

Program Rules, Guidelines: Matching Gifts

as of March 3, 2008

The JPMorgan Chase Matching Gifts Program maximizes the impact of employee charitable giving by allowing an eligible employee to suggest that the JPMorgan Chase Foundation make a contribution to an organization to match a contribution they have already made. The program gives eligible participants the opportunity to help target JPMorgan Chase's philanthropic dollars.

Gifts of \$25 or more will be matched on a one-to-one basis up to \$1,000 per employee per calendar year.

Gifts must be made by check, credit card or by negotiable securities that have a publicly listed market value. Gifts of real estate will be matched if an independent appraisal, satisfactory to The JPMorgan Chase Foundation, is submitted.

Organization Eligibility

Organizations located in the United States or one of its possessions:

Organizations must be charitable organizations, located in the United States or one of its possessions, having tax-exempt status under 501(c)(3) of the Internal Revenue code and designated a public charity or be a government entity under Section 170(c)(1) of the Code.

Organizations not located in the United States or one of its possessions:

Not-for-profit, non-proprietary organizations located outside the United States that are organized and operated for charitable purposes are eligible to receive matching gifts from the JPMorgan Chase Foundation.

Employee Eligibility

Only current permanent full-time and salaried part-time employees of JPMorgan Chase & Co. and wholly owned subsidiaries, whose annual benefits pay does not exceed \$150,000 are eligible; for definition of benefits pay, see "Your Guide to Benefits at JPMorgan Chase" on the HR/Benefits site on Company Home.

Spouses and domestic partners (not surviving spouses/partners); for definition of domestic partner, see the description in the "Domestic Partner Coverage Guide" on the HR/Benefits site on Company Home. A spouse's or domestic partner's gifts are included in the employee's annual cap.

Retirees are not eligible.