

**The Morgan Account**  
**Application: Morgan Premier Banking**



MORGAN USE ONLY US840 0408  
 Title **JEFFREY EPSTEIN**  
 SPN [REDACTED] MMIA No. [REDACTED]  
 Primary CAS [REDACTED]  
 Checking Acct. No. [REDACTED]  
 JPMorgan Representative (sent package) **THOMAS A. RICE**

<b>A ACCOUNT INFORMATION</b>	Title of Account <b>JEFFREY EPSTEIN</b>	Entity Type <input checked="" type="checkbox"/> Individual <input type="checkbox"/> Joint (JT/WROS) <input type="checkbox"/> Tenants in Common <input type="checkbox"/> In Trust For (Payable On Death for Texas residents) <input type="checkbox"/> Transfer on Death (TOD) <input type="checkbox"/> Tenants by the Entirety <input type="checkbox"/> Community Property <input type="checkbox"/> UTMA/UGMA	
	<b>B ACCOUNT TYPE</b> <input type="checkbox"/> Checking Account <input type="checkbox"/> Checking with Interest Account <input type="checkbox"/> Premier Checking Account <input checked="" type="checkbox"/> Money Market Investment Account <input type="checkbox"/> CD (Certificate of Deposit); Investment features will be obtained by JPM Representative		
<b>C PRIMARY ACCOUNTHOLDER INFORMATION</b>	Name <b>JEFFREY EPSTEIN</b>	Social Security Number [REDACTED]	
	Current Mailing Address <b>457 MADISON AVENUE</b>	City <b>NEW YORK</b>	State <b>NY</b>
	Zip Code/Country <b>10022</b>	State of Legal Residence <b>NY</b>	Telephone [REDACTED]
	Date of Birth	Mother's Maiden Name/ Password	
	Citizenship <input checked="" type="checkbox"/> U.S. <input type="checkbox"/> Other _____	If non-U.S. Citizen: <input type="checkbox"/> Resident Alien <input type="checkbox"/> Non-Resident Alien* *May have to complete International Client Application	
<b>BUSINESS INFORMATION</b>	Type of Business	Business Telephone	Business Fax
	Name of Firm	Occupation/Position	Since
	Address	City	State    Zip Code
<b>D SECONDARY ACCOUNTHOLDER INFORMATION (For Joint Accounts)</b>	Name	Social Security Number	
	Current Mailing Address	Telephone	Fax
	City	State	Zip Code/Country    State of Legal Residence
	Date of Birth	Mother's Maiden Name/ Password	
	Citizenship <input type="checkbox"/> U.S. <input checked="" type="checkbox"/> Other _____	If non-U.S. Citizen: <input type="checkbox"/> Resident Alien <input type="checkbox"/> Non-Resident Alien* *May have to complete International Client Application	



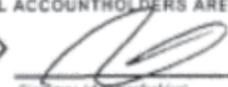
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<b>BUSINESS INFORMATION FOR SECONDARY ACCOUNTHOLDER</b>	Type of Business	Business Telephone	Business Fax
	Name of Firm	Occupation/Position	Since
	Address	City	State Zip Code
<b>E BENEFICIARY/MINOR INFORMATION (Required for UGMA/UTMA, ITF/POD, TOD)</b>	Name	Address	City
	State Zip Code / Country	Date of Birth	Social Security No Relationship
<b>F ADDITIONAL ACCOUNTHOLDER(S)</b>	<input type="checkbox"/> Please send me the Additional Accountholder Form for more than one Additional Accountholder.		
<b>G CHECKS</b>	Check Style (JPMorgan exclusive check stock): <input type="checkbox"/> Wallet (single check) <input type="checkbox"/> Newport Desk Book (spiral binder, 3 checks per page) <input type="checkbox"/> Business-Style Book (ring binder, 3 checks per page) <input type="checkbox"/> Computer Checks (list software) _____ <input type="checkbox"/> Other* _____ <small>*Other check styles may incur additional fee.</small>		
	Check Imprint: Checks will be imprinted with Title of Account as it appears on this Application, and address as listed in the primary accountholder information section of this application, or on file. <input type="checkbox"/> Please omit my address from the check imprint		
<b>H CHECKCARD / ATM CARD</b>	I wish to add a <input type="checkbox"/> JPMorgan Private Bank Visa® blank Check Card or <input type="checkbox"/> JPMorgan Private Bank ATM Only Card to my account.		
<b>I ALTERNATE CHECK AND CARD DELIVERY ADDRESS</b>	Alternate Check and Card Delivery Address:		
	Name	Company	
	Address	City	
	State	Zip Code	Country
UPS and DHL cannot deliver to a P.O. Box Address			
<b>J CHECK IMAGING</b>	<input checked="" type="checkbox"/> Reduced size images of the front and back of each check will be returned with statements unless otherwise indicated <input type="checkbox"/> Truncate checks and do not return.		
<b>K ACCOUNT LINKING</b>	Note: Linking Agreement is contained in Subdivision M of this application. <b>Link for Pricing:</b> To maintain combined average monthly balances and avoid certain transaction fees as listed on my current fee schedule. <input type="checkbox"/> Link my following Checking, Money Market Investment Account, Certificate of Deposit, and applicable JPMorgan Money Market Funds**		
	_____ _____ _____		
	Account Number for lead Checking Account to be billed any monthly maintenance charges: _____		
	<b>Link for Statementing:</b> Combine summary and detailed information for accounts with the <i>same title</i> in one consolidated statement. <input type="checkbox"/> Link my following Checking, Money Market Investment Account, Certificate of Deposit Accounts with the <i>same title</i> .		
	_____ _____ _____		
<b>Link for Coverage Now:</b> Coverage Now is a service offered by JPMorgan that automatically transfers available funds from one Account (Checking or Money Market Investment Account) to your Checking Account in order to cover a negative balance. <input type="checkbox"/> Use the account listed below as an automatic source of funds if I accidentally overdraw my Checking account. Checking Account Number _____ Source Account Number _____			
I am aware that Federal regulations limit the number of pre-authorized transactions such as these from Money Market Investment Accounts (MMIA) to six (or three checks) per statement cycle.			
<b>Link for Automatic Dollar Transfers (ADT):</b> ADTs are pre-established, on-going fixed or variable funds transfers between JPMorgan accounts that facilitate the control and management of funds held in multiple collections and/or disbursement accounts. <input type="checkbox"/> Use the accounts listed below as an automatic source of funds			
_____ _____ _____			

