Program Rules & Guidelines: Matching Gifts
Revised November 27, 2013

The JPMorgan Chase Foundation Matching Gifts Program maximizes the impact of employee charitable giving by allowing eligible employees to request that the JPMorgan Chase Foundation make a gift to an eligible charity to match a personal gift an employee has already made by check, cash, credit card or equity directly to that charity.

The Program gives eligible employees the opportunity to help target the JPMorgan Chase Foundation’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 transferred equity that has a tangible, appraised or publicly-listed market value.

Organization Eligibility
- To be eligible to receive Matching Gifts, a charity must be either:
  - A charitable organization, located in the U.S. or one of its possessions, exempt from federal income taxation under Section 501(c)(3) of the Internal Revenue Code and classified as a public charity,
  - A registered Canadian charity with U.S. 501(c)(3) public charity status, or
  - A government entity described in Section 170(c)(1) of the Internal Revenue Code.

Section 501(c)(3) public charities classified as 509(a)(3) supporting organizations are not eligible to receive matching gifts. If you have questions about whether or not a charity organization is a supporting organization, contact the charity directly to inquire.

Employee Eligibility
Only current permanent full-time and salaried part-time employees of JPMorgan Chase & Co. and its wholly owned subsidiaries, whose annual base pay does not exceed $250,000 are eligible to participate in the Program. For the definition of base pay, see “Your Guide to Benefits at JPMorgan Chase” on the HR/Benefits site on Company Home.

Retired employees are not eligible to participate in the Program.
FAQs: Matching Gifts

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Frequently Asked Questions

What is a Matching Gift?
A Matching Gift is a contribution made by the JPMorgan Chase Foundation to an eligible 501(c)(3) tax-exempt public charity to match eligible employee contributions. Employees’ contributions of $25 or more are matched on a one-to-one basis up to $1,000 per eligible employee, per calendar year.

What is a 501(c)(3)?
501(c)(3) is the section of the Internal Revenue Code which establishes the criteria for tax-exempt charitable organizations. An organization must be exempt from federal income taxation under Section 501(c)(3) of the Code and classified as a public charity in order to receive Matching Gifts from the JPMorgan Chase Foundation. The JPMorgan Chase Foundation Matching Gift Program will also match contributions to government entities described in Section 170(c)(1) of the Code.

How do I submit a request for a Matching Gift?
You may submit a request for a Matching Gift at any time on the Good Works site at www.cybergrants.com/jpmc/giving. Good Works Workplace Giving contributions by eligible employees are also matched at the request of the employee during the time the pledge is registered. All contributions must be made through the Good Works site to be eligible for a match. Both the Matching Gift and Workplace Giving matches count against the employee’s annual allocation of $1,000.

For purposes of the Matching Gift request, all contributions must be stated in U.S. dollars.

If a contribution is ineligible for a Matching Gift, you will be notified.

Who is eligible to participate in the JPMorgan Chase Foundation Matching Gifts Program?
Only current permanent full-time and salaried part-time employees of JPMorgan Chase & Co. and its wholly owned subsidiaries, whose annual base pay does not exceed $250,000 are eligible. For
the definition of base pay, see “Your Guide to Benefits at JPMorgan Chase” on the HR/Benefits site on Company Home.

Retired employees are not eligible to participate in the JPMorgan Chase Foundation Matching Gifts Program.

**What charities are eligible to receive Matching Gifts?**
Most 501(c)(3) public charities in the U.S., or registered Canadian charities with U.S. 501(c)(3) public charity status are eligible for matching. See the table below for eligible 501(c)(3) public charities:

<table>
<thead>
<tr>
<th>Tax Status</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>501(c)(3)</td>
<td></td>
</tr>
<tr>
<td>509(a)(1)/170(b)(1)(A)(i)</td>
<td>Church</td>
</tr>
<tr>
<td>509(a)(1)/170(b)(1)(A)(ii)</td>
<td>School</td>
</tr>
<tr>
<td>509(a)(1)/170(b)(1)(A)(iii)</td>
<td>Hospital or medical research organization</td>
</tr>
<tr>
<td>509(a)(1)/170(b)(1)(A)(iv)</td>
<td>Organization which operates for benefit of college or university and is owned or operated by a governmental unit</td>
</tr>
<tr>
<td>509(a)(1)/170(b)(1)(A)(v)</td>
<td>Governmental unit</td>
</tr>
<tr>
<td>509(a)(1)/170(b)(1)(A)(vi)</td>
<td>Organization which receives a substantial part of its support from a governmental unit or the general public</td>
</tr>
<tr>
<td>509(a)(2)</td>
<td>Organization which normally receives no more than one-third of its support from gross investment income and unrelated business income and at the same time more than one-third of its support from contributions, fees, and gross receipts related to exempt purposes.</td>
</tr>
</tbody>
</table>

**National Center for Education Statistics**

<table>
<thead>
<tr>
<th>NCES School District</th>
<th>Public school districts as listed by the U.S. Department of Education's National Center For Education Statistics (NCES).</th>
</tr>
</thead>
<tbody>
<tr>
<td>NCES Private School</td>
<td>Private elementary and secondary schools as listed by the U.S. Department of Education's National Center For Education Statistics (NCES) that are or are affiliated with a 509(a)(1)/170(b)(1)(A)(ii) organization.</td>
</tr>
<tr>
<td>NCES Public School</td>
<td>Public elementary and secondary schools as listed by the U.S. Department of Education's National Center For Education Statistics (NCES).</td>
</tr>
</tbody>
</table>

Matches to contributions made through the Matching Gifts Program to registered Canadian charities that do not have U.S. 501(c)(3) status will be distributed via a third party provider.

