

Financial Advisor VOELLER/WITRY  
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 VISIT OUR WEBSITE www.jpmorgansecurities.com

Month End Closing Method: FIFO

STATEMENT PERIOD  
 December 1 - December 29, 2017

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**COMPASS CHARTER SCHOOL**  
 850 HAMPSHIRE RD SUITE P  
 THOUSAND OAKS CA 91361-6004

ACCOUNT NUMBER  
 520-15886 YW8

LAST STATEMENT November 30, 2017

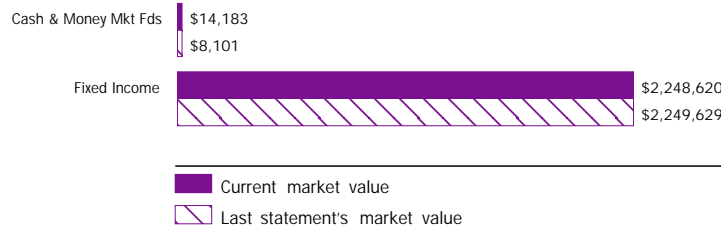
Investment products are: Not insured by FDIC; Not a deposit or other obligation of, or guaranteed by, JPMorgan Chase Bank, N.A. or any of its affiliates; Subject to investment risks, including possible loss of the principal amount invested. See "Your messages" section.

### Your Portfolio at a Glance

TOTAL VALUE OF SECURITIES THIS PERIOD	2,248,620
LONG ACCRUED INTEREST	2,036
NET CREDIT BALANCE	14,183
<b>NET EQUITY THIS PERIOD</b>	<b>\$2,264,839</b>
NET EQUITY LAST STATEMENT	2,263,811
CHANGE SINCE LAST STATEMENT	1,028

There are no "Stop Loss" orders or other pending buy or sell open orders on file for your account.

### Market Value of Your Portfolio



If any information regarding 2017 interest, dividends, miscellaneous income, gross proceeds or original issue discount is required to be reported to the IRS for this account, a Consolidated Form 1099 will be mailed to you no later than February 15, 2018, or a form 1042S by March 15, 2018, While we verify the information reported, reclassification of income by an issuer, corporate actions or other adjustments may necessitate a corrected Consolidated Form 1099,

Non Receipt of Checks or Stocks:  
 Please report any difference or non-receipt of checks or stocks, indicated as delivered to you, to Client Services Operations at 800-634-1428; or write to Client Services Operations at J.P. Morgan Securities LLC, Four Chase Metrotech Center, Brooklyn, N.Y. 11245-0001



This summary is for informational purposes only. It is not intended as a tax document. This statement should be retained for your records. See reverse side for important information.

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### Portfolio Value

	THIS PERIOD	LAST PERIOD
Assets		
Net Credit Balance	14,183.36	8,101.15
Fixed Income	2,248,620.00	2,249,629.00
<i>Subtotal (Long Portfolio)</i>	2,262,803.36	2,257,730.15
Est. Long Accrued Interest	2,036.00	6,081.00
Total Assets	\$2,264,839.36	\$2,263,811.15
NET PORTFOLIO VALUE	\$2,264,839.36	\$2,263,811.15

### Realized Gain/Loss Summary

	THIS PERIOD	YEAR TO DATE
Short-Term Gain	0.00	0.00
Short-Term Loss	0.00	-205.00
Short-Term Wash Sale Adjustment	0.00	0.00
Short-Term Net Gain/Loss	0.00	-205.00
Long-Term Gain	0.00	0.00
Long-Term Loss	0.00	0.00
Long-Term Wash Sale Adjustment	0.00	0.00
Long-Term Net Gain/Loss	0.00	0.00

Realized gain/loss information is provided for transactions in your account as of the trade date and excludes transactions where cost basis information has not been provided or is unavailable. Gain/loss calculations do not include adjustments for wash sales that may have occurred on the last business day of this statement period. These wash sale adjustments, if any, will be reflected on your next statement.

Cost basis and realized gain/loss on statements are provided for informational purposes only and should not be used for tax purposes or otherwise relied upon without the assistance of your tax advisor.

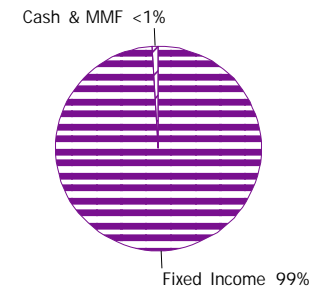
### Cash Flow Analysis

	THIS PERIOD	THIS YEAR
Opening Cash/Sweep Prog.	\$8,101.15	\$28,193.17
Securities Sold	0.00	507,214.30
Redemptions/Tenders	1,250,000.00	4,750,000.00
Div/Int/Other Inc (Credit)	6,082.21	32,844.70
Amount Credited	\$1,256,082.21	\$5,290,059.00
Securities Bought	-1,250,000.00	-2,507,419.30
Funds Paid/Delivered	0.00	-2,796,649.51
Amount Debited	\$-1,250,000.00	\$-5,304,068.81
Net Cash/Sweep Prog. Act.	6,082.21	-14,009.81
Closing Cash/Sweep Prog.	\$14,183.36	\$14,183.36

### Income Summary

	THIS PERIOD	YEAR TO DATE
Dividends	0.00	416.90
Corp. Bond Int.	6,082.21	32,427.80
Total	\$6,082.21	\$32,844.70

### Your Portfolio Allocation



Unshaded portions denote debit balance and/or short market values. The allocation percentage is derived from the absolute market value of your portfolio.

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## Your Portfolio Holdings

The total cost basis for each security position and the unrealized gain/loss are provided solely for your convenience and may not be used for tax purposes or otherwise relied upon. If you have questions related to tax consequences, please consult your tax advisor. Unrealized gain/loss total reflects only those positions for which a cost basis is available or has been provided to JPMS. Unless the tax basis provided relates to a position purchased on the books of JPMS, JPMS has not and cannot validate the basis provided. Information on this statement related to cost and gain/loss calculations does not include adjustments for wash sales that may have occurred on the last business day of this statement period. These wash sale adjustments, if any, will be reflected on your next statement. Please refer to the account type key in the messages section at the end of this statement if you require more information regarding the account types in your portfolio.

