

To: jeevacation@gmail.com[jeevacation@gmail.com]
From: Jes Staley
Sent: Fri 12/31/2010 12:53:26 AM

Happy new year. It nice to have u free.

Much to come.

Please know that I am an friend forever. You are very special.

Knowing u, I will toast to the two of us, tomorrow night.

Best

Jes

This email is confidential and subject to important disclaimers and conditions including on offers for the purchase or sale of securities, accuracy and completeness of information, viruses, confidentiality, legal privilege, and legal entity disclaimers, available at <http://www.jpmorgan.com/pages/disclosures/email>.