J.P.Morgan

Primary Account: [redacted]

For the Period 12/1/10 to 12/31/10

Positive changes affecting your deposit account(s)

As the regulatory environment continues to evolve, we would like to call your attention to change that will have a positive impact on your noninterest-bearing transaction/checking accounts.

All funds in a "noninterest-bearing transaction account" are insured in full by the Federal Deposit Insurance Corporation (FDIC) from Dec. 31, 2010 through Dec. 31, 2012. This temporary unlimited coverage is in addition to, and separate from, the coverage of at least $250,000 available to depositors under the FDIC's general deposit insurance rules.

Please contact your J.P. Morgan team if you have questions about these changes.

Confidential Treatment Requested by JPMorgan Chase
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