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Chairman  
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Chairman  
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## REGIONAL ADVISORY BOARD

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Combe Incorporated

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Officer  
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# COMMUNITY ADVISORY BOARD

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**Luis Miranda**

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Audubon Partnership for Economic  
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Local Initiatives Support Corporation  
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Elmsford, NY

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Henry Crown and Company  
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2. Compensation & Management  
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3. Corporate Governance &  
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4. Public Responsibility Committee
5. Risk Policy Committee

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**Clive S. Brown**  
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**Michael J. Cavanagh\***  
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**Guy Chiarello**  
Technology

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Philanthropy

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**Ina R. Drew\***  
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**Althea L. Duersten**  
Chief Investment Office

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Investment Bank

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Auto & Education Finance

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Card Services

**James E. Staley\***  
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**William S. Wallace**  
Card Services

**Kevin P. Watters**  
Business Banking

**William T. Winters\***  
Investment Bank

**Barry L. Zubrow\***  
Risk Management

## OTHER CORPORATE OFFICERS

**Anthony J. Horan**  
Secretary

**Mark I. Kleinman**  
Treasurer

**Louis Rauchenberger**  
Controller

## Corporate headquarters

270 Park Avenue  
New York, New York 10017-2070  
Telephone: 212-270-6000  
<http://www.jpmorganchase.com>

## Principal subsidiaries

JPMorgan Chase Bank,  
National Association  
Chase Bank USA,  
National Association  
J.P. Morgan Securities Inc.

## Annual report on Form 10-K

The Annual Report on Form 10-K of JPMorgan Chase & Co. as filed with the Securities and Exchange Commission will be made available without charge upon request to:

Office of the Secretary  
JPMorgan Chase & Co.  
277 Park Avenue  
New York, New York 10172

## Stock listing

New York Stock Exchange, Inc.  
London Stock Exchange Limited  
Tokyo Stock Exchange

The New York Stock Exchange (NYSE) ticker symbol for the Common Stock of JPMorgan Chase & Co. is JPM.

Certifications by the Chairman and Chief Executive Officer and Chief Financial Officer of JPMorgan Chase & Co. pursuant to Section 302 of the Sarbanes-Oxley Act of 2002, have been filed as exhibits to the Firm's 2007 Annual Report on Form 10-K.

The NYSE requires that the Chief Executive Officer of a listed company certify annually that he or she was not aware of any violation by the company of the NYSE's Corporate Governance listing standards. Such certification was made on June 14, 2007.

Financial information about JPMorgan Chase & Co. can be accessed by visiting the Investor Relations site of [www.jpmorganchase.com](http://www.jpmorganchase.com). Additional questions should be addressed to:

Investor Relations  
JPMorgan Chase & Co.  
277 Park Avenue  
New York, New York 10172  
Telephone: 212-270-6000

## Directors

To contact any of the Board members or committee chairs, the Presiding Director, or the non-management directors as a group, please mail correspondence to:

JPMorgan Chase & Co.  
Attention (Board member(s))  
Office of the Secretary  
277 Park Avenue  
New York, New York 10172

The Corporate Governance Principles of the Board, the charters of the principal Board committees, the Code of Conduct and the Code of Ethics for Finance Professionals and other governance information can be accessed by visiting [www.jpmorganchase.com](http://www.jpmorganchase.com) and clicking on "Governance." Stockholders may request a copy of such materials by writing to the Office of the Secretary at the above address.

## Transfer agent and registrar

Mellon Investor Services LLC  
480 Washington Blvd.  
Jersey City, New Jersey 07310-1900  
Telephone: 1-800-758-4651  
<https://vault.melloninvestor.com/isd>

## Investor Services Program

JPMorgan Chase & Co.'s Investor Services Program offers a variety of convenient, low-cost services to make it easier to reinvest dividends and buy and sell shares of JPMorgan Chase & Co. common stock. A brochure and enrollment materials may be obtained by contacting the Program Administrator, Mellon Investor Services LLC, by calling 1-800-758-4651, by writing them at the address indicated above or by visiting their Web site at [www.melloninvestor.com](http://www.melloninvestor.com).

## Direct deposit of dividends

For information about direct deposit of dividends, please contact Mellon Investor Services LLC.

## Stockholder inquiries

Contact Mellon Investor Services LLC

### By telephone:

Within the United States, Canada and Puerto Rico: 1-800-758-4651 (toll-free)

From all other locations:  
1-201-680-6578 (collect)

TDD service for the hearing impaired within the United States, Canada and Puerto Rico: 1-800-231-5469 (toll-free)

All other locations:  
1-201-680-6610 (collect)

### By mail:

Mellon Investor Services LLC  
480 Washington Blvd.  
Jersey City, New Jersey 07310-1900

## Duplicate mailings

If you receive duplicate mailings because you have more than one account listing and you wish to consolidate your accounts, please write to Mellon Investor Services LLC at the address above.

## Independent registered public accounting firm

PricewaterhouseCoopers LLP  
300 Madison Avenue  
New York, New York 10017

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FSC is an independent nonprofit organization devoted to encouraging responsible management of the world's forests. FSC sets high standards to ensure forestry is practiced in an environmentally responsible, socially beneficial and economically viable way.

