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County of Alameda
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Deputy Clerk

Attorneys for Petitioner, DFEH

(Fee Exempt, Gov. Code, § 6103)

**IN THE SUPERIOR COURT OF THE STATE OF CALIFORNIA
IN AND FOR THE COUNTY OF ALAMEDA**

DEPARTMENT OF FAIR EMPLOYMENT
AND HOUSING, an agency of the State of
California,

Petitioner,

vs.

JPMORGAN CHASE BANK, N.A., d/b/a
CHASE BANK,

Respondent.

Case No. **22CV012663**

**DEPARTMENT OF FAIR EMPLOYMENT
AND HOUSING'S PETITION FOR AN
ORDER COMPELLING COMPLIANCE
WITH GOVERNMENT CODE SECTION
12999, OBLIGATING EMPLOYERS TO
SUBMIT PAY DATA REPORTS, AND
REQUEST FOR COSTS**

[Gov. Code, § 12999, subd. (h)]

Petitioner, the California Department of Fair Employment and Housing (Department or DFEH) alleges the following against respondent JPMorgan Chase Bank, N.A. (Chase):

1. The DFEH is the state agency responsible for enforcing the civil rights laws set forth in the California Fair Employment and Housing Act (FEHA). (Gov. Code, § 12900, et seq.) Government Code section 12999, enacted in 2020 with an effective date of January 1, 2021, requires each employer subject to the FEHA, with at least 100 employees nationwide, who are required to file an Employer Information Report ("EEO-1") under federal law, to also submit a pay data report to DFEH on an annual basis.

2. The EEO-1 is a federal reporting requirement administered by the Equal Employment Opportunity Commission. It applies to "every employer that is subject to title VII of the Civil Rights

1 Act of 1964” with 100 or more employees. (29 CFR § 1602.7) Employers subject to Title VII are
2 those “engaged in an industry affecting commerce” with “fifteen or more employees” for twenty
3 weeks or more out of the year. (42 U.S.C. § 2000e.)

4 3. California’s pay data report law requires employers to provide the number of
5 employees by race, ethnicity, and sex in certain job categories and by category of rate of pay they
6 employed during the previous year. The Legislature imposed this affirmative reporting requirement
7 on employers because “pay discrimination is difficult to detect and address.” (Stats. 2020, ch. 363, §
8 1(d).) Government Code section 12999 requires that employers submit a pay data report on or before
9 March 31st of each year with pay data from the prior year (“Reporting Year”). The first such report
10 was due March 31, 2021, for the 2020 reporting year.

11 4. When an employer fails to submit an annual California pay data report, the
12 Department “may seek an order” compelling compliance with Government Code section 12999’s
13 requirements (Gov. Code, § 12999, subd. (h)), and recover the costs, including attorney’s fees,
14 associated with such action. A petition seeking an order to compel compliance is an appropriate
15 vehicle for such an action. (*See City of Santa Monica v. Gonzalez* (2008) 43 Cal.4th 905 [approving
16 trial court’s grant of order upon petition pursuant to Health and Safety Code section 17980.7,
17 providing that agency “may seek” an order].)

18 5. Respondent is, according to its web site, “the U.S. consumer and commercial banking
19 business of JPMorgan Chase & Co. (NYSE: JPM), a leading global financial services firm with \$2.6
20 trillion in assets and operations worldwide.” (JPMorgan Chase Bank, N.A., *About Us*
21 <<https://www.chase.com/digital/resources/about-chase>> [as of May 19, 2022]. Attached hereto as
22 **Exhibit A.**)

23 6. In 2020, Respondent owned and operated over 4,900 retail branches in the United
24 States. (JPMorgan Chase & Co, *SEC Form 10-K* p. 29 (Feb. 25, 2020)
25 <<https://jpmorganchaseco.gcs-web.com/static-files/e9fce7aa-15b7-439d-8ea3-a5a30c8e2dfe>>;
26 JPMorgan Chase & Co, *SEC Form 10-K* p. 33 (Feb. 23, 2021) <[https://jpmorganchaseco.gcs-](https://jpmorganchaseco.gcs-web.com/static-files/52ecd530-2954-4619-acc6-2ebcdff4e173)
27 [web.com/static-files/52ecd530-2954-4619-acc6-2ebcdff4e173](https://jpmorganchaseco.gcs-web.com/static-files/52ecd530-2954-4619-acc6-2ebcdff4e173)> Attached hereto as **Exhibits B and**
28 **C.**)

7. In 2020, Respondent had at least 122,000 employees. (JPMorgan Chase & Co., 2020 *Annual Report*, Consumer & Community Banking p. 71

<<https://www.jpmorganchase.com/content/dam/jpmc/jpmorgan-chase-and-co/investor-relations/documents/annualreport-2020.pdf>>. Attached hereto as **Exhibit D.**)

8. In 2020, according to its web site, Respondent operated over 900 locations in California (JPMorgan Chase Bank N.A., *California branches and ATM locations* (Sep. 20, 2020)

<<https://web.archive.org/web/20200920021235/https://locator.chase.com/ca>>. Attached hereto as **Exhibit E.**)

9. Respondent was thus a private employer with at least 100 employees nationwide that did business in California during Reporting Year 2020. They are required to file an EEO-1 as an employer subject to Title VII with more than 100 employees. (See *Bhatti v. J.P.Morgan Chase Bank, N.A.* (D. Del. 2008) 541 F.Supp.2d 637, 642 [denying summary judgment in Title VII case against Respondent].)

10. An EEO-1 report was filed for Respondent's California establishments in 2018, the most recent year for which DFEH has data.

11. Respondent is therefore subject to Government Code section 12999: (1) respondent "has 100 or more employees"; (2) respondent "is required to file an annual Employer Information Report (EEO-1) pursuant to federal law"; and (3) respondent has at least one California employee and is thus subject to the jurisdiction of the Department. (Gov. Code, § 12999, subd. (a).)

12. DFEH has created an online portal where pay data reports can be submitted, accessible at <https://www.dfeh.ca.gov/paydatareporting/>.

13. Respondent failed to submit a pay data report for Reporting Year 2020 by March 31, 2021. On October 25, 2021, DFEH sent by first class mail a Notice of Non-Compliance to Respondent regarding their failure to submit an annual pay data report for the Reporting Year 2020 and indicating they should file a report by November 24, 2021 to avoid further enforcement action.

This notice was sent to the address where Respondent was registered with the California Employment Development Department, a location in Irvine. That notice is attached hereto as **Exhibit F.**

1 14. Respondent failed to submit a pay data report for Reporting Year 2020 by November
2 24, 2021. On December 5, 2021, DFEH sent by first class mail a Second Notice of Potential Non-
3 Compliance to Respondent reminding them of their obligation to report under Government Code
4 section 12999. The notice indicated that no pay data report had been received and requested that a
5 pay data report for the Reporting Year 2020 be submitted no later than January 4, 2022. The notice
6 was once again sent to the Irvine address. That notice is attached hereto as **Exhibit G.**

7 15. After Respondent had failed to respond to these two notices sent to its registered EDD
8 address, the Second Notice of Potential Non-Compliance was resent to the registered agent for
9 service for Respondent, on February 9th, 2022. That notice is attached hereto as **Exhibit H.**

10 16. A notice of impending litigation was sent to Respondent's registered agent on April
11 20, 2022. That notice is attached hereto as **Exhibit I.**

12 17. These two notices were also mistakenly sent to the headquarters address for
13 JPMorgan Chase & Co., Respondent's parent company, in New York City.

14 18. On May 20th, 2022, after the mistake in headquarters addresses was noticed, a notice
15 of impending litigation was resent via certified mail to Respondent's agent of service and to
16 Respondent's registered headquarters address in Ohio. Those notices indicated if they did not file a
17 pay data report by June 10th, the DFEH would proceed with this enforcement action. These notices
18 are attached hereto as **Exhibit J.**

19 19. To date, no pay data report for the Reporting Year 2020 has been received.

