JPMORGAN CHASE & CO.

The Ritz-Carlton Hotel Company L.LC. And J.P. Morgan Launch The Luxury Group's First-Ever Credit Card Providing "Access To The Extraordinary"

The Ritz-Carlton Rewards Credit Card from J.P. Morgan Offers Premium Service, Access, and Rewards

CHEVY CHASE, Md. and WILMINGTON, Del. - June 9, 2011 - Today, The Ritz-Carlton Hotel Company, L.L.C. and J.P. Morgan (NYSE:JPM) announced their partnership and unveiled The Ritz-Carlton Rewards Credit Card.

"The Ritz-Carlton Rewards Credit Card from J.P. Morgan is the only credit card that carries The Ritz-Carlton name," said Herve Humler, president and chief operations officer, The Ritz-Carlton Hotel Company. "As with The Ritz-Carlton Rewards program, this new card offers 'Access to the Extraordinary.' The extensive research we conducted with J.P. Morgan showed there is an appetite for a luxury card to reward our loyal customers and introduce the brand to many new potential guests."

"We are delighted to partner with The Ritz-Carlton, a world-class luxury brand renowned for service excellence. J.P. Morgan and The Ritz-Carlton are two companies with rich histories and shared values that are committed to offering customers exceptional service and a superior product," said Tina Chen, General Manager, The Ritz-Carlton Rewards Credit Card.

Card Benefits

Cardmembers will enjoy exceptional benefits at Ritz-Carlton hotels, including upgrades to the Club Level for three stays per year; complimentary hotel experiences such as dining, spa and recreational activities (valued at $100); and Gold Elite status in The Ritz-Carlton Rewards program. Other world-class travel features include J.P. Morgan Premier Concierge Service, complimentary airport lounge access, and up to a $200 airline incidental credit annually. The Ritz-Carlton Rewards Credit Card has no foreign transaction fees and will provide Cardmembers with the same level of exceptional service, access and value whether they are home or halfway around the world.

For the first time ever, Cardmembers will also earn Ritz-Carlton Rewards points with every purchase:

- Earn 5 Ritz-Carlton Rewards points per $1 spent at The Ritz-Carlton hotels
- Earn 2 Ritz-Carlton Rewards points per $1 spent on qualifying airfare, car rentals and dining
- Earn 1 Ritz-Carlton Rewards point per $1 spent on all other card purchases

The annual fee for the card is $395. For more information about The Ritz-Carlton Rewards Credit Card from J.P. Morgan, or to apply for a new card, visit www.ritzcarltonrewardscard.com or call 1-855-896-2222.

About The Ritz-Carlton Hotel Company, L.L.C.
The Ritz-Carlton Hotel Company, L.L.C., of Chevy Chase, MD., currently operates 75 hotels in the Americas, Europe, Asia, the Middle East, Africa, and the Caribbean. More than 30 hotel and residential projects are under development around the globe, including The Ritz-Carlton Riyadh and The Ritz-Carlton Abu Dhabi. The Ritz-Carlton is the only service company to have twice earned the prestigious Malcolm Baldrige National Quality Award, an award that originated in 1987. Its purpose is to promote the awareness of quality excellence, recognize quality achievements of companies and publicize successful quality strategies. The Ritz-Carlton Hotel Company won the award in 1992 and 1999. For more information, or reservations, contact a travel professional, call toll free in the U.S. 1-800-241-3333, or visit the company web site at www.ritzcarlton.com. The Ritz-Carlton Hotel Company, L.L.C. is a wholly owned subsidiary of Marriott International, Inc. (NYSE: MAR)

About The Ritz-Carlton Rewards
First introduced in fall 2010, The Ritz-Carlton Rewards offers members the benefits of program partners including Abercrombie and Kent, National Geographic Expeditions and Neiman Marcus. The Ritz-Carlton Rewards is free to join and points can be earned and redeemed Ritz-Carlton hotels & resorts as well as at 3,400 partner hotels around the world. Members can also earn and redeem points with 30 international air carriers. For more information about the offer, or to become a member, please visit www.ritzcarltonrewards.com.

About JPMorgan Chase & Co.
JPMorgan Chase & Co. (NYSE: JPM) is a leading global financial services firm with assets of $2.1 trillion and operations in more than 60 countries. The firm is a leader in investment banking, financial services for consumers, small business and commercial banking, financial transaction processing, asset management and private equity. A component of the Dow Jones Industrial Average, JPMorgan Chase & Co. serves millions of consumers in the United States and many of the world's most prominent

corporate, institutional and government clients under its J.P. Morgan and Chase brands. Information about JPMorgan Chase & Co. is available at www.jpmorganchase.com.