

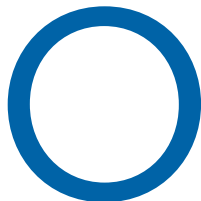


Chase Notary Dana Truxillo performs a notarization for Bradley Bartkowiak in a downtown Austin, Texas, branch.

THE 2014 MARCH FONG EU ACHIEVEMENT AWARD

JPMORGAN CHASE & CO. and Its ONE CHASE NOTARY PROGRAM

By Kat Garcia



VER THE YEARS, THE NATIONAL NOTARY ASSOCIATION has presented its March Fong Eu Achievement Award to individuals whose efforts have elevated the excellence and professionalism of the Notary Public office. But this year we came across a national effort so unique and compelling that — for the first time ever — we have chosen to honor an organization: JPMorgan Chase & Co.

One Chase Notary Program: The Architects



Tracey Gilliam,
Associate General Counsel



Stephen Cutler,
General Counsel



Tamra Bubke,
Vice President of Operations



Micheale Striblin, Head of
Branch Policies and Procedures

Not pictured: Nikki Dixon — Assistant Vice President, Operations Manager; Laurie Gizzi — Assistant Vice President, Operations Manager

The story began nearly a decade ago as the mortgage industry started a rollercoaster ride that took it from boom times to crisis to recovery — and unprecedented regulatory initiatives. During the toughest times, mortgage servicing companies across the nation struggled to meet the increasing and urgent needs of homeowners. Among the daunting challenges, these companies needed to generate and track borrowers' mushrooming paperwork more efficiently while maintaining accuracy. They also wanted to provide a better customer service experience.

JPMorgan Chase & Co. saw this challenge as an opportunity across all its business divisions. Company executives reviewed all procedures involving sworn documents, recognized the importance of notarial best practices, and launched the One Chase Notary program.

Chase's goal for the program was straightforward:

- Create consistent, best-in-class notarial practices that comply with legal and regulatory requirements
- Offer the highest level of consumer protection and
- Provide an outstanding customer experience across all Chase businesses nationwide.

Because of its groundbreaking program, the value it places on Notaries Public, and its recognition of the vital role trusted notarizations play in building consumer confidence, the National Notary Association is proud to honor JPMorgan Chase & Co. as its 2014 March Fong Eu Achievement Award recipient.

The Award is named for its first recipient — former California Secretary of State March Fong Eu — whose accomplishments in service to Notaries set a high standard by which all subsequent nominees for the honor are measured. Since 1979, the Award honorees have included secretaries of state, legislators, governors, state Notary program administrators, attorneys general, scholars and judges. The Award will be presented to JPMorgan

Chase & Co. during the NNA 2014 Conference in Phoenix, Arizona, June 1-4.

The fact that a company is being honored this year represents an acknowledgment of the unique and special nature of the collective contributions of many individuals within Chase. Together, they have made great strides toward improving the standards, image, and effectiveness of the United States Notary Public office.

“Chase has created an unprecedented program that underscores the importance of the consumer protection Notaries provide...”

— Tom Heymann, President and CEO of the National Notary Association

“Chase has created an unprecedented program that underscores the importance of the consumer protection Notaries provide by confirming a signer's identity in person as well as their understanding and intent to sign the document being notarized,” said Tom Heymann, President and CEO of the National Notary Association.

“The National Notary Association helped us create the disciplined infrastructure we needed to provide consistent, best-in-class Notary service,” said Bill Wallace, Chief Operating Officer for Chase Consumer & Community Banking.

What Is the One Chase Notary Program?

The One Chase Notary program began as a partnership between the JPMorgan Chase & Co. Legal team, operations experts and branch leaders — all of whom understood the value of following notarial best practices.



“We knew we had a great opportunity to improve our Notary processes,” said Tracey Gilliam, the Associate General Counsel for JPMorgan Chase who led the design and development of the One Chase Notary program. “We sat down and looked at how we could be more consistent for both our customers and our colleagues, including providing clear guidance for the tens of thousands of Notaries across the firm.”

