

November 8, 2012

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FINANCIAL TRUST COMPANY INC

6100 RED HOOK

QUARTERS #B3

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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 month billing cycle

Interest posts on

Posted interest includes

Year-end debit interest

21st of the month to the 20th of the

following month

21st of the following month

– Debit and credit interest

– Short interest rebates/fees

An additional debit-interest posting

occurs on the 30th of December,

which covers the period December

21 through December 29

Interest cycle effective November 2012

First day of the month to the last day

of the same month

First business day of the following

month

– Debit and credit interest

– Short interest rebates/fees

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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its affiliates. Securities are offered by
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