### CASH & MONEY MARKET FUNDS

DESCRIPTION	TYPE	QUANTITY	PRICE	MARKET VALUE	COST	UNREALIZED GAIN/LOSS
CASH BALANCE	CASH			14,183	14,183	
<b>TOTAL CASH &amp; MONEY MARKET FUNDS</b>				<b>\$14,183</b>	<b>\$14,183</b>	<b>N/A</b>

### FIXED INCOME

#### Certificates of Deposit

DESCRIPTION	ACCT TYPE	ACQUISITION DATE	QUANTITY	PRICE	MARKET VALUE	UNIT COST	COST	UNREALIZED GAIN/LOSS	ESTIMATED ANNUAL INCOME	ESTIMATED YIELD (%)	ACCRUED INTEREST
ENTERPRISE BANK (MISSOURI) C/D FDIC INS TO LIMITS DATED DATE 09/29/17 BOOK ENTRY ONLY DUE 03/29/2018 1.250% CUSIP: 29367SHC1 RATING: MOODY N/A S&P N/A	CASH	09/19/17	250,000	99.97	249,913	100.00	250,000	-87 ST	3,125	1.25	

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## Your Portfolio Holdings (continued)

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### Certificates of Deposit (Continued)

DESCRIPTION	ACCT TYPE	ACQUISITION DATE	QUANTITY	PRICE	MARKET VALUE	UNIT COST	COST	UNREALIZED GAIN/LOSS	ESTIMATED ANNUAL INCOME	ESTIMATED YIELD (%)	ACCRUED INTEREST
PEOPLES ST BK NEWTON ILL C/D FDIC INS TO LIMITS DATED DATE 09/29/17 BOOK ENTRY ONLY DUE 03/29/2018 1,200% CUSIP: 712490AT8 RATING: MOODY N/A S&P N/A	CASH	09/19/17	250,000	99.95	249,883	100.00	250,000	-117 ST	3,000	1.20	
GOLDMAN SACHS BK USA NEW YORK C/D FDIC INS TO LIMITS DATED DATE 09/27/17 FIRST COUPON 09/27/2018 BOOK ENTRY ONLY DUE 09/27/2018 1,450% CUSIP: 38148PQB6 RATING: MOODY N/A S&P N/A	CASH	09/19/17	250,000	99.89	249,723	100.00	250,000	-277 ST	3,625	1.45	924
BMO HARRIS BK NATL ASSN CHICAGO ILL C/D FDIC INS TO LIMITS DATED DATE 09/28/17 FIRST COUPON 09/28/2018 BOOK ENTRY ONLY DUE 09/28/2018 1,450% CUSIP: 05581WRX5 RATING: MOODY N/A S&P N/A	CASH	09/19/17	250,000	99.89	249,718	100.00	250,000	-282 ST	3,625	1.45	914
FIRST FED SVGS & LN ASSN OCD C/D FDIC INS TO LIMITS DATED DATE 12/22/17 FIRST COUPON 01/22/2018 BOOK ENTRY ONLY DUE 12/21/2018 1,700% CUSIP: 32023HAH1 RATING: MOODY N/A S&P N/A	CASH	12/14/17	250,000	99.98	249,943	100.00	250,000	-57 ST	4,250	1.70	82

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**Your Portfolio Holdings (continued)**

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**Certificates of Deposit (Continued)**

DESCRIPTION	ACCT TYPE	ACQUISITION DATE	QUANTITY	PRICE	MARKET VALUE	UNIT COST	COST	UNREALIZED GAIN/LOSS	ESTIMATED ANNUAL INCOME	ESTIMATED YIELD (%)	ACCRUED INTEREST
WEX BK MIDVALE UTAH C/D FDIC INS TO LIMITS DATED DATE 12/22/17 FIRST COUPON 12/21/2018 BOOK ENTRY ONLY DUE 12/21/2018 1,700% CUSIP: 92937CGU6 RATING: MOODY N/A S&P N/A	CASH	12/14/17	250,000	99.98	249,940	100.00	250,000	-60 ST	4,250	1.70	82
SAFRA NATL BK NEW YORK INSTL C/D FDIC INS TO LIMITS DATED DATE 12/28/17 FIRST COUPON 12/27/2018 BOOK ENTRY ONLY DUE 12/27/2018 1,650% CUSIP: 78658QY56 RATING: MOODY N/A S&P N/A	CASH	12/14/17	250,000	99.92	249,795	100.00	250,000	-205 ST	4,125	1.65	11
FIRST PREMIER BANK N A SIOUX FALLS S D C/D FDIC INS TO LIMITS DATED DATE 12/28/17 FIRST COUPON 12/28/2018 BOOK ENTRY ONLY DUE 12/28/2018 1,650% CUSIP: 3361ORRN5 RATING: MOODY N/A S&P N/A	CASH	12/14/17	250,000	99.92	249,790	100.00	250,000	-210 ST	4,125	1.65	11

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**Your Portfolio Holdings (continued)**

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**Certificates of Deposit (Continued)**

DESCRIPTION	ACCT TYPE	ACQUISITION DATE	QUANTITY	PRICE	MARKET VALUE	UNIT COST	COST	UNREALIZED GAIN/LOSS	ESTIMATED ANNUAL INCOME	ESTIMATED YIELD (%)	ACCRUED INTEREST
MEADOWS BK LAS VEGAS NV CD C/D FDIC INS TO LIMITS DATED DATE 12/28/17 FIRST COUPON 12/28/2018 BOOK ENTRY ONLY DUE 12/28/2018 1.700% CUSIP: 58321JBA5 RATING: MOODY N/A S&P N/A	CASH	12/15/17	250,000	99.97	249,915	100.00	250,000	-85 ST	4,250	1.70	12
Total Certificates of Deposit			2,250,000		\$2,248,620		\$2,250,000	\$-1,380	\$34,375		\$2,036
TOTAL FIXED INCOME			2,250,000		\$2,248,620		\$2,250,000	\$-1,380	\$34,375		\$2,036

YOUR PORTFOLIO HOLDINGS ACCRUED INTEREST	\$2,036
YOUR PORTFOLIO HOLDINGS ESTIMATED ANNUAL INCOME	\$34,375
YOUR PRICED PORTFOLIO HOLDINGS	\$2,262,803

**Transaction Detail**

**INVESTMENT ACTIVITY**

SETTLEMENT DATE	TRADE DATE	TRANSACTION	DESCRIPTION	QUANTITY	PRICE	DEBIT AMOUNT	CREDIT AMOUNT	TOTAL COST	REALIZED GAIN/LOSS
	12/20/17	REDEEMED	BEAL BK USA LAS VEGAS NEV C/D FDIC INS TO LIMITS 1,000 DUE 12/20/17 REDEMPTION SYMBOL/CUSIP 07370WE77	-250,000			250,000.00	250,000.00	

