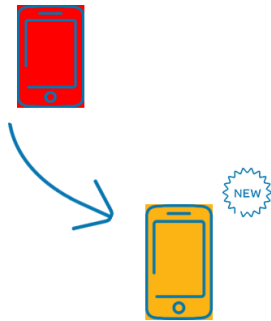


JPMorgan Chase BYOD Migration Options with AT&T

1 Port Option

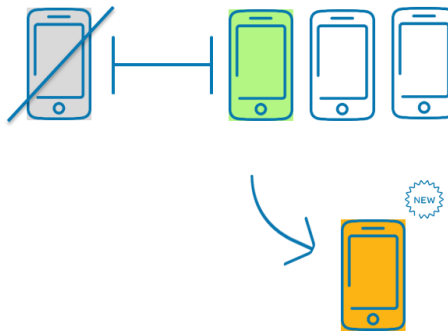
Competitor JPMC corporate or personal line 'ports' line to AT&T as personal IRU line, purchases a new device via NEXT



\$200 bill credit for each eligible line

2 Retention Option

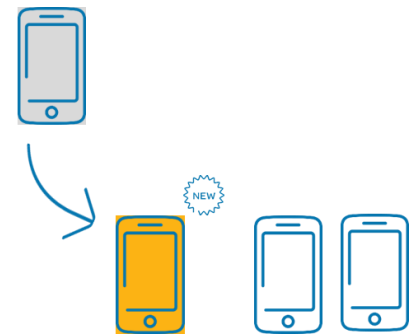
Employee has or had corporate paid CRU line with AT&T and has personally paid IRU line with AT&T, upgrades to a new device via NEXT



\$200 bill credit for each eligible employee line

3 Transfer Option

Employee transfers corporate paid CRU line with AT&T to a new AT&T personally paid IRU/BYOD line, upgrades to a new device via NEXT



