



Kathleen L. Eystone
Paralegal
Office of the General Counsel
Legal Department

July 2, 2015

Licensing Manager
Large Banks Licensing Operations
Office of the Comptroller of the Currency
Attention: Licensing Department
400 7th Street, SW
Washington, D.C. 20219

RE: JPMorgan Chase Bank, N.A. – Advance Branch Closing Notice for Meadows Drive, 3950
Meadows Drive, Indianapolis, Indiana 46205

Dear Licensing Manager:

This letter is to serve as the official 90-day closing notification that JPMorgan Chase Bank, N.A. (the "Bank") intends, on or about October 15, 2015, to close its branch facility located at 3950 Meadows Drive, Indianapolis, Indiana 46205 (the "Banking Center"), which site is situated in a low income census tract area, and is certified by the Office of the Comptroller of the Currency (the "OCC") as branch #096312A. This notice is provided as required by the Federal Deposit Insurance Corporation Improvement Act of 1991 (the "Act"). Please be advised that the Bank will provide a notice of closing to the customers of the Banking Center on July 17, 2015. A copy of the customer notification is annexed hereto.

Additionally, it is the Bank's intention to consolidate the Banking Center with and into the Bank's Keystone branch facility, certified by the OCC as branch #004940A, located at 5236 North Keystone Avenue, Indianapolis, Indiana 46220, approximately 2.2 miles away. This site could serve as an alternate location for customers of the Bank.

In accordance with 12 U.S.C. 1831r-1(a), the Bank has carefully reviewed and considered the potential impact of the Banking Center's closing on the Bank's obligations under the Community Reinvestment Act and has determined that there will be no material adverse impact.

The following is a summary of the reasons for closing the Banking Center: as of the date of this letter, there are four branches of the Bank and ten offices of competing financial institutions with a total of 15 branch offices all within a three-mile radius of the Banking Center. The consolidation is being recommended for the Banking Center due to the decline of the retail trade area, which has caused the Banking Center to experience low volume transactions. Therefore, in light of other branch locations in close proximity and because there does not appear to be any indication that any new development will occur in the near future that would help the branch performance improve significantly over time, the decision to close the Banking Center was made.

JPMorgan Chase & Co. • OH1-0152, 1111 Polaris Parkway, 4P, Columbus, OH 43240

Telephone: 614 248 7888 • Facsimile: 614 248 4188
kathleen.l.eystone@chase.com

Page 2
July 2, 2015

Additional details with respect to statistical and other data regarding the closing will be made available to the OCC at the time of the next applicable examination of the Bank or upon request.

If available, the original or copy of the OCC authorization certificate or letter for the Banking Center will be surrendered upon the actual closure of the Banking Center.

Please direct any questions to me at 614/248-7889.

Sincerely

Kathleen L. Eyestone
Paralegal

KLE/ms



July 17, 2015

Our branch at 3950 Meadows Dr.
will close on October 15th.

Please see details below.

Sample A. Sample
123 Main Street
Anytown, US 12345-6780

Dear <Customer Name>:

Your relationship is very important to us, and we are committed to keeping you informed of changes that may affect you. We want you to know that we will be closing our branch at 3950 Meadows Dr. and consolidating with our branch at 5236 N. Keystone Ave. in Indianapolis after the close of business on Thursday, October 15th. We're sending you this letter because you are a valuable customer and have used this branch.

Your account remains the same

We value your business and want you to know that everything remains the same with your accounts, so please continue to use your existing checks, ATM/debit cards or credit cards.

We are committed to convenient banking

We are committed to providing you with convenient banking in your community, and at more than 5,400 branches and 18,000 ATMs nationwide. To find other nearby Chase locations, please visit chase.com/branch, or look at the map on the back of this page.

Additionally, you can access your Chase accounts almost anywhere, anytime using Chase OnlineSM Banking and our Chase Mobile[®] App¹. Visit chase.com/MyChase for more information about all the services available.

If you have a Safe Deposit Box at 3950 Meadows Dr., additional details will be sent to you in the next 30 days.

Comments on the proposed branch closure may be mailed to the Licensing Manager, Large Banks Licensing Operations, Office of the Comptroller of the Currency, 400 7th Street, SW, Washington, D.C. 20219. The Comptroller of the Currency does not, however, have the authority to approve or prevent the branch closure.

We're here to help

Our bankers are eager to talk with you about all the convenient banking options we offer. Please visit or call any of the branches in your community for help. You can also call us with questions at 1-800-935-9935 for Personal Accounts or 1-800-CHASE38 (1-800-242-7338) for Business Banking.

Thank you again for banking with Chase.

Sincerely,

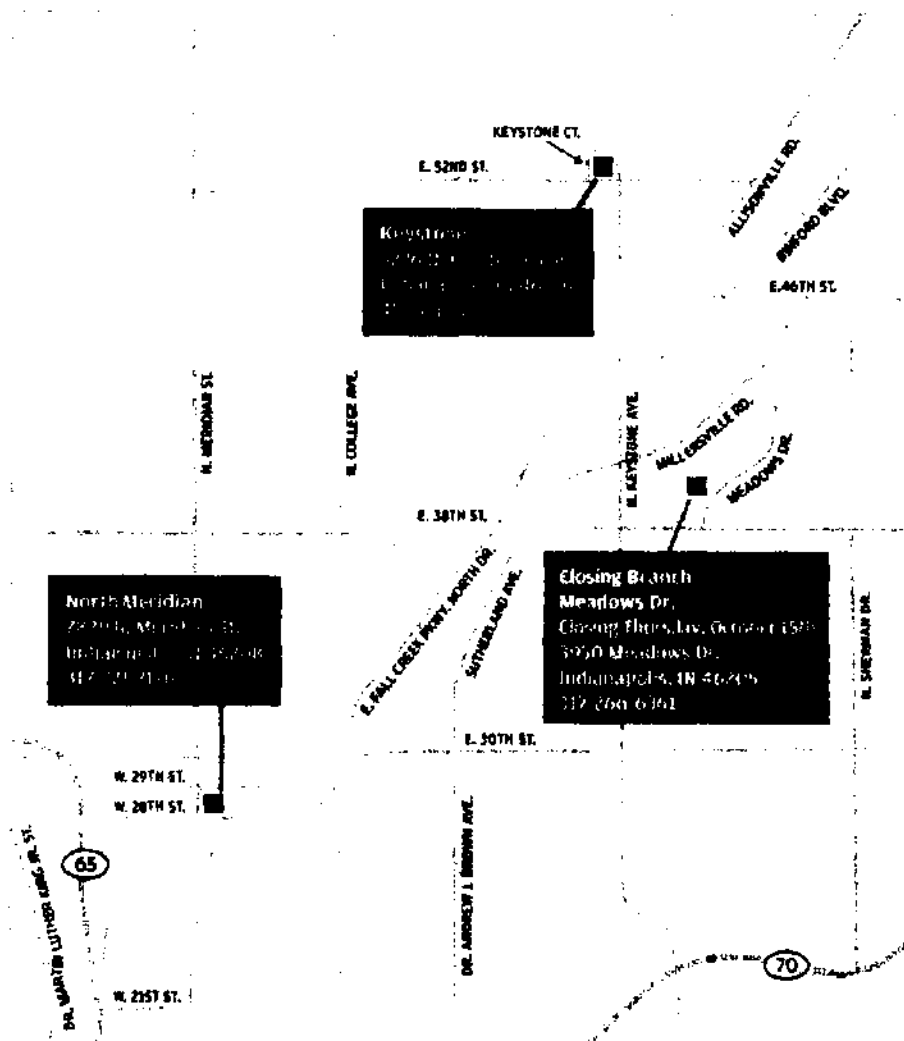
Al London
1st Vice President
District Manager

¹Chase Mobile[®] App is available for select mobile devices. Enroll in Chase OnlineSM and download the Chase Mobile[®] App. There is no charge from Chase, but message and data rates may apply.

LC-8C1457

LTR-8C1457

Information regarding the location of our closing branch, as well as additional nearby branch information:



For additional locations, visit chase.com/branch.

JPMorgan Chase Bank, N.A. Member FDIC.

CHASE 



17 de julio de 2015

Nuestra sucursal en 3950 Meadows Dr.
cerrará el 15 de octubre.

Por favor, consulte los detalles a continuación.