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**Transaction Detail (continued)**

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**INVESTMENT ACTIVITY (Continued)**

SETTLEMENT DATE TRADE DATE	TRANSACTION	DESCRIPTION	QUANTITY	PRICE	DEBIT AMOUNT	CREDIT AMOUNT	TOTAL COST	REALIZED GAIN/LOSS
12/21/17	REDEEMED	DISCOVER BK C/D FDIC INS TO LIMITS 1,000 DUE 12/21/17 REDEMPTION SYMBOL/CUSIP 254672W61	-250,000			250,000.00	250,000.00	
12/21/17	REDEEMED	FARMERS ST BK QUINTON OKLA C/D FDIC INS TO LIMITS 0,950 DUE 12/21/17 REDEMPTION SYMBOL/CUSIP 310344AC0	-250,000			250,000.00	250,000.00	
12/22/17 12/14/17	BOUGHT	FIRST FED SVGS & LN ASSN OCD C/D FDIC INS TO LIMITS DUE 12/21/2018 01,700% SOLICITED DISCLOSURE ENCLOSED OR UNDER SEPARATE MAIL SOLD PURSUANT TO REGISTRATION SYMBOL/CUSIP 32023HAH1	250,000	100.00000	250,000.00			
12/22/17 12/14/17	BOUGHT	WEX BK MIDVALE UTAH C/D FDIC INS TO LIMITS DUE 12/21/2018 01,700% SOLICITED DISCLOSURE ENCLOSED OR UNDER SEPARATE MAIL SOLD PURSUANT TO REGISTRATION SYMBOL/CUSIP 92937CGU6	250,000	100.00000	250,000.00			



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**Transaction Detail (continued)**

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**INVESTMENT ACTIVITY (Continued)**

SETTLEMENT DATE TRADE DATE	TRANSACTION	DESCRIPTION	QUANTITY	PRICE	DEBIT AMOUNT	CREDIT AMOUNT	TOTAL COST	REALIZED GAIN/LOSS
12/27/17	REDEEMED	FIRST CITRUS BK TAMPA FLA C/D FDIC INS TO LIMITS 0,950 DUE 12/27/17 REDEMPTION SYMBOL/CUSIP 319590CN3	-250,000			250,000.00	250,000.00	
12/28/17 12/14/17	BOUGHT	FIRST PREMIER BANK N A SIOUX FALLS S D C/D FDIC INS TO LIMITS DUE 12/28/2018 01,650% SOLICITED DISCLOSURE ENCLOSED OR UNDER SEPARATE MAIL SYMBOL/CUSIP 33610RRN5	250,000	100.00000	250,000.00			
12/28/17 12/14/17	BOUGHT	SAFRA NATL BK NEW YORK INSTL C/D FDIC INS TO LIMITS DUE 12/27/2018 01,650% SOLICITED SOLD PURSUANT TO REGISTRATION STATEMENT OR WHERE PROSPECTUS OTHERWISE REQUIRED SYMBOL/CUSIP 78658QY56	250,000	100.00000	250,000.00			
12/28/17 12/15/17	BOUGHT	MEADOWS BK LAS VEGAS NV CD C/D FDIC INS TO LIMITS DUE 12/28/2018 01,700% SOLICITED DISCLOSURE ENCLOSED OR UNDER SEPARATE MAIL SOLD PURSUANT TO REGISTRATION SYMBOL/CUSIP 58321JBA5	250,000	100.00000	250,000.00			

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**Transaction Detail (continued)**

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**INVESTMENT ACTIVITY (Continued)**

SETTLEMENT DATE	TRANSACTION	DESCRIPTION	QUANTITY	PRICE	DEBIT AMOUNT	CREDIT AMOUNT	TOTAL COST	REALIZED GAIN/LOSS
12/28/17	REDEEMED	BROOKLINE BK MASS CD 0.9 C/D FDIC INS TO LIMITS 0.950 DUE 12/28/17 REDEMPTION SYMBOL/CUSIP 11373QCLO	-250,000			250,000.00	250,000.00	
<b>SECURITIESBOUGHT</b>					<b>\$-1,250,000.00</b>			
<b>REDEMPTIONS/ TENDERS (CREDIT)</b>						<b>\$1,250,000.00</b>		

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**DIVIDENDS / INTEREST / OTHER INCOME**

**INTEREST**

DATE	DESCRIPTION	SYMBOL/CUSIP	QUANTITY	RATE(\$)	DEBIT AMOUNT	CREDIT AMOUNT
12/20/17	BEAL BK USA LAS VEGAS NEV C/D FDIC INS TO LIMITS DUE 12/20/2017 1,000 REG INT ON 250000 BND REC 12/05/17 PAY 12/20/17 IFM 12/21/16 F/C 12/20/17	07370WE77	250,000	1.0000		2,493.15
12/21/17	DISCOVER BK C/D FDIC INS TO LIMITS DUE 12/21/2017 1,000 REG INT ON 250000 BND REC 12/06/17 PAY 12/21/17 IFM 12/21/16 F/C 12/21/17	254672W61	250,000	1.0000		2,500.00

**Transaction Detail (continued)**

**DIVIDENDS / INTEREST / OTHER INCOME (Continued)**

**INTEREST (Continued)**

DATE	DESCRIPTION	SYMBOL/CUSIP	QUANTITY	RATE(S)	DEBIT AMOUNT	CREDIT AMOUNT
12/21/17	FARMERS ST BK QUINTON OKLA C/D FDIC INS TO LIMITS DUE 12/21/2017 0,950 REG INT ON 250000 BND REC 12/06/17 PAY 12/21/17	310344ACO	250,000	0.9500		195.21
12/27/17	FIRST CITRUS BK TAMPA FLA C/D FDIC INS TO LIMITS DUE 12/27/2017 0,950 REG INT ON 250000 BND REC 12/12/17 PAY 12/27/17	319590CN3	250,000	0.9500		195.21
12/28/17	BROOKLINE BK MASS CD 0.9 C/D FDIC INS TO LIMITS DUE 12/28/2017 0,950 REG INT ON 250000 BND REC 12/13/17 PAY 12/28/17	11373QCLO	250,000	0.9500		195.21
12/29/17	PEOPLES ST BK NEWTON ILL C/D FDIC INS TO LIMITS DUE 03/29/2018 1,200 REG INT ON 250000 BND REC 12/14/17 PAY 12/29/17	712490AT8	250,000	1.2000		246.58
12/29/17	ENTERPRISE BANK (MISSOURI) C/D FDIC INS TO LIMITS DUE 03/29/2018 1,250 REG INT ON 250000 BND REC 12/14/17 PAY 12/29/17	29367SHC1	250,000	1.2500		256.85
<b>TOTAL INTEREST (CREDIT)</b>						<b>\$6,082.21</b>

