



Michael Lipsitz
General Counsel
Consumer Banking

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Norma P. Garcia
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Consumers Union
West Coast Office
1535 Mission Street
San Francisco, CA 94103-2512

Dear Ms. Garcia:

Thank you for your October 17, 2011 letter to JPMorgan Chase's Chairman and CEO, Jamie Dimon, regarding Chase's Customized Checking test. We appreciate your feedback and are pleased to respond to your letter as well as to follow up on your October 19 telephone call with Lillie Washington of Chase's Executive Office.

Chase routinely tests different product and service concepts to gain valuable information about customer preferences. These tests do not necessarily reflect Chase's future plans. Chase Customized Checking is a test product that offers customers a low monthly service fee (\$5) and the option to select additional services, including a debit card, for additional fees. This test is presently scheduled to end in November.

Thank you again for your letter. If you have other questions, please do not hesitate to call.

Very truly yours,

Michael Lipsitz

Cc: Lillie Washington