

November 8, 2012

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 FINANCIAL TRUST COMPANY INC
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 QUARTERS #B3
 ST THOMAS, VI 00802



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Important information regarding your account(s) ending in 5001

At J.P. Morgan, we are committed to enhancing our products and services to better serve you. To that end, we would like to make you aware that the interest month billing cycle on your margin account is changing. It is moving from a mid-month cycle to a calendar month cycle to better align with the way interest posts to your other J.P. Morgan accounts.

How this change impacts your margin account(s):

	Current interest cycle	Interest cycle effective November 2012
Interest month billing cycle	21st of the month to the 20th of the following month	First day of the month to the last day of the same month
Interest posts on	21st of the following month	First business day of the following month
Posted interest includes	<ul style="list-style-type: none"> - Debit and credit interest - Short interest rebates/fees 	<ul style="list-style-type: none"> - Debit and credit interest - Short interest rebates/fees
Year-end debit interest	An additional debit-interest posting occurs on the 30th of December, which covers the period December 21 through December 29	Debit interest from December 1 to December 30 will post on December 31, and a subsequent post on January 2 will cover debit interest from December 31

During the transition month of October, interest cycle posting occurred on October 22. Additionally, a one-time posting on November 1 occurred to reflect the accrual of interest October 21 through October 31. The calendar month billing cycle then began November 1.

If you have any questions, please contact your J.P. Morgan team. As always, we thank you for your trust and confidence in J.P. Morgan.

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Investment products: Not FDIC insured • No bank guarantee • May lose value

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