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**Realized Gain/Loss Detail - Year to Date**

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Total Cost, Realized Gain (Loss), and holding period information may not reflect all adjustments necessary for tax reporting purposes. Tax payers should verify such information against their own records when calculating reportable gain or loss resulting from a sale, redemption, or exchange. JPMS reports only gains or losses for certain securities to the IRS. Please contact your Tax Advisor for additional information as neither JPMS nor its affiliates provide tax advice. JPMS makes no warranties with respect to, and specifically disclaims any liability arising out of a customer's use of, or any tax position taken in reliance upon, such information. Unless otherwise noted, the cost basis reflected at the time of sale in your account is based on the first-in, first-out (FIFO) method. Proceeds information excludes accrued interest.

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**SHORT TERM GAIN(LOSS) DETAILS**

SECURITY DESCRIPTION	SYMBOL/ CUSIP	QUANTITY	DATE ACQUIRED	DATE SOLD	TOTAL COST	PROCEEDS	REALIZED GAIN(LOSS)
BANK HOPE LOS ANGELES CA CD C/D FDIC INS TO LIMITS	062683AD9	250,000	09/20/16	08/29/17	250,000.00	249,795.00	(205.00)
<b>TOTAL SHORT TERM GAIN(LOSS)**</b>					<b>\$250,000.00</b>	<b>\$249,795.00</b>	<b>\$(205.00)</b>

**LONG TERM GAIN(LOSS) DETAILS**

SECURITY DESCRIPTION	SYMBOL/ CUSIP	QUANTITY	DATE ACQUIRED	DATE SOLD	TOTAL COST	PROCEEDS	REALIZED GAIN(LOSS)
SONABANK NATL ASSN MCLEAN VA C/D FDIC INS TO LIMITS	83540RFF5	250,000	03/15/16	03/28/17	250,000.00	250,000.00	0.00
SAFRA NATL BK NEW YORK INSTL C/D	78658QVF7	250,000	03/15/16	03/29/17	250,000.00	250,000.00	0.00
SYNOVUSBK COLUMBUS GA CD 0.7 C/D FDIC INS TO LIMITS	87164DJE1	250,000	09/20/16	09/28/17	250,000.00	250,000.00	0.00
BROOKLINE BK MASS CD 0.9 C/D FDIC INS TO LIMITS	11373QCLO	250,000	12/13/16	12/28/17	250,000.00	250,000.00	0.00
STEARNS BK NA ST CLOUD MN CD C/D FDIC INS TO LIMITS	857894RF8	250,000	09/20/16	09/22/17	250,000.00	250,000.00	0.00
COMMUNITY BUSINESS BK WEST C/D FDIC INS TO LIMITS	20365UCQ1	250,000	06/16/16	06/30/17	250,000.00	250,000.00	0.00
GNB BK GRUNDY CTR IOWA CD 0.7 C/D FDIC INS TO LIMITS	36198JCJ1	250,000	09/20/16	09/28/17	250,000.00	250,000.00	0.00

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## Realized Gain/Loss Detail - Year to Date (continued)

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### LONG TERM GAIN(LOSS) DETAILS (Continued)

SECURITY DESCRIPTION	SYMBOL/CUSIP	QUANTITY	DATE ACQUIRED	DATE SOLD	TOTAL COST	PROCEEDS	REALIZED GAIN(LOSS)
BANKUNITED NATL ASSN C/D FDIC INS TO LIMITS	066519CN7	250,000	09/20/16	09/29/17	250,000.00	250,000.00	0.00
BBCN BK LOS ANGELES CA C/D FDIC INS TO LIMITS	073296BY0	250,000	03/15/16	03/23/17	250,000.00	250,000.00	0.00
BMW BK NORTH AMER SALT LAKE C/D FDIC INS TO LIMITS	05580ADY7	250,000	03/15/16	03/17/17	250,000.00	250,000.00	0.00
AXIOM BANK MAITLAND FLORIDA C/D FDIC INS TO LIMITS	05464LAF8	250,000	03/15/16	03/23/17	250,000.00	250,000.00	0.00
CIT BK NATL ASSN PASADENA CA C/D FDIC INS TO LIMITS	12556LACO	250,000	06/09/16	06/21/17	250,000.00	250,000.00	0.00
MBANK MANITISQUE MICH C/D FDIC INS TO LIMITS	55275FJZ2	250,000	06/09/16	06/21/17	250,000.00	250,000.00	0.00
BEAL BK PLANO TEX C/D FDIC INS TO LIMITS	07370TY31	250,000	06/09/16	06/14/17	250,000.00	250,000.00	0.00
BRIDGEWATER BK BLOOMINGTON MINN C/D FDIC INS TO LIMITS	108622EW7	250,000	06/09/16	06/28/17	250,000.00	250,000.00	0.00
FIRST CITRUS BK TAMPA FLA C/D FDIC INS TO LIMITS	319590CN3	250,000	12/09/16	12/27/17	250,000.00	250,000.00	0.00
BEAL BK USA LAS VEGAS NEV C/D FDIC INS TO LIMITS	07370WE77	250,000	12/09/16	12/20/17	250,000.00	250,000.00	0.00
DISCOVER BK C/D FDIC INS TO LIMITS	254672W61	250,000	12/14/16	12/21/17	250,000.00	250,000.00	0.00
FARMERS ST BK QUINTON OKLA C/D FDIC INS TO LIMITS	310344ACO	250,000	12/14/16	12/21/17	250,000.00	250,000.00	0.00
<b>TOTAL LONG TERM GAIN(LOSS)**</b>					<b>\$4,750,000.00</b>	<b>\$4,750,000.00</b>	<b>\$0</b>

### TOTALS

	TOTAL COST	PROCEEDS	REALIZED GAIN(LOSS)
<b>TOTAL SHORT TERM GAIN(LOSS)**</b>	<b>\$250,000.00</b>	<b>\$249,795.00</b>	<b>\$(205.00)</b>

**Realized Gain/Loss Detail - Year to Date (continued)**

**TOTALS** (Continued)

	TOTAL COST	PROCEEDS	REALIZED GAIN/LOSS
TOTAL LONG TERM GAIN/LOSS**	\$4,750,000.00	\$4,750,000.00	\$0
TOTAL PROCEEDS FROM ALL REPORTED TRANSACTIONS (TOTAL PROCEEDS ON FORM 1099)***		\$4,999,795.00	

Blank=FIFO (First in First Out) S=Specific Match (the closing transaction was specifically matched to this lot) A=Average Cost

\*\* These totals exclude transactions for which cost basis is not available

\*\*\* This figure may differ from the proceeds on form 1099 due to adjustments for accrued interest, cash-in-lieu, exercise or assignment of options, etc.