\$200 bill credit for each eligible employee line



Competitor Line



AT&T CRU Line



Employee IRU Line



Family IRU Line



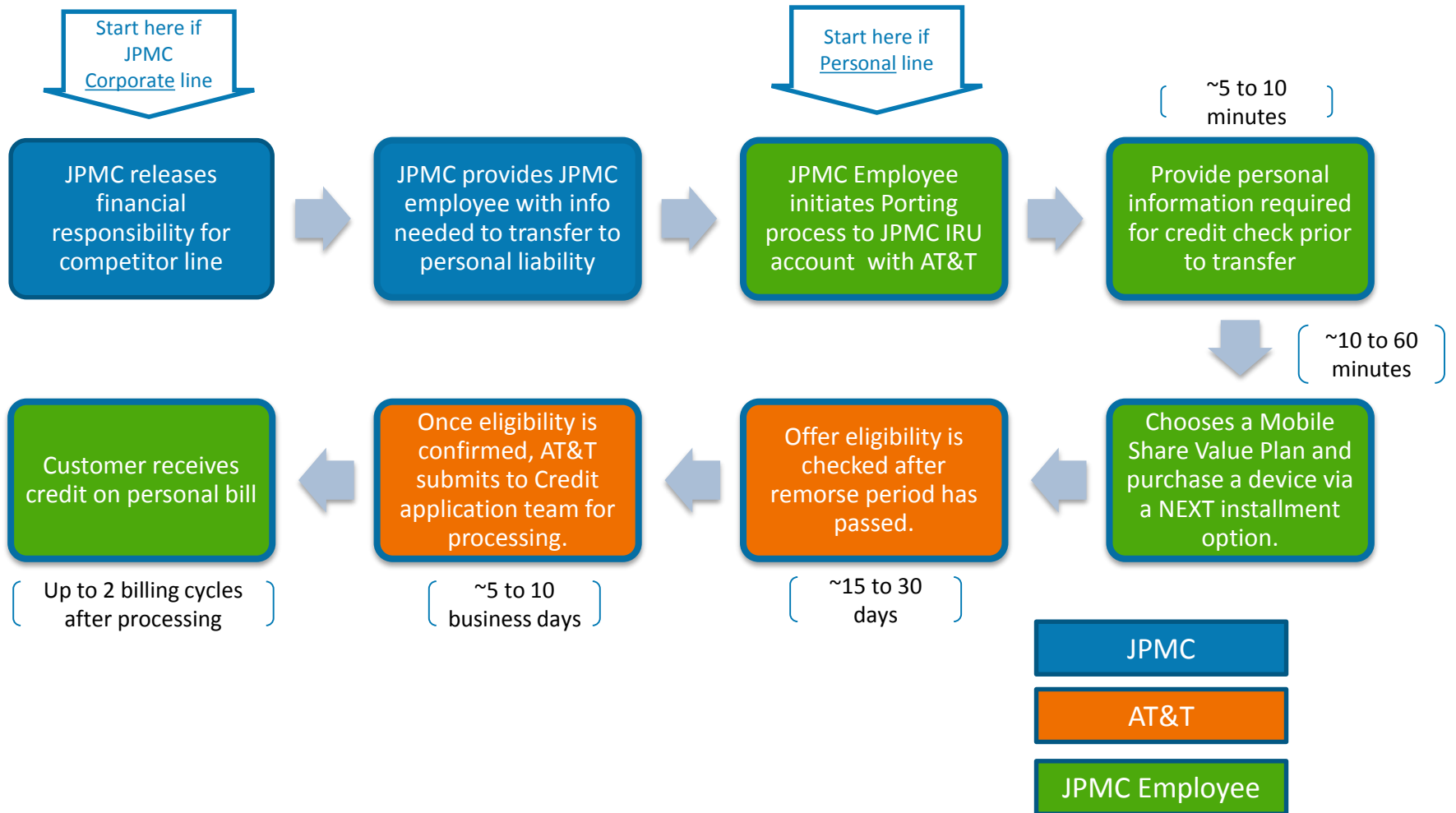
Employee BYOD Line

CRU = Corporate line with AT&T
 IRU = Personal line with AT&T
 NEXT = Equipment Installment Plan