Sample A. Sample
123 Main Street
Anytown, US 12345-6789

Estimado(a) <Customer Name>:

Su relación bancaria es muy importante para nosotros y estamos comprometidos a mantenerle informado de los cambios que pueden afectar. Queremos informarle que nuestra sucursal de 3950 Meadows Dr. cerrará tras el cierre de operaciones y se consolidará con nuestra sucursal de 5236 N. Keystone Ave. en Indianapolis el jueves, 15 de octubre. Le enviamos esta carta porque usted es un cliente valioso y ha utilizado esta sucursal.

Su cuenta sigue siendo la misma

Valoramos su preferencia y queremos que sepa que todo permanece igual con respecto a sus cuentas, así que por favor continúe usando los cheques, tarjetas de débito o de cajero automático, o tarjetas de crédito existentes.

Estamos comprometidos a ofrecerle operaciones bancarias convenientes

Estamos comprometidos a proveerle con operaciones bancarias convenientes en su comunidad y en más de 5,400 sucursales y 18,000 cajeros automáticos en todo el país. Para encontrar otras ubicaciones cercanas de Chase, visite chase.com/miSucursal, o consulte el mapa en el reverso de esta página.

Además, puede acceder a sus cuentas de Chase en casi cualquier lugar y en cualquier momento, a través del servicio de la banca por Internet Chase OnlineSM y nuestra aplicación Chase Mobile[®]. Visite chase.com/miChase para obtener más información acerca de todos los servicios disponibles.

Si usted tiene una caja de seguridad en 3950 Meadows Dr., se le enviará detalles adicionales en los próximos 30 días.

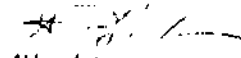
Los comentarios sobre el cierre de la sucursal propuesta pueden enviarse por correo a: Licensing Manager, Large Banks Licensing Operations, Office of the Comptroller of the Currency, 400 7th Street, SW, Washington, D.C. 20219. El Contralor de la Moneda (Comptroller of the Currency) no tiene la autoridad para aprobar o impedir el cierre de sucursales.

Estamos aquí para ayudar

Nuestros asesores bancarios están dispuestos a hablar con usted acerca de todas las opciones bancarias convenientes que ofrecemos. Por favor, visite o llame a cualquiera de las sucursales en su comunidad para obtener ayuda. También nos puede llamar con preguntas al 1-877-312-4273 para Cuentas Personales o al 1-888-622-4273 para Banca para negocios.

Gracias de nuevo por realizar sus operaciones bancarias con Chase.

Atentamente,

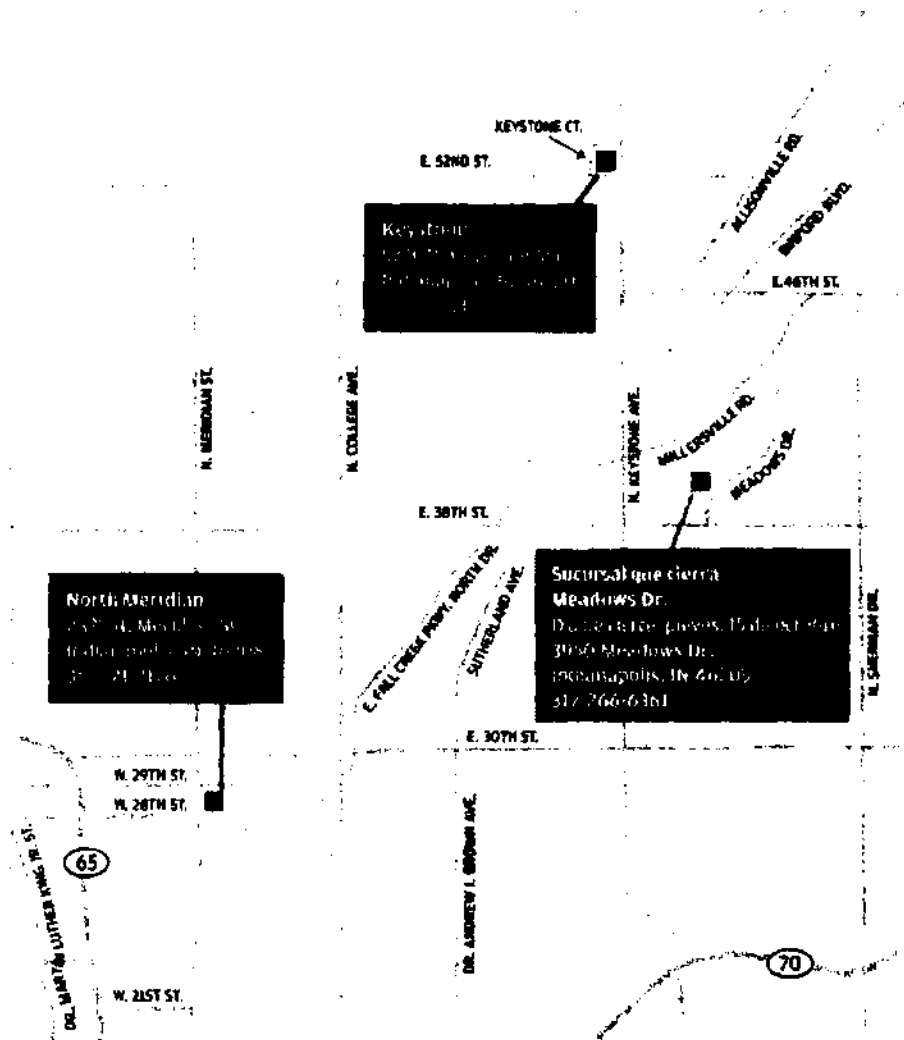

Al London
Primer Vicepresidente
Gerente del Distrito

*La aplicación Chase Mobile[®] está disponible para dispositivos móviles selectos. Inscríbase en Chase OnlineSM y descargue la aplicación Chase Mobile[®]. Chase no cobra ningún cargo, pero podrían aplicarse cargos por datos y mensajes de texto.

LC-BC1457SP

LTR-BC1457

Información con respecto a la ubicación de nuestra sucursal que cierra, así como la información adicional de la sucursal cercana:



Para sucursales adicionales, visite chase.com/miSucursal.

JPMorgan Chase Bank, N.A. Miembro de FDIC.

CHASE



CHASE PRIVATE CLIENT

July 17, 2015

Dear <Customer Name>:

Your relationship is very important to us, and we are committed to keeping you informed of changes that may affect you. We want you to know that we will be closing our branch at 3950 Meadows Dr. and consolidating with our branch at 5236 N. Keystone Ave. in Indianapolis after the close of business on Thursday, October 15th. We're sending you this letter because you are a valuable customer and have used this branch.

Your account remains the same

We value your business and want you to know that everything about your Chase Private Client relationship remains the same, including your Private Client Banker and J.P. Morgan Private Client Advisor. Please continue to use your existing accounts, checks and ATM/debit cards or credit cards.

We are committed to convenient banking

We are committed to providing you with convenient banking in your community, and at more than 5,400 branches and 18,000 ATMs nationwide. To find other nearby Chase locations, please visit chase.com/branch, or look at the map on the back of this page.

Additionally, you can access your Chase accounts almost anywhere, anytime using Chase OnlineSM Banking and our Chase Mobile[®] App[®]. Visit chase.com/MyChase for more information about all the services available.

If you have a Safe Deposit Box at 3950 Meadows Dr., additional details will be sent to you in the next 30 days.

Comments on the proposed branch closure may be mailed to the Licensing Manager, Large Banks Licensing Operations, Office of the Comptroller of the Currency, 400 7th Street, SW, Washington, D.C. 20219. The Comptroller of the Currency does not, however, have the authority to approve or prevent the branch closure.

If you have any questions, please contact your Private Client Banker or call your 24/7 client service line at 888-994-5626.

Thank you again for banking with Chase.

Sincerely,

Al London
1st Vice President
District Manager

<Variable Spanish Callout>

Chase Mobile[®] App[®] is available for download on the App Store or Google Play. Chase Mobile[®] App[®] is not available in all areas. Please visit chase.com/mobile for more information.