**Your messages**

Investment products and services reflected herein are offered through J.P. Morgan Securities LLC (JPMS), a member of FINRA and SIPC. JPMS is an affiliate of JPMorgan Chase Bank, N.A.

**Important Information For Clients Holding Restricted Securities:**

Restricted Securities (typically noted as "Restricted" or "RSTD" in the security description) have not been registered under the Securities Act of 1933 and may not be "freely traded." Since restricted securities are subject to certain restrictions which may render them illiquid or less liquid than freely-tradeable shares, there can be no assurance a secondary market exists. While we typically use the value of the registered/unrestricted security of the same issuer and same class for statement (and other) reporting purposes, the price realizable in a sale of the securities may be less than the "Market Value" indicated and could be zero. No attempt has been made to independently value the specific security subject to its restriction. Additionally, inclusion of pricing of these holdings will result in the aggregated value of your portfolio as reflected on this report being overstated by an amount equal to the difference (if any) between the value of the freely-traded underlying security and the actual value of your restricted shares. For additional information on pricing, please see "Market Prices" on the back of your account statement.

**FINRA Disclosure**

As part of the Financial Industry Regulatory Authority (FINRA) Investor Education Program, you may obtain information on FINRA's Public Disclosure Program by contacting FINRA at telephone number (800) 289-9999 or via the internet address which is [www.finra.org](http://www.finra.org). In addition, a brochure explaining the Public Disclosure Program is available from FINRA upon request.

## Your messages (continued)

### Service Fees

As stated in your Customer Agreement, J.P. Morgan may charge your account certain fees or other amounts in the normal course of providing certain services or products to you. These charges may include such things as fees for certain administrative services. The following table lists the standard charges associated with certain products or services that may be made available to you through your account. Fees and charges may vary from one account to another based on a variety of factors. All such fees and charges are subject to change.

Service or Product	Standard Fee or Amount
Returned Checks	\$20 per event
Register and Ship	\$50 per item*
Legal Transfer	\$50 per item*
Inactive Account Fee	\$95 per year**
Third-Party Check	\$20 per check
Third Party Wire Transfer	\$20 per wire
ACAT (deliveries only)	\$95 per account
No Load Funds	\$25 per transaction
Transaction Service Charge	\$5 per transaction
Treasury Auction	\$50 per transaction

\*The Transfer Agent may charge additional fees. Please contact your Financial Advisor for further information.

\*\* Fee charged only to accounts which do not generate \$500 in annual fees and or commissions, or maintain average equity in the household in excess of \$100,000.

### Short Debit Fee

Clients engaging in short sales currently incur fees that are based on a fluctuating rate applied daily to the market value of the securities sold short. These fees, which are in addition to interest charged on any debit balances in your account created in connection with your short positions, are based on

- (i) the costs and expenses incurred by J.P. Morgan to settle and maintain those transactions, and
- (ii) service fees in connection with the establishment and/or maintenance of your short positions. Any rate that may be established at the time a short sale settles or established thereafter is not guaranteed or otherwise fixed for any period of time and is subject to change without notice.

Rates may vary depending upon market conditions, including the then-prevailing difficulty in the market of borrowing the particular security. The ease or difficulty of borrowing any particular security, and the related cost, may change rapidly and materially and such change is not predictable. Before engaging in short selling, customers should take into account the fees charged on short sales and the risk that those fees may increase rapidly and materially. Customers who maintain short positions are urged to review their account statements and speak with their J.P. Morgan Securities Representative regularly to monitor the fees being charged. These fees will appear on your account statements.

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December 1 - December 29, 2017

**Your messages (continued)**

ACCOUNT NUMBER  
520-15886 YW8

LAST STATEMENT November 30, 2017

Large Trading Reporting:

The U.S. Securities and Exchange Commission ("SEC") Rule 13h-1 Large Trader Reporting System requires U.S. and non-U.S. market participants who meet the definition of "Large Trader"\* as of October 3, 2011, or at any point thereafter to:

- (i) File an electronic Form 13H with the SEC (via EDGAR) to obtain a large trader identification number (LTID); and
- (ii) Promptly disclose to U.S. broker-dealers that execute trades or carry accounts for the Large Trader, their LTIDs and the accounts to which the LTIDs apply.

\*A "Large Trader" is a legal entity or natural person who, directly or indirectly, through the exercise of investment discretion, effects transactions in NMS securities that equal or exceed either: (i) 2 million shares or \$20 million during any calendar day; OR (ii) 20 million shares or \$200 million over any calendar month.

If you are a "Large Trader" and have completed a Form 13H, you will receive an LTID from the SEC. In order to ensure that LTID's are captured and reported as required under the Rule, you are required to promptly report your LTID to your broker and identify each account to which the LTID should be applied.

If you have any questions, please contact your J.P. Morgan representative.

As you may know, the U.S. Securities and Exchange Commission ("SEC") adopted Rule 13h-1 Large Trader Reporting System and related Form 13H under Section 13(h) of the Securities Exchange Act of 1934. The Rule requires U.S. and non-U.S. market participants who meet the definition of "Large Trader"\* as of October 3, 2011, or at any point thereafter to:

- (i) File an electronic Form 13H with the SEC (via EDGAR) to obtain a large trader identification number (LTID); and (ii) Promptly disclose to U.S. broker-dealers that execute trades or carry accounts for the Large Trader, their LTIDs and the accounts to which the LTIDs apply.

\*A "Large Trader" is a legal entity or natural person who, directly or indirectly, through the exercise of investment discretion, effects transactions in NMS securities that equal or exceed either: (i) 2 million shares or \$20 million during any calendar day; OR (ii) 20 million shares or \$200 million over any calendar month.

