



Primary Account: [REDACTED]

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

MORE FREE TRANSACTIONS FOR CLASSIC BUSINESS CHECKING CLIENTS

Starting January 2nd, you can make up to 500 debit/credit transactions in your JPMorgan Classic Business Checking account without incurring a fee. That's 300 more free transactions each month than you currently enjoy.

Additionally, you can now make up to four free outbound wire transfers(1) each month (up from three free transfers in 2012).

These changes, which will begin appearing on your January statement, are part of our ongoing commitment to continuously improve your banking experience.

All other terms of your account, including fees for other services, continue to apply.

If you have any questions or would like additional information, please contact your J.P. Morgan Service Team. As always, we appreciate your trust and confidence in J.P. Morgan.

1. Fees may be assessed by third party financial institutions

J.P.Morgan

Confidential Treatment Requested by JPMorgan
Chase

CONFIDENTIAL

Page 4 of 6

JPM-SDNY-00019910

SDNY_GM_00289108

EFTA01496544