20 20. Respondent owned and operated at least thirty branches during 2020 in Alameda
21 County, California: in Oakland, Berkeley, Emeryville, Alameda, Union City, Dublin, Fremont,
22 Livermore, San Lorenzo, Castro Valley, Hayward, Pleasanton, Newark, and San Leandro.
23 (JPMorgan Chase Bank N.A., *California branches and ATM locations* (Sep. 20, 2020)

24 <<https://web.archive.org/web/20200920021235/https://locator.chase.com/ca>>. Attached hereto as
25 **Exhibit E.**) Because Respondent employs workers at these locations in Alameda County, the
26 "obligation" to report pay data "arises" in Alameda County, within the meaning of Code of Civil
27 Procedure section 395.5. Alameda County Superior Court is thus a proper venue for this action.
28

1 **PRAYER FOR RELIEF**

2 **Wherefore**, it is prayed that the Court:

3 1. Find the petition sets forth good cause for relief, and issue an order to show cause to
4 respondent, pursuant to Government Code section 12999, subdivision (h);

5 2. Set a hearing on the order to show cause no earlier than 30 days after the filing of the
6 petition and no later than 60 days after the filing of the petition;

7 3. Grant the petition and order respondent to submit its pay data report, within 30 days
8 after the effective date of the order granting this petition, order respondent to file future reports by
9 March 31 of each year, and retain jurisdiction to enforce the terms of this order;

10 4. Award DFEH its costs in pursuing this action, including attorney's fees. (Gov. Code, §
11 12999, subd. (h).)

12 5. For such other relief as the Court deems just and proper.

13 DATED: June 14, 2022

DEPARTMENT OF FAIR EMPLOYMENT
AND HOUSING

14 
15 Renee Paradis
16 Attorney for Petitioner
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INDEX OF EXHIBITS

Exhibit A	JPMorgan Chase Bank, N.A., <i>About Us</i>
Exhibit B	JPMorgan Chase & Co, <i>SEC Form 10-K</i> p. 29 (Feb. 25, 2020)
Exhibit C	JPMorgan Chase & Co, <i>SEC Form 10-K</i> p. 33 (Feb. 23, 2021)
Exhibit D	JPMorgan Chase & Co., <i>2020 Annual Report</i> , Consumer & Community Banking
Exhibit E	JPMorgan Chase Bank, N.A., <i>California branches and ATM locations</i>
Exhibit F	October 25, 2021 Notice of Non-Compliance to Respondent
Exhibit G	December 5, 2021 Second Notice of Potential Non-Compliance to Respondent
Exhibit H	February 9, 2022 Second Notice of Potential Non-Compliance to Agent for Service
Exhibit I	April 20, 2022 Notice of Impending Court Action to Agent for Service
Exhibit J	May 20, 2022 Notice of Impending Court Action to Agent for Service and Respondent

EXHIBIT A

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Helping you make the most of your money.

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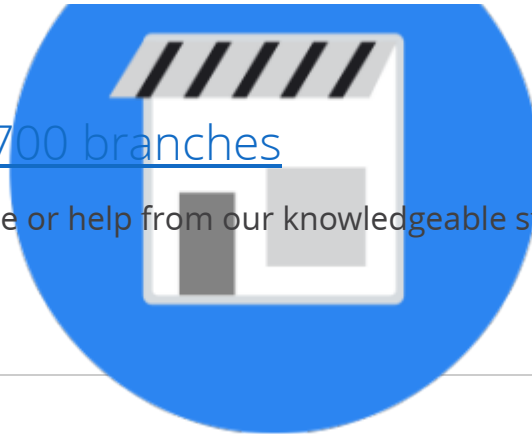
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Chase is the U.S. consumer and commercial banking business of JPMorgan Chase & Co. (NYSE: JPM), a leading global financial services firm with \$2.6 trillion in assets and operations worldwide.

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¹ **Chase Mobile® app** is available for select mobile devices. Message and data rates may apply.

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• **NOT FDIC INSURED • NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY • NOT A DEPOSIT OR**

OTHER OBLIGATION OF, OR GUARANTEED BY, JPMORGAN CHASE BANK, N.A. OR ANY OF ITS AFFILIATES

• **SUBJECT TO INVESTMENT RISKS, INCLUDING POSSIBLE LOSS OF THE PRINCIPAL AMOUNT INVESTED**



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INVESTMENT AND INSURANCE PRODUCTS ARE: • NOT A DEPOSIT • NOT FDIC INSURED • NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY • NO BANK GUARANTEE • MAY LOSE VALUE



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Chase Bank serves nearly half of U.S. households with a broad range of products. [Chase online](#) lets you manage your Chase accounts, view statements, monitor activity, pay bills or transfer funds securely from one central place. To learn more, visit the [Banking Education Center](#). For questions or concerns, please contact [Chase customer service](#) or let us know about [Chase complaints and feedback](#).



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Investing involves market risk, including possible loss of principal, and there is no guarantee that investment objectives will be achieved.

J.P. Morgan Wealth Management is a business of JPMorgan Chase & Co., which offers investment products and services through **J.P. Morgan Securities LLC** (JPMS), a registered broker-dealer and investment advisor, member [FINRA](#) and [SIPC](#). Annuities are made available through Chase Insurance Agency, Inc. (CIA), a licensed insurance agency, doing business as Chase Insurance Agency Services, Inc. in Florida. Certain custody and other services are provided by JPMorgan Chase Bank, N.A. (JPMCB). JPMS, CIA and JPMCB are affiliated companies under the common control of JPMorgan Chase & Co. Products not available in all states.

"Chase Private Client" is the brand name for a banking and investment product and service offering, requiring a Chase Private Client Checking account.

Bank deposit accounts, such as checking and savings, may be subject to approval. Deposit products and related services are offered by JPMorgan Chase Bank, N.A. Member FDIC.

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EXHIBIT B

UNITED STATES
SECURITIES AND EXCHANGE COMMISSION
WASHINGTON, D.C. 20549

FORM 10-K

Annual report pursuant to Section 13 or 15(d) of
the Securities Exchange Act of 1934

For the fiscal year ended
December 31, 2019

Commission file
number 1-5805

JPMorgan Chase & Co.

(Exact name of registrant as specified in its charter)

Delaware
(State or other jurisdiction of
incorporation or organization)

13-2624428
(I.R.S. employer
identification no.)

383 Madison Avenue,
New York, New York
(Address of principal executive offices)

10179
(Zip Code)

Registrant's telephone number, including area code: (212) 270-6000
Securities registered pursuant to Section 12(b) of the Act:

Title of each class	Trading Symbol(s)	Name of each exchange on which registered
Common stock	JPM	The New York Stock Exchange
Depository Shares, each representing a one-four hundredth interest in a share of 6.125% Non-Cumulative Preferred Stock, Series Y	JPM PR F	The New York Stock Exchange
Depository Shares, each representing a one-four hundredth interest in a share of 6.10% Non-Cumulative Preferred Stock, Series AA	JPM PR G	The New York Stock Exchange
Depository Shares, each representing a one-four hundredth interest in a share of 6.15% Non-Cumulative Preferred Stock, Series BB	JPM PR H	The New York Stock Exchange
Depository Shares, each representing a one-four hundredth interest in a share of 5.75% Non-Cumulative Preferred Stock, Series DD	JPM PR D	The New York Stock Exchange
Depository Shares, each representing a one-four hundredth interest in a share of 6.00% Non-Cumulative Preferred Stock, Series EE	JPM PR C	The New York Stock Exchange
Depository Shares, each representing a one-four hundredth interest in a share of 4.75% Non-Cumulative Preferred Stock, Series GG	JPM PR J	The New York Stock Exchange
Alerian MLP Index ETNs due May 24, 2024	AMJ	NYSE Arca, Inc.
Guarantee of Callable Step-Up Fixed Rate Notes due April 26, 2028 of JPMorgan Chase Financial Company LLC	JPM/28	The New York Stock Exchange

Securities registered pursuant to Section 12(g) of the Act: None

Indicate by check mark if the registrant is a well-known seasoned issuer, as defined in Rule 405 of the Securities Act. ☐ Yes ☒ No

Indicate by check mark if the registrant is not required to file reports pursuant to Section 13 or Section 15(d) of the Act. ☐ Yes ☒ No

Indicate by check mark whether the registrant (1) has filed all reports required to be filed by Section 13 or 15(d) of the Securities Exchange Act of 1934 during the preceding 12 months (or for such shorter period that the registrant was required to file such reports), and (2) has been subject to such filing requirements for the past 90 days. ☒ Yes ☐ No

Indicate by check mark whether the registrant has submitted electronically every Interactive Data File required to be submitted pursuant to Rule 405 of Regulation S-T (§ 232.405 of this chapter) during the preceding 12 months (or for such shorter period that the registrant was required to submit such files). ☒ Yes ☐ No

Indicate by check mark whether the registrant is a large accelerated filer, an accelerated filer, a non-accelerated filer, a smaller reporting company, or an emerging growth company. See the definitions of "large accelerated filer," "accelerated filer," "smaller reporting company," and "emerging growth company" in Rule 12b-2 of the Exchange Act.

