Harnessing the Wind

In many regions of the country, wind power is helping to revolutionize the way we source energy – and is at the forefront of moving us towards a more environmentally sustainable planet. Today, JPMorgan Chase (Chase) is one of the largest institutional investors in U.S. wind energy projects.

From a distance, they look like giant pinwheels turning continuously in perfect tandem against the backdrop of the sky. To the uninitiated, they may seem rather imposing, maybe even alien.

Known less for their ornamental aesthetics than for their functionality, wind turbines may be a source of what’s helping to power your home computer, your coffee maker, or your lights – and they are increasingly becoming part of the landscape as the demand for wind energy continues to grow steadily. The turbines are the work horses of the wind farms or power plants that generate electricity. The real beauty of these wind turbines is the energy they are harnessing from a clean, safe, free and abundant source.

Invenergy, based in Chicago, Illinois is one of the many energy giants that is developing and operating wind farms throughout the country. With offices in the United States, Canada, and Europe, Invenergy has developed and placed in service 19 wind farms, representing an aggregate generation capacity of over 2,000 megawatts (MW). Another 550 MW of Invenergy projects are currently under construction in the United States, Canada and Europe.

As significant investors in renewable energy projects, J.P. Morgan Capital Corporation (JPMCC) and J.P. Morgan Asset Management, subsidiaries of JPMorgan Chase, have invested more than $380 million in several of Invenergy’s wind power projects, including: Turkey Track Energy Center in West Central Texas; Willow Creek Energy Center in North Central Oregon; and High Sheldon Wind Farm in Western New York.

In total, the wind farms support a total of more than 235 wind turbines, generating 990 million kilowatt-hours (kWh) of clean energy annually, enough to power approximately 99,000 average U.S. homes. JPMCC’s investment in Invenergy represents just one of the ways the firm is contributing to a more environmentally sustainable source of renewable energy.

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Through JPMCC, the firm has provided financing of $2.6 billion for its own portfolio in renewable energy transactions, primarily through tax equity financing, and has also raised another $3.3 billion for other institutions for investments. The portfolio includes interests in 60 wind farms and 1 solar plant, owned jointly with twelve different independent power producers. These facilities represent 6,000 megawatt hours (MWh) of capacity and provide enough energy to power approximately 1.5 million average U.S. homes. Now that’s a lot of wind.

1 JPMorgan Chase or Chase refers to JPMorgan Chase & Co. and any of its subsidiaries or affiliates.

A Message from Bill Daley - Head of Corporate Responsibility, JPMorgan Chase

Investing in Green

At Chase, green is increasingly becoming an integral part of the way we operate and do business. From reducing our carbon footprint and conserving resources, to investing in renewable energy and building more environmentally friendly facilities—it’s all about green—and it’s here to stay.

As part of our corporate responsibilities and efforts to lead the Way Forward, Chase is committed to conducting business and investing resources in a way that promotes environmental sustainability. Chase’s Office of Environmental Affairs, under the direction of Jim Fuschetti (see profile on page 3), is charged with keeping the firm focused on the environment and actively engaged with our stakeholders to make sure our business policies, practices, and operations are environmentally-sensitive.

We are also investing significant resources in the firm’s own environmental sustainability— including the building of green branches, and most notably, renovating our corporate headquarters in New York City with the goal of attaining the highest Leadership in Energy and Environmental Design (LEED) rating of Platinum.

But we are doing more than trying to promote more environmentally responsible behavior and actions. We are also making green investments in our communities by financing the construction of affordable green housing and community centers, sponsoring green job training programs, funding programs for community gardens and environmentally-sustainable farming, investing in wind and solar energy, and raising the environmental awareness and engagement of our own employees who are volunteering to participate in numerous greening initiatives across the globe.