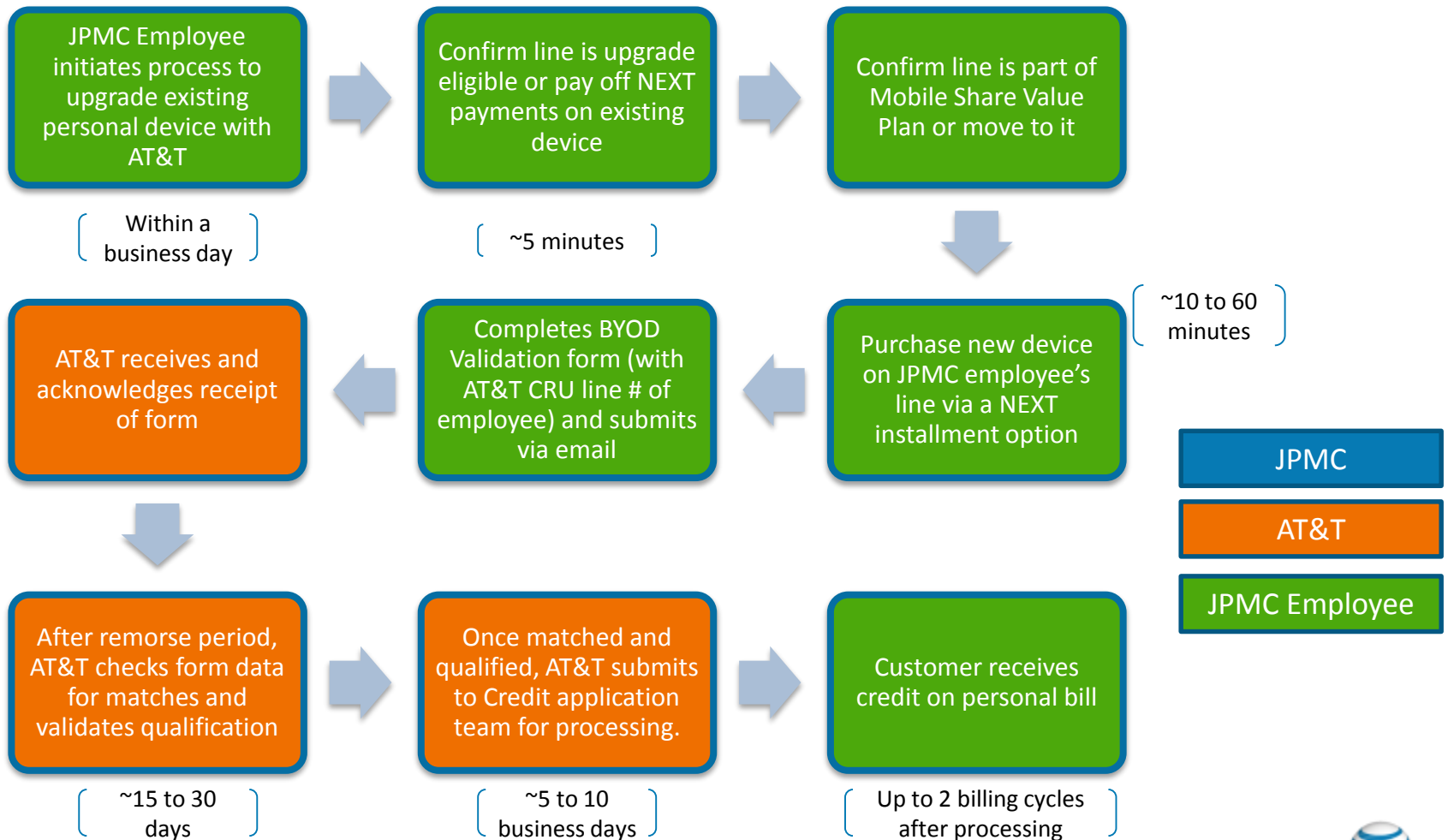
1

Port Option: Competitor JPMC corporate or personal line 'ports' line to AT&T as personal IRU line, purchases a new device via NEXT



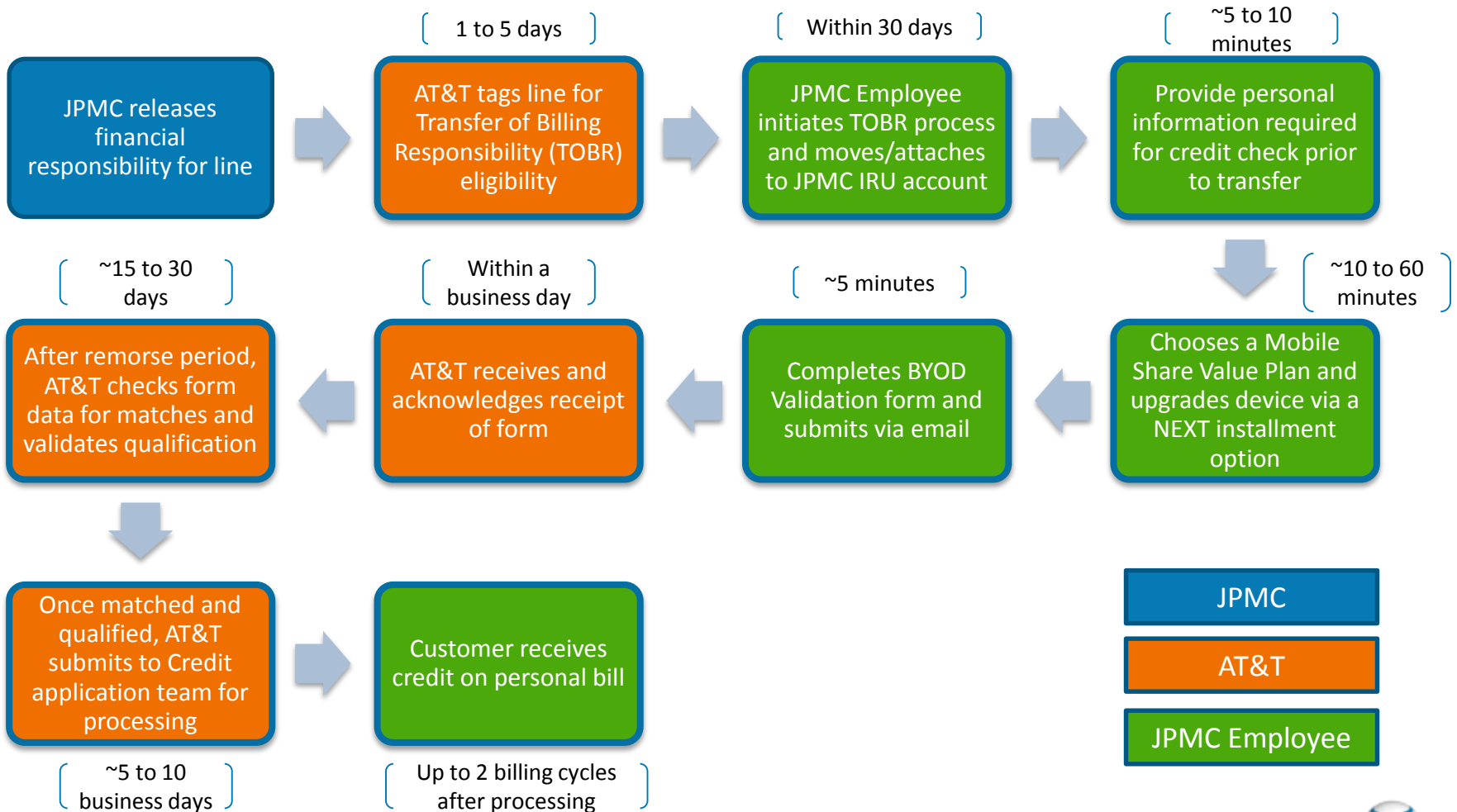
2 Retention Option: Employee has or had corporate paid CRU line with AT&T and has personal IRU line with AT&T, upgrades to a new device via NEXT

