

Questions and Answers About Your Bank of New York Accounts

Q. When can I bank at branches with Chase signs?

A. Early next spring. In the meantime, simply continue to bank as you do today. We'll let you know in advance when branches with the Chase sign in New York, Connecticut, New Jersey and nationwide will become available to you.

Q. Can I use Chase ATMs?

A. Yes! You can withdraw cash from any Chase ATM – with no ATM fee.* You'll also be able to use them for deposits and other transactions next spring.

Q. Do my direct deposit, and automated payments and transfers remain the same?

A. Yes. These services continue without interruption.

Q. Do I use the same checks, deposit tickets, and ATM/debit card I use today?

A. Yes, continue to access your accounts just as you do today:

- Same checks and deposit tickets.
- Same ATM card or debit card with the same Personal Identification Number (PIN).
- Same online banking at www.bnyonline.com, with your same online password.

Q. When will I have full-service access to the Chase banking network?

A. In spring 2007, your accounts and services will be converted to the Chase banking system, and you'll have full-service access to branches and ATMs with the Chase logo.

Q. I have deposit accounts at both The Bank of New York and Chase. Will my FDIC coverage continue?

A. Your deposits will continue to be insured by the FDIC up to the maximum allowed by law.

If you currently have checking and savings deposits at both JPMorgan Chase Bank, N.A. and The Bank of New York, your deposits at each bank will continue to be insured separately up to \$100,000 until April 1, 2007. For Certificates of Deposit (CD), this separate insurance coverage will continue until the first maturity date of your CD following April 1. Your self-directed Keogh and IRA ("retirement") deposit accounts will continue to be insured separately from your other deposit accounts up to the \$250,000 maximum allowed by law for all of your self-directed retirement plan deposit accounts. The insurance coverage on CD retirement accounts is subject to the same six-month transition as outlined above for CDs. Retirement money market accounts will continue to be insured separately until April 1, 2007.

If your non-retirement deposits total more than \$100,000, it may be possible to increase FDIC insurance by restructuring account ownership for personal accounts through the use of a combination of joint and individual accounts. For more information on FDIC insurance coverage, visit your nearest branch, or go to the FDIC website at www.FDIC.gov.

Q. Where do I send my credit card and loan payments?

A. Payments can continue to be made at branches where you bank today** or by following the instructions on your statement.

* While there will be no Chase fee for ATM transactions at Chase ATMs, the standard transaction fees for Basic Checking Accounts in New York will continue to apply to excess withdrawals per statement cycle.

**Excluding branches at 63rd St. & Madison Ave. in Manhattan, and 111 Kraft Avenue in Bronxville.



Products and services offered by JPMorgan Chase Bank, N.A., Member FDIC, & its Affiliates