



Primary Account: [REDACTED]

For the Period 4/1/11 to 4/29/11

Important Information Regarding Your Deposit Account (s)

Unless indicated below, all other terms and conditions of your Combined Terms and Conditions still apply.

To further clarify interest computation on your checking and savings accounts, we are replacing the last two sentences of the next to the last paragraph and the last paragraph in the section entitled, Interest: Checking and Savings Accounts on page 28 with the following:

Interest is credited monthly. Depending on the type of account, interest may be compounded daily or monthly and is computed on a 360- or a 365-day basis. We reserve the right not to pay interest on any deposited item that is returned to us unpaid. The interest rate, annual percentage yield, compounding and computation method applicable to your Account on the date your Account is opened will be set forth on a separate

rate sheet or other interest rate disclosure provided to you when your Account is opened. That interest rate disclosure is considered a part of this Agreement.

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

J.P.Morgan