

J.P. Morgan Treasury Services Launches J.P. Morgan AccessSM Mobile Capabilities with Quick Decision Feature

Anytime, anywhere cash management via Smartphones and Tablets; Application Receives Early Analyst Praise

NEW YORK, November 7, 2011 - J.P. Morgan Treasury Services has announced that J.P. Morgan ACCESSSM cash management clients can now download a mobile application to view secure account information and transactions anytime via smartphones and tablets. The mobile application is available to clients in locations across the globe, including large and multi-national corporations, and mid-sized companies.

J.P. Morgan ACCESS Mobile features include:

- The ability to view multicurrency cash balances, transaction details and alerts for J.P. Morgan ACCESS and third-party bank accounts in the United States, Mexico, Canada, Latin America, Europe, Africa and many Middle East locations
- A one-of-a-kind "Quick Decision" feature. Clients can add anticipated transactions and set target balances - at the account level - for an instant projected cash position
- Customizable business critical alerts (for example, alerts notify clients when balances fall below a preferred level, or when a credit posts to the account, with links to supporting detail)

Security is paramount in handling any cash management activity, especially remotely. J.P. Morgan ACCESS Mobile uses secure encryption and secondary authentication protocols. Safeguards include the ability to terminate and erase all information on the screen if the application is inactive for more than just a few minutes, and easily deactivate the device if it is lost or stolen.

According to Christine Barry, Research Director at Aite, "Corporate treasurers need easy access to actionable data to effectively manage their cash flow. J.P. Morgan ACCESS Mobile's easy-to-use interface offers not only a snapshot of their global cash and investment account balance, but also innovative "Quick Decision" functionality to securely perform strategic transactions anytime, anywhere."

"J.P. Morgan is committed to bringing clients the latest technology, but it is our understanding of how the corporate treasurer works and how technology meets their specific needs that will set us apart," comments Lloyd O'Connor, J.P. Morgan ACCESS business executive.

A number of significant enhancements are planned, including wire payment approvals or release; ACH and Check Returned Item detailed notification (for US Deposits); multi-language navigation in simplified and standard Chinese, Spanish and Japanese. Updates will be announced as they become available.

J.P. Morgan ACCESS Mobile takes a place within JPMorgan Chase's larger Digital and Mobile programs. The firm is dedicated to transforming the front-end customer experience and integrating through to the back-end infrastructure to make application suites more productive, efficient and timely. For example, Chase Mobile allows customers to deposit personal checks using their iPhone®. J.P. Morgan's Empire iPad® app provides Investment Bank clients access to real-time and historical market levels across a range of Emerging Markets assets. J.P. Morgan Asset Management offers J.P. Morgan FundWatch apps for iPhone® and iPad® which keeps investors abreast of up-to-date information about JPMAM funds and the markets. Details on all mobile applications can be found at www.jpmorgan.com/mobile.

About J.P. Morgan Treasury Services

J.P. Morgan's Treasury Services business is a full-service provider of innovative cash management, trade, liquidity, commercial card and escrow services -- specifically developed to meet the challenges treasury professionals face today. More than 135,000 corporations, financial institutions, governments and municipalities in over 180 countries and territories entrust their business to J.P. Morgan. J.P. Morgan Treasury Services is one of the world's largest providers of treasury management services and a division of JPMorgan Chase Bank, N.A., member FDIC. More information can be found at www.jpmorgan.com/ts.

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JPMorgan Chase & Co. (NYSE: JPM) is a leading global financial services firm with assets of \$2.3 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.