



Primary Account: 000000739110438

For the Period 2/1/11 to 2/28/11

Information regarding fee changes to your deposit account(s)

Please be aware that fees affecting your J.P. Morgan checking and/or savings account(s) are being changed or eliminated. All other terms and conditions of your Deposit Account Agreement still apply.

Effective March 28, 2011, deposit accounts will receive three free wire transactions per statement cycle, regardless of balance level. In addition, fees for wires have been reduced. Wires initiated online will be \$10 and wires initiated manually will be \$20.

Domestic and Foreign Collection Item Fees, Item and Statement Copy Fees and Online Overnight Check(SM) Fees Service are being eliminated. The fee for Deposited Item Returned (or cashed item returned) will be \$12.

If you have any questions, please contact your J.P. Morgan team. Thank you for your trust and confidence in J.P. Morgan.

J.P.Morgan

---

Page 8 of 10

Confidential Treatment Requested by JPMorgan  
Chase  
CONFIDENTIAL

JPM-SDNY-00004524

SDNY\_GM\_00273722

EFTA01483354