

ACCOUNT LINKING	<input type="checkbox"/> Combine summary and detailed account information in one consolidated statement for accounts with the same title Link to Minimize or Eliminate Overdraft Interest Charges: To avoid or minimize interest charges incurred due to an overdraft <input type="checkbox"/> Link my following non-interest bearing Checking Accounts to minimize or eliminate overdraft interest charges within those accounts: Account Number for lead Checking Account to be billed any overdraft interest charges: _____
ONLINE ACCOUNT ACCESS (For more information, contact your JPMorgan Private Bank Representative)	<input checked="" type="checkbox"/> I am a current user of Morgan Online/Client Online, please add this account to my access. My User ID is: <u>JE JE JE JE</u> <input type="checkbox"/> I would like to access my account via Morgan OnLine My Choices for an Internet access Login ID: _____ (User IDs must contain 8-32 characters. They cannot be the same as your password or SSN. They may not include special characters such as @, %, ^, etc.) 1 st Choice _____ 2 nd Choice _____ 3 rd Choice _____ My Email Address is _____
PLEDGE AGREEMENT	I agree that this account is an account under The General Terms for Accounts and Services and is pledged as collateral for all of my obligations and is subject to the security interest provisions in The General Terms for Accounts and Services, the terms of which are incorporated by reference. The General Terms for Accounts and Services together with this application are the security agreement under Article 9 of the Uniform Commercial Code, as amended from time to time.
LINKING AGREEMENT	JPMorgan Private Bank calculates an earning credit/fee allowance on aggregated business checking account balances. This allowance is netted against fees for maintenance and services used, as listed on my current fee schedule. If the fee allowance is not sufficient to cover the services used, a fee is charged to the primary Business Checking Account. By linking my multiple non-interest bearing Checking accounts, I can see the combined account balances to avoid or minimize interest charges incurred due to an overdraft in any one or more of the linked accounts. Note that linking can reduce or eliminate interest charges due to overdrafts, but does not prevent the overdrafts themselves. Each day, the collected balances in all linked accounts are added together. If the net balance is negative, overdraft interest charges will be calculated on that negative balance. I understand that linking Checking Accounts as described above may have legal, tax or other ramifications under applicable U.S. or other laws or rules (owing to, for example, different legal entities owning linked accounts and incurring or paying charges on behalf of each other or having their assets offset against each other's). By signing below, I represent that I and the other Account Holders have consulted with our legal, financial, tax or other advisors on these matters, accept the linkage as created, and will manage the accounts to prevent any negative repercussions. I agree to hold harmless from and indemnify JPMorgan Private Bank and each of its affiliates, officers, directors, agents and other representatives against any liability relating in any way to its provision of account linking services to myself or the Account Holders of the linked Checking Accounts. Other terms applicable to your Accounts are contained in The General Terms for Accounts and Services, Account Agreements, and Appendices.
THIS APPLICATION MUST BE COMPLETED BEFORE MORGAN WILL BE ABLE TO PROVIDE FINANCIAL SERVICES. IF ANY SECTION IS INCOMPLETE, YOU MAY CONTACT ME TO OBTAIN ADDITIONAL INFORMATION. I MUST ALSO NOTIFY YOU OF ANY FUTURE CHANGES TO THE INFORMATION IN THIS APPLICATION. ASSENT NOTIFICATION, THE INFORMATION CONTAINED IN THIS APPLICATION WILL BE DEEMED ACCURATE AND COMPLETE.	
MORGAN AGREEMENT	The General Terms for Accounts and Services and Appendices along with this Application, and any additional Account Agreements, Rate and Fee Schedules, Appendices and Supplemental Forms, and all amendments and supplements to any of them in effect from time to time comprise the Agreement between you and me. By signing this Application, I acknowledge that I have, or will read all the various documents, including but not limited to, the General Terms for Accounts and Services, Account Agreements, Rate and Fee Schedules, and Appendices, and Supplemental Forms which comprise the Agreement between you and me ("Agreement"). I further acknowledge that I will notify you immediately if I have any issues with the Agreement. Otherwise, I will be deemed to concur with this Agreement between you and me. I also agree that each of the Accounts I am applying for is pledged as collateral for all of my obligations. I also acknowledge that I have read and consent to the terms of the JPMorgan Private Bank Privacy Policy, regarding the manner in which my information is received and used and that upon opening an account with JPMorgan Private Bank my client information will be used by one or more members of the JPMorgan Private Bank family of companies (as stated in the Policy) in order to make available to me all the products and services available through the JPMorgan Private Bank. I understand that you do not give tax or legal advice, and that I am advised to consult a lawyer or tax advisor about me, legal, and estate-planning issues affecting my Accounts, including the way Accounts are titled.

Deleted: Internet Access Login ID choice should be Alpha-Numeric with a minimum of 8 characters and a maximum of 32 characters.

SCAN
 SPN # _____
 ACCT # _____
 Doc. ID # _____
 Effective Date: _____