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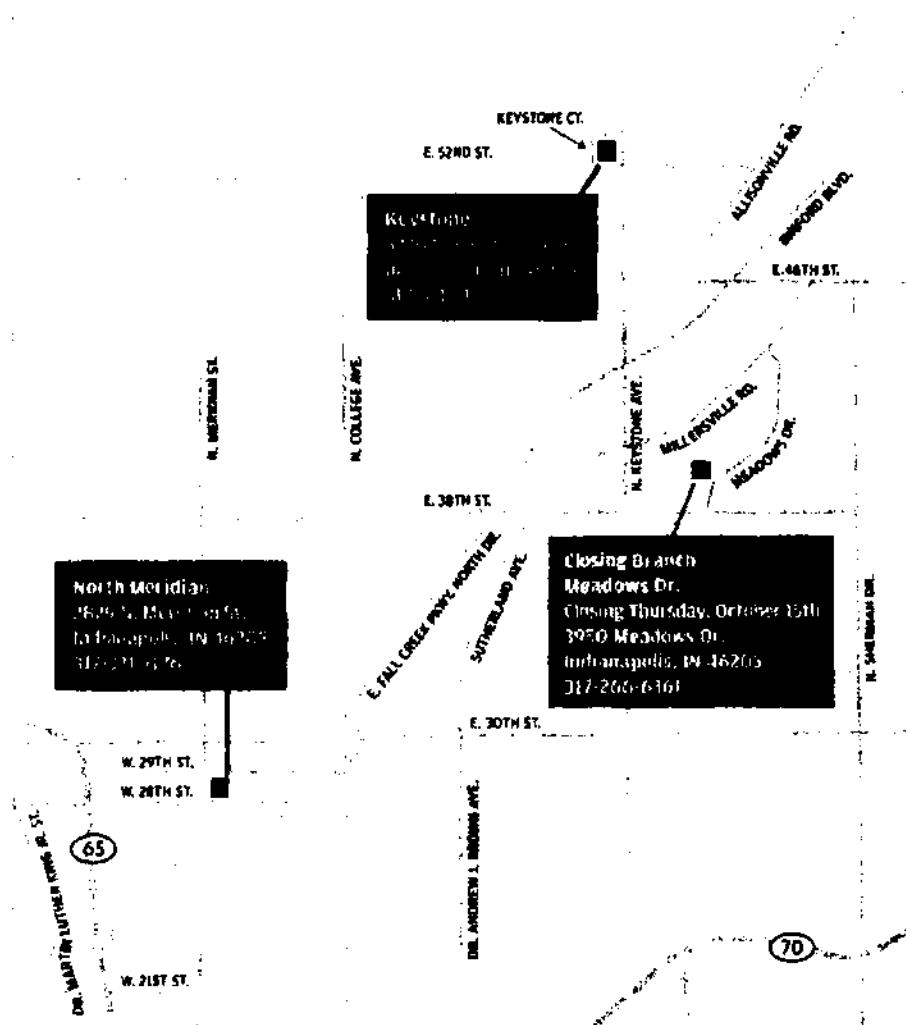
Chase Mobile[®] App[®] is not available in all areas. Please visit chase.com/mobile for more information.

LC-BC1457CPC

INVESTMENT PRODUCTS:
NOT FDIC INSURED • NO BANK GUARANTEE • MAY LOSE VALUE

LTR-CPC2015B

Information regarding the location of our closing branch, as well as additional nearby branch information:



For additional locations, visit chase.com/branch.

From: [Eyestone, Kathleen L.](#)
To: [OCC Large Banks](#)
Cc: [Giles, Angie](#)
Subject: Cancel Advance Branch Closing and Downgrade Notice #224732015 (Meadows Drive, Indianapolis, IN)
Date: Tuesday, July 28, 2015 6:25:33 PM

July 28, 2015

Licensing Manager
Large Banks Licensing Operations
Office of the Comptroller of the Currency
Attention: Licensing Department
400 7th Street, SW
Washington, D.C. 20219

Re: JPMorgan Chase Bank, NA – Cancel Advance Branch Closing and Downgrade Notice
#224732015 (Meadows Drive, 3950 Meadows Drive, Indianapolis, Indiana 46205)

Dear Licensing Manager:

On April July 7, 2015, JPMorgan Chase Bank, N.A. (the "Bank") electronically submitted its 90 day advance notice of closing #224732015 for the branch facility commonly known as Meadows Drive located at 3950 Meadows Drive, Indianapolis, Indiana 46205, certified by the Office of the Comptroller of the Currency (the "OCC") as branch #096312A. At this time, the Bank is requesting that the OCC **cancel** this 90 day advance notice of closing.

If there are any questions, please contact me at 614-248-7889.

Kathy
Kathleen L. Eyestone
Paralegal
JPMorgan Chase Bank, N.A.
1111 Polaris Parkway, 4P
Columbus, Ohio 43240
(614) 248-7889

kathleen.leyestone@chase.com

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Kathleen L. Eyestone
Paralegal
Office of the General Counsel
Legal Department

April 17, 2015

Licensing Manager
Large Banks Licensing Operations
Office of the Comptroller of the Currency
Attention: Licensing Department
400 7th Street, SW
Washington, D.C. 20219

RE: JPMorgan Chase Bank, N.A. – Branch Closure for Washington Boulevard and 38th, 215 East 38th Street, Indianapolis, Indiana 46205

Dear Licensing Manager:

This letter is to serve as the official 90-day closing notification that JPMorgan Chase Bank, N.A. (the "Bank") intends, on or about July 30, 2015 to close its branch facility popularly known as Washington Boulevard and 38th (the "Banking Center") located at 215 East 38th Street, Indianapolis, Indiana 46205 and authorized by the Office of the Comptroller of the Currency (the "OCC") as branch #001759A. This notice is provided as required by the Federal Deposit Insurance Corporation Improvement Act of 1991 (the "Act") and is based upon information provided by the Bank. Please be advised that the Bank will provide a notice of closing to the customers of the Banking Center on May 1, 2015. A copy of the customer notification is annexed hereto.

In accordance with 12 U.S.C. 1831r-1(a), the Bank has carefully reviewed and considered the potential impact of the Banking Center's closing on the Bank's obligations under the Community Reinvestment Act, and has determined that there will be no material adverse impact. The Banking Center is located in a low or moderate income census tract.

The following is a summary of the reasons for closing the Banking Center. Currently there are five branches of the Bank and ten offices of competing financial institutions with a total of 12 branch offices within the same three-mile radius of the Banking Center. The consolidation is being recommended for the Banking Center based on the decline and age of the retail trade area, which has caused the Bank to experience low volume transactions. Therefore, in light of other branch locations in close proximity and because there is no indication that any new development will occur that would help the branch performance improve significantly over time, the decision to close the Banking Center was made.

Additionally, it is the Bank's intention to consolidate with and into the branch facility, popularly known as North Meridian, certified by the OCC as branch #003776A, located at 2829 North Meridian Street, approximately 1.5 miles away. This site could serve as an alternate location for the customers of the Bank.

JPMorgan Chase & Co. • OH1-0152, 1111 Polaris Parkway, 4P, Columbus, OH 43240

Telephone: 614 248 7659 • Facsimile: 614 248 4189
kathleen.l.eyestone@chase.com

Page 2
April 17, 2015

Additional details with respect to statistical and other data regarding the closing will be made available to the OCC at the time of the next applicable examination of the Bank or earlier upon request by the OCC.

If available, the original or copy of the OCC authorization certificate or letter for the Banking Center will be surrendered upon the actual closure of the Banking Center.

Please direct any questions to me at 614/248-7889.

Sincerely

Kathleen L. Eyestone
Paralegal

KLE/ms



May 1, 2015

Our branch at 215 E. 38th St. will close on July 30th.

Please see details below.

Sample A. Sample
123 Main Street
Anytown, US 12345-6789

Dear <Customer Name>,

Your relationship is very important to us, and we are committed to keeping you informed of changes that may affect you. We want you to know that we will be closing our branch at 215 E. 38th St. and consolidating with our branch at 2829 N. Meridian St. in Indianapolis after the close of business on Thursday, July 30th. We're sending you this letter because you are a valuable customer and have used this branch.

Your account remains the same

We value your business and want you to know that everything remains the same with your accounts, so please continue to use your existing checks, ATM/debit cards or credit cards.

We are committed to convenient banking

We are committed to providing you with convenient banking in your community, and at more than 5,500 branches and 18,000 ATMs nationwide. To find other nearby Chase locations, please visit chase.com/branch, or look at the map on the back of this page. If you currently use the night deposit at the Washington Blvd. and 38th branch, you may continue doing so at the North Meridian branch. Just stop by the North Meridian branch to pick up a new key.