☒ Large accelerated filer ☐ Accelerated filer ☐ Non-accelerated filer ☐ Smaller reporting company ☐ Emerging growth company

If an emerging growth company, indicate by check mark if the registrant has elected not to use the extended transition period for complying with any new or revised financial accounting standards provided pursuant to Section 13(a) of the Exchange Act. ☐

Indicate by check mark whether the registrant is a shell company (as defined in Rule 12b-2 of the Exchange Act). ☐ Yes ☒ No

The aggregate market value of JPMorgan Chase & Co. common stock held by non-affiliates as of June 30, 2019: \$354,989,423,493

Number of shares of common stock outstanding as of January 31, 2020: 3,073,976,616

Documents incorporated by reference: Portions of the registrant's Proxy Statement for the annual meeting of stockholders to be held on May 19, 2020, are incorporated by reference in this Form 10-K in response to Items 10, 11, 12, 13 and 14 of Part III.

Item 2. Properties.

JPMorgan Chase's headquarters is located in New York City at 383 Madison Avenue, a 47-story office building that it owns. The Firm is demolishing its former headquarters at 270 Park Avenue in New York City and is building a new headquarters on the same site.

The Firm owned or leased facilities in the following locations at December 31, 2019.

December 31, 2019 (in millions)	Approximate square footage
United States^(a)	
New York City, New York	
383 Madison Avenue, New York, New York	1.1
All other New York City locations	8.3
Total New York City, New York	9.4
Other U.S. locations	
Columbus/Westerville, Ohio	3.7
Chicago, Illinois	2.8
Phoenix/Tempe, Arizona	2.5
Wilmington/Newark, Delaware	2.2
Houston, Texas	1.9
Jersey City, New Jersey	1.7
Dallas/Plano, Texas	1.6
All other U.S. locations	34.5
Total United States	60.3
Europe, the Middle East and Africa ("EMEA")	
25 Bank Street, London, U.K.	1.4
All other U.K. locations	2.9
All other EMEA locations	1.4
Total EMEA	5.7
Asia-Pacific, Latin America and Canada	
India	3.8
All other locations	4.0
Total Asia-Pacific, Latin America and Canada	7.8
Total	73.8

(a) At December 31, 2019, the Firm owned or leased 4,976 retail branches in 38 states and Washington D.C.

The premises and facilities occupied by JPMorgan Chase are used across all of the Firm's business segments and for corporate purposes. JPMorgan Chase continues to evaluate its current and projected space requirements and may determine from time to time that certain of its properties (including the premises and facilities noted above) are no longer necessary for its operations. There is no assurance that the Firm will be able to dispose of any such excess properties, premises, or facilities or that it will not incur costs in connection with such dispositions. Such disposition costs may be material to the Firm's results of operations in a given period. Refer to the Consolidated Results of Operations on pages 48-51 for information on occupancy expense.

Item 3. Legal Proceedings.

Refer to Note 30 for a description of the Firm's material legal proceedings.

Item 4. Mine Safety Disclosures.

Not applicable.

EXHIBIT C

UNITED STATES
SECURITIES AND EXCHANGE COMMISSION
WASHINGTON, D.C. 20549

FORM 10-K

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If an emerging growth company, indicate by check mark if the registrant has elected not to use the extended transition period for complying with any new or revised financial accounting standards provided pursuant to Section 13(a) of the Exchange Act. ☐

Indicate by check mark whether the registrant has filed a report on and attestation to its management's assessment of the effectiveness of its internal control over financial reporting under Section 404(b) of the Sarbanes-Oxley Act (15 U.S.C. 7262(b)) by the registered public accounting firm that prepared or issued its audit report. ☒ Yes ☐ No

Indicate by check mark whether the registrant is a shell company (as defined in Rule 12b-2 of the Exchange Act). ☐ Yes ☒ No

The aggregate market value of JPMorgan Chase & Co. common stock held by non-affiliates as of June 30, 2020: \$383,953,778,298

Number of shares of common stock outstanding as of January 31, 2021: 3,051,506,436

Documents incorporated by reference: Portions of the registrant's Proxy Statement for the annual meeting of stockholders to be held on May 18, 2021, are incorporated by reference in this Form 10-K in response to Items 10, 11, 12, 13 and 14 of Part III.

Item 1B. Unresolved Staff Comments.

None.

Item 2. Properties.

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Total New York City, New York	9.1
Other U.S. locations	
Columbus/Westerville, Ohio	3.8
Chicago, Illinois	2.7
Phoenix/Tempe, Arizona	2.4
Wilmington/Newark, Delaware	2.2
Houston, Texas	1.9
Jersey City, New Jersey	1.7
Dallas/Plano, Texas	1.6
All other U.S. locations	34.8
Total United States	60.2
Europe, the Middle East and Africa ("EMEA")	
25 Bank Street, London, U.K.	1.4
All other U.K. locations	2.9
All other EMEA locations	1.4
Total EMEA	5.7
Asia-Pacific, Latin America and Canada	
India	4.7
All other locations	3.8
Total Asia-Pacific, Latin America and Canada	8.5
Total	74.4

(a) At December 31, 2020, the Firm owned or leased 4,908 retail branches in 38 states and Washington D.C.

The premises and facilities occupied by JPMorgan Chase are used across all of the Firm's business segments and for corporate purposes. JPMorgan Chase continues to evaluate its current and projected space requirements and may determine from time to time that certain of its properties (including the premises and facilities noted above) are no longer necessary for its operations. There is no assurance that the Firm will be able to dispose of any such excess properties, premises, or facilities or that it will not incur costs in connection with such dispositions. Such disposition costs may be material to the Firm's results of operations in a given period. Refer to the Consolidated Results of

Operations on pages 54-56 for information on occupancy expense.

Item 3. Legal Proceedings.

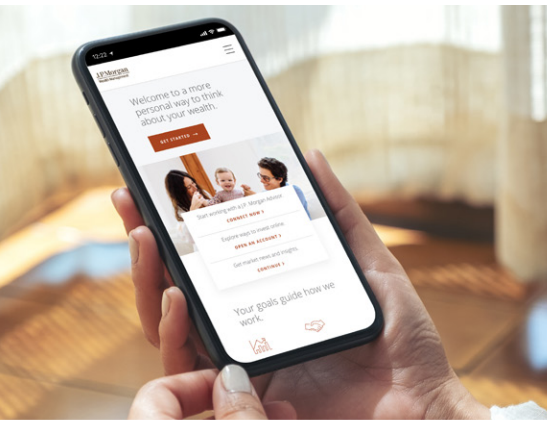
Refer to Note 30 for a description of the Firm's material legal proceedings.

Item 4. Mine Safety Disclosures.

Not applicable.

EXHIBIT D

2020 ANNUAL REPORT



\$30B

to advance
racial equity



JPMORGAN CHASE & CO.

Consumer & Community Banking

When we planned for 2020, we could not have imagined the circumstances that would unfold. It was a challenging year for the world, for the country and for JPMorgan Chase. We are fortunate to be a part of one of the world's greatest companies. Our Consumer & Community Banking (CCB) franchise is resilient, and 2020 demonstrated that. Throughout the COVID-19 crisis, we supported our consumer and small business customers – and our employees – with compassion and flexibility.

Our performance in 2020 reflected the state of the broader economy and of our customers. While our deposit businesses were impacted by low rates and our credit card business was affected by lower spending, our Home Lending, Auto and Wealth Management businesses performed well. Despite many challenges, our largest businesses still reached notable milestones. For the first time, we led the nation in retail deposit market

share at 9.8%. We maintained primary bank relationships with more than 75% of our Consumer Banking checking households. In Business Banking, we held the highest market share among all banks. We maintained our position as the #1 U.S. credit card issuer based on sales volume and outstanding balances. Home Lending originations reached their highest level since 2013. In the fourth quarter, we were ranked the #1 bank in auto lending. During the year, we also realigned and rebranded our Wealth Management business unit, J.P. Morgan Wealth Management, to capture the opportunity to help more customers manage their investments. We accomplished these achievements while responding to a global pandemic and continuing to invest in our businesses.

While we are proud of our accomplishments, we take nothing for granted and are intensely focused on our increasing and formidable

competition, both traditional and new. I often remind the team of this wisdom from the late Andy Grove, former Intel CEO: “Only the paranoid survive.”