We recognize and appreciate that our actions today are helping to ensure a cleaner, healthier, more sustainable environment for the future and are proud of our efforts to make a green difference. In this issue of In the Community, we are happy to share with you several stories that highlight how Chase’s green initiatives across the country are helping to pave the wave for a greener tomorrow.
What is your role as Managing Director of the Office of Environmental Affairs?
My role is to lead a small group of professionals located in New York, London and Washington DC. The New York team is encouraging colleagues throughout Chase to incorporate sustainability into their business activities and plans. The London team examines Investment and Commercial Bank transactions that may have environmental and social impacts. The Washington team follows events that are of interest to the firm, especially renewable/clean energy and climate change legislation.

Tell us about your background.
Prior to assuming responsibility for the Office of Environment Affairs (OEA), I spent seven years as a Managing Director at the World Wildlife Fund (WWF) in Washington, D.C., where I co-founded the Center for Conservation Finance and helped develop financing solutions for large scale conservation projects in Asia and Latin America. Through this work at the WWF, I was able to acquire a pretty in-depth understanding of the major environmental sustainability challenges facing the planet and the role of the private and public sectors in meeting those challenges. Prior to that, I spent 26 years as a banker at JPMorgan, working in the bank’s New York, London and São Paulo offices.

What is Chase’s commitment to the environment?
Chase aspires to be a leader in environmental sustainability in the financial services sector by using its knowledge and capital to help clients, consumers and communities operate in a more environmentally-sensitive way. The leadership of the firm believes we need to be actively involved in helping advance the critical global effort to improve the prospects of leaving a healthy and sustainable planet for future generations. All of our lines of business are engaged in some facet of fulfilling this commitment.

Can you tell us what Chase is doing to support environmental sustainability?
Chase is working with clients and government policymakers on the transition of the economy from where it is today to where it needs to be in 20 years. In recent years, the firm has become an active participant in the carbon trading markets, investing in alternative energy sources such as wind and solar power, incorporating environmental and social factors into its decisions on banking transactions, promoting environmental sustainability through its lending, investing and other activities while undertaking initiatives to reduce its own “footprint”. In addition, the firm is actively participating in the public dialogue about environmental regulatory projections and economically efficient legislation.

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Tell us how Chase is working with clients to promote environmentally and socially responsible behavior. The firm has a range of specific policies to address environmental and social issues in our banking business, focusing particularly on sectors that are prone to these risks: oil and gas, mining, forestry and agriculture, infrastructure, heavy manufacturing and power. By assessing and understanding the issues, we add value and help them to improve their environmental and social performance, as well as ensuring compliance with our own policies.

We also have publicly committed to complying with the Equator Principles across our entire Investment and Commercial banking business. Our intent is to identify pragmatic and positive actions that help the clients operate more effectively while promoting environmentally and socially responsible business.

What is Chase doing to reduce its own environmental impact?
The firm has committed to reducing its own greenhouse gas emissions 20% by 2012 (using 2005 as a baseline), primarily through energy efficiency projects. Improving the energy efficiency of our buildings, in particular, is an important part of our strategy to reduce our greenhouse gas emissions.

For more information about the firm’s environmental sustainability efforts, visit Chase’s Office of Environmental Affairs website.

CHASE GOES GREEN

It may not be obvious to its customers, clients, or even its employees, but for the past several years, Chase has been gradually undergoing a revolution – a green revolution, that is. Improving the energy efficiency of the firm’s buildings, is an important part of the bank’s strategy to reduce its own greenhouse gas emissions.

Green Headquarters
Most notably, Chase seeks to attain Platinum certification, the highest Leadership in Energy and Environmental Design (LEED®) rating, for the renovation of its 50-story, 1.3 million square-foot world headquarters building at 270 Park Avenue in midtown Manhattan, New York, which began 3 years ago.