<p><b>L</b> <b>ONLINE ACCOUNT ACCESS</b> (For more information regarding online access, contact your JPMorgan Private Bank Representative)</p> <p><b>SECONDARY ACCOUNTHOLDER ONLINE ACCOUNT ACCESS</b></p>	<p><input checked="" type="checkbox"/> I am a current user of Morgan OnLine/Chase OnLine; please add this account to my access. My User ID is: _____</p> <p><input type="checkbox"/> I would like to access my account via Morgan OnLine (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 &amp;, %, ^, etc.)</p> <p>My Choices for an Internet access Login ID: 1<sup>st</sup> Choice _____ 2<sup>nd</sup> Choice _____ 3<sup>rd</sup> Choice _____ My Email Address is: _____</p> <p><input type="checkbox"/> I am a current user of Morgan OnLine/Chase OnLine; please add this account to my access. My User ID is: _____</p> <p><input type="checkbox"/> I would like to access my account via Morgan OnLine (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 &amp;, %, ^, etc.)</p> <p>My Choices for an Internet access Login ID: 1<sup>st</sup> Choice _____ 2<sup>nd</sup> Choice _____ 3<sup>rd</sup> Choice _____ My Email Address is: _____</p>																																
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<p><b>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. ABSENT NOTIFICATION, THE INFORMATION CONTAINED IN THE APPLICATION WILL BE DEEMED ACCURATE AND COMPLETE.</b></p>																																	
<p><b>N</b> <b>PLEDGE AGREEMENT</b></p>	<p>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.</p>																																