If you are a "Large Trader" and have completed a Form 13H, you will receive an LTID from the SEC. In order to ensure that LTID's are captured and reported as required under the Rule, you are required to promptly report your LTID to your Financial Advisor and identify each account to which the LTID should be applied.

If you have any questions, please contact your J.P. Morgan Representative.



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**Your messages (continued)**

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**Rule 5320 - Prohibition Against Trading Ahead of Customer Orders**

FINRA Rule 5320 generally prohibits member firms that accept and hold customer orders from trading for their own account at terms that would satisfy customer orders, unless the member immediately thereafter executes customer orders at the same or better price than it traded for its own account. Described below are certain exceptions to the Rule and an explanation of how J.P. Morgan Securities LLC (JPMS) will handle those exceptions. Please note that consistent with regulatory guidance, not-held orders are outside the scope of the Rule.

Large orders (orders of 10,000 or more shares with a total value of \$100,000 or more) and orders executed on behalf of institutional accounts are excepted from the requirements of Rule 5320. JPMS will generally work such orders in accordance with customer instructions. While working such orders, JPMS may trade for its own account at prices that would satisfy the customer order.

In addition, if a firm implements and utilizes an effective system of internal controls, Rule 5320 permits the respective separate units to trade independent of one another for purposes of the Rule. JPMS maintains Rule 5320 internal controls known as information barriers between its trading units. The information barriers are designed to prevent one trading unit from having knowledge of customer orders held by a different trading unit. With these barriers in place, one trading unit may hold a customer order while another trading unit, including the market making trading unit, executes an order for a Firm account that would satisfy the customer order. Clients with questions or who object to the manner in which JPMS handles orders should contact their J.P. Morgan Securities representative.

**Reporting any Inaccuracy or Discrepancy in your Account:**

You are advised to promptly report any inaccuracy or discrepancy in your account to your broker and J.P. Morgan Securities LLC (JPMS LLC) at the telephone numbers listed. In order to protect your rights, including any rights under the Securities Investor Protection Act ("SIPA"), any such communications should be reconfirmed in writing to your JP Morgan Representative and JPMS LLC. JPMS LLC contact information: telephone number (800) 634-1428 or (347) 643-9953 or write to J.P.Morgan Securities LLC Attn: Client Services Operations, Four Chase Metrotech Center, Brooklyn, NY 11245.

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**Your messages (continued)**

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Compensation Received in Connection With Mutual Fund Transactions

Advisers, distributors or other affiliates of certain mutual funds (which include money market and non-money market funds) may enter into arrangements to pay brokers that distribute their shares for administrative, technological or other services, including marketing and other support services provided to such funds or their affiliates. These fees, commonly referred to as "revenue sharing," are separate from and in addition to any shareholder servicing or distribution fees that a mutual fund pays out of its own assets pursuant to its Rule 12b-1 plan and other expenses which are described in a fund's prospectus fee table. Revenue sharing fees are paid out of the assets of the fund affiliate and not from the fund's assets and, therefore, have no impact on a fund's expense ratio or yield.

J.P. Morgan Securities LLC receives compensation from fund families or their affiliates for providing certain administrative and clearing services. These payments are calculated either based on a percentage of the average dollar value of the fund assets held by J.P. Morgan Securities LLC in customer accounts or based on the number of mutual fund positions in the accounts. These fees may be paid from fund assets or may be subsidized in whole or in part by the advisor, distributor or other affiliates of the fund through revenue sharing. Revenue sharing payments are negotiated separately with each fund family and not all fund families pay the same amount or pay according to the same formula. There is, therefore, a potential conflict of interest in the form of an additional financial incentive to JPMS for making available to customers mutual funds whose affiliates enter into revenue sharing arrangements.

Compensation Received in Connection With Mutual Fund Transactions (contd):

For the administrative and clearing services noted above, J.P. Morgan Securities LLC may receive revenue sharing payments of up to 0.50% per year of the average daily assets of fund shares carried in customers' accounts at J.P. Morgan Securities LLC and/or a rate of up to \$21 per year per mutual fund position in each account, as applicable. To establish such arrangements with a fund company, J.P. Morgan Securities LLC either has entered into an agreement directly with the fund company, or J.P. Morgan Securities LLC has entered into an agreement with a service provider which, in turn, has entered into an agreement directly with the fund company. Please note that the actual amount received by J.P. Morgan Securities LLC may be subject to periodic waivers by fund families and such waivers may reduce the actual amount received by J.P. Morgan Securities LLC. Funds whose affiliates do not make such revenue sharing payments to J.P. Morgan Securities LLC are generally not offered or recommended by JPMS, and, in some cases, have higher returns or yields than funds whose affiliates do make revenue sharing payments. Compensation J.P. Morgan Securities LLC receives under these arrangements may be passed on to affiliates of J.P. Morgan Securities LLC.

The prospectus and statement of additional information of mutual funds available through JP Morgan may contain additional information regarding revenue sharing payments made by affiliates of the fund company.

**Your messages (continued)**

**Important Information Regarding Auction Rate Securities (ARS):**

ARS are debt or preferred securities with an interest or dividend rate reset periodically in an auction. Although there may be daily, weekly and monthly resets, there is no guarantee that there will be liquidity. If there are not enough bids at an auction to redeem the securities available for sale, the result may be a failed auction. In the event of a failed auction, there is no assurance that a secondary market will develop or that the security will trade at par or any other price reflected on statements. Accordingly, investors should not rely on pricing information appearing in their statements with respect to ARS. Where JPMS was unable to obtain a price from an outside service for a particular ARS, the price column on your statement will indicate "unpriced".

**Electronic Funds Transfer Notice**

In case of errors or questions about electronic transfers in your brokerage account transmitted through the ACH Network, you must contact Client Services Operations department of J.P. Morgan Securities LLC immediately at telephone number (800) 634-1428 or (347) 643-9953 or write to J.P. Morgan Securities LLC., Attn: Client Services Department, Four Chase Metrotech Center, Brooklyn, NY 11245 if you think your account statement or transaction record is wrong or if you need more information about a transaction listed on your account statement or transaction record. We must hear from you no later than 60 days after we sent the first account statement on which the problem or error appeared.

1. Tell JPMS your name and account number.
2. Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
3. Tell JPMS the dollar amount of the suspected error.

If you tell JPMS orally, JPMS may require that you send it your complaint or question in writing within 10 business days.