Additionally, you can access your Chase accounts almost anywhere, anytime using Chase OnlineSM Banking and our Chase Mobile[®] App¹. Visit chase.com/MyChase for more information about all the services available.

If you have a Safe Deposit Box at 215 E. 38th St., additional details will be sent to you in the next 30 days.

Comments on the proposed branch closure may be mailed to the Licensing Manager, Large Banks Licensing Operations, Office of the Comptroller of the Currency, 400 7th Street, SW, Washington, D.C. 20219. The Comptroller of the Currency does not, however, have the authority to approve or prevent the branch closure.

We're here to help

Our bankers are eager to talk with you about all the convenient banking options we offer. Please visit or call any of the branches in your community for help. You can also call us with questions at 1-800-835-9935 for Personal Accounts or 1-800-CHASE38 (1-800-242-7338) for Business Banking.

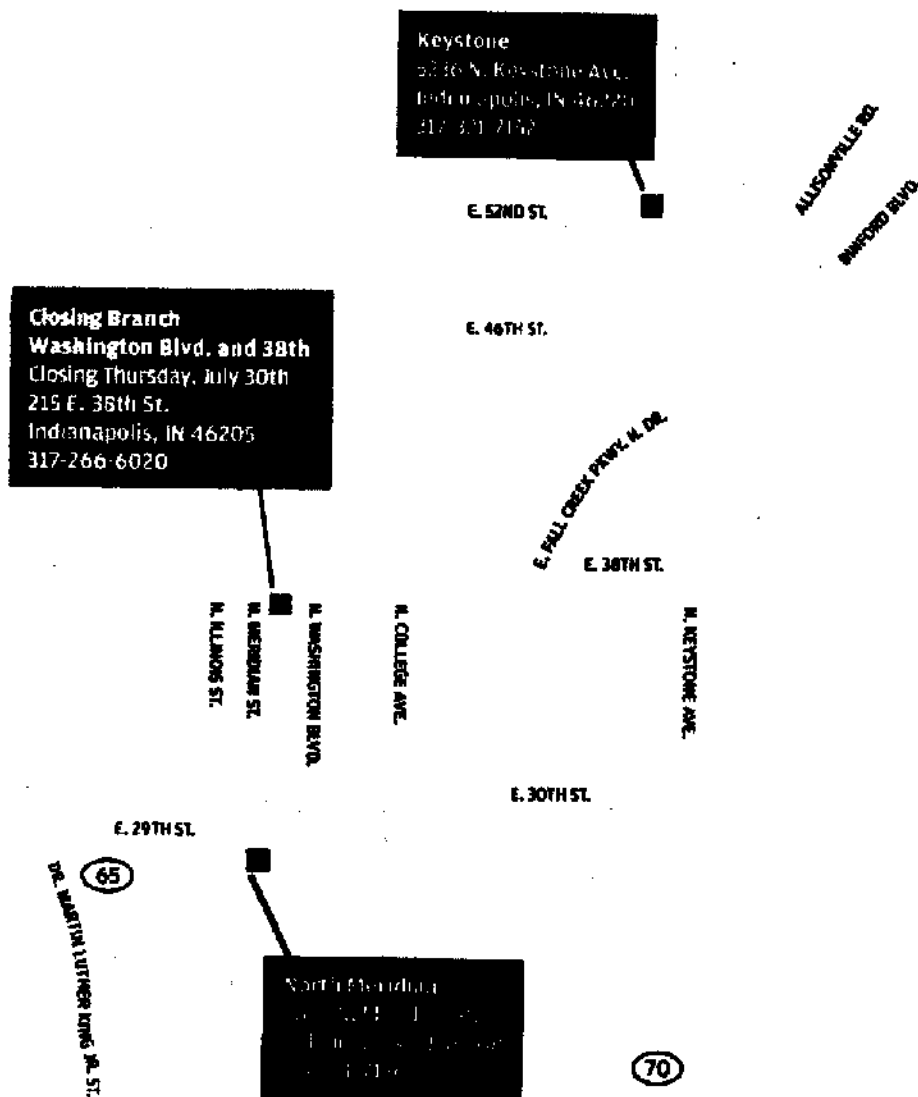
Thank you again for banking with Chase.

Sincerely,

Al London
1st Vice President
District Manager

¹Chase Mobile[®] App is available for select mobile devices. Enroll in Chase OnlineSM and download the Chase Mobile[®] App. There is no charge from Chase, but message and data rates may apply.

Information regarding the location of our closing branch, as well as additional nearby branch information:



For additional locations, visit chase.com/branch.



CHASE PRIVATE CLIENT

May 1, 2015

Dear <Customer Name>,

Your relationship is very important to us, and we are committed to keeping you informed of changes that may affect you. We want you to know that we will be closing our branch at 215 E. 38th St. and consolidating with our branch at 2829 N. Meridian St. in Indianapolis after the close of business on Thursday, July 30th. We're sending you this letter because you are a valuable customer and have used this branch.

Your account remains the same

We value your business and want you to know that everything about your Chase Private Client relationship remains the same, including your Private Client Banker and J.P. Morgan Private Client Advisor. Please continue to use your existing accounts, checks and ATM/debit cards or credit cards.

We are committed to convenient banking

We are committed to providing you with convenient banking in your community, and at more than 5,500 branches and 18,000 ATMs nationwide. To find other nearby Chase locations, please visit chase.com/branch, or look at the map on the back of this page. If you currently use the night deposit at the Washington Blvd. and 38th branch, you may continue doing so at the North Meridian branch. Just stop by the North Meridian branch to pick up a new key.

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If you have a Safe Deposit Box at 215 E. 38th St., additional details will be sent to you in the next 30 days.

Comments on the proposed branch closure may be mailed to the Licensing Manager, Large Banks Licensing Operations, Office of the Comptroller of the Currency, 400 7th Street, SW, Washington, D.C. 20219. The Comptroller of the Currency does not, however, have the authority to approve or prevent the branch closure.

If you have any questions, please contact your Private Client Banker or call your 24/7 client service line at 888-994-5626.

Thank you again for banking with Chase.

Sincerely,

Al London
1st Vice President
District Manager

Esta carta contiene información importante de la sucursal. Si usted tiene alguna pregunta o necesita ayuda para traducirla, por favor visite una sucursal de Chase o llame al 888-994-5626.

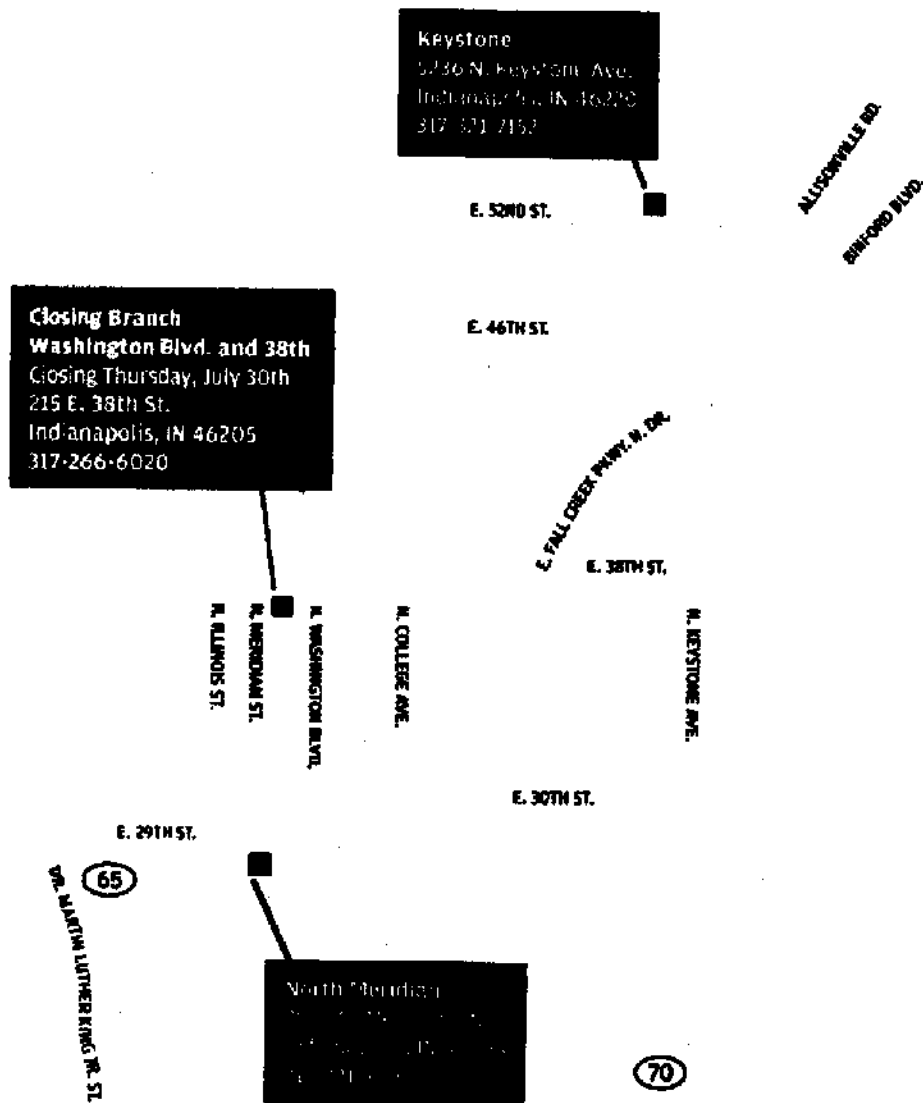
Chase Mobile[®] App: Download the app from the App Store or Google Play. For more information, visit chase.com/mobile.

