

2014 Program Rules & Guidelines: Workplace Giving

Please be aware of changes to the Workplace Giving Program effective January 1, 2015. For more details, visit the Good Works site at www.cybergrants.com/jpmc/giving.

Revised 04/29/2014

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About the Good Works Workplace Giving Program

What is the Workplace Giving Program?

The **Good Works Workplace Giving** program is made up of two programs, **Matching Gift** and **Payroll Giving**. The **Payroll Giving** program provides an opportunity for U.S. and Canadian employees to make contributions to organizations of their choice through payroll deduction throughout the year. During the year contributions can be made to eligible tax-exempt charitable organization of the employee's choice. The **Matching Gift** program gives eligible employees the opportunity to help target the JPMorgan Chase Foundation's philanthropic dollars. Gifts must be



made by check, credit card or transferred equity that has a tangible, appraised or publicly-listed market value.

All gifts will be matched on a one-to-one basis up to \$1,000 per employee, per calendar year to eligible organizations through the JPMorgan Chase Foundation’s Workplace Giving and Matching Gift Programs.

What employees are eligible?

Only current U.S. and Canadian permanent full-time and salaried part-time employees of JPMorgan Chase & Co. and its wholly owned subsidiaries, whose annual base pay is \$250,000 or below are eligible to participate in the programs. For the definition of base pay, see “Your Guide to Benefits at JPMorgan Chase” on the HR/Benefits site on Company Home.

I reside in the United States and report to an international location, can I participate in the Workplace Giving program?

Based on program eligibility criteria set up on the HR employee files, a U.S. employee would be eligible if their salary currency is in USD and salary level is \$250,000 or below.

When and how can I make a pledge or contribution?

You may submit a request for a payroll pledge or matching gift at any time throughout the year by visiting the Good Works website at: www.cybergrants.com/jpmc/giving.

Is there pressure for me to give?

The decision to give is personal. Your contribution can be used to support any eligible organization that is important to you.

What organizations are eligible?

Tax Status	Description
501(c)(3)	
509(a)(1)/170(b)(1)(A)(i)	Church
509(a)(1)/170(b)(1)(A)(ii)	School
509(a)(1)/170(b)(1)(A)(iii)	Hospital or medical research organization
509(a)(1)/170(b)(1)(A)(iv)	Organization which operates for benefit of college or university and is owned or operated by a governmental unit
509(a)(1)/170(b)(1)(A)(v)	Governmental unit
509(a)(1)/170(b)(1)(A)(vi)	Organization which receives a substantial part of its support from a governmental unit or the general public
509(a)(2)	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.
<u>National Center for Education Statistics</u>	



NCES School District	Public school districts as listed by the U.S. Department of Education's National Center For Education Statistics (NCES).
NCES Private School	Private elementary and secondary schools as listed by the U.S. Department of Education's National Center For Education Statistics (NCES) that are a 509(a)(1)/170(b)(1)(A)(ii) organization.
NCES Public School	Public elementary and secondary schools as listed by the U.S. Department of Education's National Center For Education Statistics (NCES).
<u>Canadian Registered Organizations</u>	
Public Foundation	Organization designated as a public foundation by the CRA's Organizations Directorate
Charitable Organization	Organization designated as a charitable organization the CRA's Organizations Directorate

Are there any organizations that are ineligible for matching?

Employee grants to the following organizations or programs or contributions for the following purposes are not eligible for matching:

- 501(c)(3) public organizations classified as 509(a)(3) supporting organizations. If you have questions about whether or not a public organization is a supporting organization, contact the organization 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 a 509(a)(1)/170(b)(1)(A)(ii) organizations.
- Organizations that have 501(c)(6) or 501(c)(4) tax exempt status as determined by the Internal Revenue Service.
- Chambers of Commerce.
- 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 an organization by an employee.
- Grants in lieu of payment of tuition or medical bills.
- Grants 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.
- Organizations or individuals designated by the U.S. Treasury Department's Office of Foreign Assets or any other similar list (e.g., global sanctions, terrorism, etc.)
- Organizations which disseminate propaganda or otherwise attempt to influence any legislation or influence the outcome of any public election as a substantial activity.

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 (e.g., discrimination, reputational risk, under investigation, etc.)



When will contributions and matches be paid to the organization(s) I select?

Contributions and matches are distributed to your organization on a quarterly basis beginning one month after the start of deductions, for payroll, or when the matching gift is confirmed by the organization. Contributions to the chosen organization must amass to at least \$24 before they will be distributed. Distribution of all matches will be contingent upon validation of information from organizations.

How are contributions matched?

Your contributions will be matched dollar-for-dollar up to a total of \$1,000 annually to eligible organizations through the JPMorgan Chase Foundation's Workplace Giving program. Payroll pledge matches are automatic when your pledges are processed and are paid in the order that they are deducted from your pay or, in the case of the Matching Gift Program, validated by the recipient organization.

