1,508,391.43
\$125,000.00
\$1,383,391.43

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Primary Account Number: 739-110438
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Premier Checking
Account Number 739-110438
Jeffrey E Epstein
Activity
Date
Jun 06
Description
Fedwire Debit
VIA: WACHOVIA BK NA FL
/063000021
A/C: FIRST UNION BANK
FORT LAUDERDALE FL
Jun 06
BEN: LAW OFFICE OF GUY FRONSTIN
IMAD: 0606B1QGC08C006411
Fedwire Debit
VIA: CITY NB OF FLA
/066004367
A/C: FOWLER WHITE BURNETT PA
REF: LAS
Jun 06
IMAD: 0606B1QGC02C004720
Internal Funds Transfer
FUNDS TRANSFERRED FROM DDA AC# 7391
10438 TO DDA AC# 739447483 As requested
Jun 06
Fedwire Debit
VIA: CITIBANK FSB CHGO
/271070801
Jun 06
A/C: KIRKLAND AND ELLIS LLP
REF: REF: J EPSTEIN
IMAD: 0606B1QGC06C004855
Fedwire Debit
VIA: GREAT FLORIDA BANK
/066015576
A/C: LEWIS TEIN PL
Jun 06
IMAD: 0606B1QGC02C004719
CHIPS Debit
VIA: BANK OF AMERICA N.A.
/0959
A/C: BANK OF AMERICA N.A. MA
BOSTON MA 02106
Jun 08

BEN: ALAN M DERSHOWITZ
SSN: 0292726
Book Transfer
A/C: JP MOLYNEUX STUDIO LTD
NEW YORK NY 10021ORG:
/00000000000739110438
JEFFREY E EPSTEIN
REF: ACCT NAME JP MOLYNEUX STUDIO L
TD CORPORATE ACCOUNT REF: PROPOSAL
NOS- 31975 31981 31997 32035
\$11,024.42
\$1,690,790.51
\$99,512.50
\$1,701,814.93
\$50,000.00
\$1,851,327.43
\$50,000.00
\$1,901,327.43
\$20,000.00
\$1,951,327.43
Debit
\$10,000.00
Credits
(cont.)
Balance
\$1,971,327.43
\$50,000.00
\$1,801,327.43

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Premier Checking
Account Number 739-110438
Jeffrey E Epstein

Activity
Date

Jun 08
Description
Book Transfer

Jun 08
A/C: [REDACTED]
NEW YORK NY 10021ORG:
/000000000000739110438
JEFFREY E EPSTEIN
Fedwire Debit
VIA: FIRSTBANK PR
/221571473
A/C: LSJ LLC

Jun 11
IMAD: 0608B1QGC05C005309
Book Transfer
A/C: BRIAN J KELLY

Jun 11
Jun 12
PUTNAM VALLEY NY 10579-2107
ORG: /000000000000739110438
JEFFREY E EPSTEIN
REF: VARIOUS PROJECTS
Check Paid # 1154

Fedwire Debit
VIA: FIRSTBANK PR
/221571473
A/C: LSJ, LLC

Jun 12
IMAD: 0612B1QGC08C003507
Fedwire Debit
VIA: FIRSTBANK PR
/221571473

Jun 12
A/C: LAFAYETTE CONTRACTORS LLC
IMAD: 0612B1QGC04C002956
Fedwire Debit
VIA: WELLS FARGO NA
/121000248

Jun 13
A/C: ZORRO DEVELOPMENT CORP
IMAD: 0612B1QGC08C003506

Fedwire Credit

VIA: MELLON BANK N.A.-DUE FROM BK M
/043000261

B/O: FINANCIAL TRUST COMPANY INC
ST THOMAS VI 00802-1348

REF: CHASE NYC/CTR/BNF=JEFFREY E EP
STEIN NEW YORK NY 10022-/AC-0000000
07391 RFB=0/B MELLON BANK BBI=/TIME
/14:35

IMAD: 0613D3QCI20C003937

\$1,000,000.00

\$2,305,254.51

\$100,000.00

\$1,305,254.51

\$60,000.00

\$1,405,254.51

\$8,536.00

\$1,532,254.51

Debit

\$50,000.00

Credits

(cont.)