Initially, Chase’s two largest consumer business divisions — Consumer Banking (primarily comprised of branches) and Mortgage Banking — were working independently to meet new policy and regulatory requirements for its staff Notaries.

“We ... looked at what would be the right standard for the company nationwide.”

— Stephen Cutler, General Counsel

Then, in September of 2012, the firm empowered three full-time employees — the One Chase Notary team — to support the firm-wide, all-inclusive and evergreen process that would continue identifying and training commissioned Notaries as they joined JPMorgan Chase.

Within four months, the One Chase Notary team grew to seven employees and brought together both the Mortgage Banking and Consumer Banking work streams to become the central contact for all Notaries notarizing on behalf of the firm.

“We are especially proud that we didn’t stop at state requirements, but looked at what would be the right standard for the company nationwide,” said Stephen Cutler, the General Counsel for JPMorgan Chase.

“Our Legal colleagues got the ball rolling and we’ve kept it going,” said Tamra Bubke, Vice President of Operations and leader of the One Chase Notary team. “We speak every day as we make this part of our standard work across the firm. Any time our team has a question about a legal requirement

for Notaries, we go right to our Legal partners.”

The Legal team drafted the firm-wide policy for its staff Notaries, which includes:

- Creating a centralized system to identify all Chase Notaries and verify their commissions;
- Requiring Notaries to pass the thorough training course on notarial best practices;
- Requiring all Notaries to maintain a journal of their activities, including specific minimum data about the document, even if there is no state requirement to do so; and
- Requiring the signer’s personal appearance in front of the Notary for all notarizations.

To understand the scope of the program, consider that Chase has 24,000 Notaries in 36 states working at thousands of branches. And Chase created the program as the industry was dealing with a growing slate of compliance issues from state and federal regulators.

How Does Chase Address Notary Law Variations Between States?

The One Chase Notary team works closely with internal lawyers to remain abreast of vital changes in Notary laws and commissioning requirements, which differ from state to state. The program’s training focuses on national standards, so frequent and efficient communication is essential because Notaries must know about laws and regulations at the federal, state and county level.

Chase found that this task wasn’t always easy, so they reached out to the National Notary Association for guidance on legislative matters.

“The National Notary Association has been an invaluable partner in making our One Chase Notary program so effective,” said Micheale Striblin, Head of Branch Policies and Procedures at JPMorgan Chase. Striblin coordinated the branch rollout and sought insight from the NNA to:

- Help Chase enhance content for the annual training program;
- Compare lists of Chase employees who were registered with the NNA but hadn’t yet identified themselves as Notaries with Chase; and
- Ensure all Chase branch-identified Notaries were aware of and using all of the NNA services available.

With Chase's support, the NNA extended Hotline services to accommodate the needs of branch Notaries who often have customers at their desks and must respond to a variety of questions quickly and confidently. The NNA Hotline fielded 131,000 calls in 2013, including 1,500 each month from Chase Notaries.

What's Next for the One Chase Notary Program?

Every day, the One Chase Notary team reviews commission certificates from Notaries who want to join the program. Notaries are required to have a current state commission registered in the firm's Notary system before notarizing on behalf of Chase or during work hours. The team works closely with applicants to ensure their Notary commission is submitted without error and approved in a timely manner.

The One Chase Notary team will continue to educate Notaries, answer their questions about various state requirements, and review Notary journals monthly to ensure they meet state and corporate requirements. The team will support Notaries and the vital role they play by keeping procedures up to date and providing the information needed to perform notarial acts properly.

Chase is also working with the NNA to broaden

the scope of reporting data from Hotline. The goal is to improve training on the most common topics from questions about commission processing and Notary materials to specific document notarization inquiries.

Ultimately, Chase customers, its Notaries and the firm itself all benefit from the One Chase Notary team. Customers are served by well-trained professionals. Notaries appreciate being able to get the answers they need by sending questions and concerns to a central location. The firm is confident it can deliver consistent, best-in-class practices that will meet the requirements of both its customers and regulators.

The NNA is proud to honor JPMorgan Chase & Co. for creating and implementing the One Chase Notary program and for taking great strides toward protecting consumers by upholding notarial best practices nationwide. ■