When the renovation of JPMorgan Chase’s world headquarters is complete, it will be one of the largest green renovations anywhere in the world – featuring, among other things, a green roof to reduce the heat island effect; tinted windows to reduce heat gain; improved efficiency electro-mechanical systems; and water-efficiency measures, including the collection of rainwater from the rooftops and outside plaza drains to collect and filter through a 54,000 gallon tank for use in non-potable plumbing fixtures and landscaping.

From the materials used to construct interior spaces, to new water, light, and climate management systems, to different landscaping – all of the features are designed to reduce the firm’s impact on the environment and enhance the comfort of the building’s occupants.

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Green Branches
The firm is also committed to increasing the number of green branches throughout its network. Since 2007, more than 90 Chase branches have been built following smart and responsible building practices. These responsible construction practices, which are based on the LEED system, include adhering to standards for site selection, energy efficiency, construction and finish materials, indoor environment and water conservation.

Other Initiatives
Efforts to mitigate the firm's impact go beyond green buildings. Large-scale efforts to reduce waste and increase awareness have become an integral part of the firm's on-going operations and practices, including: offsetting 100% of air emissions of global employee business-related air travel; recycling papers, bottles and cans at worksites; reducing paper and energy usage through improvements in information technology; and implementing sustainability programs in all of the firm's cafeterias, in terms of sourcing and recycling.

What's Next?
There is always more to be done and plenty of opportunity to expand upon the efforts initiated so far. The firm continuously reviews and evaluates additional areas where it can further make a positive impact on the environment. For example, the firm is moving towards more sustainable sourcing of its purchases in the supply chain. There are also plans to create an environmental portal for the firm's employees. And lastly, the firm continues to expand its U.S. recycling program – to further reduce waste and promote more efficient use of resources.

Leadership in Energy & Environmental Design (LEED)
LEED is an internationally recognized green building certification system, developed by the U.S. Green Building Council (USGBC), which provides third-party verification that a building or community was designed and built using strategies aimed at improving performance across all the metrics that matter most: energy savings, water efficiency, CO2 emissions reduction, improved indoor environmental quality, and stewardship of resources and sensitivity to their impacts. Platinum is LEED's highest rating.
In a number of communities around the country, Chase is doing its part to support greening and environmentally sustainable efforts. Through the JPMorgan Chase Foundation, Chase is sponsoring programs that promote community gardens as well as healthy and sustainable farming. In addition, Chase’s New Markets Tax Credit (NMTC) group is financing several environmentally sustainable community development projects.

Salvation Army Community Center Goes Green
Quincy, IL

There is much excitement surrounding the construction of the Quincy Salvation Army Ray and Joan Kroc Corps Community Center in Quincy, Illinois. When completed in the summer of 2011, community residents will have access to a brand new facility that will house a gymnasium, fitness rooms, community and youth rooms, and classrooms and will provide a vast offering of programs focusing on the arts, recreation, education, and economic empowerment. The new Center and programs will complement the Salvation Army’s existing work in the community, which includes comprehensive life-enriching and social service programs.

In addition to the community impact, an added bonus of the Center will be its environmentally positive attributes, including efforts to support more environmentally friendly transportation to the Center. The new facility will be easily accessed by public transportation, provide parking spaces designated for fuel efficient vehicles and carpooling, and will provide bike racks and showers for employees and clients arriving by bicycle or on foot.

In addition, the Center includes a number of green design features including the use of recycled construction materials, low carbon emitting materials, water efficient plumbing features, and landscaping that requires no irrigation. Day lighting controls will be implemented and skylights throughout the facility will allow for large amounts of natural daylight. All of these features will help create a high-performance building that is cost-effective, safe, aesthetically pleasing, sustainable, and up to LEED Silver Certification, making the Center a role model for green community development projects.

In its continuing support of community development projects, Chase is pleased to have provided $9.7 million in New Markets Tax Credit equity to help fund the construction of this project. This investment, combined with a loan from other partners and a $1.5 billion grant from the Joan Kroc Foundation, will help transform a former brownfield site into a vibrant, environmentally-friendly, community center – and a model for future green projects.