Balance

\$1,640,790.51

\$100,000.00

\$1,540,790.51

\$40,000.00

\$27,000.00

\$1,492,254.51

\$1,465,254.51

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Premier Checking
Account Number 739-110438
Jeffrey E Epstein
Activity
Date
Jun 13
Description
Book Transfer
A/C: ROYAL BANK OF CANADA-PAYMENT C
TORONTO ONTARIO CANADA M5J 1-J1
ORG: /000000000000739110438
JEFFREY E EPSTEIN
REF: /ACC/SWF/ROYCCAT2 BR NO 013120
03
Jun 13
Book Transfer
A/C: JP MOLYNEUX STUDIO LTD
NEW YORK NY 10021ORG:
/000000000000739110438
JEFFREY E EPSTEIN
Jun 13
REF: ACCT NAME JP MOLYNEUX STUDIO L
TD CORPORATE ACCOUNT REF: PROPOSAL
NOS- 32066
CHIPS Debit
VIA: HSBC BANK USA
/0108
Jun 13
A/C: GERALD B LEFCOURT PC
REF: IOLA ACCOUNT
SSN: 0274162
Fedwire Debit
VIA: COMM BK MARLTON
/031201360
Jun 14
A/C: DARREN K INDYKE
IMAD: 0613B1QGC05C003762
Book Transfer Credit
B/O: RBC FINANCE BV
AMSTERDAM NETHERLANDS 1017 EP
ORG: RBC FINANCE BV
KEIZERGRACHT 604
Jun 14
REF: /BNF/OUR REF.JPM1138411JUN07 R
EVERSING ENTRY DTD 22-MAY-07 TRN 08
434 00142ES FOR AMT 34,500.00/USD P

ER YOUR REQUEST.

Fedwire Debit

VIA: WELLS FARGO NA

/121000248

A/C: WELLS FARGO BANK,N.A.(IOWA)

DES MOINES IA

BEN: [REDACTED]

REF: REF: EXPENSE REIMB

IMAD: 0614B1QGC04C005941

\$34,500.00

\$2,005,254.51

\$50,000.00

\$2,220,754.51

Debit

\$34,500.00

Credits

(cont.)

Balance

\$2,270,754.51

\$100,000.00

\$2,120,754.51

\$150,000.00

\$1,970,754.51

\$1,007.13

\$2,004,247.38

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Jeffrey E Epstein
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Premier Checking
Account Number 739-110438
Jeffrey E Epstein
Activity
Date
Jun 15
Jun 18
Description
Internal Funds Transfer
FUNDS TRANSFERRED FROM DDA AC# 7391
10438 TO DDA AC# 739121472
Book Transfer
A/C: THE BK OF NOVA SCOTIA ST THOMA
ST THOMAS VIRGIN ISLANDS
ORG: /000000000000739110438
JEFFREY E EPSTEIN
Jun 18
REF: REF: DEPOSIT ON BARGE TRANSPOR
TATION/ACC/ST THOMAS NO NAME GIVEN
Fedwire Debit
VIA: FIRSTBANK PR
/221571473
A/C: LSJ LLC
Jun 18
Jun 19
IMAD: 0618B1QGC05C002721
Check Paid # 1155
Book Transfer Debit
A/C: FX USD INCOMING/FED/CHIPS/DDA
BOURNEMOUTH UNITED KINGDOM BH7 7-DB
ORG: FX USD INCOMING/FED/CHIPS/DDA
C/O CHASE MANHATTAN BK, CHASESIDE
OGB: FX OPERATIONS
NEW YORK NY
REF: /OCMT/USD4160,23/BNF/GBP2056.2
5
Jun 20
Jun 21
Check Paid # 1156
Fedwire Debit
VIA: F121000358
/121000358
A/C: ████████████████████
REF: /TIME/16:10
Jun 21
IMAD: 0621B1QGC08C006326

