

FINANCIAL TRUST COMPANY INC

Confidential

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**Alert!**

If you plan to make gifts of securities this year, please notify us before December 1, 2005. This will enable us to process your request prior to year-end and meet the deadline for tax-filing purposes.

**Introducing a new convenience**

Effective immediately, you will be able to take greater advantage of the electronic payment transfer capability of ACH (Automated Clearing House). Payments can now be sent through ACH to accounts at other financial institutions. Many clients already enjoy the convenience of receiving payments through ACH.

ACH use makes the most sense for recurring payments. It is also useful in situations where funds are not required urgently. ACH payments are transacted two business days after initiation, unlike wire transfers, which are same-day.

Contact your Private Bank team if you have any questions about ACH payments.

## J.P. Morgan Portfolios

September 1 - September 30, 2005

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