

What do I need to do?

Just use your account as you normally would. Regular use will meet the requirements to confirm your deposits—it’s that easy. If you have an account which you actively use, you don’t need to do anything.

Regular use includes deposits, withdrawals, writing checks on any account, or having an automated direct deposit or withdrawal made.

If you have an account you don’t regularly use, you would be covered by any of the following actions:

- Make a deposit or withdrawal, write a check, or make an automated direct deposit or withdrawal;
- Sign a new signature card on your account, enter into a new deposit agreement with us, renegotiate the terms of a certificate of deposit (CD) account; or
- Provide us with a completed change of address form.

Don’t worry—we’ll contact you over the next few months if there’s any action you need to take.

What happens now

What will happen to my account at WaMu?  
And to my WaMu branch?

It’s business as usual. As of September 25, 2008, JPMorgan Chase Bank, N.A. assumed all the deposit and loan accounts, and all branches, of Washington Mutual Bank. You can continue to access your accounts just the way you’ve accessed them in the past: use your same branch, same debit, credit and ATM cards, same checks.

I’m a small business owner with WaMu.

What will change for my business?

Immediately, no change at all—bank just as you do today. As our systems merge, we look forward to bringing you innovative services ranging from online invoicing to convenient ways to help you manage your cash flow. Chase is a national leader in business banking services and is the nation’s #1 SBA lender.

I have a relationship with the WaMu Commercial Group.  
What will change for my business?

Immediately, no change at all—work with the Commercial Group just as you do today. As our systems merge, we look forward to bringing you innovative services. Chase

is a national leader in commercial lending and cash management solutions.

Where to do business

When can I start using Chase ATMs and branches?

You can soon begin using any WaMu or Chase ATM to get cash or check your balances with no fee; watch your upcoming statements for more information. However, please continue to bank at WaMu branches as you do today. Until we combine systems, Chase branches will not be able to offer banking services for WaMu accounts. We’ll let you know as soon as you can bank at these branches.

Can I cash WaMu checks at Chase branches, and vice versa?

While we always want to process your checks and other items as quickly as possible, in most cases, we will treat Chase checks as if they are from a separate bank for purposes of funds availability and cashing checks until we merge our systems. Until that time, if checks that you write are presented for payment to a Chase branch, the check may be treated as though it was written on another bank.

Making & receiving payments

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

Yes. These services all continue for you without interruption or action on your part.

Where do I send my WaMu credit card and loan payments?

There’s no change in how or where you make payments; payment instructions and addresses remain unchanged.

I have a Chase credit card, car loan, and mortgage.

Can I make payments at a WaMu branch now?

Not yet! We’ll let you know when you can make Chase credit card, car loan, mortgage or other loan payments at WaMu branches, or vice versa.

Insured deposits

I have deposit accounts at both WaMu and Chase.

Are both of my accounts insured?

Yes! If you opened a WaMu deposit account before September 26, 2008, that account, including any new

deposits into that account, will be separately insured by the FDIC for six months (until March 24, 2009), up to the maximum FDIC insurance limits.

Accounts opened on or after September 26, 2008, will be combined with all other JPMorgan Chase Bank, N.A. accounts of the same depositor to determine FDIC insurance.

I have Certificates of Deposit (CDs) at both WaMu and Chase. Are both of those FDIC-insured?

Yes! WaMu CDs are separately insured from JPMorgan Chase Bank, N.A. accounts until March 24, 2009. And insurance for WaMu CDs existing on September 25 may be extended: WaMu CDs maturing before March 24, 2009 that roll over without any changes (such as amount, term, or title), and WaMu CDs maturing after March 24, 2009, are separately insured until their first maturity date after March 24, 2009.

WaMu CDs opened on or after September 26, 2008, will be combined with all other JPMorgan Chase Bank, N.A. accounts of the same depositor to determine FDIC insurance.

I have retirement accounts at both WaMu and Chase. Are both of these accounts insured?

WaMu self-directed Keogh and Individual Retirement deposit accounts (including retirement CDs) will be separately insured by the FDIC for six months, up to the maximum FDIC insurance limits, separately from any other retirement accounts that you may have at JPMorgan Chase Bank, N.A.

I opened a deposit account with WaMu on or after September 26, 2008. I already have a Chase deposit account. Are they both insured?

Your deposit accounts opened on or after September 26, 2008 at a WaMu branch will not receive the separate FDIC insurance coverage described above. For FDIC insurance purposes, they will be combined with all other deposits of JPMorgan Chase Bank, N.A.

You can maximize your FDIC coverage through a combination of joint and individual accounts. Just visit [www.FDIC.gov](http://www.FDIC.gov) to find out more.

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Yes, I wish to keep my account(s) active.

Use this form only if you have inactive accounts.

Mail in an envelope to the following address:

Washington Mutual  
P.O. Box 1165  
Northridge, CA 91328

►

Account Number

Name on the account (printed)

Signature

Address of authorized signer

Address line 2

2nd Name on Account (printed)

Signature

Address of authorized signer

Address line 2

(Please use reverse side for additional accounts)



Yes, I wish to keep my account(s) active.

