

01 | 2006

JP Morgan Securities Inc.  
270 Park Avenue New York, NY 10017JPMorgan   
Private BankAccount Number XXXXXXXXXX  
FINANCIAL TRUST COMPANY INCMargin Account Portfolio  
January 01, 2006 - January 31, 2006

Page 20 of 20

**IMPORTANT INFORMATION ABOUT YOUR JPMORGAN MARGIN ACCOUNT**

If there are any errors or omissions on this statement, or if you have any questions about it, please contact your JPMORGAN Account Representative or JPMORGAN Compliance Department at (212) 483-2323. Please keep the following in mind when using this statement to track your JPMORGAN borrowing activity. This statement combines your general margin account with the special requirements imposed by Section 17(b) Regulation T. As required by Regulation T, a separate record of your separate debt will be available upon your request.

**Important information about Pricing and Valuations**

Prices shown on which are provided by pricing services or other sources may be used as a guide, but are not guaranteed or warranted by or on behalf of JPMORGAN.

The credit balances in your account are not segregated and may be used in the operation of JPMORGAN business. Subject to the limitations of SEC Rule 15c1-1, JPMORGAN and its agents and representatives will hold your securities. Upon your demand, JPMORGAN will pay to you the amount of your free credit balance, and will deliver to you fully paid securities held on your behalf.

Interest will be charged on any debit balance. The method of calculating interest is described in a letter sent to all margin customers.

You should have received separate JPMORGAN confirmations for each securities transaction. All transactions are subject to the terms and conditions stated on the reverse side of such confirmations and are subject to the construction, in law, custom, and interpretation of the marketplace, when executed and governed by and construed in a conflict with the laws of the State of New York and all applicable federal laws and regulations. Further information with respect to confirmations and other charges related to the execution of transactions, including options transactions, has been included in confirmations that were previously furnished to you. Upon written request, JPMORGAN will promptly supply you with the latest such information.

If payment is made with respect to an issue of securities included in your Margin Account we will follow the call by a method we deem fit and equitable.

You must promptly advise JPMORGAN of material changes in your investment objectives or financial situation. Unless you inform JPMORGAN otherwise, JPMORGAN will consider the information currently in its files to be complete and accurate.

JPMORGAN is not a bank and is a separate legal entity from its bank or bank affiliates including JPMORGAN. The securities sold, offered or recommended by JPMORGAN:

- (1) Are not insured by the Federal Deposit Insurance Corporation or any other governmental agency;
- (2) Are not deposits or other obligations of JPMORGAN's bank or bank affiliates (unless otherwise indicated); and are not guaranteed by or the responsibility of any such affiliate (unless explicitly stated otherwise); and
- (3) Involve investment risks, including possible loss of the principal invested.

JPMORGAN's banking affiliates may be lenders to issuers of securities that JPMORGAN underwrites, in which case proceeds of offerings underwritten by JPMORGAN may be used for the repayment of such loans, and you should refer to the disclosure documents relating to particular securities for disclosure of any such lending relationships. The Federal Reserve requires that JPMORGAN obtain your consent before it can obtain certain information from its bank or bank affiliates including, but not limited to, your credit evaluation of you. We will attempt to transfer business with JPMORGAN to another bank or bank affiliate to the extent permitted by law.

JPMorgan Private Bank is the marketing name for the private banking business conducted by JP Morgan Chase & Co. through its subsidiaries worldwide including JPMORGAN and JPMORGAN.