Big Tech and fintech companies are competing with all of our businesses: offering new credit cards and banking services, demystifying stock and retirement investing, simplifying financing options for large purchases and making it effortless to send money – to a friend down the street or a family member in another country. Other companies are catering to business owners, making it easier than ever to start a business, accept payments, invoice customers and borrow money. These competitors start with the customer's pain points, obsess over them and strive to deliver a superb customer experience.

There are many examples of how these competitors have reset customer expectations with simple and easy digital experiences. As they build customer relationships, they also test, learn and develop new capabilities that customers want, try and adopt quickly. These companies release new features with urgency and grow their customer bases with speed. We are in a race to match their expertise in simplicity and ease of use before they can match our distribution and scale.

2020 financial results

Consumer & Community Banking delivered a 15% return on equity on net income of \$8.2 billion. Our \$51.3 billion in revenue was down 7% year-over-year, while our overhead ratio increased to 55% as we continued to invest heavily for future growth. Our customer base was relatively stable with over 63 million



#1 in total U.S. credit card sales volume and outstandings



#1 in U.S. retail deposit share



More than 63 million U.S. households served



#1 most-visited banking portal in the U.S.



#1 primary bank within our footprint¹



More than \$1 trillion in credit and debit card sales volume

¹ Chase is tied with one other bank for first place, as per the Kantar 2020 Retail Banking Monitor (~3,000 surveys per quarter or ~12,000 per rolling four quarters). Data are based on Chase footprint, excluding recent expansion markets.

NEW TOOLS FOR CUSTOMERS

In 2020, customers engaged even more with our digital tools. We accelerated the rollout of some features and added functionality to help customers navigate the impacts of the pandemic. With Chase Digital AssistantSM, we added the ability to inquire about stimulus payments, change travel plans booked with rewards and dispute transactions. We also made it easier for customers to schedule an in-person meeting or a phone call with a banker or advisor from their local branch.

Chase Digital Assistant

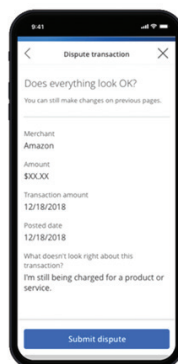
Through a text-based conversation, customers can use the assistant to complete tasks in their account, such as replacing or locking their card, viewing account balances or getting help with an investment rollover.



Additionally, we remained committed to offering new tools that support our customers' financial education and well-being. To help parents teach their kids good money habits, we launched Chase First BankingSM — an account that puts parents in control but gives their children the freedom to learn how to earn, spend and save through the Chase Mobile[®] app. We also launched new goals-based savings and budgeting tools. New features in the Chase

Transaction disputes

Customers can now report a problem with a debit or credit card transaction via the Chase Mobile app and chase.com.

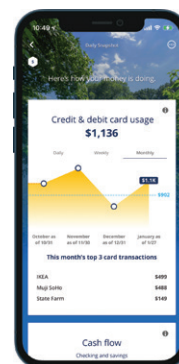


Mobile app give customers a more personalized look at their finances. SnapshotSM, for example, provides easy-to-digest daily insights into customers' everyday spending, saving, earning and more.

We continue to innovate and invest in our digital capabilities to complement our strong branch network, enabling our customers to bank how and where they want.

Snapshot

Customers received more than 7 billion personalized insights.



U.S. households, including 4.3 million small business relationships.

Our average deposits of \$851 billion were up 22% over 2019, and client investment assets reached \$590 billion, up 18%. We ended 2020 with \$448 billion in average loans, down 6%, reflecting the decline in credit card spend and loan balances during the year. Our customer base of active mobile users is the largest and the fastest growing among U.S. banks: 40.9 million, up 10% year-over-year.

We built our credit reserves by \$7.8 billion in response to the pandemic's economic impacts. Losses did not materialize at the pace we expected in the early stages of the crisis; critical federal government support to consumers and

small businesses provided a bridge to our customers; and, as a result, credit performance was better than we anticipated.

As in years past, our performance in 2020 resulted from our continued focus on four key areas: customers, profitability, people and controls. Below are some of the noteworthy accomplishments in each of these areas.

Customers

We supported our growing base of consumer and small business customers throughout the year in multiple ways: 1) direct relief, including payment deferrals and fee waivers, 2) facilitation of federal government relief and 3) commitments to advance racial equity in the U.S.

The firm provided customer assistance to approximately 2 million accounts with balances totaling roughly \$83 billion. We facilitated federal stimulus payments to tens of millions of our customers. Through the Small Business Administration's (SBA) Paycheck Protection Program (PPP), we delivered firmwide \$32 billion in loans to small businesses (\$28 billion excluding SBA safe harbor refunds), more than any other lender on a dollar basis. No less than 75% of our branches continued operating throughout the pandemic. We also committed \$30 billion across the firm to advance racial equity over the next five years, promoting and expanding affordable housing and financial health, among other initia-



60+%

Digital share of consumer Home Lending Applications (Q4)



55+M

More than 55 million active digital customers



40+M

More than 40 million active mobile customers



Chase Business Complete BankingSM with QuickAcceptSM account launched



↑ ~10
PERCENTAGE POINTS

Increase in share of checks deposited through QuickDepositSM (Q4)



158 NEW BRANCHES

158 new branches, including 87 in new markets, in 2020

tives. As an example, we will provide \$12 billion in home loans for Black and Latinx households.

Customers continue to choose Chase – and stay with us – because of our best-in-class products and the value they offer. Still, we have an opportunity to improve the customer experience, particularly for those who use more than one of our products. Navigating across our products and channels can be disjointed. While we remove friction wherever we detect it, we must step up our progress toward simplifying the experience for our customers.

Profitability

We entered this challenging year in a position of strength and were able to adapt quickly, adjusting risk decisions throughout. While the events of 2020 interrupted the recent downward trend in our overhead ratio, they did not disrupt our focus on becoming more efficient and serving

our growing customer base more profitably. We invest in our businesses to drive long-term, profitable growth – and one of the ways we have done that, over time, is by investing in efficiency.

Our digital and mobile capabilities are a great example. Digital adoption, including mobile, increased at an accelerated rate due to the pandemic. Overall, 69% of our customers are digitally engaged. Among Business Banking customers, that figure is 86%. During the pandemic, we encouraged – and drove – self-service to reduce the need to visit a branch or speak with us by phone.

We created new ways for customers to self-serve, including digital and interactive voice response tools, which we launched within days so customers could request help quickly. These tools also enabled us to serve a greater volume of customers and proved to be critical when so many of them needed us urgently and all at the same time. We also

built a digital intake process and application for PPP loans in a matter of days and revised those applications as new SBA guidance or requirements evolved.

In addition to tools created to facilitate much-needed pandemic relief, we continued to release and refine digital features and capabilities so they could be used more widely by our customers. Our digital account opening product processed nearly 80% of all new accounts last April. We processed more than 40% of all checks through QuickDepositSM in the last quarter of 2020, up nearly 10 percentage points year-over-year. More than 60% of consumer home loan applications were opened digitally in the fourth quarter, a rate six times higher than the prior year. In addition, customers were able to dispute credit and debit card charges digitally. We also developed convenient, less intrusive and more effective ways to communicate with – and collect payments from – customers who fall behind. By updating our communication strategy and tactics, we reduced the time required to set up a payment plan and, as a result, doubled the share of digital payment plans year-over-year.

We continue to seek out opportunities to invest in future growth. In 2020, we saw such an opportunity and acquired cxLoyalty, a leading U.S. travel and loyalty business. We are optimistic that consumer travel will rebound after the pandemic. This transaction allowed us to upgrade our travel-focused credit card products so we can own the end-to-end travel experience. This offering also allowed us to address a pain point for our customers: Millions of travel plans were disrupted simultaneously at the start of the pandemic, and customers needed our help making adjustments.

While these investments drive returns, they also serve to position Chase as the financial partner of choice for all our customers. We want to build deeper, lifelong customer relationships that allow us to do more for them. When we already know a customer, we can make it easier to do more with us. For example, we can often pre-approve existing customers for credit and provide certainty of ultimate approval. We can verify income when deposit customers apply for a loan, prefill the information we have on file and so on. These stronger relationships also last longer and, as a result, are more profitable. As an example, deposit customers who also have a Chase credit card are almost 60% less likely to leave us than those without a card relationship.

People

Our team of more than 122,000 continued to shine during this challenging year. I have such deep appreciation for everything they have done and continue to do for our customers, clients and communities each day. This is especially true for those on the front lines in our branches interacting with our customers face to face. Those who could work from home pivoted quickly to do so, and, after an adjustment period, most performed their job remotely as well as they had on-site before the crisis. Those who could not do their job remotely continued to serve our customers from our offices and branches, executing critical processes that kept our business running – generating cards for customers, printing statements, moving currency and much more.

