



## **Program Rules & Guidelines: Matching Gifts**

Revised January 1, 2013

The JPMorgan Chase Matching Gifts Program maximizes the impact of employee charitable giving by allowing eligible employees to suggest that the JPMorgan Chase Foundation make a gift to an eligible organization to match a personal gift they have already made by check, cash, credit card or equity directly to that organization.

The program gives eligible employees the opportunity to help target the JPMorgan Chase Foundation's philanthropic dollars. Gifts of \$25 or more will be matched on a one-to-one basis up to \$1,000 per employee, per calendar year. Gifts must be made by check, credit card or transferred equity that has a tangible, appraised or publicly listed market value. Gifts of real estate will be matched if an independent appraisal, satisfactory to the JPMorgan Chase Foundation, is submitted.

### **Organization Eligibility**

- To be eligible to receive matching gifts, organizations must be either: charitable organizations, located in the U.S. or one of its possessions, exempt from federal income taxation under Section 501(c)(3) of the Internal Revenue Code and classified as a public charity or
- Government entities under Section 170(c)(1) of the Code.

501(c)(3) organizations classified as 509(a)(3) supporting organizations are not eligible to receive matching gifts. If you have questions about whether or not an organization is a supporting organization, contact the agency directly to inquire.

### **Employee Eligibility**

Only current permanent full-time and salaried part-time employees of JPMorgan Chase & Co. and wholly owned subsidiaries, whose annual base pay does not exceed \$250,000 are eligible to participate in the program; for definition of base pay, see "Your Guide to Benefits at JPMorgan Chase" on the HR/Benefits site on Company Home.

Retired employees are not eligible to participate in the program.



## **FAQs: Matching Gifts**

Revised January 1, 2013

The JPMorgan Chase Matching Gifts Program maximizes the impact of employee charitable giving and offers eligible employees the opportunity to help target the JPMorgan Chase Foundation's philanthropic dollars by allowing eligible employees to request that the JPMorgan Chase Foundation make a Matching Gift to an organization to match a personal contribution they have already made to that organization. Contributions of \$25 or more per contribution will be matched on a one-to-one basis up to \$1,000 per employee, per calendar year. Contributions must be made by check, credit card or transferred equity that has a tangible, appraised or publicly listed market value. Contributions of real estate will be matched if an independent appraisal, satisfactory to the JPMorgan Chase Foundation, is submitted.

### **Frequently Asked Questions**

#### ***What is a Matching Gift?***

A Matching Gift is a contribution made by the JPMorgan Chase Foundation to an eligible 501(c)(3) tax-exempt charitable organization to match eligible employee contributions. Employees' contributions of \$25 or more are matched on a one-to-one basis up to \$1,000 per eligible employee, per calendar year.

#### ***What is a 501(c)(3)?***

501(c)(3) is the section of the Internal Revenue Code which establishes the criteria for tax-exempt charitable organizations. An organization must be exempt from federal income taxation under Section 501(c)(3) of the Code and classified as a public charity in order to receive Matching Gifts from the JPMorgan Chase Foundation. The JPMorgan Chase Matching Gift Program will also match contributions to government entities under Section 170(c)(1) of the Code.

#### ***How do I submit a request for a Matching Gift?***

You may submit a request for a Matching Gift at any time on the Good Works site at [www.cybergrants.com/jpmc/giving](http://www.cybergrants.com/jpmc/giving). Good Works Employee Giving Campaign contributions and pledges by eligible employees are also matched at the direction of the employee during the time a campaign contribution or pledge is registered. All campaign contributions must be made through the Good Works Campaign Giving site, during the fall campaign period, to be eligible. Both the Matching Gift and campaign matches count against the employee's annual allocation of \$1,000.

For purposes of the Matching Gift request, all contributions must be stated in U.S. dollar equivalent.

If a contribution is ineligible for a Matching Gift, you will be notified.



***Who is eligible to participate in the JPMorgan Chase Matching Gifts Program?***

Only current permanent full-time and salaried part-time employees of JPMorgan Chase & Co. and its wholly owned subsidiaries, whose annual base pay does not exceed \$250,000 are eligible; for the definition of base pay, see “Your Guide to Benefits at JPMorgan Chase” on the HR/Benefits site on Company Home.