Fedwire Debit
VIA: WELLS FARGO NA
/121000248
Jun 21
A/C: ZORRO DEVELOPMENT CORP
IMAD: 0621B1QGC07C005926
Internal Funds Transfer
FUNDS TRANSFERRED FROM DDA AC# 7391
10438 TO DDA AC# 739470663 As requested
Jun 21
Jun 22
Jun 22
Check Paid # 1153
Deposit
Deposit
\$750,000.00
140061162
140061163
\$8.43
\$2,018.32
\$622,796.76
\$622,805.19
\$624,823.51
\$100,000.00
\$1,372,796.76
\$50,000.00
\$1,472,796.76
\$50,000.00
\$140.00
\$1,522,936.76
\$1,522,796.76
\$158,400.39
\$4,160.23
\$1,577,096.99
\$1,572,936.76
\$150,000.00
\$1,735,497.38
Debit
\$100,000.00
\$18,750.00
Credits
(cont.)
Balance
\$1,904,247.38
\$1,885,497.38

June 01, 2007 -
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Jeffrey E Epstein
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Premier Checking
Account Number 739-110438
Jeffrey E Epstein
Activity
Date
Jun 22
Description
Book Transfer
A/C: THE BK OF NOVA SCOTIA ST THOMA
ST THOMAS VIRGIN ISLANDS
ORG: /00000000000739110438
JEFFREY E EPSTEIN
Jun 22
REF: REIMBURSEMENT FOR BARGE EXP
Internal Funds Transfer
FUNDS TRANSFERRED FROM DDA AC# 7391
10438 TO DDA AC# 739121472 As reque
sted
Jun 22
Fedwire Debit
VIA: FIRSTBANK PR
/221571473
A/C: LSJ LLC
Jun 25
REF: 6300 RED HOOK QUARTERS B-3 ST
THOMAS USVI 00802
IMAD: 0622B1QGC08C005815
Fedwire Debit
VIA: FIRSTBANK PR
/221571473
A/C: LSJ LLC
Jun 26
IMAD: 0625B1QGC04C006624
Book Transfer Debit
A/C: FX USD INCOMING/FED/CHIPS/DDA
BOURNEMOUTH UNITED KINGDOM BH7 7-DB
ORG: FX USD INCOMING/FED/CHIPS/DDA
C/O CHASE MANHATTAN BK, CHASESIDE
OGB: FX OPERATIONS
NEW YORK NY
REF: /OCMT/USD2984,47/BNF/EUR2172.5
8
Jun 26
Fedwire Debit
VIA: FIRSTBANK PR
/221571473

A/C: LSJ LLC
REF: ACCT NAME LSJ LLC 6300 RED H00
K QUARTERS B-3 ST THOMAS USVI 00802
IMAD: 0626B1QGC06C004050

\$150,000.00

\$240,695.78

\$2,984.47

\$390,695.78

\$100,000.00

\$420,680.25

\$100,000.00

\$520,680.25

Debit

\$4,143.26

Credits

(cont.)

Balance

\$620,680.25

\$27,000.00

\$393,680.25

June 01, 2007 -
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Jeffrey E Epstein
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Premier Checking
Account Number 739-110438
Jeffrey E Epstein
Activity
Date
Jun 27
Description
Fedwire Credit
VIA: MELLON BANK N.A.-DUE FROM BK M
/043000261
B/O: FINANCIAL TRUST COMPANY INC
ST THOMAS VI 00802-1348
REF: CHASE NYC/CTR/BNF=JEFFREY E EP
STEIN NEW YORK NY 10022-/AC-0000000
07391 RFB=0/B MELLON BANK BBI=/TIME
/16:19
Jun 27
IMAD: 0627D3QCI20C005592
Book Transfer
A/C: JP MOLYNEUX STUDIO LTD
NEW YORK NY 10021ORG:
/00000000000739110438
JEFFREY E EPSTEIN
REF: CORPORATE ACCOUNT REF PROPOSAL
NO 320
Jun 27
Fedwire Debit
VIA: BK AMER NYC
/026009593
Jun 27
A/C: MAGUIRE GROUP INC
REF: JOB NOS 18321,18322,18328
IMAD: 0627B1QGC06C006520
Fedwire Debit
VIA: FIRSTBANK PR
/221571473
A/C: LSJ LLC
Jun 27
REF: /ACC/1518 PONCE DELEON AVENUE
PO 9146 SAN JUAN 00908
IMAD: 0627B1QGC01C006052
CHIPS Debit
VIA: HSBC BANK USA
/0108
A/C: GERALD B LEFCOURT PC
REF: IOLA ACCOUNT