**What charities are NOT eligible to receive Matching Gifts?**
Employee contributions to the following organizations or programs or contributions for the following purposes are not eligible for matching:
• 501(c)(3) public charities classified as 509(a)(3) supporting organizations. If you have questions about whether or not a public charity is a supporting organization, contact the charity directly to inquire.
• Private elementary and secondary schools as listed by the U.S. Department of Education's National Center For Education Statistics (NCES) that are not affiliated with a 509(a)(1)/170(b)(1)(A)(ii) organization.
• Fraternal, social, trade or political organizations.
• Chambers of Commerce.
• Groups that address issues, or support others that address issues, through adversarial and confrontational tactics.
• Programs aimed at promoting a political candidate.
• Tickets of admission, tickets to benefits, or subscription fees for tickets or publications, raffle tickets, dues, auctions, fund-raising events or dinners, or journal ads (or any part of the above) purchased from a charity by an employee.
• Contributions in lieu of payment of tuition or medical bills.
• Contributions pooled amongst a group of two or more employees and represented as one contribution from an eligible employee, e.g., walk-a-thons.
• Non-scholastic programs within educational institutions, such as athletics, booster clubs or other strictly social activities.
• Contributions to or from a donor-advised fund, administered by a sponsoring organization such as Fidelity Charitable Gift Fund, or a family fund, family foundation or other private foundation.
• Religious organizations or programs aimed at promoting a particular faith or creed, or programs that are otherwise religious. Programs that operate under the sponsorship of a religious organization that are open to and used by a cross-section of the community and are non-religious may be eligible, if there is no requirement to participate in religious activities. For example, an after-school program for children that is operated by a religious organization, yet is available to and used by the general public and does not promote or otherwise require adherence to specific religious principles or practices, may be eligible.
• Organizations which discriminate with respect to membership and/or the provisions of service or use of their facilities or programs.
• Organizations under investigation, or reported to be under investigation, by any state, federal or foreign governmental authority.
• Organizations or individuals designated by the U.S. Treasury Department's Office of Foreign Assets or any other similar list.
• Organizations which disseminate propaganda or otherwise attempt to influence any legislation or influence the outcome of any public election as a substantial activity.
• Organizations that undertake any activity that may directly or indirectly support terrorists or acts of terrorism.
The JPMorgan Chase Foundation reserves the right at its sole discretion to determine eligibility and reserves the right to disqualify for purposes of Matching Gifts any organization at any time for any reason whatsoever.

**How much is matched?**

Eligible employees’ contributions of $25 or more to eligible charities are matched on a one-to-one basis up to a combined total of $1,000 dollars per employee per calendar year. Contributions made by employees directly to charities by cash, check, credit or debit card or equity that has a tangible, appraised or publicly-listed market value are eligible for match. Contributions made through the Good Works Workplace Giving Program via ongoing payroll deduction through the Good Works site are eligible for match.

Special giving campaigns that target specific causes throughout the year may be offered to employees and matched outside of the $1,000 limit. When this option is offered, employees will be notified of the additional match allocation.

**When is my request matched?**
The JPMorgan Chase Foundation’s policy is to match approved contributions on a quarterly basis.

**Why isn’t a contribution to a "donor-advised fund" eligible?**
The JPMorgan Chase Foundation Matching Gifts Program only matches contributions made from an eligible employee’s personal funds directly to an eligible charity. A contribution to a donor-advised fund is not a contribution to an eligible charity.

**How is the annual Matching Gift limit per employee determined?**
The annual Matching Gift limit per employee is determined by the actual date of the employee’s contribution to an eligible charity. For example, if you make a contribution of $1,000 on December 31, 2012 to an eligible charity, and you submit your Matching Gift application in January 2013 then, if approved, the Matching Gift will be allocated to your 2012 limit.

**Why do I have to submit a request for each contribution made to the same charity?**
This provides for consistent records among the employee, recipient charity and the JPMorgan Chase Foundation Matching Gift Program, as well as complies with our auditing standards. By requiring a request form for every contribution made, the JPMorgan Chase Foundation can ensure that every contribution is matched appropriately. Each contribution is considered a separate transaction and therefore must have appropriate documentation.

**Why is it necessary to provide the exact date of my contribution?**
The JPMorgan Chase Foundation Matching Gift Program requires the exact date of contribution to determine if the contribution is eligible to be matched as well as to track the correct year for credit to the employee’s annual maximum match. Requests for matches of contributions that are more than 12 months old will be declined.
**Why does a school need to be accredited?**
Accreditation is required because it is an equitable way for us to ensure the recipient schools meet and maintain an established standard of quality.

**Does the JPMorgan Chase Foundation Matching Gift Program match contributions for events such as walk-a-thons?**
The JPMorgan Chase Foundation will match contributions by an eligible employee made directly to an eligible charity through the Matching Gifts and Good Works Workplace Giving programs. However, these contributions must be the personal funds of the one JPMorgan Chase employee ONLY.

**Who is responsible for the guidelines?**
The guidelines for the JPMorgan Chase Foundation Matching Gift Program are established by the JPMorgan Chase Foundation. These guidelines are reviewed on a regular basis.

**Will I be notified when my contribution is matched or declined?**
Yes. You will receive e-mail updates when the status of your Matching Gift request changes. You can also log in at any time – from work or home – and check the status of your request on the Good Works site at [www.cybergrants.com/jpmc/giving](http://www.cybergrants.com/jpmc/giving). A Matching Gift that has not been confirmed as received by the intended charity within 13 months of the date of the related employee contribution will be automatically denied.

**Who do I contact if I still have questions?**
For questions about the Matching Gift process or giving site, please email jpmcsupport@cybergrants.com or call 1-888-291-0655 with questions.

For questions about Workplace Giving resources, practices or events please email the Corporate Campaigns email box.