Account Number

Name on the account (printed)

Signature

Address of authorized signer

Address line 2

2nd Name on Account (printed)

Signature

Address of authorized signer

Address line 2

Account Number

Name on the account (printed)

Signature

Address of authorized signer

Address line 2

2nd Name on Account (printed)

Signature

Address of authorized signer

Address line 2

(Please use reverse side for additional accounts)

NOTICE TO DEPOSITORS OF  
WASHINGTON MUTUAL BANK, HENDERSON, NV:

**Your Institution Has Been Closed. Your deposits have been transferred to another institution.**  
On September 25, 2008 (the “Closing Date”), the Office of Thrift Supervision closed Washington Mutual Bank, Henderson, NV 89014 (the “Failed Institution”), and appointed the Federal Deposit Insurance Corporation (the “FDIC”) as Receiver (the “Receiver”). The FDIC, which insures your deposits in its corporate capacity, arranged for the transfer of your deposit(s) (“deposits”) at the Failed Institution to another insured depository institution, JPMORGAN CHASE BANK NATIONAL ASSOCIATION, Columbus, OH, 43240 (“the New Institution”). This arrangement should minimize any inconvenience the closing of the Failed Institution may cause you. **Although you may leave your deposit(s) in the New Institution, you must take some action to claim ownership of your deposit(s).**

**1. How to Claim Ownership of Your Deposits**  
Under federal law 12 U.S.C. Section 1822(e) you must claim ownership of your deposit(s) at the New Institution within eighteen (18) months from the Closing Date. If you do not claim your deposit(s) at the New Institution by March 25, 2010, your deposit(s) will be returned to the FDIC by the New Institution, and you may not be able to claim the deposit(s), except as described below in Section 2.

You may claim your deposit(s) at the New Institution by taking any of the following actions within 18 months from the Closing Date. If you have more than one deposit account, your action in claiming your deposit in one account will automatically claim your deposits in all of your accounts.

- A. Making a deposit to or withdrawal from your account(s). This includes writing a check on any account or having an automated direct deposit credited to or an automated withdrawal debited from any account;
- B. Executing a new signature card on your account(s), entering into a new deposit agreement with the New Institution, changing the ownership on your account(s), or renegotiating the terms of a certificate of deposit account;
- C. Providing the New Institution with a completed change of address form; or
- D. Writing to the New Institution and notifying it that you wish to keep your account(s) active. Please be sure to include in this notice the name(s) on the account(s), the account numbers, and the signature of an authorized signer on the account(s), with name and address.

**You should know that bank drafts issued by the Failed Institution, including officer’s checks, cashier’s checks, money orders, dividend checks, interest checks, and expense checks, are all considered deposits and must be claimed within 18 months from the Closing Date.**

**2. Failure to Claim Ownership of Your Deposits within 18 Months**  
If you do not claim ownership of your deposit(s) at the New Institution within 18 months from the Closing Date, federal law, 12 U.S.C. Section 1822(e), requires the New Institution to return the deposit(s) to the FDIC and the FDIC to deliver the unclaimed deposit(s) as unclaimed property to the state listed in your address in the Failed Institution’s records. If your address is outside of the United States, the FDIC is directed to deliver the unclaimed deposit(s) to the state in which the Failed Institution had its main office. If the state accepts custody of your deposit(s), you will have ten years from the date of delivery to claim your deposit(s) from the state in accordance with its unclaimed property laws. If you do not claim your deposit(s) from the state within the ten years, the funds will be returned to the FDIC, and you will be permanently barred from claiming your deposit(s). If the state declines to accept custody of your unclaimed deposit(s), you will be able to claim your deposit(s) directly from the FDIC until the receivership is terminated. However, please note that a receivership may be terminated at any time. Once the receivership is terminated, you will not be able to claim your deposit(s).

**3. Your Deposit Relationship with the New Institution**  
The New Institution needs your correct address. If the address to which this notice has been addressed is no longer your current address, contact the New Institution to ensure that it has your correct address. Similarly, if you have not been receiving account statements, or you have changed your address, you should contact the New Institution. Remember, supplying a completed change of address form to the New Institution will serve to claim your deposit(s).

**4. Challenging Your Final Insurance Determination**  
In the event you disagree with the FDIC’s determination of your insurance coverage as represented by the account(s) made available at the New Institution, you may seek a review of the FDIC’s determination in the United States District Court for the federal judicial district where the principal place of business of the Failed Institution was located. **You must file your request for this review no later than 60 days after the date on which your deposit(s) became available to you at the New Institution. Filing a request for review will not prevent you from using the funds in your new account.**



WaMu & Chase.  
Safe & Secure.

WaMu branches became part of JPMorgan Chase Bank, N.A., on September 25, 2008, ensuring a bright new future for WaMu. JPMorgan Chase is known for strength and stability (and nearly a trillion dollars in customer deposits). But JPMorgan Chase brings more than money to the party: together we have over 14,000 ATMs and 5,400 branches nationwide, a quarter of a million employees, and the confidence of banking with over 100 million other customers.

We know—it’s a big, exciting change. You have questions? We have answers. To learn more, you can always stop by your local WaMu, call 1-800-788-7000 or visit wamu.com.