For more information, visit chase.com/branch or call 888-994-5626.

Chase Bank, N.A. is a member of the FDIC. Chase Bank, N.A. is a member of the FDIC. Chase Bank, N.A. is a member of the FDIC.

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Information regarding the location of our closing branch, as well as additional nearby branch information:



For additional locations, visit chase.com/branch.



1 de mayo de 2015

Nuestra sucursal en 215 E. 38th St.
cerrará el 30 de julio.

Por favor, consulte los detalles a continuación.

Sample A. Sample
123 Main Street
Anytown, US 12345-6789

Estimado(a) <Customer Name>:

Su relación bancaria es muy importante para nosotros y estamos comprometidos a mantenerle informado de los cambios que pueden afectarla. Queremos informarle que nuestra sucursal de 215 E. 38th St. cerrará tras el cierre de operaciones y se consolidará con nuestra sucursal de 2829 N. Meridian St. en Indianápolis el jueves, 30 de julio. Le enviamos esta carta porque usted es un cliente valioso y ha utilizado esta sucursal.

Su cuenta sigue siendo la misma

Valoramos su preferencia y queremos que sepa que todo permanezca igual con respecto a sus cuentas, así que por favor continúe usando los cheques, tarjetas de débito o de cajero automático, o tarjetas de crédito existentes.

Estamos comprometidos a ofrecerle operaciones bancarias convenientes

Estamos comprometidos a proveerle con operaciones bancarias convenientes en su comunidad y en más de 5,500 sucursales y 18,000 cajeros automáticos en todo el país. Para encontrar otras ubicaciones cercanas de Chase, visite chase.com/miSucursal, o consulte el mapa en el reverso de esta página. Si actualmente utiliza el depósito de noche en la sucursal Washington Blvd. y 38th, usted puede seguir haciéndolo en la sucursal North Meridian. Simplemente visite la sucursal North Meridian para recoger una llave nueva.

Además, puede acceder a sus cuentas de Chase en casi cualquier lugar y en cualquier momento, a través del servicio de la banca por Internet Chase OnlineSM y nuestra aplicación Chase MobileSM. Visite chase.com/MyChase para obtener más información acerca de todos los servicios disponibles.

Si usted tiene una caja de seguridad en 215 E. 38th St., se le enviará detalles adicionales en los próximos 30 días.

Los comentarios sobre el cierre de la sucursal propuesta pueden enviarse por correo a: Licensing Manager, Large Banks Licensing Operations, Office of the Comptroller of the Currency, 400 7th Street, SW, Washington, D.C. 20219. El Contralor de la Moneda (Comptroller of the Currency) no tiene la autoridad para aprobar o impedir el cierre de sucursales.

Estamos aquí para ayudar

Nuestros asesores bancarios están dispuestos a hablar con usted acerca de todas las opciones bancarias convenientes que ofrecemos. Por favor, visite o llame a cualquiera de las sucursales en su comunidad para obtener ayuda. También nos puede llamar con preguntas al 1-877-312-4273 para Cuentas Personales o al 1-888-622-4273 para Banca para negocios.

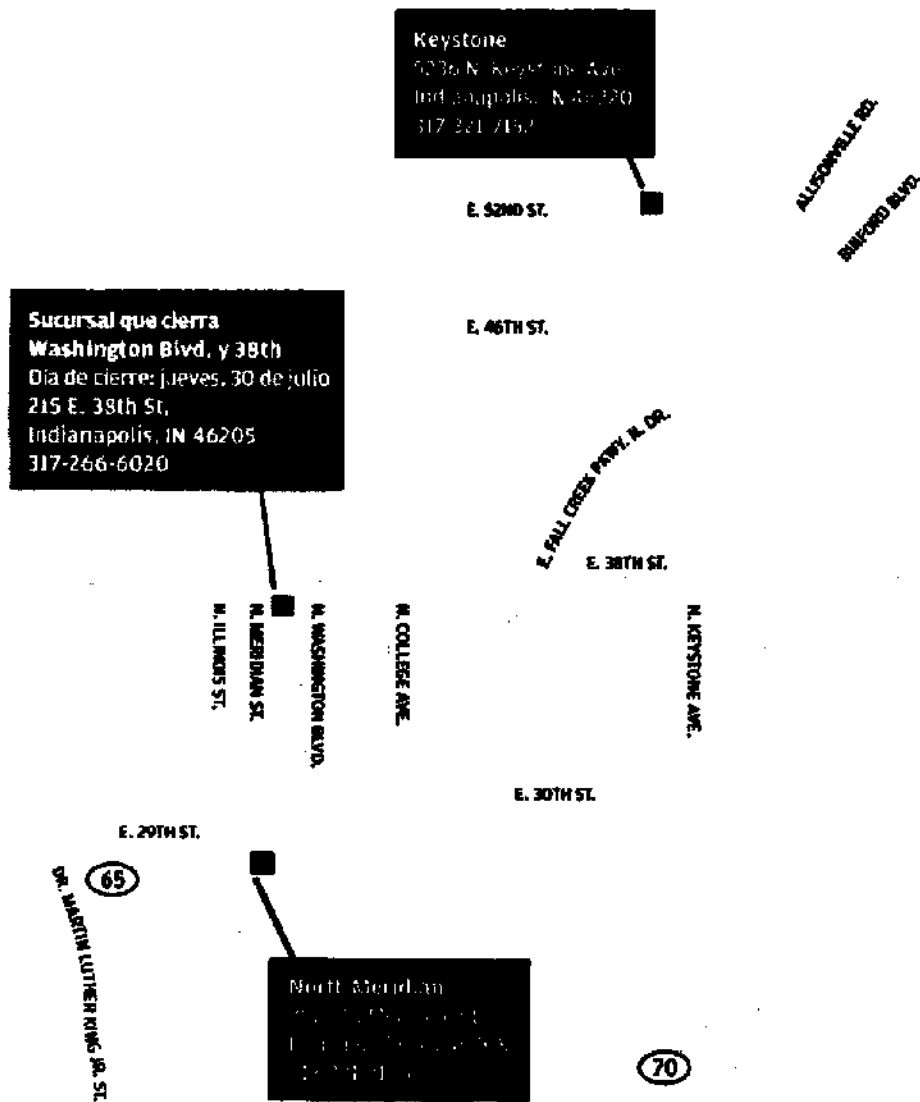
Gracias de nuevo por realizar sus operaciones bancarias con Chase.

Atentamente,

Al London
Primer Vicepresidente
Gerente del Distrito

¹La aplicación Chase MobileSM está disponible para dispositivos móviles selectos. Inscríbese en Chase OnlineSM y descargue la aplicación Chase MobileSM. Chase no cobra ningún cargo, pero podrían aplicarse cargos por datos y mensajes de texto.

Información con respecto a la ubicación de nuestra sucursal que cierra, así como la información adicional de la sucursal cercana:



Para sucursales adicionales, visite chase.com/miSucursal.