JPMS will determine whether an error occurred within 10 business days after JPMS hears from you and will correct any error promptly. If JPMS needs more time, however, JPMS may take up to 45 days to investigate your complaint or question. If JPMS decides to do this, JPMS will credit your account within 10 business days for the amount you think is in error, so that you will have the use of the money during the time it takes JPMS to complete its investigation. If JPMS determines at the conclusion of the investigation that there was no error, JPMS will charge your account for the credited amount. If JPMS asks you to put your complaint or question in writing and JPMS does not receive it within 10 business days, JPMS may not credit your account.

For errors involving new accounts or foreign-initiated transactions, JPMS may take up to 90 days to investigate your complaint or question. For new accounts, JPMS may take up to 20 business days to credit your account for the amount you think is in error.

JPMS will tell you the results within three business days after completing its investigation. If JPMS decides that there was no error, JPMS will send you a written explanation. You may ask for copies of the documents that JPMS used in its investigation.

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**Your messages (continued)**

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Important Notice to Clients Who Are Executive Officers, Directors and Control Owners of U.S. Public Companies

It is important that individual clients who are executive officers, directors or more than 10% owners of U.S. public companies ("Section 16 Affiliates") make their status known to their Financial Advisors so that transactions that require compliance with federal securities and other laws are handled properly and in accordance with the law. Section 16 Affiliates should be aware of the following in particular:

- When you open an account or otherwise establish a business relationship with J.P. Morgan Securities ("JPMS") for investment or other financial services involving your or your family's personal assets or any collective investment account in which you own a beneficial interest, you have an affirmative obligation to disclose to JPMS your status as a Section 16 Affiliate.
- Whenever you have a change in status, such as a change of employment or election to the board of directors of a U.S. public company, such that you become a Section 16 Affiliate, you have an affirmative obligation to notify JPMS of your new status.
- Unless notified otherwise, JPMS will consider that all funds and assets maintained in your or your family's personal accounts are solely your property. Your continued maintenance of an account with JPMS shall constitute your representation that no other person or entity has any interest in your account(s). In addition, you agree that at no time will any funds or assets of the U.S. public company of which you are an affiliate be invested through your account(s).
- Executive officers and directors of U.S. public companies (as well as of non-U.S. public companies whose primary trading market is the United States) are ineligible to purchase equity initial public offerings ("IPOs"), and persons participating in equity IPOs are required to represent in writing that their accounts are not owned 25% or more by such an executive officer or director (including persons materially supported by such officers and directors).

Please note that you are a Section 16 Affiliate if you are required to file Forms 3, 4 or 5 ownership reports with the U.S. Securities and Exchange Commission with respect to your share holdings in a U.S. public company.

If you are a Section 16 Affiliate, ask your Financial Advisor about pre-trade clearance and post-trade confirmation delivery options for open market purchase and sale transactions through JPMS, so that you can timely report your transactions to the SEC.

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**Your messages (continued)**

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NOTICE OF AMENDMENT OF CUSTOMER AGREEMENT(S)

Please be advised that, pursuant to the Amendment section of any and all of your Customer Agreement(s) with J.P. Morgan Securities LLC ("JPMS") (formerly known as J.P. Morgan Securities Inc. and, prior to that, as Bear, Stearns & Co. Inc), JPMS hereby notifies you that, effective February 9, 2015, the Restriction on Accounts section of each such Customer Agreement is amended to provide that:

RESTRICTIONS ON ACCOUNTS.

- JP Morgan, in its sole discretion, may (whenever JP Morgan may consider itself at risk for any reason with respect to your Account(s)) (i) freeze your Account(s) in whole or in part; (ii) refuse to accept any order for execution, clearance or settlement and may restrict or prohibit trading of securities or other property in any of your Account(s); and (iii) you shall nevertheless remain liable for all of your Obligations to JP Morgan under this Agreement or otherwise.

In the event of any conflict or inconsistency between the Restriction on Accounts section as so amended and any other provision in the applicable Customer Agreement, the amended Restriction on Accounts section controls and supersedes the other provision to the extent of the conflict or inconsistency.

If you carry a margin balance, your account statement will reflect the current annual interest rate applicable to your margin loan. Please review the current rate, as under certain circumstances the rate may change without advance notice. If you have any questions or concerns about your current interest rate, please speak to your Financial Advisor.

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**Your messages (continued)**

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Service or Product	Standard Fee or Amount
Privileged Access: Account Fee	\$100.00 per year ***
Privileged Access: Returned Checks (Non Sufficient Funds)	\$20.00 per event
Privileged Access: Check Copy Fee	\$2.00 per check
Privileged Access: Check Stop Payment Fee	\$15.00 per check
IRA Maintenance	\$75 per year
IRA Termination	\$95 per account
Prototype Profit Sharing /Money	
Purchase Plans	\$35 per year
Prototype Termination (all plan types)	\$50 per account ****
Transaction Fee - Listed Equities & Options (sells only)	rate of \$0.000231 of principal/trade
Transaction Fee - Options	rate of \$0.0415 per contract
Spot Foreign Exchange	Speak with your Financial Advisor

\*\*\* Free if average annual equity in brokerage account exceeds \$100,000 or client only utilizes the money market sweep feature of the product.

\*\*\*\* Prototype Termination Fee applies to all prototype plan types, including Individual (k) Plans. Other fees may be payable to the third party recordkeeper with regard to the Individual (k) plan and are contained in the JP Morgan Individual (k) Plan Establishment Kit that plan clients receive prior to establishing the prototype plan.

\*\*\*\*\* These fees are intended to offset fees charged by various regulatory bodies and change periodically; please refer to your trade confirmation for the current fee. The amount collected may be more or less than the amount ultimately paid to the various regulatory bodies. In the event of the former, no reimbursement will be distributed back to your account, and, in the event of the latter, there will be no additional charge made to your account.

**Extended Hours Trading Risk Disclosure**

**Risk of Lower Liquidity.** Liquidity refers to the ability of market participants to buy and sell securities. Generally, the more orders that are available in a market, the greater the liquidity. Liquidity is important because with greater liquidity it is easier for investors to buy or sell securities, and as a result, investors are more likely to pay or receive a competitive price for securities purchased or sold. There may be lower liquidity in extended hours trading as compared to regular market hours. As a result, your order may only be partially executed, or not at all.