We took additional steps to make sure our employees could work safely and to give them peace of mind during

an uncertain time. All employees received extra days off to deal with impacts of the crisis. We distributed special payments to employees serving customers in branches and call centers, recognizing their exceptional contributions. Employees who worked in locations that were temporarily closed or had reduced operating schedules continued to be paid for full-time work. We offered alternative positions to those who were unable or unwilling to return to their pre-pandemic role. We also provided extra benefits for employees with children to help with childcare and education.

We have a sustained commitment to diversity and inclusion on our team. In 2020, we made progress toward establishing new representation goals. Our actions took on even greater meaning and importance amid our country's social unrest in response to profound racial inequalities.

Controls

Our customers rely on us to protect them, especially during a crisis. That responsibility guides all our work. We use many systems, processes and procedures to ensure we execute within all the laws and requirements that govern us. Crisis situations demand even more focus and attention so we can respond quickly but in a well-controlled manner. Where we miss the mark, we work tirelessly to address it so that we resolve issues and ensure they don't reoccur. We evaluate and upgrade these safeguards as an ongoing, evergreen practice.

Our resiliency planning is a key discipline we leaned on heavily throughout the year. Although we test and revise our resiliency planning annually, 2020 proved to be its greatest test yet. While we learned our limita-

tions, we also discovered that we had underestimated what was possible out of our remote work capabilities. Providing work-from-home capabilities to customer service specialists – sending work-from-home technology kits to employees across the globe – is one such example.

Conclusion

We always aspire to be better, faster and more efficient. Customers expect it, competition is fierce and we take nothing for granted. We strive every day to improve and make it both simple and easy for customers to manage their finances with us. Despite the challenges of 2020 – some of which we still are facing – I remain hopeful and optimistic about our future. We demonstrated what we are capable of doing under the most trying of circumstances, and what we learned will continue to inspire us to achieve even more.



A stylized, handwritten signature in black ink that reads "Gordon".

Gordon Smith

Co-President and Chief Operating Officer, JPMorgan Chase & Co., and CEO, Consumer & Community Banking

EXHIBIT E



COVID-19 Update: Bank safe. Stay safe

For everyone's safety, we have installed plexiglass dividers, require employees to wear face coverings, clean branches and ATMs with EPA-approved disinfectants, and provide hand sanitizer for you to use. If you'd like to speak to a banker by phone, please schedule a meeting at chase.com/meeting.

Find a Chase ATM or branch near you

[Search](#) > California

Please enter a ZIP code, or an address, city and state.



Search

California branches and ATM locations

[Adelanto](#) (1)

[Agoura Hills](#) (1)

[Alameda](#) (2)

[Alamo](#) (1)

[Alhambra](#) (4)

[Aliso Viejo](#) (1)

[Alpine](#) (1)

[Altadena](#) (1)

[Anaheim](#) (9)

[Antelope](#) (1)

[Antioch](#) (2)

[Apple Valley](#) (2)



- Arcata (1)
- Arleta (2)
- Arroyo Grande (2)
- Artesia (1)
- Atascadero (1)
- Atwater (1)
- Auburn (1)
- Azusa (2)
- Bakersfield (11)
- Baldwin Park (1)
- Barstow (1)
- Bay Point (1)
- Beaumont (1)
- Bell (2)
- Bell Gardens (1)
- Bellflower (1)
- Belmont (1)
- Benicia (1)
- Berkeley (4)
- Beverly Hills (4)
- Bishop (1)
- Bonita (1)
- Brea (2)
- Brentwood (2)
- Buena Park (2)



Burlingame (2)

Calabasas (2)

Calexico (1)

Calimesa (1)

Camarillo (3)

Campbell (2)

Canoga Park (2)

Canyon Country (1)

Capitola (1)

Cardiff By The Sea (1)

Carlsbad (7)

Carmel (3)

Carmichael (1)

Carpinteria (1)

Carson (2)

Castro Valley (1)

Cerritos (2)

Chatsworth (1)

Chico (3)

Chino (3)

Chino Hills (3)

Chula Vista (6)

Citrus Heights (2)

City Of Industry (1)

Claremont (3)



- Clovis (3)
- Colton (1)
- Compton (1)
- Concord (3)
- Corona (4)
- Corona Del Mar (1)
- Coronado (1)
- Corte Madera (1)
- Costa Mesa (3)
- Covina (1)
- Crescent City (1)
- Culver City (5)
- Cupertino (4)
- Cypress (1)
- Daly City (3)
- Dana Point (1)
- Danville (3)
- Davis (3)
- Del Mar (2)
- Delano (1)
- Desert Hot Springs (1)
- Diamond Bar (3)
- Discovery Bay (1)
- Dixon (1)
- Downey (5)



- Dublin (2)
- Eastvale (2)
- El Cajon (5)
- El Centro (1)
- El Cerrito (1)
- El Dorado Hills (3)
- El Monte (3)
- El Segundo (3)
- Elk Grove (4)
- Emeryville (1)
- Encinitas (2)
- Encino (3)
- Escondido (4)
- Eureka (1)
- Fair Oaks (1)
- Fairfield (3)
- Fallbrook (1)
- Folsom (2)
- Fontana (7)
- Foothill Ranch (1)
- Fort Bragg (1)
- Foster City (1)
- Fountain Valley (3)
- Fremont (4)
- Fresno (8)



- Garden Grove (4)
- Gardena (3)
- Gilroy (1)
- Glendale (4)
- Glendora (1)
- Gold River (1)
- Goleta (3)
- Granada Hills (2)
- Granite Bay (1)
- Grass Valley (2)
- Greenbrae (1)
- Greenfield (1)
- Hanford (1)
- Harbor City (1)
- Hawaiian Gardens (1)
- Hawthorne (1)
- Hayward (4)
- Healdsburg (1)
- Hemet (2)
- Hercules (1)
- Hermosa Beach (1)
- Hesperia (2)
- Highland (1)
- Hollister (1)
- Hollywood (3)



Huntington Park (3)

Imperial Beach (1)

Indio (2)

Inglewood (2)

Irvine (17)

King City (1)

La Canada (1)

La Crescenta (1)

La Habra (2)

La Jolla (5)

La Mesa (2)

La Mirada (2)

La Palma (1)

La Puente (1)

La Quinta (1)

La Verne (1)

Ladera Ranch (1)

Lafayette (2)

Laguna Beach (2)

Laguna Hills (2)

Laguna Niguel (4)

Lake Elsinore (2)

Lake Forest (3)

Lakeport (1)

Lakeside (1)



- Lancaster (4)
- Lathrop (1)
- Lincoln (1)
- Livermore (2)
- Lodi (1)
- Loma Linda (1)
- Lompoc (1)
- Long Beach (11)
- Los Alamitos (2)
- Los Altos (1)
- Los Angeles (63)
- Los Banos (1)
- Los Gatos (2)
- Los Osos (1)
- Lynwood (2)
- Madera (1)
- Malibu (2)
- Manhattan Beach (5)
- Manteca (2)
- Marina (1)
- Marina Del Rey (2)
- Martinez (2)
- Marysville (1)
- Menifee (1)
- Menlo Park (2)



Mill Valley (1)

Millbrae (1)

Milpitas (3)

Mission Hills (1)

Mission Viejo (5)

Modesto (4)

Monrovia (2)

Montclair (1)

Montebello (2)

Montecito (1)

Monterey (1)

Monterey Park (2)

Montrose (1)

Moorpark (1)

Moraga (1)

Moreno Valley (3)

Morgan Hill (1)

Morro Bay (1)

Mount Shasta (1)

Mountain View (2)

Murrieta (1)

Napa (2)

National City (1)

Newark (1)

Newbury Park (2)



- Newport Beach (5)
- Newport Coast (1)
- Norco (1)
- North Hollywood (2)
- Northridge (4)
- Norwalk (1)
- Novato (3)
- Oakdale (1)
- Oakhurst (1)
- Oakland (9)
- Oakley (1)
- Oceanside (5)
- Ojai (1)
- Ontario (2)
- Orange (4)
- Oroville (1)
- Oxnard (4)
- Pacific Grove (2)
- Pacific Palisades (1)
- Pacifica (1)
- Pacoima (1)
- Palm Desert (3)
- Palm Springs (2)
- Palmdale (4)
- Palo Alto (4)