SSN: 0331118
\$82,413.29
\$1,156,977.29
\$1,305.20
\$1,239,390.58
Debit
Credits
\$1,000,000.00
(cont.)
Balance
\$1,240,695.78
\$100,000.00
\$1,056,977.29
\$100,000.00
\$956,977.29

June 01, 2007 -
June 29, 2007
Jeffrey E Epstein
Primary Account Number: 739-110438
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Premier Checking
Account Number 739-110438
Jeffrey E Epstein
Activity
Date
Jun 28
Description
CHIPS Credit
VIA: CITIBANK
/0008
B/O: FINANCIAL TRUST COMPANY INC
ST THOMAS VI008021348
Jun 28
REF: NBNF=JEFFREY E EPSTEIN NEW YOR
K NY 10022-/AC-000000007391 ORG=/03
86605612 ST THOMAS VI008021348 OGB=
/09253186 NY NY 10041
SSN: 0358358
Fedwire Debit
VIA: WELLS FARGO NA
/121000248
A/C: R W FERNSTRUM AND COMPANY
REF: INVOICE NO 062707 CUSTOMER NO
LITTLE02
Jun 28
IMAD: 0628B1QGC04C006227
Internal Funds Transfer
Jun 28
FUNDS TRANSFERRED FROM DDA AC# 7391
10438 TO DDA AC# 739121472 Letter f
rom client
Fedwire Debit
VIA: MELLON UNITED NTL
/067009646
A/C: WORTH BUILDERS OF PALM BEACH I
REF: ACCOUNT NAME WORTH BUILDERS OF
PALMBEACH INC RE: INVOICE ID 27052
5/TIME/16:06
Jun 29
Jun 29
IMAD: 0628B1QGC07C007521
Interest Paid
Book Transfer Debit
A/C: FX USD INCOMING/FED/CHIPS/DDA
BOURNEMOUTH UNITED KINGDOM BH7 7-DB
ORG: FX USD INCOMING/FED/CHIPS/DDA

C/O CHASE MANHATTAN BK, CHASESIDE
OGB: FX OPERATIONS
NEW YORK NY
REF: /OCMT/USD1601,87/BNF/GBP786.08
\$1,601.87
\$2,531.81
\$1,368,702.75
\$1,367,100.88
\$200,000.00
\$1,749,060.29
Debit
Credits
\$1,000,000.00
(cont.)
Balance
\$1,956,977.29
\$7,917.00
\$1,949,060.29
\$382,889.35
\$1,366,170.94

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Jeffrey E Epstein
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Premier Checking
Account Number 739-110438
Jeffrey E Epstein

Activity
Date
Jun 29
Description
CHIPS Debit
VIA: BANK OF AMERICA N.A.
/0959
A/C: UID 042906
CID/5004941057
BEN: HSIU JI MAO
REF: HSIU JI MAO 975 MEMORIAL DR. A
PT 808 RENT
SSN: 0410004

Jun 29
Internal Funds Transfer
FUNDS TRANSFERRED FROM DDA AC# 7391
10438 TO DDA AC# 739474340 As requested
\$4,488,709.76

Ending Balance
Checks Paid

Check
1152
1153
Total Checks

Enclosed Checks: 5
About Your Relationship
We value your relationship with JPMorgan Private Bank. You were not charged for services this statement period. Thank You.

Date
Jun 05
Jun 21
Amount Check
\$250,000.00
\$750,000.00

1154
1155
Date
Jun 11
Jun 18
\$40,000.00
\$158,400.39

Amount Check
1156
Date
Jun 20
Amount
\$50,000.00
\$1,248,400.39
\$5,042,058.56
\$1,312,100.88
\$50,000.00
\$1,312,100.88
Debit
\$5,000.00
Credits
(cont.)
Balance
\$1,362,100.88

June 01, 2007 -

June 29, 2007

Jeffrey E Epstein

Primary Account Number: 739-110438

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Important Information about Your Statement

Accounts are subject to the General Terms For Accounts and Services and applicable appendices and account agreements. Your accounts, unless otherwise indicated on the statement, are held by JPMorgan Chase Bank, N.A. (the "Bank").

