

JPMorgan Chase Podcast Highlights Key Trends In Small Business Banking Innovations

New banking methods improve cash flow and efficiency

New York, October 5, 2006 – JPMorgan Chase Treasury & Securities Services, a global leader in cash management and treasury services, today announced the launch of the podcast: "Key Trends in Small Business Banking Innovations," which is available on the bank's Web site.

This podcast is delivered by Marcus von Kapff, JPMorgan Chase Senior Vice President and head of treasury sales for the Small Business Segment.

During the podcast, von Kapff outlines some of the new, innovative methods used by small businesses to operate more efficiently and improve cash flow. He notes the growing trend for small business owners to conduct banking activities outside of their normal branch, paying electronically and reducing dependence on paper. Listeners will gain insight into these emerging nationwide trends and innovative ways that small businesses are streamlining their business processes and improving their bottom-line. Companies are considered small businesses if they have revenues of \$10 million or less.

"Small businesses are finding new and creative ways to bank how they want and when they want," said von Kapff. "Today's banking innovations are saving small business owners money and time."

von Kapff has extensive experience in financial services as head of treasury sales for JPMorgan Chase's Small Business Segment and more than a decade as a financial executive and management consultant.

The JPMorgan Chase podcast is the latest in a series that includes discussions by leading financial experts. Additional podcasts summarize the latest regulations, trends and issues facing the treasury services industry. The firm has published more than a dozen podcasts on topics ranging from consumer fraud to payment solutions.

For a full listing of JPMorgan Chase Podcasts and instructions on downloading them go to <http://www.jpmorganchase.com/info/pr/podcasts>

About JPMorgan Chase

The Treasury Services (www.jpmorganchase.com/ts) business of JPMorgan Chase is a top-ranked, full-service provider of innovative payment, collection, liquidity and investment management, trade finance, logistics, commercial card and information solutions to corporations, financial services institutions, middle market companies, small businesses, governments and municipalities worldwide. With more than 50,000 clients and operations in 36 countries, JPMorgan Chase Treasury Services is one of the world's largest providers of treasury management services.

JPMorgan Chase & Co. (NYSE: JPM) is a leading global financial services firm with assets of \$1.3 trillion and operations in more than 50 countries. The firm is a leader in investment banking, financial services for consumers, small business and commercial banking, financial transaction processing, asset and wealth management, and private equity. A component of the Dow Jones Industrial Average, JPMorgan Chase serves millions of consumers in the United States and many of the world's most prominent corporate, institutional and government clients under its JPMorgan and Chase brands. Information about the firm is available at www.jpmorganchase.com.