Girls Gone Green
New York, NY

Everything about the permanent new home of the Lower Eastside Girls Club Center (LEGCC) is green – from the 30,000 square foot community center, which is currently under construction, to the planned offering of earth science programs within its domed planetarium, to Girls Gone Green, the club’s new venture capital business.

Since its inception in 1996, the Lower Eastside Girls Club has struggled to find affordable real estate and has been forced to hold its program activities at various rented facilities. With a $2.8 million New Markets Tax Credit equity investment from Chase, combined with financing from other partners, the Girls Club is well on its way to having not just a permanent home, but a green home, no less.

The mixed-use arts and community center, scheduled to open in early 2012, will occupy the first 5 floors of the building, allowing the LEGCC to triple program capacity of activities in the arts, science and technology, health and

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wellness, and other areas. The building, which seeks to attain LEED Gold certification, will have two green roofs and solar panels to produce electricity and to power pumps. Rainwater will irrigate the club’s gardens and flush its toilets. The building will use recycled material and install environmentally-friendly heating and cooling systems. It will have its own energy monitoring system, so the girls can monitor the efficiency of the building on a daily basis.

In the spirit of going green, the Club launched a new social venture business called Girls Gone Green, which sells a line of non-toxic homemade cleaning products. The Club will run some of its social venture businesses from the new facility, including Sweet Things, a café that sells baked goods made by the girls. It will have a space for a farmers’ market, a fair trade gift shop and bookstore, a two-story library, a health and wellness center, a career center, and a room with television production equipment that the girls can use to produce their own public access TV shows.

In addition to instilling an ethical and entrepreneurial spirit in young women, the Club’s new home and programs will encourage environmental awareness, inspiring our future leaders to think and act green.

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**Growing to Green: 12 by 2012**

_Columbus, OH_

If you thought community gardens were just a place for neighborhood green thumbs to plant a few heirloom tomatoes or transform an otherwise ordinary dirt patch into a blossoming floral display, think again. Community gardens are springing up in many communities, and there’s more that meets the eye than just the fruits of many a gardener’s labor.

Community gardens have become a hotbed of activity – a laboratory of sorts, intended not just to hone one’s gardening skills and help green the community, but also as a means to cultivate ecological awareness and provide opportunities for community socialization, employment training, recreation, improved neighborhood safety and beautification, and self-sufficiency – particularly in underserved urban areas.

The Franklin Park Conservatory in Columbus, Ohio has long recognized the benefits of community garden programs – as has Chase. Since 2000, the Conservancy’s Growing to Green community gardening outreach program has been used to help address inner city problems associated with community development and safety, food access, hunger and education. Funding from Chase has helped the Conservatory establish the Chase Community Gardener Training Program on the Conservatory’s new Community Garden Campus.

A more recent $50,000 grant from Chase was provided to Friends of the Conservancy to support their Growing to Green: 12 by 2012 initiative, a gardening outreach program. The goal is to improve 12 community gardens in diverse neighborhoods that can become off-site educational hubs for the Chase Community Gardener Training Program classes. The additional support is helping to create more community gardens in underserved areas and provide education outreach programs.

“We believe so strongly in the power of community gardens to bring people together, that we established an employee garden at our McCoy Center site,” said Jeff Lyttle, Chase Regional Manager and Community Relations Officer for Columbus. “Just as these garden projects have created pride and opportunity in our neighborhoods, our employee garden has attracted a committed group of volunteers who are tending the plots and donating hundreds of pounds of fresh vegetables from their harvests to local food pantries.”

Through the inception of the program, more than 100 gardens have been planted or renovated in the Central Ohio area, and with continued support from Chase, has provided training and educational opportunities for many underserved youth.
Compost, Anyone?