<input type="checkbox"/> <b>LINKING AGREEMENT</b>	<p>I'll pay no monthly fee, provided that I maintain the combined average monthly balances with JPMorgan Private Bank as listed on my current fee schedule.</p> <p>By linking my multiple no-interest bearing Checking accounts, I can use 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.</p> <p>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 owners have consulted with my legal, financial, tax or other advisors on these matters, accept the linkage so 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 owners of the linked Checking Accounts. Other terms applicable to my Accounts are contained in The General Terms for Accounts and Services, Account Agreements, and Appendices.</p>
<input type="checkbox"/> <b>MORGAN AGREEMENT</b>	<p>The General Terms for Accounts and Services and Appendices along with this Application, including the Linking Agreement, the Checking Account Agreement, the Money Market Investment Account Agreement, 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.</p> <p>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, including 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 listed 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 tax, legal, and estate-planning issues affecting my Accounts, including the way Accounts are titled.</p>
<input type="checkbox"/> <b>IMPORTANT TAX INFORMATION</b>  FOREIGN PERSONS TAX STATUS  U.S. CITIZENS AND RESIDENT ALIENS TAX CERTIFICATION	<p><b>A FOREIGN PERSON MAY HAVE TO COMPLETE IRS FORM W-8BEN OR FORM W-8BIMY. A "FOREIGN PERSON" MEANS A NONRESIDENT ALIEN INDIVIDUAL, A FOREIGN CORPORATION, A FOREIGN PARTNERSHIP, A FOREIGN TRUST, A FOREIGN ESTATE, AND ANY OTHER PERSON THAT IS NOT AN U.S. PERSON. IT ALSO INCLUDES A FOREIGN BRANCH OR OFFICE OF AN U.S. FINANCIAL INSTITUTION OR U.S. CLEARING ORGANIZATION IF THE FOREIGN BRANCH IS A QUALIFIED INTERMEDIARY.</b></p> <p><input type="checkbox"/> I AM A FOREIGN PERSON; THEREFORE, I ACKNOWLEDGE THAT YOU ADVISE ME TO READ THE IRS W-8 INSTRUCTIONS (ENCLOSED IN THIS PACKAGE) CAREFULLY AND THAT I HAVE BEEN ADVISED TO CONSULT MY TAX ADVISOR. <i>Please sign and return the attached W8 form(s).</i></p> <p>IF I HAVE NOT CHECKED THE FOREIGN PERSONS TAX STATUS BOX ABOVE, UNDER PENALTIES OF PERJURY I CERTIFY, AS THE ACCOUNTHOLDER SIGNING BELOW, THAT (1) THE NUMBER SHOWN ON THIS APPLICATION IS MY CORRECT TAXPAYER IDENTIFICATION NUMBER (OR I AM WAITING FOR A NUMBER TO BE ISSUED TO ME), AND (2) THAT I AM NOT SUBJECT TO BACK-UP WITHHOLDING BECAUSE: (A) I AM EXEMPT FROM BACKUP WITHHOLDING, OR (B) I HAVE NOT BEEN NOTIFIED BY THE INTERNAL REVENUE SERVICE (IRS) THAT I AM SUBJECT TO BACK-UP WITHHOLDING AS A RESULT OF A FAILURE TO REPORT ALL INTEREST AND DIVIDENDS, OR (C) THE IRS HAS NOTIFIED ME THAT I AM NO LONGER SUBJECT TO BACK-UP WITHHOLDING, AND (3) I AM A U.S. PERSON (INCLUDING A U.S. RESIDENT ALIEN).</p> <p>(I UNDERSTAND THAT IF I HAVE BEEN NOTIFIED BY THE IRS THAT I AM SUBJECT TO BACK-UP WITHHOLDING AS A RESULT OF DIVIDEND OR INTEREST UNDERREPORTING, AND I HAVE NOT RECEIVED A NOTICE FROM THE IRS ADVISING ME THAT BACK-UP WITHHOLDING IS TERMINATED, I MUST STRIKE OR CROSS OUT THE INFORMATION CONTAINED IN ITEM 2 IN THE PREVIOUS PARAGRAPH.) THE IRS DOES NOT REQUIRE CONSENT TO ANY PROVISION OF THIS DOCUMENT OTHER THAN THE CERTIFICATION REQUIRED TO AVOID BACK-UP WITHHOLDING.</p>
<b>SIGN HERE</b> <input checked="" type="checkbox"/>	<p>ALL ACCOUNTHOLDERS ARE REQUIRED TO SIGN BELOW.</p> <p><input checked="" type="checkbox"/>  09/18/06 JEFFREY EPSTEIN          Signature (Accountholder) Date Print Name</p> <p><input checked="" type="checkbox"/> _____          Signature (Additional Accountholder) Date Print Name</p>

Deposit Accounts are with JPMorgan Chase Bank, N.A. or J.P. Morgan Trust Company, N.A. or Chase Bank USA, N.A.

# The Morgan Account



Account type

Account number

Account type

Account number

BAC #

Month / Date / Year

(CIRCLE ONE BELOW)  
Social Security no. / Tax ID no. / Passport no.

Account title

All Accountholders/Signers must sign this Signature Form exactly as the checks/instructions will be signed.

Print (Accountholder/Signer, Trustee, Custodian, Director, etc.)	Title			
Jeffrey Epstein	09/18/06	SIGN HERE	X	
Print (Joint Accountholder/Signer, Trustee, Custodian, Director, etc.)	Title			
Ghislaine Maxwell	09/18/06	SIGN HERE	X	
Print (other)	Title			
HARRY Beller	09/18/06	SIGN HERE	X	
Print (other)	Title			
		SIGN HERE	X	

If facsimile signature, check box

Is this an existing account?  yes  no      If yes, does this card replace all other cards against this account?  yes  no

Signing instructions (Please use back of card if necessary):  
10/25/04
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# The Morgan Account



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1 page
(10/25/04)
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