Deposit accounts held at the Bank, including checking, savings, CD, and money market accounts, are FDIC insured.

In Case of Errors or Questions About Your Electronic Funds Transfers (personal accounts only)

Telephone or write to the Bank if you think your statement or receipt is wrong, or if you need more information about an electronic transaction on a statement or receipt. The phone number for inquiries is printed on the front of this statement. The address for inquiries appears below. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

-
-

Tell us your name and account number.

Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.

- Tell us the dollar amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this (20 business days for transactions outside the U.S. and point-of-sale transactions), we will recredit your account for the amount you think is in error so that you will have use of the money during the time it takes us to complete our investigation.

In Case of Errors or Questions About Non Electronic Transfers

Please examine your account at once. If you feel an error has taken place or have questions concerning a non-electronic transaction, telephone or write us within 30 days. The phone number is printed on the front of this statement. The address appears above. If no report is received within this period, your account will be considered correct.

Mutual Funds/Securities

Securities (including Mutual Funds) and annuities are not bank deposits and are not FDIC insured nor are they obligations of or guaranteed by JPMorgan Chase Bank, N.A. or its affiliates or any federal or state government or government agency or government sponsored agency. Securities (including mutual funds) and annuities involve investment risks, including the possible loss of the principal amount invested.

The distributor of the JPMorgan Funds is JPMorgan Distribution Services, Inc., which is an affiliate of JPMorgan Chase Bank, N.A.. JPMorgan Chase Bank, N.A., and its affiliates receive compensation from JPMorgan Funds for providing services. Read the JPMorgan Funds prospectuses

carefully for details, including fees and expenses, before investing or sending money.

JPMorgan Select Shares of the Connecticut Daily Tax Free Income Fund, Inc. and JPMorgan Select Shares of the New Jersey Daily Municipal Income Fund, Inc. are not part of, or affiliated with, the JPMorgan Family of Mutual Funds. Reich & Tang Distributors Inc. and Reich & Tang Asset Management L.P., which are unaffiliated with JPMorgan, are the funds' distributors and investment advisor, respectively. Reich & Tang Distributors Inc. is a member NASD.

IRA Accounts

Accounts where the Bank serves as trustee or as discretionary investment manager for an ERISA plan or an IRA that hold Fiduciary Shares (as described below) do not bear any portion of investment, administrative, custodian or other charges paid to the Bank or its affiliates for services to the applicable JPMorgan Funds since these charges are subject to rebate as defined below. For accounts where the Bank serves as trustee, or discretionary investment manager for an ERISA plan or an IRA, which hold shares in the JPMorgan Funds other than Fiduciary Shares, the Bank receives fees for services from the JPMorgan Funds but waives account fees with respect to the funds so held. Fiduciary Shares are shares in the Select Shares class of JPMorgan Tax Aware Large Cap Value Fund, JPMorgan US Equity Fund, JPMorgan Tax Aware US Equity Fund, JPMorgan Tax Aware Large Cap Growth Fund, JPMorgan Mid Cap Equity Fund, JPMorgan Trust Small Cap Equity Fund, JPMorgan Fleming International Equity Fund, JPMorgan Short Term Bond Fund II, JPMorgan Bond Fund II, JPMorgan Tax Aware Enhanced Income Fund, JPMorgan Tax Aware Short-Intermediate Income Fund, JPMorgan Intermediate Tax-Free Income Fund, JPMorgan Tax-Free Income Fund, JPMorgan California Bond Fund, JPMorgan NY Intermediate Tax Free Income Fund and JPMorgan NJ Tax Free Income Fund held in the Bank's trust accounts or in the Bank's investment management accounts for ERISA plans or IRAs. "Rebate" means an amount returned by the Bank to the account which holds the Fiduciary Shares. The rebate amount represents the portion of servicing fees paid to the Bank by the mutual fund with respect to Fiduciary Shares.

Please direct all inquiries to your Morgan Account Officer at
JPMorgan Private Bank Client Service
500 Stanton Christiana Road, 1/OPS3
Newark, DE 19713-2107