- Panorama City (1)
- Paradise (1)
- Paramount (1)
- Pasadena (7)
- Paso Robles (1)
- Petaluma (2)
- Pico Rivera (2)
- Pinole (1)
- Pittsburg (1)
- Placentia (1)
- Placerville (1)
- Playa Vista (1)
- Pleasant Hill (1)
- Pleasanton (4)
- Pomona (3)
- Port Hueneme (1)
- Porter Ranch (1)
- Portola Valley (1)
- Poway (1)
- Ramona (1)
- Rancho Cordova (1)
- Rancho Cucamonga (4)
- Rancho Mirage (2)
- Rancho Mission Viejo (1)
- Rancho Palos Verdes (2)



Rancho Santa Margarita (1)

Red Bluff (1)

Redding (2)

Redlands (2)

Redondo Beach (2)

Redwood City (4)

Reedley (1)

Reseda (2)

Rialto (1)

Richmond (2)

Riverside (10)

Rocklin (1)

Rohnert Park (1)

Rolling Hills (1)

Rolling Hills Estates (1)

Roseville (4)

Sacramento (18)

Saint Helena (1)

Salinas (4)

San Anselmo (1)

San Bernardino (8)

San Bruno (1)

San Carlos (1)

San Clemente (3)

San Diego (43)



- San Fernando (2)
- San Francisco (46)
- San Gabriel (1)
- San Jacinto (1)
- San Jose (29)
- San Juan Capistrano (1)
- San Leandro (3)
- San Lorenzo (1)
- San Luis Obispo (2)
- San Marcos (3)
- San Marino (2)
- San Mateo (5)
- San Pedro (3)
- San Rafael (2)
- San Ramon (3)
- San Ysidro (1)
- Sanger (1)
- Santa Ana (2)
- Santa Barbara (3)
- Santa Clara (5)
- Santa Clarita (2)
- Santa Cruz (1)
- Santa Fe Springs (1)
- Santa Maria (2)
- Santa Monica (8)



- Santa Rosa (6)
- Santee (1)
- Saratoga (2)
- Saugus (1)
- Sausalito (1)
- Scotts Valley (1)
- Seal Beach (2)
- Seaside (1)
- Sherman Oaks (4)
- Sierra Madre (1)
- Simi Valley (5)
- Solana Beach (1)
- Sonoma (1)
- South Gate (2)
- South Lake Tahoe (1)
- South Pasadena (1)
- South San Francisco (2)
- Spring Valley (1)
- Stevenson Ranch (1)
- Stockton (3)
- Studio City (1)
- Suisun City (1)
- Sun City (1)
- Sun Valley (2)
- Sunnyvale (4)



Tarzana (1)

Temecula (3)

Temple City (2)

Thousand Oaks (3)

Tiburon (1)

Toluca Lake (1)

Torrance (8)

Tracy (3)

Truckee (1)

Tujunga (1)

Tulare (1)

Turlock (2)

Tustin (2)

Ukiah (1)

Union City (2)

Upland (2)

Vacaville (2)

Valencia (2)

Vallejo (3)

Van Nuys (4)

Venice (1)

Ventura (5)

Victorville (1)

Villa Park (1)

Visalia (3)



- Walnut (1)
- Walnut Creek (6)
- Watsonville (1)
- West Covina (3)
- West Hills (1)
- West Hollywood (3)
- West Sacramento (1)
- Westlake Village (3)
- Westminster (4)
- Whittier (3)
- Wildomar (1)
- Willits (1)
- Wilmington (2)
- Winchester (1)
- Windsor (1)
- Woodland (1)
- Woodland Hills (2)
- Woodside (1)
- Yorba Linda (2)
- Yreka (1)
- Yuba City (2)
- Yucaipa (1)
- Yucca Valley (1)



We're here to help you manage your money today and tomorrow



Checking Accounts

Choose the [checking account](#) that works best for you. See [Chase Premier Plus Checking](#) and other [Chase Coupon](#) offers for new customers. Make purchases with your debit card, and bank from almost anywhere with your phone, tablet or computer and at our 16,000 Chase ATMs and nearly 5,000 branches nationwide.



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It's never too early to begin saving. Talk with a banker to see how [savings accounts](#) and [CDs](#) help you put money aside.



Prepaid Card

The [Starbucks® Rewards Visa® Prepaid Card](#) is the only reloadable prepaid card that allows you to earn Stars everywhere you shop, with no monthly, annual or reload fees. Other fees may apply.



Credit Cards

Choose from our Chase [credit cards](#) to help you buy what you need. Many offer rewards that can be redeemed for [cash back](#), or for rewards at companies like Disney, Marriott, Hyatt, United or Southwest Airlines. We can help you find the [credit card](#) that matches your lifestyle. Plus, get your [free credit score](#)!



Mortgages

Get a [mortgage](#) or [refinance](#) your home with Chase. See today's [mortgage rates](#), figure out what you can afford with our [mortgage calculator](#) before [applying for a mortgage](#).



Home Equity Line of Credit

You might be able to use a portion of your home's value to spruce it up or pay other bills with a [Home Equity Line of Credit](#). To find out if you may be eligible for a HELOC, use our [HELOC calculator](#) and other resources [before you apply](#).



Car Buying & Loans



Planning & Investments

Whether you choose to work with a [financial advisor](#) and develop a financial strategy or [invest online](#), J.P. Morgan offers insights, expertise and tools to help you reach your goals.

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With [Business Banking](#), you'll receive guidance from a team of business professionals who specialize in helping improve cash flow, providing credit solutions, and on managing payroll. Chase also offers online and mobile services, [business credit cards](#), and payment acceptance solutions built specifically for businesses.



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Chase gives you access to unique sports, entertainment and culinary events through [Chase Experiences](#) and our exclusive partnerships such as the [US Open](#) and [Madison Square Garden](#).

Other Products & Services:

- [Online Banking](#)
- [Mobile Banking](#)
- [Student Center](#)
- [Deposit and Prepaid Account Agreements](#)



objectives will be achieved.

JPMorgan Chase Bank, N.A. and its affiliates (collectively “JPMCB”) offer investment products, which may include bank managed accounts and custody, as part of its trust and fiduciary services. Other investment products and services, such as brokerage and advisory accounts, are offered through **J.P. Morgan Securities LLC** (JPMS), a member of [FINRA](#) and [SIPC](#). Annuities are made available through Chase Insurance Agency, Inc. (CIA), a licensed insurance agency, doing business as Chase Insurance Agency Services, Inc. in Florida. JPMCB, JPMS and CIA are affiliated companies under the common control of JPMorgan Chase & Co. Products not available in all states.

"Chase Private Client" is the brand name for a banking and investment product and service offering.

EXHIBIT F



Department of Fair Employment & Housing

2218 Kausen Drive, Suite 100 | Elk Grove | CA | 95758
800-884-1684 (voice) | 800-700-2320 (TTY) | California's Relay Service at 711
www.dfeh.ca.gov | email contact.center@dfeh.ca.gov

October 25, 2021

JP MORGAN CHASE BANK N.A.
4543 CAMPUS DR
IRVINE, CA 926122621

RE: Notice of Potential Non-Compliance:
Failure to File Pay Data Report Required by Government Code section 12999
Case Number: PDRC-202146056
Case Reporting Year: 2020

Dear Employer:

The law requires private employers of 100 or more employees (with at least one employee in California) to report pay and hours-worked data by establishment, job category, sex, race, and ethnicity to the Department of Fair Employment and Housing (DFEH) by March 31, 2021 and annually thereafter. By requiring large employers to report pay data annually to DFEH, the Legislature sought to encourage employers to self-assess pay disparities along gendered, racial, and ethnic lines in their workforce and promote voluntary compliance with equal pay and anti-discrimination laws.

Our records indicate that you are subject to this requirement, but may not have not submitted your Annual Pay Data Report which was due on March 31, 2021. If you have not yet filed your report, please file within 30 calendar days of this letter's date. If you have already filed your report, please let us know by following the link below to avoid future notices of noncompliance.

The report is not voluntary; it is required by state law. The law authorizes the DFEH to seek a court order requiring you to file your Annual Pay Data Report and to recover costs associated with seeking that order, including reasonable attorney fees. You can avoid these expenses by promptly filing your Annual Pay Data Report.

By November 24, 2021, please file your report online at: <https://www.dfeh.ca.gov/paydatareporting/>.

If you have already submitted your Annual Pay Data Report, or if you believe you are not required to file an Annual Pay Data Report, please go to <https://support.dfeh.ca.gov/hc/en-us/requests/new>. You will be asked to provide information that will help us resolve this matter.

