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**BANK ONE.**

February 26, 2004

**VIA OVERNIGHT MAIL**

Mr. James Houck, Director  
Workforce Transition Unit  
Michigan Department of Career Development  
Workforce Programs  
Victor Office Center - 5th Floor  
201 North Washington Square  
Lansing, MI 48913

RECEIVED  
MDCD-OWD

MAR 1 2004

WORKFORCE TRANSITION

RE: Reduction-in-force

Dear Mr. Houck:

This letter is to advise you that Bank One will be permanently closing its retail collections operations in the facility located at 5445 Ali Drive, Grand Blanc, Michigan 48439.

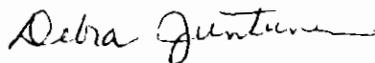
This closure will be announced to employees on March 1, 2004 with operations scheduled to close at the end of April 2004. While the initial number of employees affected is approximately 83, Bank One anticipates that the total number of employees incurring a job loss will be somewhat less than this.

Bank One is actively working with the affected employees to assist them in searching for other jobs. Job-seeking skills, training and severance pay based on seniority will be provided to assist the affected employees. Bumping rights do not exist in this workforce. This workforce is not represented by a union.

As appropriate, Bank One will provide each group of affected employees WARN notices.

If any additional information concerning the affected individuals, job titles or positions, or the number of employees in each affected classification, is necessary, please contact me at 313-225-2174.

Sincerely,



Debra Juntunen  
Vice President  
Employee Relations