

Important changes affecting your deposit account(s)

Please note that a change will be made to how your business checking account earnings credit (Fee Allowance Rate) is set. Effective immediately, it will be based on current market conditions. The terms for check processing are also being updated to clarify that checks can only be accepted if they are in a form that can be processed by equipment regularly used in our normal operations.

The Combined Terms and Conditions have been modified to reflect these changes. Unless otherwise indicated below, all other terms and conditions of the various account agreements still apply. Please contact your J.P. Morgan team if you have questions about these changes.

The 2nd paragraph of Section 1 of the Checking Account Agreement is replaced with the following: Business accounts are accounts held by or on behalf of an entity (a person other than a natural person) or held by an individual in a professional or business capacity. Each month the noninterest-bearing funds in a business Account will earn a Fee Allowance Rate that is based on the current market conditions. The Fee Allowance Rate calculates an allowance that can be used to offset monthly fees. Each month's allowance is calculated by taking the average monthly noninterest-bearing collected balance of my Account during the month and multiplying the result by the Fee Allowance Rate determined at JPMorgan Chase Bank, N.A.'s discretion and by the number of days in the billing cycle divided by the number of days in the year.

The following paragraph is being added to Section A5 in Appendix: General Rules and Regulations for Deposit Accounts:

I agree that you may refuse to accept for deposit or to process any check or other item that is presented to you in a form that cannot be processed or photographed using equipment that you regularly use in your normal operations.