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State of West Virginia Department of Administration Purchasing Division

NOTICE

Due to the size of this bid, it was impractical to scan every page for online viewing. We have made an attempt to scan and publish all pertinent bid information. However, it is important to note that some pages were necessarily omitted.

If you would like to review the bid in its entirety, please contact the buyer. Thank you.

JPMORGAN CHASE

John Simeone
Executive Director
J.P. Morgan Electronic Financial Services

April 14, 2009

Ms. Roberta Wagner, Senior Buyer West Virginia Purchasing Division 2019 Washington Street, East P. O. Box 50130 Charleston, WV 25305-0130

RE: RFP Bid HHR90049 for Electronic Benefits Transfer (EBT) Services

Dear Ms. Wagner:

On behalf of JPMorgan Chase Bank, N.A. (JPMorgan Chase), we are pleased to submit our proposal to the State of West Virginia Department of Health and Human Resources in response to a Request for Proposal to obtain Electronic Benefits Transfer (EBT) System services.

As required, for your consideration we have submitted one (1) original, and six (6) convenience copies of both our Technical Proposal and Cost Proposal. The Technical and Cost proposal packages are boxed and sealed separately as instructed in RFP Section 1.9.4.2 Proposal Format and Content.

JPMorgan Chase welcomes the opportunity to continue our partnership with the State of West Virginia by leveraging our proposed solution that builds on the success of West Virginia's EBT Services program that has been highly effective since 2001. The following attestations summarize our qualifications to provide EBT services to the State of West Virginia:

- > A solid corporate commitment to serving the needs of and providing human services to government customers
- > Experienced and professional resources that are already in-place and familiar with West Virginia's EBT program
- > Fully developed, cost effective, compliant and operational EBT functionality that meets or exceeds USDA/FNS guidelines
- Unsurpassed industry and program knowledge, experience and qualifications the State of West Virginia can depend upon to help you succeed in meeting the goals of the EBT program

JPMorgan Chase is dedicated to providing state-of-the-art solutions to our government clients and we are certain that our EBT experience, management expertise, commitment to quality and technology, and financial strength will benefit all stakeholders.

Our team not only has the willingness to provide the requested products and/or services subject to the terms and conditions set forth in the RFP, we have the ability to perform all required services described in the RFP as proven by our successful implementation and ongoing support of the EBT program in West Virginia.

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JPMorgan Chase Bank, N.A. 10430 Highland Manor Drive, Floor 05 MC FL3-1516 Tampa, Florida 33610-9128 April 14, 2009 Ms. Roberta Wagner, Senior Buyer West Virginia Purchasing Division Page 2

Our contacts for official correspondence and clarification purposes are:

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In closing, JPMorgan Chase would like to thank you for the opportunity to present our proposal. We reiterate our strong interest and unwavering commitment to earn your business. As an individual authorized to commit JPMorgan Chase to the scope of work proposed, we look forward to the opportunity to continue to serve the State of West Virginia. If you have any questions regarding our proposal, please do not hesitate to contact either me or Beth Saalmann.

Respectfully submitted,

John R. Simeone Executive Director

Enclosures