J.P.Morgan

WHAT DOES J.P. MORGAN'S U.S. CORPORATE & INVESTMENT BANK DO WITH YOUR **FACTS** PERSONAL INFORMATION?

Why?

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

What?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Tax Identification Number or Social Security Number and wire transfer instructions
- Account balances and transaction history
- Credit history and credit scores

When you are *no longer* our customer, we continue to share your information as described in this notice.

How?

All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons J.P. Morgan's U.S. Corporate & Investment Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does J.P. Morgan's U.S. Corporate & Investment Bank Share?	Can you limit this sharing?
For our everyday business purposes – such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes – to offer our products and services to you	Yes	No
For joint marketing with other financial companies	No	We don't share
For our affiliates' everyday business purposes – information about your transactions and experiences	No	We don't share
For our affiliates' everyday business purposes – information about your creditworthiness	No	We don't share
For our affiliates to market to you	No	We don't share
For non affiliates to market to you	No	We don't share

Questions?

Contact your J.P. Morgan sales representative or go to http://www.jpmorgan.com/pages/jpmorgan/contactus

who we are		
Who is providing this notice?	The U.S. corporate & investment banking businesses of J.P. Morgan Securities LLC, and JPMorgan Chase Bank, N.A.	
What we do		
How does J.P. Morgan's U.S. Corporate & Investment Bank protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings. We only authorize our personnel to access information about you when they need it to do their work for us. We require companies working for us to protect your information.	
How does J.P. Morgan's U.S. Corporate & Investment Bank collect my personal information?	We collect your personal information, for example, when you open an account or seek advice about your investments direct us to buy your securities or direct us to sell your securities order a commodity futures or options trade or give us your contact information We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.	
Why can't I limit all sharing?	Federal law gives you the right to limit only sharing for affiliates' everyday business purposes — information about your creditworthiness affiliates from using your information to market to you sharing for non affiliates to market to you State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.	
Definitions		

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and non financial companies. J.P. Morgan's U.S. Corporate & Investment Bank does not share with affiliates
Non affiliates	Companies not related by common ownership or control. They can be financial and non financial companies. J.P. Morgan's U.S. Corporate & Investment Bank does not share with nonaffiliates so they can market to you
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. ■ J.P. Morgan's U.S. Corporate & Investment Bank doesn't jointly market

Other important information

State Laws:

NV: We are providing you this notice pursuant to Nevada law. If you prefer not to receive marketing calls from us, you may be placed on our Internal Do Not Call List by calling 1-800-945-9470, or by writing to us at P.O. Box 659752, San Antonio, TX 78265-9752.

For more information, contact us at the address above, or email Privacy.Info@JPMChase.com, with "Nevada Annual Notice" in the subject line. You may also contact the Nevada Attorney General's office: Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington St., Suite 3900, Las Vegas, NV 89101; telephone number: 1-702-486-3132; email BCPINFO@ag.state.nv.us