



Primary Account: [REDACTED]

For the Period 5/30/09 to 6/30/09

TO MAKE FUNDS FROM CHECK DEPOSITS AVAILABLE TO YOU MORE QUICKLY, WE ARE AMENDING THE "OTHER CHECK DEPOSITS" SECTION OF THE FUNDS AVAILABILITY POLICY FOR YOUR ACCOUNT. BEGINNING 7/12/09, FUNDS WILL GENERALLY BE AVAILABLE TO YOU ON THE BUSINESS DAY AFTER THE DEPOSIT, WHETHER THE CHECK IS CONSIDERED LOCAL OR NON-LOCAL.

FOR MORE INFORMATION, PLEASE REFER TO THE FUNDS AVAILABILITY POLICY IN YOUR ACCOUNT RULES AND REGULATIONS, WHICH YOU RECEIVED WHEN YOU OPENED YOUR ACCOUNT. IF YOU HAVE QUESTIONS, PLEASE CONTACT YOUR J.P. MORGAN TEAM.