

DUE DILIGENCE CHECKLIST

Top 5 things to do with J.P. Morgan

CREATE UNIQUE, COMPLEX USERNAMES—NOT JUST PASSWORDS

- Update your J.P. Morgan OnlineSM username and password by following these simple steps:
 - On a Computer:
 - Log in to your J.P. Morgan Online account.
 - Click on the “person” icon at the top right-hand corner.
 - Select “Protect Info” under “Sign-in and Security.”
 - Create a unique username that does not include your personal information.
 - Click on “Password” from the left-hand menu to create a strong password using a mix of upper- and lower-case letters, numbers and special characters.
 - Next, review your other online accounts to ensure those login credentials are strong and unique as well.
 - On a Mobile Device or Tablet:
 - Log in to your J.P. Morgan Mobile[®] app.
 - Click on the “person” icon at the top right-hand corner.
 - Select “Settings.”
 - Select “Sign-in Preferences” and “Username & Password.”
 - Create a unique username that does not include your personal information.
 - Create a strong password using a mix of upper- and lower-case letters, numbers and special characters.

SET UP A SECURE TOKEN TO FURTHER SECURE YOUR ONLINE ACCOUNTS

- Contact your J.P. Morgan Client Service team to request a secure token for your online profile.

ENABLE ONLINE ALERTS

- On a Computer, enable alerts:
 - Log in to your J.P. Morgan Online account.
 - Click on the “person” icon at the top right-hand corner.
 - Select “Manage Alerts” under “Alerts.”
 - Set up the email(s) and phone number(s) where alerts should be sent.
 - Select “Choose Alerts” from the left-hand menu to enable alerts for each account.
 - For more information on available alerts, click [here](#).
- On a Mobile Device or Tablet:
 - Log in to your J.P. Morgan Mobile[®] app.
 - Click on the “person” icon at the top right-hand corner.
 - Select “Manage Alerts.”
 - Select “Delivery Preferences” to set up the email(s) and phone number(s) where alerts should be sent.
 - Enable alerts for each account.

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SET UP PAPERLESS STATEMENTS TO HELP PREVENT YOUR ACCOUNT INFORMATION FROM BEING LOST OR STOLEN IN THE MAIL

- Enroll in Paperless Statements by contacting your Client Service team. You can also update your preferences within J.P. Morgan Online via these steps:
- On a Computer:
 - Log in to your J.P. Morgan Online account.
 - Click on the “person” icon at the top right-hand corner.
 - Select “Customize settings” under “Account Settings.”
 - Review settings and click “I consent” to save changes.
- On a Mobile Device or Tablet:
 - Log in to your J.P. Morgan Mobile® app.
 - Click on the “person” icon at the top right-hand corner.
 - Select “Settings.”
 - Select “Account settings” and “Paperless.”
 - Review settings and click “I consent” to save changes.

IMPLEMENT MONEY MOVEMENT CONTROLS

- Employ a callback process to verify payment details
 - Contact your J.P. Morgan Client Service team to learn more about enrolling in J.P. Morgan Online. If you need assistance setting up your online bill payments, you will be connected to a dedicated Banking Personal Assistant.
- Leverage online bill pay systems instead of writing personal checks to protect your account details.

FOR QUESTIONS, CONTACT YOUR J.P. MORGAN TEAM

JPMorgan Chase Bank, N.A. Member FDIC

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J.P. Morgan is committed to making our products and services accessible to meet the financial services needs of all our clients. If you are a person with a disability and need additional support, please contact your J.P. Morgan team or email us at accessibility.support@jpmorgan.com for assistance.

DUE DILIGENCE CHECKLIST

Top 5 things to do outside of J.P. Morgan

PROTECT YOUR IDENTITY: FREEZE YOUR CREDIT, REVIEW YOUR CREDIT REPORTS PERIODICALLY AND ENROLL IN A CREDIT MONITORING SERVICE

- Contact each credit bureau to place and lift a credit freeze:
 - **Equifax:** 800.349.9960 | www.equifax.com/personal/credit-report-services/credit-freeze.
 - **Experian:** 888.397.3742 | www.experian.com/freeze.
 - **TransUnion:** 888.909.8872 | www.transunion.com/freeze.
 - **Note:** Don't forget or lose the PIN to lift the credit freeze.
- Request a copy of your report from www.annualcreditreport.com, or contact each credit bureau directly.
- Enroll in Chase Credit Journey, our free credit monitoring service through J.P. Morgan Online. For more information, go to <https://www.chase.com/personal/credit-cards/chase-credit-journey>.

CHOOSE A REPUTABLE EMAIL PROVIDER AND ENABLE THEIR SECURITY OFFERINGS

- Maintain separate accounts for personal and business use, and don't use them interchangeably.
- Create complex and unique log in credentials using a mix of upper- and lower-case letters, numbers and special characters. Change your passwords three or four times a year.
- Enable multi-factor authentication to further secure email accounts.
- Delete emails containing personal information—such as photos of IDs or documents saved in your email Inbox, Sent and Trash folders.

CONTACT YOUR MOBILE SERVICE PROVIDER TO PROACTIVELY PREVENT PHONE PORTING AND CALL FORWARDING

- Log in to your online account or call your service provider to freeze phone porting and call forwarding capabilities, and add a verbal password to your account for additional security.

INSTALL ANTI-VIRUS AND AD-BLOCKING SOFTWARE ON ALL OF YOUR DEVICES, AND KEEP IT UP-TO-DATE

- Do your homework—not all software is created equal. Consider software that includes multi-layered malware, spyware and adware protection. Some also offer firewall and spam filtering capabilities as well as ransomware protection.

PROTECT YOUR IDENTITY BY LIMITING THE AMOUNT OF INFORMATION SHARED ONLINE AND ON SOCIAL MEDIA

- Review your social media privacy settings and the information a person may have access to when viewing your accounts as well as your children's.
- Remove personal information shared online that can be used by fraudsters in an attempt to defraud you.

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DUE DILIGENCE CHECKLIST

Top 5 things you should never do

DO NOT ASSUME A PHONE CALL, EMAIL OR TEXT MESSAGE IS GENUINE

- Be wary of impersonators. Fraudsters use social engineering techniques to deceive you into divulging information or taking action on a financial account.

DO NOT SHARE PERSONAL INFORMATION WITH UNKNOWN INDIVIDUALS

- Be mindful of the information you share with others, even in the normal course of business.

DO NOT USE THE SAME CREDENTIALS AND PASSWORDS FOR YOUR ONLINE ACCOUNTS

- Consider using a password management tool.

DO NOT ALLOW UNKNOWN INDIVIDUALS TO ACCESS YOUR COMPUTER REMOTELY

- Even if they claim to be from a reputable service or technology provider.

DO NOT USE PUBLIC WI-FI NETWORKS (SUCH AS THOSE IN HOTELS, AIRPORTS AND COFFEE SHOPS)

- If you must use public Wi-Fi, use it through a Virtual Private Network (VPN).

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