Kathleen L. Eystone
Paralegal
Office of the General Counsel
Legal Department

May 12, 2015

Licensing Manager
Large Banks Licensing Operations
Office of the Comptroller of the Currency
Attention: Licensing Department
400 7th Street, SW
Washington, D.C. 20219

RE: JPMorgan Chase Bank, N.A. – Short Distance Consolidation of Crawfordsville Road Kroger,
5718 Crawfordsville Road, Indianapolis, Indiana 46224

Dear Licensing Manager:

Effective with the close of business on April 30, 2015, JPMorgan Chase Bank, N.A. (the "Bank") consolidated its branch located at 5718 Crawfordsville Road, Indianapolis, Indiana 46224, (the "Banking Center") located in a moderate income census tract area, authorized by the Office of the Comptroller of the Currency (the "OCC") as branch #148573A, with our branch located at 2302 Cunningham Road, Indianapolis, Indiana 46224, authorized by the OCC as branch #015886A (the "Target Branch").

The consolidation of the Banking Center into the Target Branch complies with the requirements of the Joint Policy Statement on Branch Closings issued on June 29, 1999 by the following agencies: Office of the Comptroller of the Currency, Treasury, Board of Governors of the Federal Reserve System; Federal Deposit Insurance Corporation and Office of Thrift Supervision, and meets the distance requirements of 12 C.F.R. Section 5.3(l). The distance between the Banking Center and the Target Branch is approximately 500 feet. The city of Indianapolis is a central city of a Metropolitan Statistical Area ("MSA") and in compliance with the Joint Policy Statement, consolidation of offices within one thousand feet and located within a central city of a MSA are considered relocations that do not substantially affect the nature of the business or customers served. In this instance, the Banking Center and the Target Branch are located in the same neighborhood and the nature of the business and the customers served are not affected.

The following is a summary of the reasons for closing the Banking Center: as of the date of this letter there are five branches of the Bank and ten offices of competing financial institutions with a total of 19 branch offices all within a three-mile radius of the Banking Center.

The consolidation was recommended based on the decline of the retail trade area, which has caused the Bank to experience low volume transactions and in light of other branch locations in close proximity, the decision to close the Banking Center was made.

JPMorgan Chase & Co. • OH1-0152, 1111 Polaris Parkway, 4P, Columbus, OH 43240

Telephone: 614 248 7889 • Facsimile: 614 248 4199
kathleen.l.eystone@chase.com

Page 2
May 12, 2016

Please direct any questions to me at 614/248-7889.

Sincerely

Kathleen L. Eyestone
Paralegal

KLE/ms



Kathleen L. Evestone
Paralegal
Office of the General Counsel
Legal Department

May 14, 2015

Licensing Manager
Large Banks Licensing Operations
Office of the Comptroller of the Currency
Attention: Licensing Department
400 7th Street, SW
Washington, D.C. 20219

RE: JPMorgan Chase Bank, N.A. – Advance Branch Closing Notice for Martin Luther King Indy,
2955 Martin Luther King Jr. Drive, Indianapolis, Indiana 46208

Dear Licensing Manager:

This letter is to serve as the official 90-day closing notification that JPMorgan Chase Bank, N.A. (the "Bank") intends, on or about August 20, 2015, to close its branch facility, located at 2955 Martin Luther King Jr. Drive, Indianapolis, Indiana 46208, (the "Banking Center"), which site is situated in a low income census tract area, and is certified by the Office of the Comptroller of the Currency (the "OCC") as branch #004939A. This notice is provided as required by the Federal Deposit Insurance Corporation Improvement Act of 1991 (the "Act"). Please be advised that the Bank will provide a notice of closing to the customers of the Banking Center on May 22, 2015. A copy of the customer notification is annexed hereto.

Additionally, it is the Bank's intention to consolidate the Banking Center with and into the Bank's North Meridian branch facility, certified by the OCC as branch #003776A, located at 2829 North Meridian Street, approximately 1 mile away. This site could serve as an alternate location for customers of the Bank.

In accordance with 12 U.S.C. 1831r-1(a), the Bank has carefully reviewed and considered the potential impact of the Banking Center's closing on the Bank's obligations under the Community Reinvestment Act, and has determined that there will be no material adverse impact.

The following is a summary of the reasons for closing the Banking Center: as of the date of this letter, there are five branches of the Bank and ten offices of competing financial institutions with a total of 30 branch offices within the same three-mile radius of the Banking Center. The consolidation is being recommended for the Banking Center due to the decline of the retail trade area that may be a contributing factor to a number of recent Banking Center burglaries. Due to safety concerns for the Banking Center's employees and its customers, the Bank has decided to permanently close the facility effective August 20, 2015.

Additional details with respect to statistical and other data regarding the closing will be made available to the OCC at the time of the next applicable examination of the Bank or upon request.

JPMorgan Chase & Co. • OH1-0152, 1111 Polaris Parkway, 4P, Columbus, OH 43240

Telephone: 614 248 7888 • Facsimile: 614 248 4189
kathleen.leyestone@chase.com

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May 14, 2015

If available, the original or copy of the OCC authorization certificate or letter for the Banking Center will be surrendered upon the actual closure of the Banking Center.

Please direct any questions to me at 614/248-7889.

Sincerely

Kathleen L. Eyestone
Paralegal

KLE/ms



May 22, 2015

Our branch at 2955 Martin Luther King Jr. Dr.
will close on August 20th.

.....
Sample A. Sample
123 Main Street
Anytown, US 12345-6789
.....

Dear <Customer Name>,

Your relationship is very important to us, and we are committed to keeping you informed of changes that may affect you. We want you to know that we will be closing our branch at 2955 Martin Luther King Jr. Dr. and consolidating with our branch at 2829 N. Meridian St. in Indianapolis after the close of business on Thursday, August 20th. We're sending you this letter because you are a valuable customer and have used this branch.

Your account remains the same

We value your business and want you to know that everything remains the same with your accounts, so please continue to use your existing checks, ATM/debit cards or credit cards.

We are committed to convenient banking

We are committed to providing you with convenient banking in your community, and at more than 5,500 branches and 18,000 ATMs nationwide. To find other nearby Chase locations, please visit chase.com/branch, or look at the map on the back of this page. If you currently use the night deposit at the Martin Luther King Indy branch, you may continue doing so at the North Meridian branch. Just stop by the North Meridian branch to pick up a new key.

Additionally, you can access your Chase accounts almost **anywhere, anytime** using Chase OnlineSM Banking and our Chase Mobile[®] App¹. Visit chase.com/MyChase for more information about all the services available.

If you have a Safe Deposit Box at 2955 Martin Luther King Jr. Dr., additional details will be sent to you in the next 30 days.

Comments on the proposed branch closure may be mailed to the Licensing Manager, Large Banks Licensing Operations, Office of the Comptroller of the Currency, 400 7th Street, SW, Washington, D.C. 20219. The Comptroller of the Currency does not, however, have the authority to approve or prevent the branch closure.

We're here to help

Our bankers are eager to talk with you about all the convenient banking options we offer. Please visit or call any of the branches in your community for help. For a list of nearby Chase branches, please refer to the map on the back of this letter. You can also call us with questions at 1-800-935-9935 for Personal Accounts or 1-800-CHASE38 (1-800-242-7338) for Business Banking.