Retired employees are not eligible to participate in the JPMorgan Chase Matching Gifts Program.

***What organizations are NOT eligible to receive Matching Gifts?***

Employee contributions to the following organizations or programs or contributions for the following purposes are not eligible to receive Matching Gifts:

- 501(c)(3) organizations classified as 509(a)(3) supporting organizations. If you have questions about whether or not an organization is a supporting organization, contact the agency directly to inquire.
- Fraternal, social, trade or political organizations.
- Chambers of Commerce.
- Groups that address issues, or support others that address issues, through adversarial and confrontational tactics.
- Programs aimed at promoting a political candidate.
- Private schools that are not accredited by one of the six nationally recognized regional accrediting commissions or one of the affiliates of the National Association of Independent Schools.
- 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 a charity by an employee.
- Contributions in lieu of payment of tuition or medical bills.
- Contributions pooled amongst a group of two or more employees and represented as one contribution from an eligible employee, e.g., walk-a-thons.
- Non-scholastic programs within educational institutions, such as athletics, booster clubs or other strictly social associations.
- Contributions 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.
- Religious organizations or programs aimed at promoting a particular faith or creed, or programs that are otherwise religious. Programs that operate under the sponsorship of a religious organization that are open to and used by a cross-section of the community and are non-religious may be eligible, if there is no requirement to participate in religious activities. For example, an after-school program for children that is operated by a religious organization, yet is available to and used by the general public and does not promote or otherwise require adherence to specific religious principles or practices, may be eligible.
- Organizations which discriminate with respect to membership and/or the provisions of service or use of their facilities or programs.



- Organizations under investigation, or reported to be under investigation, by any state, federal or foreign governmental authority.
- Organizations or individuals designated by the U.S. Treasury Department's Office of Foreign Assets or any other similar list.
- Organizations which disseminate propaganda or otherwise attempt to influence any legislation or influence the outcome of any public election.
- Organizations that undertake any activity that may directly or indirectly support terrorists or acts of terrorism.

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.

***How much is matched?***

Eligible employees' contributions of \$25 or more per contribution are matched on a one-to-one basis up to a combined total of \$1,000 dollars per employee per calendar year. Contributions made by employees directly to nonprofit organizations by cash, check, credit or debit card or tangible equity are eligible for match. Contributions of real estate will be matched if an independent appraisal, satisfactory to the JPMorgan Chase Foundation, is submitted. Contributions made through the Good Works Employee Giving Campaign via one time or ongoing payroll deduction or credit or debit card transactions through the online campaign internet site are eligible for match.

***When is my request matched?***

The JPMorgan Chase Foundation's policy is to match approved contributions on a quarterly basis.

***Why isn't a contribution to a "donor-advised fund" eligible?***

The JPMorgan Chase Matching Gifts Program only matches contributions made from an eligible employee's personal funds directly to an eligible organization. A contribution to a donor-advised fund is not a contribution to an eligible organization.

***How is the annual Matching Gift limit per employee determined?***

Other than for the Good Works Employee Giving Campaign, 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. For contributions and pledges made through the Good Works Employee Giving Campaign, all amounts will count against the match available for the next calendar year. For example, making a payroll pledge or credit or debit card donation during the 2012 campaign will count against the matching maximum for the 2013 year.

***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 Matching Gift Program, as well as complies with our auditing standards. By requiring a 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 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. Applications for matches of contributions that are more than 12 months old will not be matched.

***Why does a school need to be accredited?***

Accreditation is required because it is an equitable way for us to ensure the recipient schools meet and maintain an established standard of quality.

***Does the JPMorgan Chase Matching Gift Program match contributions for events such as walk-a-thons?***

The JPMorgan Chase Foundation will match contributions by an eligible employee made directly to an eligible organization or through the annual Good Works Employee Giving Campaign. However, these contributions must be the personal funds of the one JPMorgan Chase employee ONLY.

***Who is responsible for the guidelines?***

The guidelines for the JPMorgan Chase Matching Gift Program are established by the JPMorgan Chase Foundation. These guidelines are reviewed on a regular basis.

***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](http://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.

***Questions?***

E-Mail [corporate.campaigns@jpmchase.com](mailto:corporate.campaigns@jpmchase.com)