



Primary Account: [REDACTED]

For the Period 11/1/11 to 11/30/11

Important information about your Business Checking Account Statements

Starting November 14, 2011, we are making it easier to track your business ATM and debit card transactions. On your deposit statement, look for a new section called "ATM and Debit Card Summary" to see all of your ATM and debit card transactions organized by each authorized cardholder.

Please note that any ATM or debit card transactions that post to your account before November 14, 2011 will not show under this new section. The "ATM and Debit Card Withdrawals" section will not change and will continue to display all of your ATM and debit card transactions in date order.

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

IMPORTANT INFORMATION ABOUT YOUR JPMORGAN CLASSIC BUSINESS CHECKING ACCOUNT

We appreciate your business and continuously strive to enhance your banking experience with us. To this end, effective November 1, 2011, we have eliminated the following transaction fees associated with your JPMorgan Classic Business Checking account:

- Non-Chase ATM withdrawal, transfer and inquiry fees*
- Stop payment fees
- Online ACH monthly maintenance fees
- Insufficient funds fees
- Returned item fees

- Deposited item returned fees
- Overdraft protection transfer fees
- Statement photocopy fees
- Domestic collection item fees

All other terms and conditions of your Deposit Account Agreement still apply.

If you have any questions or would like additional information, please contact your J.P. Morgan team. Thank you for your trust and confidence in J.P. Morgan.



J.P.Morgan

Confidential Treatment Requested by JPMorgan
Chase
CONFIDENTIAL

Page 5 of 8

JPM-SDNY-00039681

SDNY_GM_00308879

EFTA01513688