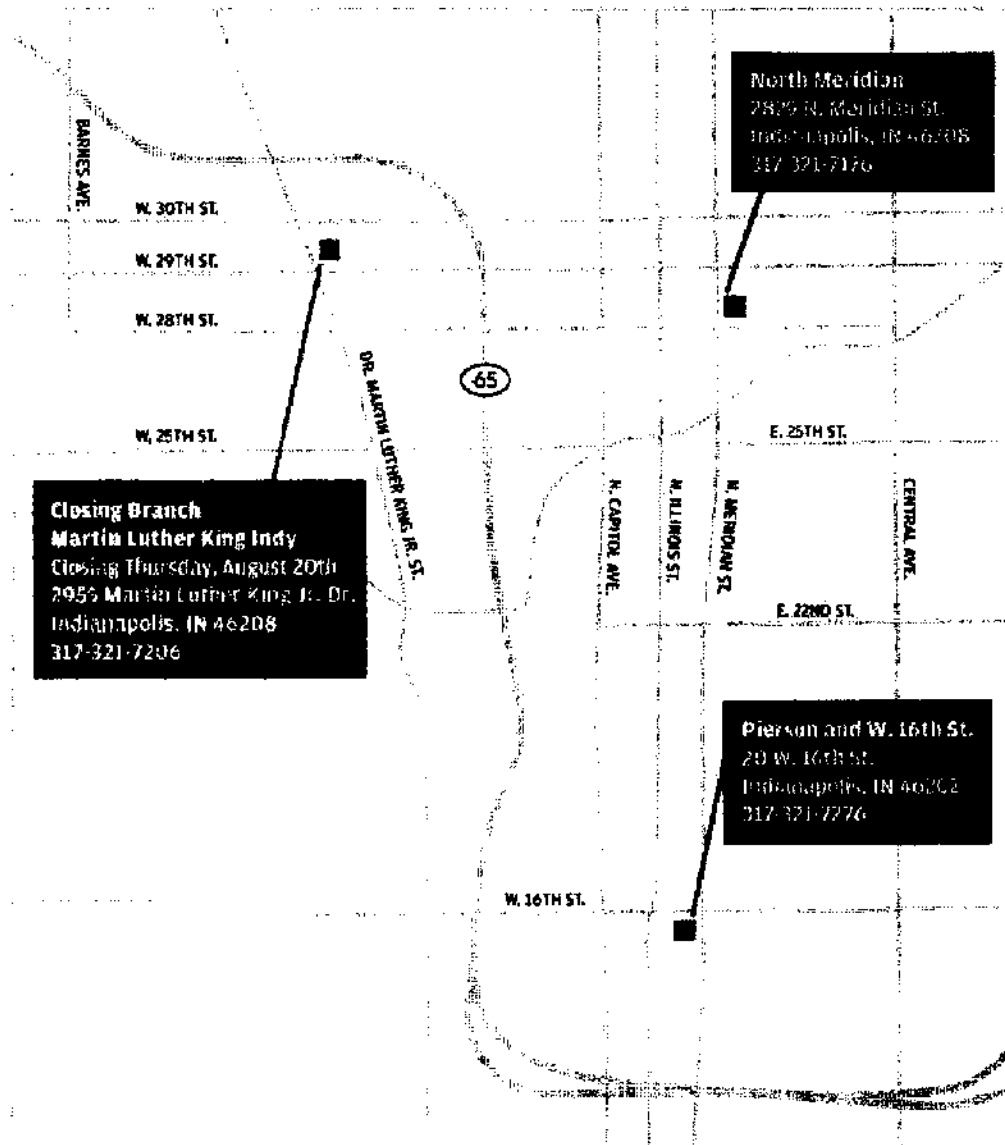
Thank you again for banking with Chase.

Sincerely,

Rolando Bonilla
1st Vice President
District Manager

¹Chase Mobile[®] App is available for select mobile devices. Enroll in Chase OnlineSM and download the Chase Mobile[®] App. There is no charge from Chase, but message and data rates may apply.

Information regarding the location of our closing branch, as well as additional nearby branch information:



For additional locations, visit chase.com/branch.

May 22, 2015

Your relationship is very important to us, and we are committed to keeping you informed of changes that may affect you. We want you to know that we will be closing our branch at 2955 Martin Luther King Jr. Dr. and consolidating with our branch at 2829 N. Meridian St. in Indianapolis after the close of business on Thursday, August 10th. We're sending you this letter because you are a valuable customer and have used this branch.

We value your business and want you to know that everything about your Chase Private Client relationship remains the same, including your Private Client Banker and J.P. Morgan Private Client Advisor. Please continue to use your existing accounts, checks and ATM/debit cards or credit cards.

We are committed to providing you with convenient banking in your community, and at more than 5,500 branches and 18,000 ATMs nationwide. To find other nearby Chase locations, please visit chase.com/branch, or look at the map on the back of this page. If you currently use the night deposit at the Martin Luther King Indy branch, you may continue doing so at the North Meridian branch. Just stop by the North Meridian branch to pick up a new key.

If you have a Safe Deposit Box at 2955 Martin Luther King Jr. Dr., additional details will be sent to you in the next 30 days.

If you have any questions, please contact your Private Client Banker or call your 24/7 client service line at 888-994-5626.

Sincerely,

Rolando Bonilla
1st Vice President
District Manager

Chase Mobile® App Join the Chase Mobile app to receive alerts, manage your Chase Mobile account, and more. Download the Chase Mobile app from the App Store or Google Play.

Figure 1. The effect of the concentration of the *Agrobacterium* suspension on the transformation efficiency of *Agrobacterium* strains.

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1. The first step is to identify the variables that are likely to be correlated. In this case, the variables are the number of hours worked per week and the number of hours spent on household chores per week. The correlation coefficient is calculated as follows:

$$r = \frac{\sum (x_i - \bar{x})(y_i - \bar{y})}{\sqrt{\sum (x_i - \bar{x})^2 \sum (y_i - \bar{y})^2}}$$

where x_i is the number of hours worked per week, y_i is the number of hours spent on household chores per week, \bar{x} is the mean number of hours worked per week, and \bar{y} is the mean number of hours spent on household chores per week. The correlation coefficient is calculated as follows:

$$r = \frac{\sum (x_i - \bar{x})(y_i - \bar{y})}{\sqrt{\sum (x_i - \bar{x})^2 \sum (y_i - \bar{y})^2}}$$

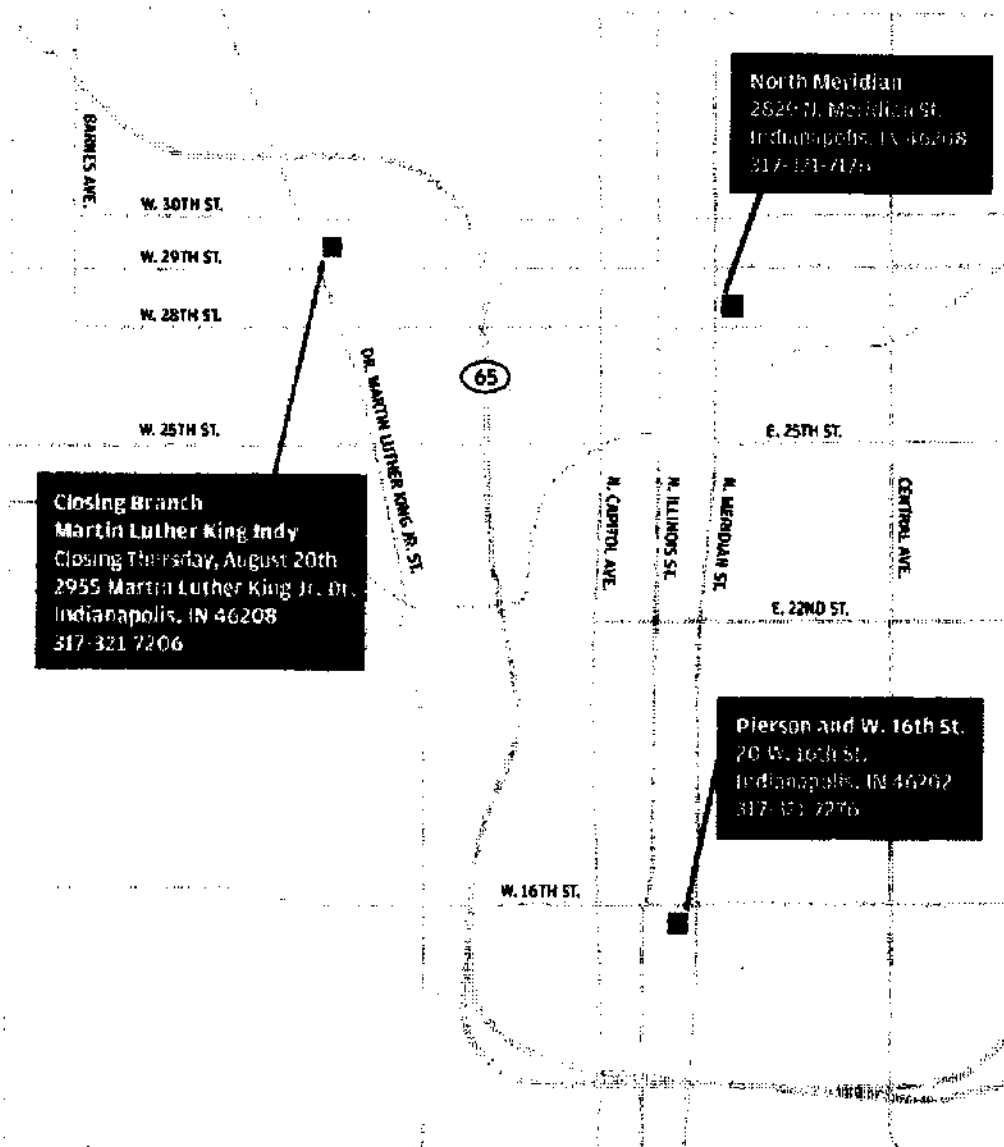
2. The second step is to interpret the correlation coefficient. The correlation coefficient ranges from -1 to 1. A value of 1 indicates a perfect positive correlation, a value of -1 indicates a perfect negative correlation, and a value of 0 indicates no correlation. In this case, the correlation coefficient is 0.8, which indicates a strong positive correlation between the number of hours worked per week and the number of hours spent on household chores per week.