I give to multiple organizations. Can I choose how much the Foundation will match to each?

Matches of your pledges are automatic through the payroll giving platform. Once you enter your pledge, a match will be automatically allocated to all organizations in the order they are placed into the system. If the total amount of your pledges exceed the total available match for the year, your pledges will be matched in the order they are listed until all match funds are exhausted.

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 organization. For example, if you make a contribution of \$1,000 on December 31, 2012 to an eligible organization, and you submit your Matching Gift application in January 2013 then, if approved, the Matching Gift will be allocated to your 2012 limit.

Does 100% of my contribution go to the organization(s) of my choice?

Yes. 100% of your contribution will go to the organization(s) of your choice.

Will 100% of the Foundation match go to the organization(s) I designated?

100% of matches designated to eligible organizations of your choice outside of our featured organization partners will go to that designated organization. Matches to the Foundation's featured organization partner federations and undesignated to any specific member organization will be distributed amongst the federation's members according to their membership agreements. Matches provided through federations to specific members will be distributed to those members after a negotiated service fee is allocated to the federation. Percentages of matches withheld for these purposes are negotiated between the Foundation and each featured organization partner federation.



What are the security safeguards for my contributions?

Understanding that donor privacy is important, the Good Works Workplace Giving Platform sends data from Human Resources to an external vendor through a secure process. The information is used to facilitate the contribution process. The vendor then securely transfers donor designations back to the payroll department for the fulfillment of payroll deductions.

Can I make an anonymous contribution?

When you make your contribution you may indicate whether you would like your name released to the organization of your choice or whether you wish to remain anonymous. You may also choose to accept or decline email communications from these organizations.

Will I receive a tax receipt for my contribution to the organization?

JPMorgan Chase's agreements with featured organization partner federations require them to provide donors with tax substantiation letters. Additionally a two-year historical record of your giving is available on the Good Works site. JPMorgan Chase requests that all other organizations provide tax substantiation letters to donors. If you do not receive a tax substantiation letter from your chosen organization, please contact the organization directly.

What happens to my contribution if the organization never cashes the check?

All employee funds that have been remitted but not cashed by a recipient organization after 180 days are reissued to the organization. If the reissued checks are also not cashed, the funds supporting them are classified as "eligible for reassignment to other organizations." All outstanding funds designated as "eligible for reassignment for other organizations" are reconciled, totaled and verified through established processes and are then distributed to organizations chosen by JPMorgan Chase.

What happens to undeliverable contributions?

If a contribution is declared undeliverable because the organization ceases to exist or does not cash the check, the funds become classified as "eligible for reassignment to other organizations." All outstanding funds designated as "eligible for reassignment for other organizations" are reconciled, totaled and verified through established processes and are then distributed to organizations chosen by JPMorgan Chase.

What happens to my contribution if the organization never receives the check?

If the organization does not receive a check the organization should call 1-888-291-0655 to request a reissue of the check.



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 an annual basis.

Who do I contact if I still have questions?

For questions about Workplace Giving resources, practices or events please email the Corporate Campaigns (corporate.campaigns@jpmchase.com) email box.

For questions about the giving process or giving site, please email jpmcsupport@cybergrants.com or call 1-888-291-0655.

Payroll Giving Program

How does payroll deduction work?

You choose the organizations of your choice, up to 10, on the Good Works site and select the amount per paycheck you would like to have deducted. Once a pledge is registered the deduction will begin to take place within two pay cycles from the registration date.

When will my payroll deduction end?

Payroll deductions do not have an end date. Payroll deductions can be edited and/or canceled at any time. Once a pledge is cancelled the deduction will stop within two pay cycles from the cancellation date. If you leave the firm, payroll deductions will terminate following your final paycheck.

When will my contributions be distributed to the organizations of my choice?

Any organization selected by you to receive pledges must validate its contact information, payment information, and agree to our terms information with our giving fulfillment vendor once annually before the organization can receive payment. Once an organization validates its information, your contributions are distributed to your chosen organization on a quarterly basis beginning one month after the start of deductions or when contributions to the chosen organization amass to at least \$24, whichever comes first.

What if my organization does not validate its information?

Three communications are made throughout the year to each organization that does not validate its information. If all attempts fail to gather the needed information, you will be notified. Upon this notification, you will have the option to contact the organization directly to assist in getting validation or re-direct your pledges to a different organization of your choice. If, within one month of the final notification to you, the organization still has not verified its information and you have not designated a different organization to receive your contribution, the total amount of your



payroll deduction is designated as “eligible for reassignment to other organizations. All outstanding funds designated as “eligible for reassignment for other organizations” are reconciled, totaled and verified through established processes and are then distributed to organizations chosen by JPMorgan Chase.