If you are not sure if you need to file, please consult: <https://www.dfeh.ca.gov/paydatareporting/faqs/>, or for technical assistance, you can contact: paydata.reporting@dfeh.ca.gov.

Sincerely,

DFEH Pay Data Compliance Unit

**CALIFORNIA DEPARTMENT OF FAIR
EMPLOYMENT & HOUSING**
ATTENTION: LEGAL DIVISION
2218 KAUSEN DRIVE, SUITE 100
ELK GROVE, CA 95758

October 25, 2021

JP MORGAN CHASE BANK N.A.
4543 CAMPUS DR
IRVINE, CA 926122621

EXHIBIT G



Department of Fair Employment & Housing

2218 Kausen Drive, Suite 100 | Elk Grove | CA | 95758
800-884-1684 (voice) | 800-700-2320 (TTY) | California's Relay Service at 711
www.dfeh.ca.gov | email contact.center@dfeh.ca.gov

December 5, 2021

JP MORGAN CHASE BANK N.A.
4543 CAMPUS DR
IRVINE, CA 926122621

RE: Second Notice of Potential Non-Compliance:
Failure to File Pay Data Report Required by Government Code section 12999
Case Number: PDRC-202146056
Case Reporting Year: 2020

Dear Employer:

You were previously sent a notice that our records indicate you may not have filed a pay data report. We have not received a response. This is your Second Notice of Potential Non-Compliance.

As a private employer with 100 or more U.S. employees (with at least one employee in California), you were required to file an Annual Pay Data Report by March 31, 2021. The report is not voluntary; it is required by state law. You must take immediate steps to bring your organization into compliance.

The law authorizes the Department of Fair Employment and Housing to seek a court order requiring the filing of the Annual Pay Data Report and entitles the Department to recover costs associated with seeking that order, including reasonable attorney fees. You can avoid these expenses by promptly filing your Annual Pay Data Report.

By January 4, 2022, please file your report online at: <https://www.dfeh.ca.gov/paydatareporting/>.

If you have already submitted your Annual Pay Data Report, or if you believe you are not required to file an Annual Pay Data Report, please go to <https://support.dfeh.ca.gov/hc/en-us/requests/new>. You will be asked to provide information that will help us resolve this matter.

If you are not sure if you need to file, please consult: <https://www.dfeh.ca.gov/paydatareporting/faqs/>, or for technical assistance, you can contact: paydata.reporting@dfeh.ca.gov.

Sincerely,

DFEH Legal Division

**CALIFORNIA DEPARTMENT OF FAIR
EMPLOYMENT & HOUSING**
ATTENTION: LEGAL DIVISION
2218 KAUSEN DRIVE, SUITE 100
ELK GROVE, CA 95758

December 5, 2021

JP MORGAN CHASE BANK N.A.
4543 CAMPUS DR
IRVINE, CA 926122621

EXHIBIT H



Department of Fair Employment & Housing

2218 Kausen Drive, Suite 100 | Elk Grove | CA | 95758
800-884-1684 (voice) | 800-700-2320 (TTY) | California's Relay Service at 711
www.dfeh.ca.gov | email contact.center@dfeh.ca.gov

February 9, 2022

JP MORGAN CHASE BANK N.A.
c/o C T CORPORATION SYSTEM
330 N BRAND BLVD STE 700
GLENDALE, CA 91203

RE: Second Notice of Potential Non-Compliance:
Failure to File Pay Data Report Required by Government Code section 12999
Case Number: PDRC-202146056
Case Reporting Year: 2020

Dear Employer:

You were previously sent a notice that our records indicate you may not have filed a pay data report. We have not received a response. This is your Second Notice of Potential Non-Compliance.

As a private employer with 100 or more U.S. employees (with at least one employee in California), you were required to file an Annual Pay Data Report by March 31, 2021. The report is not voluntary; it is required by state law. You must take immediate steps to bring your organization into compliance.

The law authorizes the Department of Fair Employment and Housing to seek a court order requiring the filing of the Annual Pay Data Report and entitles the Department to recover costs associated with seeking that order, including reasonable attorney fees. You can avoid these expenses by promptly filing your Annual Pay Data Report.

By **March 11, 2022**, please file your report online at: <https://www.dfeh.ca.gov/paydatareporting/>.

If you have already submitted your Annual Pay Data Report, or if you believe you are not required to file an Annual Pay Data Report, please go to <https://support.dfeh.ca.gov/hc/en-us/requests/new>. You will be asked to provide information that will help us resolve this matter.

If you are not sure if you need to file, please consult: <https://www.dfeh.ca.gov/paydatareporting/faqs/>, or for technical assistance, you can contact: paydata.reporting@dfeh.ca.gov.

Sincerely,

DFEH Legal Division

**CALIFORNIA DEPARTMENT OF FAIR
EMPLOYMENT & HOUSING**
ATTENTION: LEGAL DIVISION
2218 KAUSEN DRIVE, SUITE 100
ELK GROVE, CA 95758

February 9, 2022

JP MORGAN CHASE BANK N.A.
c/o C T CORPORATION SYSTEM
330 N BRAND BLVD STE 700
GLENDALE, CA 91203

EXHIBIT I



Department of Fair Employment & Housing

2218 Kausen Drive, Suite 100 | Elk Grove | CA | 95758
800-884-1684 (voice) | 800-700-2320 (TTY) | California's Relay Service at 711
www.dfeh.ca.gov | email contact.center@dfeh.ca.gov

Via Certified Mail (No. 70192970000009921659)

April 20, 2022

JP MORGAN CHASE BANK N.A.
c/o C T CORPORATION SYSTEM
330 N BRAND BLVD STE 700
GLENDALE, CA 91203

RE: Notice of Impending Court Action:
Failure to File Pay Data Report Required by Government Code section 12999
Case Number: PDRC-202146056
Case Reporting Year: 2020

Dear Employer:

Our records indicate that you continue to be in violation of the law. We have mailed you multiple previous notices of this violation, most recently on March 11, 2022.

As a private employer with 100 or more U.S. employees (with at least one employee in California), you were required to file an Annual Pay Data Report for reporting year 2020 by March 31, 2021. The report is not voluntary; it is required by state law.

Unless your report is filed within **30 calendar days** of this letter's date, the Department of Fair Employment and Housing will take legal action to obtain a court order compelling you to file your 2020 report and to timely file future reports. The law entitles the Department to recover costs associated with seeking this order, including reasonable attorney fees. You can avoid these expenses by immediately filing your Annual Pay Data Report.

By **May 20, 2022**, please file your report online at: <https://www.dfeh.ca.gov/paydatareporting/>.

If you have already submitted your Annual Pay Data Report, or if you believe you are not required to file an Annual Pay Data Report, please go to <https://support.dfeh.ca.gov/hc/en-us/requests/new>. You will be asked to provide information that will help us resolve this matter.

If you are not sure if you need to file, please consult: <https://www.dfeh.ca.gov/paydatareporting/faqs/>, or for technical assistance, you can contact: paydata.reporting@dfeh.ca.gov.

Sincerely,

DFEH Legal Division

SENDER: COMPLETE THIS SECTION

- Complete items 1, 2, and 3.
- Print your name and address on the reverse so that we can return the card to you.
- Attach this card to the back of the mailpiece, or on the front if space permits.

