

Primary Account: [REDACTED]

For the Period 9/1/09 to 9/30/09

PLEASE BE ADVISED THAT EFFECTIVE DECEMBER 7, THE FEE SCHEDULE FOR YOUR J.P. MORGAN DEPOSIT ACCOUNTS WILL BE MODIFIED TO INCLUDE THE FOLLOWING:

- ONLINE OVERNIGHT CHECK: \$14.99
- SAVINGS WITHDRAWAL LIMIT FEE (ASSESSED AFTER 6 FEDERALLY LIMITED WITHDRAWALS/TRANSFERS FROM SAVINGS ACCOUNT IN ONE STATEMENT PERIOD): \$12/INSTANCE

WE ARE ALSO LOWERING THE FOLLOWING SERVICE FEES:

- DOMESTIC COLLECTION FEE*: \$15
- INTERNATIONAL COLLECTION FEE*: \$35

*COLLECTION ITEMS ARE PRESENTED FOR DEPOSIT AND THE CLIENT RECEIVES NO CREDIT UNTIL PAYMENT IS RECEIVED FROM THE PAYOR'S BANK. EXAMPLES INCLUDE BONDS AND COUPONS.

IN ADDITION, THE LEGAL PROCESS FEE (CHARGED FOR DELINQUENT ACCOUNTS AND RELATED ISSUES) WILL BE INCREASED TO \$125.
IF YOU HAVE ANY QUESTIONS, PLEASE CONTACT YOUR J.P. MORGAN TEAM.