



Primary Account: [REDACTED]

For the Period 3/1/11 to 3/31/11

Important Information Regarding Your Deposit Account(s)

Recently you were sent a copy of the Combined Terms and Conditions that govern your J.P. Morgan deposit accounts as of April 1, 2011. Please note that in addition to the changes already highlighted, there is now an Arbitration provision that allows either you or J.P. Morgan to elect mandatory, binding arbitration to resolve any claim or dispute arising from or relating to your deposit accounts.

Arbitration replaces the right to go to court. For more detail, see the Arbitration provisions on page 30 in the Deposits Accounts and Services Offered by JPMorgan Chase Bank, N.A. part of the Combined Terms and Conditions.

If you have any questions, please contact your J.P Morgan team.

J.P.Morgan

---

Page 4 of 6

Confidential Treatment Requested by JPMorgan  
Chase  
CONFIDENTIAL

JPM-SDNY-00023007

SDNY\_GM\_00292205

EFTA01499263