**Risk of Higher Volatility.** Volatility refers to the changes in price that securities undergo when trading. Generally, the higher the volatility of a security, the greater its price swings. There may be greater volatility in extended hours trading than in regular market hours. As a result, your order may only be partially executed, or not at all, or you may receive an inferior price in extended hours trading than you would during regular market hours.

**Risk of Changing Prices.** The prices of securities traded in extended hours trading may not reflect the prices either at the end of regular market hours, or upon the opening the next morning. As a result, you may receive an inferior price in extended hours trading than you would during regular market hours.

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**Your messages (continued)**

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Extended Hours Trading Risk Disclosure contd:

Risk of Unlinked Markets. Depending on the extended hours trading system or the time of day, the prices displayed on a particular extended hours trading system may not reflect the prices in other concurrently operating extended hours trading systems dealing in the same securities. Accordingly, you may receive an inferior price in one extended hours trading system than you would in another extended hours trading system.

Risk of News Announcements. Normally, issuers make news announcements that may affect the price of their securities after regular trading hours. Similarly, important financial information is frequently announced outside of regular trading hours. In extended hours trading, these announcements may occur during trading, and if combined with lower liquidity and higher volatility, may cause an exaggerated and unsustainable effect on the price of a security. Risk of Wider Spreads. The spread refers to the difference in price between what you can buy a security for and what you can sell it for. Lower liquidity and higher volatility in extended hours trading may result in wider than normal spreads for a particular security.

Margin Accounts

Securities and other assets in your account are the firm's collateral for any margin loan made to you. If the securities and other assets in your account decline in value, so does the value of the collateral supporting your loan, and, as a result, the firm can take action, such as issue a margin call and/or sell securities or other assets in any of your accounts held with the member, in order to maintain the required equity in the account. It is important that you fully understand the risks involved in trading securities on margin. These risks include the following:

- You can lose more funds than you deposit in the margin account.
- The firm can force the sale of securities or other assets in your account(s).
- The firm can sell your securities or other assets without contacting you.
- You are not entitled to choose which securities or other assets in your account(s) are liquidated or sold to meet a margin call.
- The firm can increase its "house" maintenance margin requirements at any time and is not required to provide you advance written notice.
- You are not entitled to an extension of time on a margin call.

Further, if you have a margin account with us, as permitted by law we may use certain securities in your account for, among other things, settling short sales and lending the securities for short sales, and as a result may receive compensation in connection therewith.

Non Receipt of Checks or Stocks:

Please report any difference or non-receipt of checks or stocks, indicated as delivered to you, to Client Services Operations at 800-634-1428; or write to Client Services Operations at J.P. Morgan Securities LLC, Four Chase Metrotech Center, Brooklyn, N.Y. 11245-0001

NOTICE OF AMENDMENT OF CUSTOMER AGREEMENT(S)

Please be advised that pursuant to the Amendment section of any and all of your Customer Agreement(s) with J.P. Morgan Securities LLC ("JPMS") or any of its predecessors, JPMS hereby notifies you that, effective December 11, 2017, the Collection and Other Account-Related Costs section of each such Customer Agreement is amended to provide that:

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**Your messages (continued)**

ACCOUNT NUMBER  
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**COLLECTION AND OTHER ACCOUNT-RELATED COSTS.**

You hereby agree to pay, on demand, all reasonable costs, fees, expenses, liabilities and damages (collectively, "Costs") incurred by J.P. Morgan in connection with (i) enforcing its rights hereunder; (ii) any investigation, litigation or proceeding involving your Account(s) or any property therein; (iii) (A) the use of our access to the Electronic Services (as defined in section 20 below) by you or any person authorized to act on your behalf or (B) the failure by you or any person authorized to act on your behalf to comply with any terms, conditions or limitations applicable to such Electronic Services; (iv) any breach or failure by you to perform any term or provision of this Agreement, any other agreement between you and any J.P. Morgan entity or any agreement governing your use of or access to any Electronic Service; or (v) J.P. Morgan acting in reliance upon your instructions or the instructions of any other person authorized to act on your behalf. In each case and whether or not demand has been made therefor, you hereby authorize J.P. Morgan to charge your Account(s) for any and all such Costs, provided, however, that in no event shall you be obligated to pay Costs to the extent payment or demand therefor would violate the securities laws or the rules of a securities industry self-regulatory organization.

**Margin Account:**

If you are a customer with a margin account, you consent to JP Morgan's right (to the extent permitted by applicable law) to use, lend or pledge any securities held by JPMS in your margin account. In certain circumstances, such loans or other use may limit, in whole or in part, your ability to receive dividends directly from the issuing company and/or your right to exercise voting and other attendant rights of ownership with respect to the loaned, sold or pledged securities. Such circumstances include, but are not limited to, loans of securities that you own in your margin account that continue over record dates for voting purposes and ex-dividend dates for dividend distributions. If you do not receive dividends directly from the issuing company, you may receive payments-in-lieu of dividends which could cause you to lose the benefit of the preferential tax treatment accorded to dividends.

**Check Deposits**

If you wish to send a check for deposit to a J.P. Morgan Securities LLC branch, please note your account number in the memo field and note the name of your J.P. Morgan Representative on the envelope. Then please send the check to the following address for processing:

J.P. Morgan Securities  
Mailcode NY1-L004  
277 Park Avenue, 2nd Floor  
New York, NY 10172



**Your messages (continued)**

Account Type Key for Your Portfolio Holdings Section:

DESCRIPTION	DETAILS
CASH	Brokerage account for securities transactions requiring customers promptly to pay for securities purchased or deliver securities sold, and resulting custody
MGRN	Brokerage account for securities purchased on margin
INCM	Account used for accumulating dividend and interest balances, typically for periodic payments
TEFR	Account for TEFRA U,S, tax withholding if no W-9 or W-8BEN form is on file
SHRT	Brokerage account for securities sold short
NPAC	Non-Purpose Account, including non-purpose loans and related collateral
DIFF	Money differences resulting from DVP/RVP settlements
OTHR	One of the following; please contact your representative if you require additional information: <ul style="list-style-type: none"> <li>• Good faith margin, a brokerage account for certain transactions entitled to good faith credit;</li> <li>• Assets excluded from an Automated Customer Account Transfer;</li> <li>• Cash balances excluded from cash sweeps; or</li> <li>• Clearing Risk Deposit excluded from margin calculations</li> </ul>
DRVP	Brokerage account for securities transactions that settle on a DVP/RVP basis



\*\*\*\*\* End of Statement \*\*\*\*\*