3. The third step is to draw a conclusion. The conclusion is that there is a strong positive correlation between the number of hours worked per week and the number of hours spent on household chores per week. This suggests that as the number of hours worked per week increases, the number of hours spent on household chores per week also tends to increase.

INVESTMENT PRODUCTS:
NOT FDIC INSURED • NO BANK GUARANTEE • MAY LOSE VALUE

LTR-CPC2015B

Information regarding the location of our closing branch, as well as additional nearby branch information:



For additional locations, visit chase.com/branch.



22 de mayo de 2015

Nuestra sucursal en 2955 Martin Luther King Jr. Dr.
cerrará el 20 de agosto.

Por favor, consulte los detalles a continuación.

Sample A, Sample
123 Main Street
Anytown, US 12345-6789

Estimado(a) <Customer Name>:

Su relación bancaria es muy importante para nosotros y estamos comprometidos a mantenerle informado de los cambios que pueden afectarle. Queremos informarle que nuestra sucursal de 2955 Martin Luther King Jr. Dr. cerrará tras el cierre de operaciones y se consolidará con nuestra sucursal de 2829 N. Meridian St. en Indianapolis el jueves, 20 de agosto. Le enviamos esta carta porque usted es un cliente valioso y ha utilizado esta sucursal.

Su cuenta sigue siendo la misma

Valoramos su preferencia y queremos que sepa que todo permanece igual con respecto a sus cuentas, así que por favor continúe usando los cheques, tarjetas de débito o de cajero automático, o tarjetas de crédito existentes.

Estamos comprometidos a ofrecerle operaciones bancarias convenientes

Estamos comprometidos a proveerle con operaciones bancarias convenientes en su comunidad y en más de 5,500 sucursales y 18,000 cajeros automáticos en todo el país. Para encontrar otras ubicaciones cercanas de Chase, visite chase.com/miSucursal, o consulte el mapa en el reverso de esta página. Si actualmente utiliza el depósito de noche en la sucursal Martin Luther King Indy, usted puede seguir haciéndolo en la sucursal North Meridian. Simplemente visite la sucursal North Meridian para recoger una llave nueva.

Además, puede acceder a sus cuentas de Chase en casi cualquier lugar y en cualquier momento, a través del servicio de la banca por Internet Chase OnlineSM y nuestra aplicación Chase Mobile[®]. Visite chase.com/MyChase para obtener más información acerca de todos los servicios disponibles.

Si usted tiene una caja de seguridad en 2955 Martin Luther King Jr. Dr., se le enviará detalles adicionales en los próximos 30 días.

Los comentarios sobre el cierre de la sucursal propuesta pueden enviarse por correo a: Licensing Manager, Large Banks Licensing Operations, Office of the Comptroller of the Currency, 400 7th Street, SW, Washington, D.C. 20219. El Contralor de la Moneda (Comptroller of the Currency) no tiene la autoridad para aprobar o impedir el cierre de sucursales.

Estamos aquí para ayudar

Nuestros asesores bancarios están dispuestos a hablar con usted acerca de todas las opciones bancarias convenientes que ofrecemos. Por favor, visite o llame a cualquiera de las sucursales en su comunidad para obtener ayuda. Para obtener una lista de las sucursales de Chase cercanas, por favor consulte el mapa en el reverso de esta carta. También nos puede llamar con preguntas al 1-877-312-4273 para Cuentas Personales o al 1-888-622-4273 para Banca para negocios.

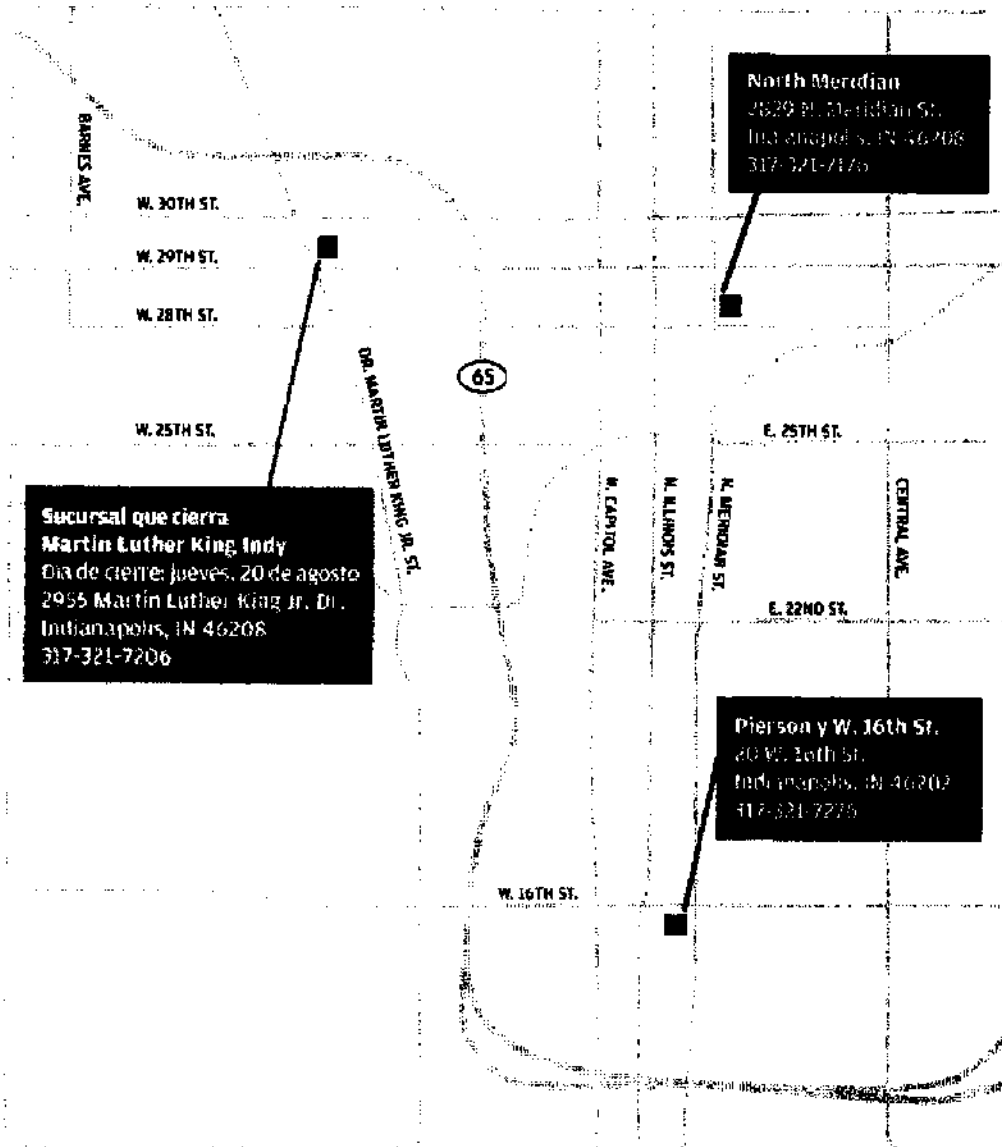
Gracias de nuevo por realizar sus operaciones bancarias con Chase.

Atentamente,

Rolando Bonilla
Primer Vicepresidente
Gerente del Distrito

*La aplicación Chase Mobile[®] está disponible para dispositivos móviles selectos. Inscríbase en Chase OnlineSM y descargue la aplicación Chase Mobile[®]. Chase no cobra ningún cargo, pero podrían aplicarse cargos por datos y mensajes de texto.

Información con respecto a la ubicación de nuestra sucursal que cierra, así como la información adicional de la sucursal cercana:



Para sucursales adicionales, visite chase.com/miSucursal.