Chicago, IL

Under the blazing hot summer sun, amidst an urban green oasis within the Greenbelt Forest Preserve in North Chicago, about 25 high school students at the Chicago Botanic Garden’s Green Youth Farm have been up to their elbows in compost, weeds, soil, pests, and bushels of freshly harvested vegetables, herbs and flowers – and enjoying every minute of it. Well – maybe not every minute – but they are certainly appreciative of the opportunity to acquire some very valuable lifelong knowledge and skills.

The Green Youth Farm program teaches students all aspects of organic farming — from planting seeds and harvesting, to cooking with the food they grow, to and selling it at farm stands and markets. Through this innovative youth leadership program, the students are learning about the natural world, as well as providing access to affordable fresh produce for local families and communities.

Thanks to a $60,000 grant from Chase in support of this program, up to 65 students at four sites, including North Chicago, North Lawndale, Dyett High School in Washington Park and McCorkle Elementary School in Grand Boulevard - are provided the opportunity to manage an organic garden from mid-May through mid-October, while also learning about sustainable agriculture practices, healthy food preparation and eating habits, teamwork, responsibility, and community service. And while directly building farming skills, many of these students may also be cultivating long-term interests in a green career – such as in environmental science or horticulture.

In addition to directly serving students, Green Youth Farm provides 200,000 residents in the surrounding lower income communities with access to affordable fresh produce. One of the students, Cierra Robinson said, “I can honestly say I love everything we’ve grown so far...it’s awesome to see things that I planted prosper into large plants without any steroids or any pesticides. It’s a proud and accomplished feeling to me.”
FINANCING AFFORDABLE HOUSING

Through financing provided by Chase’s Community Development Banking group and low-income housing tax credit investments provided by J.P. Morgan Capital Corporation, the firm is helping to build not only affordable housing throughout many communities, but affordable green housing.

A.L. Humphrey House - Seattle, Washington

With much fanfare and excitement, Plymouth Housing Group (PHG) recently unveiled A.L. Humphrey House, its newest affordable housing project in downtown Seattle, Washington. Located at First and Cedar Streets, Humphrey House provides 84-units of supportive housing for formerly homeless people suffering from mental illness as well as other disabilities. The property is conveniently located close to services and vibrant retail, office and governmental centers.

To help residents make a smooth transition from homelessness to permanent housing, Plymouth offers on-site wrap around support services such as one-on-one case management, mental health counseling, nursing services, employment counseling, and other opportunities to improve their lives.

In addition to services provided, Humphrey House has been designed to meet State of Washington Evergreen Sustainable Development Standards and features a number of green elements, including energy-efficient lighting fixtures throughout the building, a high efficiency gas-fired hydronic heating system with individual thermostats, drought tolerant sidewalk landscaping to promote a pleasant pedestrian environment, Energy Star appliances, and low-wattage exterior lighting to increase safety and minimize light pollution.

Financing for this project was provided by a number of public and private sources, including Chase. In addition to $7 million in construction debt provided by Chase’s Community Development Banking Group (CDB), J.P. Morgan Capital Corporation invested tax credit equity of $9.7 million facilitated by a $2 million bridge loan also provided by Chase’s CDB to support construction of this affordable green housing facility.

Chase is very pleased to have provided both debt and equity financing for this affordable green housing project, developed by one of the foremost affordable housing developers in the state of Washington.

The Terraces on Tulane - New Orleans, Louisiana

There is much to be celebrated about the recent grand opening of The Terraces on Tulane, a new 200-unit housing development in Mid-City New Orleans. The Terraces was developed by Volunteers of America National Services as a replacement apartment complex for Forest Towers East in eastern New Orleans, an elderly community that never reopened after Hurricane Katrina.

Not only does The Terraces help meet the continued demand by lower income seniors for affordable housing, it also has many green and sustainable features as well as attractive services and amenities.