- Must have or had a JPMC corporate paid line with AT&T
- AND upgraded phone on personally paid line with AT&T via NEXT payment plan (after 10/25/15)



3 Transfer Option: Employee transfers corporate CRU line with AT&T to a new AT&T Personal IRU/BYOD line

- Must have Transferred Billing Responsibility of a JPMC corporate paid line with AT&T to personal
- AND upgraded phone on personally paid line with AT&T via NEXT payment plan (after 10/25/15)



Disclaimers

\$200 IRU Port-In Credits Available through October 27, 2016 (12 months from amendment effective date): New lines only, excludes upgrades. Requires porting an eligible number to AT&T from another carrier. Must purchase a new smartphone with Mobile Share Value Plan on an AT&T NextSM installment agreement. IRU Port-In Credit will not be provided if IRU's account is not active and in good standing with respect to the applicable IRU. One-time Service credit to Customer's qualified IRUs transferring service from another carrier. May not be combinable w/ other credits, discounts and offers. **AT&T NextSM:** Req's well-qual. credit. Wireless svc (voice & data) is req'd & is add'l. Tax due at sale. **If wireless svc is cancelled, remaining device balance is due. Avail. at select locations only.** Visit att.com/next for details. **Return/Restocking:** Restocking fee up to \$35 may apply. **Gen. Wireless Svc Terms: Subject to applicable Business Agmt. Other Monthly Charges/Line:** May include taxes & federal/state universal svc charges, Reg. Cost Recovery Charge (up to \$1.25), gross receipts surcharge, Admin. Fee & other gov't assessments (including without limitation a Property Tax Allotment surcharge of \$0.20 - \$0.45 applied per CRU's assigned number), which are not gov't req'd charges. **Pricing, terms and restrictions subject to change and may be modified, discontinued or terminated at any time without notice.** Coverage & svcs not avail everywhere. Other restr's apply & may result in svc termination.

\$200 CRU to IRU Transfer Credit Available through October 27, 2016 (12 months from amendment effective date or maximum threshold reached): Req's transfer of an eligible CRU line of svc to an IRU account for which employee is personally liable. Must purchase a new smartphone with Mobile Share Value Plan on an AT&T NextSM installment agreement. CRU to IRU Transfer Credit will not be provided if IRU's account is not active and in good standing with respect to the applicable IRU. One-time Service credit to Customer's qualified IRUs transferring service from an eligible CRU line of svc to an IRU account for which employee is personally liable. May not be combinable w/ other credits, discounts and offers. **AT&T NextSM:** Req's well-qual. credit. Wireless svc (voice & data) is req'd & is add'l. Tax due at sale. **If wireless svc is cancelled, remaining device balance is due. Avail. at select locations only.** Visit att.com/next for details. **Return/Restocking:** Restocking fee up to \$35 may apply. **Gen. Wireless Svc Terms: Subject to applicable Business Agmt. Other Monthly Charges/Line:** May include taxes & federal/state universal svc charges, Reg. Cost Recovery Charge (up to \$1.25), gross receipts surcharge, Admin. Fee & other gov't assessments (including without limitation a Property Tax Allotment surcharge of \$0.20 - \$0.45 applied per CRU's assigned number), which are not gov't req'd charges. **Pricing, terms and restrictions subject to change and may be modified, discontinued or terminated at any time without notice.** Coverage & svcs not avail everywhere. Other restr's apply & may result in svc termination.