



Primary Account: [REDACTED]

For the Period 6/1/11 to 6/30/11

#### IMPORTANT INFORMATION ABOUT YOUR ACCOUNT

Please note, effective August 1, 2011, the following changes will be made to certain fees which apply to your J.P. Morgan checking account(s):

- Account Maintenance fees will be eliminated.
  - FDIC insurance fees will be eliminated.
  - 3 free outgoing wire transfers each month; additional wire transfer fees will be charged as follows:
    - Domestic Online \$25/item
    - Domestic Manual \$40/item
    - International Online \$40/item
    - International Manual \$60/item
  - Up to 200 free transactions each month such as deposits, checks paid, and debits. Each transaction over 200 will be charged \$0.40.
  - Accounts will no longer be eligible for earnings credits to offset fees.
- All other terms and conditions of your Deposit Account Agreement still apply.

If you have any questions or would like additional information, please contact your J.P. Morgan team.

**J.P.Morgan**

Confidential Treatment Requested by JPMorgan Chase

CONFIDENTIAL

Page 4 of 6

JPM-SDNY-00019276

SDNY\_GM\_00288474

EFTA01496012