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The building meets Energy Star and LEED green building standards, including energy-efficient roofing, lighting, and windows, as well as water-saving features and landscaping. Residents have access to an on-site health clinic that provides a comprehensive level of care to residents, state of the art security, a full commercial kitchen, computer lab, hair salon, and fitness center. In addition, the location offers excellent access to public transit, additional medical care services, and other commercial services.

Chase provided a $26.1 million construction loan and a $7 million permanent loan to finance construction of the apartments. In addition, J.P. Morgan Capital Corporation, invested $34 million in equity through the purchase of low-income housing tax credits in this project to help pay off the construction loan and provide additional capital.

The Terraces is a valuable and welcome addition to the neighborhood, particularly for lower income seniors whose homes were devastated after the storm. But the accolades for this housing complex go beyond the praises of its satisfied residents. Of noteworthy mention, The Terraces won this year’s Affordable Housing Tax Credit Coalition Charles L. Edson Tax Credit Excellence Award in the Senior Housing category. This national award program celebrates the best in affordable rental housing development and is presented to the most outstanding low income housing tax credit properties in six categories.

Chase is pleased that its financing, in partnership with that of others, helped make this green affordable housing complex a reality for many lower income seniors.

Commons at Buckingham - Columbus, Ohio

July 22nd marked the official grand opening of the Commons at Buckingham, a LEED Platinum-rated supportive housing facility for the lower income and formerly homeless in Columbus, Ohio. The Commons, which was developed and sponsored by the National Church Residences, is a four-story building consisting of 100 single room occupancy units.

The much heralded Commons will help to meet the immediate need for more than 500 additional permanent supportive housing units in Columbus. Additionally, The Commons, with its LEED Platinum-rated certification, is a model in green affordable housing.

Key green features include the use of white roofing materials; an efficient irrigation system to reduce the impact on water consumption; energy-saving light devices and fixtures; the use of environmentally-friendly refrigerants, efficient heating, cooling, and ventilation devices; locally- or regionally-manufactured or sourced materials; water-conserving fixtures; environmentally-friendly carpets, pads and composite woods; and construction waste management, which greatly reduces the impact on landfills.

In addition, the site is well situated close to public transportation and community resources – allowing residents to reduce their carbon footprint. And with 100 housing units on slightly more than a half acre of land, the building exceeds LEED’s "Very High Density for Mid Rise" requirements of at least 40 units per acre.

Chase is proud to have provided both debt and equity financing for this model green development. In addition to a $2 million construction loan provided by Chase Community Development Banking, J.P. Morgan Capital Corporation also invested $7.9 million in equity in this project, which will have a significant community impact by helping to meet the immediate need for permanent supportive housing units in Columbus, OH.
Belovida at Newbury Park Senior Apartments - San Jose, California

While still under construction, Belovida at Newbury Park Senior Apartments in San Jose, California exemplifies what affordable housing should be for today’s active seniors seeking to maintain a healthy and vibrant lifestyle.

When completed in the summer of 2010, Belovida will be a 5-story building that will include 184 affordable one-bedroom rentals designed to create an environment of wellness for seniors (aged 55 and older). The development will be part of a new urban village close to public transportation that offers residents a number of community amenities and services to foster social interaction, physical activity, personal growth, and entertainment, including: an outdoor elevated central courtyard and barbecue area; a state of the art fitness center with cardio equipment, exercise classes and an entertainment system featuring many health and fitness games; a personal enrichment center equipped with computers and career advancement resources; and a library/craft room and community room.

As an added bonus, Belovida will be built to green certification features, including installation of: extensive photovoltaic panels to provide common electrical needs; a high efficiency irrigation system, Energy Star appliances; water efficient fixtures; ceiling fans; reduced light pollution; and more environmentally friendly paints, adhesives, and insulation.