Are there minimum pledge amounts?

Yes. The minimum pledge amount is \$1.00 per organization, per pay period.

Is there a maximum pledge amount?

No.

Are there a maximum number of organizations to which I can allocate my contribution(s)?

Yes. You may register up to 10 active contributions to organizations of your choice.

Are there a minimum number of organizations to which I can allocate my contribution(s)?

Yes. A minimum of one designated organization is required.

In which year can I claim a tax deduction for my contribution?

You can claim a tax deduction in the year that your payment is processed. Please consult your tax advisor for further guidance.

What is a federated organization?

A federated organization is an organization that includes, as members, national and local organizations for the purpose of streamlining fundraising through workplace giving campaigns. Member organizations of federations enter into an agreement with the federation and receive contributions in accordance with these agreements from each workplace campaign where the federation participates.

If I direct my contribution to a featured organization partner federation but do not select any specific member organizations of that federation, how is my contribution allocated?

Each featured organization partner federation established, with the agreement of its members, an allocation process for undesignated contributions. These agreements differ for each federation, but are clearly described on their websites. To find more information on the federations visit the Good Works intranet page. All elected matches associated with undesignated contributions to federations will be provided to the federations for allocation to their members in alignment with their governing agreements.



What is America's Organizations?

America's Organizations' goal is to provide member organizations with the financial resources required to meet emerging needs. America's Organizations addresses the needs of children, families, the hungry and the sick, in your community and across the nation. America's Organizations helps the organizations thrive by generating sustainable income through workplace giving and additional paths.

What is the Asian and Pacific Islander American Scholarship Fund?

Based in Washington, DC, The Asian & Pacific Islander American Scholarship Fund (APIASF) is the nation's largest 501(c)(3) non-profit organizations that provide scholarships to Asian American and Pacific Islanders (APIs) with financial need. APIASF works to create opportunities for students to access, complete, and succeed after post-secondary education; thereby developing future leaders who will excel in their career, serve as role models in their communities, and will ultimately contribute to a vibrant America.

What is Community Health Organizations?

Community Health Organizations of America works to improve the lives of people affected by a disability or chronic disease by uniting caring donors in the workplace with our nation's most trusted health organizations. For more than half a century, Community Health Organizations has partnered with its member health organizations in the workplace to provide a cost effective partnership that enhances the ability to deliver more of every dollar contributed into the hands of those who desperately need it. Through its nationwide network of affiliates, Community Health Organizations connects the American workplace to more than 1,800 credible health organizations focused on addressing our nation's most pressing health issues.

What is EarthShare?

EarthShare supports the nation's finest environmental and conservation organizations and offers a simple way to care for our health, water, air, land and wildlife. EarthShare organizations represent a broad range of environmental issues, and a single contribution to EarthShare supports them all. Every contribution to EarthShare is split among the member organizations, supporting the broadest range of environmental programs; contributions can also be designated to one or more member organizations.

What is Global Impact?

Global Impact is dedicated to helping the world's most vulnerable people. It represents 55 of the most respected U.S.-based international organizations in workplace giving campaigns across the nation, such as Doctors Without Borders, CARE, UNICEF, Save the Children and Women for Women International.

What is the Hispanic Scholarship Fund?

The Hispanic Scholarship Fund (HSF) is the nation's largest not-for-profit organization supporting Hispanic higher education. Founded in 1975, HSF provides American families with the financial



and educational resources they need to achieve a college education and help America be more competitive. To date, HSF has awarded over \$360 million in scholarships and has supported a broad range of outreach and education programs to help students and their families navigate collegiate life, from gaining admission and securing financial aid to finding employment after graduation.

What is the UNCF?

UNCF is the nation's largest minority education organization. To serve youth, the community and the nation, UNCF supports more than 60,000 students at over 900 colleges and universities across the country. UNCF supports education through scholarships and other programs, by supporting its 38 member colleges and universities, and by advocating for the importance of minority education. UNCF administers more than 400 programs, including scholarship, internship and fellowship, mentoring, summer enrichment, and curriculum and faculty development programs.

What is the United Way?

United Way is a global network, including thousands of local organizations in the U.S. and Canada that advance the common good, creating opportunities for a better life for all by focusing on the three key building blocks of education, income and health. The United Way movement seeks to create long lasting community change by addressing the underlying causes of problems that prevent progress in these areas.

Matching Gift

Why do I have to submit a request for each contribution made to the same organization?

This provides for consistent records among the employee, recipient organization 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.

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. A Matching Gift that has not been confirmed as received by the intended organization within 13 months of the date of the related employee contribution will be automatically denied.

Are there minimum matching gift amounts?

Yes. The minimum gift amount is \$25 per gift.

Is there a maximum matching gift amount?

Yes. Your contribution will only be matched up to your annual \$1,000 limit, regardless of the amount of your individual contribution.