1. Article Addressed to:

JP MORGAN CHASE BANK N.A.
c/o C T CORPORATION SYSTEM
330 N BRAND BLVD STE 700
GLENDALE, CA 91203



9590 9402 6608 1028 8622 18

2. Article Number (Transfer from service label)

7019 2970 0000 0992 1659

Restricted Delivery

COMPLETE THIS SECTION ON DELIVERY

A. Signature

X

☐ Agent

☐ Addressee

B. Received by (Printed Name)

C. Date of Delivery

D. Is delivery address different from item 1? ☐ Yes
If YES, enter delivery address below: ☐ No

3. Service Type

- ☐ Adult Signature
- ☐ Adult Signature Restricted Delivery
- ☐ Certified Mail®
- ☐ Certified Mail Restricted Delivery
- ☐ Collect on Delivery
- ☐ Collect on Delivery Restricted Delivery

- ☐ Priority Mail Express®
- ☐ Registered Mail™
- ☐ Registered Mail Restricted Delivery
- ☐ Signature Confirmation™
- ☐ Signature Confirmation Restricted Delivery



State of California
Business, Consumer Services, and Housing
Department of Fair Employment and Housing
Legal Division
2218 Kausen Drive, Suite 100
Elk Grove, CA 95758
www.dfeh.ca.gov

CERTIFIED MAIL



7019 2970 0000 0992 1659



US POSTAGE PAID BY PITNEY BOWES


ZIP 95758 \$ **013.33⁰**
02 4W
0000356163 APR 20 2022

April 20, 2022

JP MORGAN CHASE BANK N.A.
c/o C T CORPORATION SYSTEM
330 N BRAND BLVD STE 700
GLENDALE, CA 91203



Personal and Confidential: To be Opened by Addressee or Designee Only

EXHIBIT J



Department of Fair Employment & Housing

2218 Kausen Drive, Suite 100 | Elk Grove | CA | 95758
800-884-1684 (voice) | 800-700-2320 (TTY) | California's Relay Service at 711
www.dfeh.ca.gov | email contact.center@dfeh.ca.gov

Via Certified Mail (No. 70192970000009921826)

May 20, 2022

JP MORGAN CHASE BANK N.A.
c/o C T CORPORATION SYSTEM
330 N BRAND BLVD STE 700
GLENDALE, CA 91203

RE: Notice of Impending Court Action:
Failure to File Pay Data Report Required by Government Code section 12999
Case Number: PDRC-202146056
Case Reporting Year: 2020

Dear Employer:

Our records indicate that you continue to be in violation of the law. We have mailed you multiple previous notices of this violation via your agent for service, most recently on March 11, 2022. We are re-sending this final notice to both your agent for service and your registered mailing address.

As a private employer with 100 or more U.S. employees (with at least one employee in California), you were required to file an Annual Pay Data Report for reporting year 2020 by March 31, 2021. The report is not voluntary; it is required by state law.

Unless your report is filed within **21 calendar days** of this letter's date, the Department of Fair Employment and Housing will take legal action to obtain a court order compelling you to file your 2020 report and to timely file future reports. The law entitles the Department to recover costs associated with seeking this order, including reasonable attorney fees. You can avoid these expenses by immediately filing your Annual Pay Data Report.

By **June 9, 2022**, please file your report online at: <https://www.dfeh.ca.gov/paydatareporting/>.

If you have already submitted your Annual Pay Data Report, or if you believe you are not required to file an Annual Pay Data Report, please go to <https://support.dfeh.ca.gov/hc/en-us/requests/new>. You will be asked to provide information that will help us resolve this matter.

If you are not sure if you need to file, please consult: <https://www.dfeh.ca.gov/paydatareporting/faqs/>, or for technical assistance, you can contact: paydata.reporting@dfeh.ca.gov.

Sincerely,

DFEH Legal Division



Department of Fair Employment & Housing

2218 Kausen Drive, Suite 100 | Elk Grove | CA | 95758
800-884-1684 (voice) | 800-700-2320 (TTY) | California's Relay Service at 711
www.dfeh.ca.gov | email contact.center@dfeh.ca.gov

Via Certified Mail (No. 70192970000009921833)

May 20, 2022

JP MORGAN CHASE BANK N.A.
1111 POLARIS PARKWAY
COLUMBUS, OH 43240

RE: Notice of Impending Court Action:
Failure to File Pay Data Report Required by Government Code section 12999
Case Number: PDRC-202146056
Case Reporting Year: 2020

Dear Employer:

Our records indicate that you continue to be in violation of the law. We have mailed you multiple previous notices of this violation via your agent for service, most recently on March 11, 2022. We are re-sending this final notice to both your agent for service and your registered mailing address.

As a private employer with 100 or more U.S. employees (with at least one employee in California), you were required to file an Annual Pay Data Report for reporting year 2020 by March 31, 2021. The report is not voluntary; it is required by state law.

Unless your report is filed within **21 calendar days** of this letter's date, the Department of Fair Employment and Housing will take legal action to obtain a court order compelling you to file your 2020 report and to timely file future reports. The law entitles the Department to recover costs associated with seeking this order, including reasonable attorney fees. You can avoid these expenses by immediately filing your Annual Pay Data Report.

By **June 9, 2022**, please file your report online at: <https://www.dfeh.ca.gov/paydatareporting/>.

If you have already submitted your Annual Pay Data Report, or if you believe you are not required to file an Annual Pay Data Report, please go to <https://support.dfeh.ca.gov/hc/en-us/requests/new>. You will be asked to provide information that will help us resolve this matter.

If you are not sure if you need to file, please consult: <https://www.dfeh.ca.gov/paydatareporting/faqs/>, or for technical assistance, you can contact: paydata.reporting@dfeh.ca.gov.

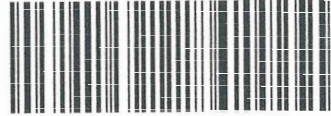
Sincerely,

DFEH Legal Division



State of California
Business, Consumer Services, and Housing
**Department of Fair Employment and
Legal Division**
2218 Kausen Drive, Suite 100
Elk Grove, CA 95758
www.dfeh.ca.gov

CERTIFIED MAIL®



7019 2970 0000 0992 1826



US POSTAGE PAID BY POSTNET
\$ 007.33⁰
ZIP 95758
02 4W
0000356163 MAY 20 2022

May 20, 2022

JP MORGAN CHASE BANK N.A.
c/o C T CORPORATION SYSTEM
330 N BRAND BLVD STE 700
GLENDALE, CA 91203



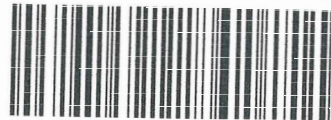
Personal and Confidential: To be Opened by Addressee or Designee Only



STATE OF CALIFORNIA | State and Consumer Services Agency

DEPARTMENT OF FAIR EMPLOYMENT
2218 Kausen Drive | Suite 100 | Elk Grove | CA 95758
www.dfeh.ca.gov

CERTIFIED MAIL®



7019 2970 0000 0992 1833



US POSTAGE PAID BY POSTNET
\$ 007.33⁰
ZIP 95758
02 4W
0000356163 MAY 20 2022

May 20, 2022

JP MORGAN CHASE BANK N.A.
1111 POLARIS PARKWAY
COLUMBUS, OH 43240

PLACE STICKER AT TOP OF ENVELOPE TO THE RIGHT
OF THE RETURN ADDRESS, FOLD AT DOTTED LINE

SENDER: COMPLETE THIS SECTION

- Complete items 1, 2, and 3. Also complete item 4 if Restricted Delivery is desired.
- Print your name and address on the reverse so that we can return the card to you.
- Attach this card to the back of the mailpiece, or on the front if space permits.

1. Article Addressed to:

JP MORGAN CHASE BANK N.A.
c/o C T CORPORATION SYSTEM
330 N BRAND BLVD STE 700
GLENDALE, CA 91203

2. Article Number

7019 2970 0000 0992 1826

PS Form 3811, February 2004

Domestic Return Receipt

102595-02-M-1540

COMPLETE THIS SECTION ON DELIVERY

A. Signature

X

☐ Agent

☐ Addressee

B. Received by (Printed Name)

C. Date of Delivery

D. Is delivery address different from item 1? ☐ Yes
If YES, enter delivery address below: ☐ No

3. Service Type

☐ Certified Mail

☐ Express Mail

☐ Registered

☐ Return Receipt for Merchandise

☐ Insured Mail

☐ C.O.D.

4. Restricted Delivery? (Extra Fee)

☐ Yes

PLACE STICKER AT TOP OF ENVELOPE TO THE RIGHT
OF THE RETURN ADDRESS, FOLD AT DOTTED LINE

SENDER: COMPLETE THIS SECTION

- Complete items 1, 2, and 3. Also complete item 4 if Restricted Delivery is desired.
- Print your name and address on the reverse so that we can return the card to you.
- Attach this card to the back of the mailpiece, or on the front if space permits.

1. Article Addressed to:

JP MORGAN CHASE BANK N.A.
1111 POLARIS PARKWAY
COLUMBUS, OH 43240

2. Article Number

7019 2970 0000 0992 1833

PS Form 3811, February 2004

Domestic Return Receipt

102595-02-M-1540

COMPLETE THIS SECTION ON DELIVERY

A. Signature

X

☐ Agent

☐ Addressee

B. Received by (Printed Name)

C. Date of Delivery

D. Is delivery address different from item 1? ☐ Yes
If YES, enter delivery address below: ☐ No

3. Service Type

☐ Certified Mail

☐ Express Mail

☐ Registered

☐ Return Receipt for Merchandise

☐ Insured Mail

☐ C.O.D.

4. Restricted Delivery? (Extra Fee)

☐ Yes