Belovida, a low-income housing tax credit project, is being developed by Core Affordable Housing, LLC as the co-general partner and EAH, Inc. as the non-profit managing general partner. Construction of this project was made possible by financing that was provided by several sources, including Chase, which provided two construction period letters of credit totaling $24.3 million. The letters of credit are being used to secure the underlying bond financing for the construction of this project. In addition, J.P. Morgan Capital Corporation invested $12.1 million in low income housing tax credit equity in this project.

By providing both debt and equity, Chase is helping to make affordable green housing a reality for many low income seniors in San Jose.
El Camino Estates - Rochester, New York

Construction is well underway for El Camino Estates, a 25-unit affordable rental housing project in the northeast section of the City of Rochester that not only meets the pressing need for more affordable housing, but also delivers on a number of green features.

El Camino Estates is being developed by Rochester’s Cornerstone Group (RCG) and Ibero-American Development Corporation (IADC). The Estates are being developed on city-owned vacant scattered lots.

Upon completion, all of the units in the Estates will meet or exceed the requirements for the New York State Division of Housing and Community Renewal Green Building Initiatives and the New York State Energy Efficiency Initiatives, including: water conserving toilet, bath and sink fixtures; Energy Star rated appliances, heating units, exhaust fans and lighting fixtures; and more environmentally friendly paints, carpeting, and carpet pads.

The project is being financed by several partners including the state’s Division of Housing and Community Renewal Housing, the City of Rochester, The Richman Group Affordable Housing Corporation, and Chase, which provided a $4.8 million loan for project construction.

Lincoln Village Apartments - Newark, New Jersey

With financing provided by Chase and other partners, Lincoln Park Coast Cultural District (LPCCD) and The Ingerman Group are transforming a lower income neighborhood in Newark from blighted lots into an urban eco-village. Ingerman has been building affordable housing in the Mid-Atlantic region for over two decades. LPCCD is a non-profit organization with a mission to plan, design, and build a comprehensive arts and cultural district in the Lincoln Park/Coast area of the City of Newark.

In April of this year, LPCCD broke ground on a $21 million project to construct Lincoln Village - 66 units of lower income affordable housing in Newark’s Central Ward. The project, which is expected to be completed by summer 2011, includes the development of four 4-story buildings - three new ones and one rehab rental complex.

Chase was pleased to have been able to provide a $7.7 million acquisition and construction loan for this project, which will not only provide affordable housing, but will also be designed to achieve LEED Silver standards. All of the apartments will feature Energy Star appliances; natural surfaces made from recyclable materials; high-efficiency faucets and toilets; non- to low-volatile organic compound paints, adhesives and other finishing materials; adequate day lighting; and durable, bamboo flooring, to name a few.

Upon completion, Lincoln Village project will also provide social services to residents that will include case management linkages with area service providers. The location of this complex has the potential to grow into a thriving residential and retail neighborhood, expanding on a tight-knit community of residents now living in historic row houses bordering the property.
Across most occupations and industries, the growth in green economic activity is fueling the growth in green jobs. From landscaping, to energy and resource conservation and protection, to green construction, to environmental education and advocacy, etc. – the demand for workers and professionals involved in producing green goods and services is opening up new job and career opportunities for those with the relevant skills and training.

Chase recognizes the importance of supporting job training and employment efforts, particularly for those with limited resources and opportunities. Following are some examples of programs that Chase has funded in partnership with community based organizations to help prepare underserved youth and young adults with the appropriate employment and training skills needed not only to pursue a job in the rapidly growing green industry, but also as a way to secure long-term economic stability and self-sufficiency.

Los Angeles, California:
A $40,000 grant to Los Angeles Conservation Corps to assist the organization with training and preparing 40 at-risk young adults in South and East Los Angeles for green collar careers. Chase’s support helped the Corps expand its current green job training program to prepare the young adults for entry level positions in the growing energy efficiency and solar industries.

Louisville, Kentucky:
A $37,500 grant to Young Adult Development in Action for the Environmental Work in Louisville: Youth Build program. This program is an environmental job training program for adults 18-24 who are being trained in existing and emerging technologies and job skills related to green jobs. Clients enrolled in the program earn a General Equivalency Degree, industry specific certifications, and important job skills to obtain future employment.

