



Primary Account: 000000739474235

For the Period 6/1/11 to 6/30/11

IMPORTANT INFORMATION ABOUT YOUR ACCOUNT

Please note, effective August 1, 2011, the following changes will be made to certain fees which apply to your J.P. Morgan checking account(s):

- Account Maintenance fees will be eliminated.
 - FDIC insurance fees will be eliminated.

 - 3 free outgoing wire transfers each month; additional wire transfer fees will be charged as follows:
 - Domestic Online \$25/item
 - Domestic Manual \$40/item
 - International Online \$40/item

 - International Manual \$60/item
 - Up to 200 free transactions each month such as deposits, checks paid, and debits. Each transaction over 200 will be charged \$0.40.
 - Accounts will no longer be eligible for earnings credits to offset 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.

J.P.Morgan

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