

YOU INVESTSM

by J.P.Morgan

AUGUST 2018

Commission Schedule for You InvestSM Trade

PLEASE READ CAREFULLY

This commission and transaction cost schedule applies to You Invest Trade accounts. Please refer to the Fee Schedule for You Invest Trade accounts for additional information about fees and expenses associated with your account and transactions. Please note that commissions, fees, expenses and other information are subject to change.

	Online	Representative Assisted
U.S. STOCKS & EXCHANGE TRADED FUNDS ¹	\$2.95 / trade ²	\$25.00 / trade
MUTUAL FUNDS ³	No transaction fee	\$20.00 / trade
FIXED INCOME ⁴ (1 BOND EQUIVALENT TO 1,000 PAR VALUE)	\$1 / bond (\$10 minimum, \$250 maximum)	\$1 / bond (\$10 minimum, \$250 maximum) + \$20.00 per trade service charge

Other fees and costs, including fees intended to offset fees charged by certain regulatory bodies and costs for foreign currency transactions, foreign clearing charges and safekeeping, may apply.

Certain products and order types, including low-priced securities, block and algorithmic trades, are not available to You Invest Trade accounts.

¹ Sales are subject to a transaction fee of between \$0.01 and \$0.03 per \$1,000 principal. Transaction fees are intended to offset fees charged by various regulatory bodies and/or exchanges, and change periodically; please refer to your trade confirmation for the current fee. The amount collected may be more or less than the amount ultimately paid to the various regulatory bodies and/or exchanges. In the event of the former, no reimbursement will be distributed back to your account, and, in the event of the latter, there will be no additional charge made to your account. There are costs associated with owning Exchange-Traded Funds (ETFs). Before investing in ETFs, you should consider the funds' investment objectives, risks, charges, and expenses. Contact Client Services for a prospectus or, if available, a summary prospectus containing this information. Read it carefully. ETFs are subject to market fluctuation and the risks of their underlying investments; they are also subject to management fees and other expenses. Unlike mutual funds, ETF shares are bought and sold at market price, which may be higher or lower than their net asset value (NAV), and are not individually redeemed from the fund. Foreign equity transactions are subject to a commission of 0.20% of the principal amount of the shares purchased or sold.

² The first 100 trades are commission-free following account opening (or offer registration); commission-free trades may not be allocated between accounts and must be used within one year. Chase Premier Plus CheckingSM customers qualify for 100 commission-free trades annually. Chase SapphireSM Banking, Chase Private Client ("CPC"), J.P. Morgan Securities line of business ("JPMS"), and J.P. Morgan Private Bank ("JPMPB") customers qualify for \$0 commissions on all online U.S. stock and ETF trades. With the exception of JPMS and JPMPB clients, commission-free trades are limited to two retirement and two non-retirement accounts per customer. Joint accounts are treated as an account of the primary account holder.

³ Investors should carefully consider the investment objectives and risks, as well as charges and expenses of the mutual fund before investing. To obtain a prospectus, call Client Services or visit the fund company's website. The prospectus contains this and other information about the mutual fund. Read the prospectus carefully before investing.

⁴ Fixed income includes U.S. Treasury bills, notes and bonds, agency discounts, municipal and corporate bonds (including zero coupon bonds) and brokered certificates of deposit. Commission for U.S. Treasury bills, notes and bonds is \$0 per bond. There is no commission for new issue CDs, but the offering price includes a selling concession. Rates are for U.S. Dollar denominated bonds, additional fees and minimums apply for non-Dollar bond trades. Please call the Client Services about specialty products, including commercial paper and foreign bonds.

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- SUBJECT TO INVESTMENT RISKS, INCLUDING POSSIBLE LOSS OF THE PRINCIPAL AMOUNT INVESTED

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Fee Schedule for You InvestSM Trade

PLEASE READ CAREFULLY

This schedule contains information about the fees and charges that apply to your account and your transactions. Please note that fees and other information are subject to change without notice.

ACCOUNT TRANSFER AND TERMINATION FEES	Brokerage Account Transfer	\$75 Applies when any securities are transferred out of the account.
	Retirement Brokerage Account Termination (IRAs and SEPs)	\$75 Applies when all assets are distributed or transferred out of the account.
TRADE PAYMENTS / OTHER FEES	Overnight/Express Mail	\$10 per item
	Mailgram	\$5 per mailgram
	Wire Transfer	\$30 per wire - This fee does not apply to internal wire transfers.
	Margin Extensions	\$30 per extension
	Late Payment/Cash Due Interest	JPMS Base Lending Rate + 2.5%
	Stop Payments	\$34 per item
	Statement Copies	\$6 per statement
	Check Returns	\$12 per check
	Pre-Payment advance before trade settles	Margin interest
ALTERNATIVE INVESTMENT FEES (includes limited partnerships, private equity funds, hedge funds, REITs, etc.)	Administration	\$250 per investment per year
PHYSICAL CERTIFICATE FEES	Re-register Shares at Transfer Agent	\$50 per issue
	Legal Returns	\$25 per certificate
	Legal Transfers	\$25 per certificate
	Reorganizations	\$20 per event, mandatory or voluntary
	Safekeeping	\$4 per position, per month
FOREIGN SECURITY FEES	Foreign Security Surcharge	Charged as incurred from agent banks
	Foreign Security Transfer	Charged as incurred from agent banks
ESTATE FEE	Estate Valuation Requests	\$25 per request + \$5 per position — Up to a maximum charge of \$200

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