Atlanta, Georgia:
A $20,000 grant to DeKalb Enterprise Business Corporation for the Eco-E Green Entrepreneurship Business program. The primary focus of the project is on connecting lower-income, underserved, and disadvantaged residents interested in becoming business owners in the Atlanta/Fulton-DeKalb County region, with an in-depth customized course for becoming economically self-sufficient through entrepreneurship geared toward the green sector.

Portland, Oregon:
A $2,500 grant to Portland YouthBuilders (PYB), a nonprofit organization that provides educational, vocational, and leadership development programs for lower income young adults aged 17-24. Chase’s funding supports an initiative which provides high school dropouts with environmental education and vocational training in green construction theory and techniques, culminating in the construction of two to three homes receiving Leadership in Energy and Environmental Design (LEED) certification. The homes are sold to lower income homebuyers through PYB’s partnerships with various non-profit community development corporations.

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LENDING A GREEN HAND

Whether it’s through planting trees, or participating in Earth Day events, or engaging in advocacy and education, employees all across the bank footprint are volunteering their time in support of efforts to make a positive impact on the environment. Employee-led Green Teams are leading efforts to increase awareness, communicate initiatives, and organize events, while other employees are rolling up their sleeves and lending a hand in greening their local communities. A few examples follow.

Detroit, Michigan:
A $150,000 grant to Greening of Detroit for the Green Corps program, which provides 160 lower income Detroit youth ages 14-17 with guidance, training, employment and job placement opportunities as they play a leadership role in the revitalization of Detroit’s green spaces. They will work on projects such as: creation and maintenance of community gardens, tree nurseries, greenways/trails, schoolyard habitats, street trees and reclamation of vacant lots.

Eco Allies Promotes Employee Green Awareness
Wilmington, Delaware

Since its formation in Wilmington, Delaware in 2009, Eco Allies, one of Chase’s employee-led Green Teams, has been on a roll. The mission of Eco Allies is to partner with the firm, employees, and the local community to promote sustainable ecological practices. In its first year, the Eco Allies team initiated a recycling program at the Chase Wilmington campus facility; eliminated the purchase of Styrofoam cups for break rooms; sponsored a coastal cleanup; and celebrated “Earth Month” through a series of speakers and events, including an Eco Fair with various local businesses and corporations. The team also publishes a monthly e-newsletter to keep fellow colleagues informed and to encourage them to get involved. For more information about Eco Allies, contact Eco-Allies-SteeringCommittee@Chase.com.

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Keeping Indianapolis Beautiful
Indianapolis, Indiana

If you happen to be passing by the Pogues Run waterway on the Near Eastside of Indianapolis, you may notice the presence of quite a few new trees. Thanks to a team of Chase volunteers working in partnership with Keep Indianapolis Beautiful (KIB), 130 new trees were planted in May, supporting KIB’s goal to plant 2,012 trees on the Near Eastside by 2012. KIB’s mission is to build community and transform public spaces through aesthetic and environmental improvement. Since 2006, KIB has helped its neighbors’ plant more than 18,700 trees – and Chase is pleased that its employees have contributed to this effort.

Bankers Farm in Red Hook
Brooklyn, New York

In the Red Hook area of Brooklyn, New York, a thriving community garden is overflowing with a healthy bounty of fresh vegetables and flowers – thanks, in large part, to the hard labor and volunteer efforts of a team of Chase Natural Resources investment bankers. In May, 30 Chase bankers spent the day at Added Value Farm, a non-profit organization that provides educational programs for young people and teaches the principles of sustainable development in the community. The Chase team spent the day planting seeds, transporting broccoli, weeding overgrown areas of land, turning soil, and building beds – helping to transform the overgrown patches of weeds into a workable garden plot.