



Primary Account: 000000478120848

For the Period 6/29/13 to 7/31/13

A clearer description of transaction terms used in account statements

This message is to make you aware of new language that will be used to describe a type of transaction in account statements and online activities:

Beginning July 22, 2013, if you cash a check and it is returned to us without being paid, the transaction will be listed on your statement as Cashed Check Returned.

This is not a new transaction type. It is simply a clearer description of this type of account activity.

Currently, a single term (Deposited Item Returned) is used to describe two types of transactions: deposited and cashed items that are returned to us without being paid. After July 22, this term will only be used to indicate a deposited check that is returned.

All other terms and conditions for your account(s) remain the same.

Please contact your J.P. Morgan team if you have any questions or require more information

J.P.Morgan

Confidential Treatment Requested by JPMorgan

Chase

CONFIDENTIAL

Page 4 of 6

JPM-SDNY-00023193

SDNY_GM_00292391

EFTA01499428