

Chase Opens Its First "Green" Bank Branch in U.S.

Environmental issues guide choices - From ceiling tiles made from recycled material down to bamboo floor

DENVER, Aug. 2, 2007 - Reflecting its worldwide focus on the environment, Chase has opened its first "green" bank branch, incorporating features from Energy Star office equipment, appliances and lighting to a comprehensive recycling program and even a branch manager who bikes to work.

The branch at Wynkoop and 16th Street in Denver's LoDo District is Chase's first branch constructed under Leadership in Energy and Environmental Design guidelines, and will be followed soon by four more - another in Colorado and three in Texas.

"Our Denver branch shows how we can respect the environment without compromising on serving our customers exceptionally well," said Todd Munson, president of Chase in Colorado. "In fact, many customers won't even notice because so many initiatives were incorporated into the construction."

Among the distinct green building practices are:

- Behind the scenes elements such paints with low volatile organic compounds, specially sealed ductwork and state-of-the-art plumbing.
- Top-to-bottom finishes such as carpet and ceiling tiles made from recycled materials and environmentally conscious - and sharp-looking - bamboo flooring.
- Choosing a location near Denver's mass transit hub to encourage customers and employees to leave their car at home.
- Comprehensive plan that began with the sorting of construction waste for recycling and continues with green cleaning products and use of recycled paper that is then recycled.

"Many of these efforts are subtle, but they will make a real impact on reducing our environmental footprint and having a positive effect on the community," said Peter Smith, the branch's manager who bicycles 10 miles to work each day and can now shower at the office using the new low-flow water system. Not coincidentally, the branch is in the Environmental Protection Agency's new building which, like the Chase branch, is seeking Silver LEED certification for leadership in energy and environmental design. No other bank branch in Colorado is currently LEED certified.

JPMorgan Chase, Chase's parent company, also is taking an environmentally friendly approach to both the renovation of its 48-story New York City headquarters and a new skyscraper planned for the World Trade Center area in downtown Manhattan. Both New York projects will seek the prestigious Platinum LEED certification.

The grand opening celebration for the branch at Wynkoop and 16th St. is from 5 -7 p.m. Thursday and will feature branch tours, a sweepstakes to win a commuter bike and giveaways of organic cotton tote bags. Chase also will present a \$15,000 check to Volunteers for Outdoor Colorado, a statewide organization supported by both Chase volunteers and company philanthropy.

"Chase demonstrates its constant care for Colorado as one of our steady supporters," said Ann Baker Easley, executive director of Volunteers for Colorado. "Chase is making a statement that big business is embracing its role in environmental sustainability."

About JPMorgan Chase & Co.

Chase serves customers in Colorado through more than 80 branches and 105 ATMs, nearly double its distribution just five years ago. JPMorgan Chase & Co. (NYSE: JPM) is a leading global financial services firm with assets of \$1.5 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.