

Community Reinvestment Act Public File Written Comments*

(January 1, 2022 – December 31, 2024)

*Note: Public comments are verbatim and personal or sensitive information and expletives may be redacted. Special characters and emojis may be edited to improve accessibility.

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Customer Comments Received via Regulatory Agency Website

Comment: White Plains, NY

Date Submitted: 4/15/2022

Submitted Via: CFPB Online Customer Complaint Form

Customer Comments

I HAVE BEEN DEALING WITH CHASE BANK AT THE PELHAM BRANCH FOR OVER FORTY 40 YEARS
AND NOW WITH NORTH WHITE I AM IN POSSESSION OF MY KEYS BOX [REDACTED CONTENT]
WHICH CONTAINED MONEY EST 500.00 TO 2500.00 DOLLARS AND PERSONAL PAPERS BIRTH
CERTIFICATES MARRIAGE LICENSE DEED ETC IT WAS NOT BROUGHT TO MY ATTENTION THAT
CHASE WAS CLOSING THE PELHAM BAY BRANCH IN THE BRONX NO TELEPHONE CALLS OR
LETTERS

I AM DEEPLY CONCERNED AND WOULD LIKE TO RETRIEVE THE BOX CONTENTS

Executive Office (Mail Code [REDACTED CONTENT])

3415 Vision Drive
Columbus, OH 43219



April 27, 2022

[REDACTED CONTENT]
[REDACTED CONTENT]
White Plains, NY 10605-2422

We reviewed your concerns about your Safe Deposit Box

Dear [REDACTED CONTENT]:

We are responding to your complaint about the location of your Safe Deposit Box and your request to retrieve its contents. We appreciate your service to our country. Thank you for sharing your concerns.

We appreciate you taking the time to tell us about your experience. Your feedback helps us serve you better. Our goal is to provide you with excellent service, and we are sorry if we fell short this time.

We apologize if you were not notified of the closure of your preferred branch, but we could not find a record confirming that you had a Safe Deposit Box at that location.

However, in an effort to assist you we have investigated your concerns thoroughly and have checked closed boxes related to both the Pelham Branch and nearby branches for the contents you described your box containing. As you have stated that your box contained different contents at different times, we have looked for all the items you have stated the box contained. You specifically stated that the safe-deposit box contained your marriage certificate and other documents with your name on them. However, after much research, we were not able to locate a box with the funds and documents that you described the box contained.

Please note, that If you can provide us receipts of the cost to replace the documents that you had in the box, we are willing to reimburse you to have any of your documentation replaced. However, we cannot reimburse you for any cash left in the box. The Chase Safe Deposit Box Lease Agreement which is available online prohibits the storage of money, coins and currency in the box unless it is of a collectible nature.

Thank you for banking with us. If you have questions, please call us at 1-xxx-xxx-8049 and reference case number [REDACTED CONTENT] We accept operator relay calls. We're here Monday through Friday from 7 a.m. to 8 p.m. and Saturday from 8 a.m. to 5 p.m. Central Time.

Sincerely,

Executive Office
1-xxx-xxx-8049
1-xxx-xxx-3403 Fax; it's free from any Chase branch
chase.com

cc: Consumer Financial Protection Bureau, Complaint ID [REDACTED CONTENT]

Esta comunicación contiene información importante. Si tiene alguna pregunta o necesita ayuda para traducirla, comuníquese con nosotros llamando al 1-xxx-xxx-8049, de lunes a viernes de 7 a.m. a 8 p.m., sábados de 8 a.m. a 5 p.m. hora del Centro

Customer Comments Received via Regulatory Agency Website

Comment: Houston, TX

Date Submitted: 5/18/2022

Submitted Via: CFPB Online Customer Complaint Form

Customer Comments

Early January 2022 my JPM Chase banker informed me of a grant program offered by Chase when I shared our grassroots events, projects and programs. He soon introduced me to [REDACTED CONTENT] at the Chase branch, 5207 Airline Drive, Houston, TX 77022. I met her via phone and I soon delivered documents on our non-profit and summary of our projects, programs, etc. January 27, 2022. However, on January 31 [REDACTED CONTENT] emailed that Chase would not be able to sponsor at this time as the projects do not meet four pillars criteria. I asked why she had not provided in advance the pillars, and requested she provide them to me. Feb. 1 I responded that we are eligible for all the pillars after having reviewed them; and affordable housing surely one of our priorities. Feb. 7 she responded she would make some connections to support our affordable housing. No response after we provided the information to [REDACTED CONTENT] so I emailed her March 9, 2022 asking how much longer before hearing from her on our proposed projects for funding by Chase. No word from [REDACTED CONTENT] so another request for an update was emailed her March 23. Still no response so April 5 we received response to our concerned letter to Chase about [REDACTED CONTENT]. [REDACTED CONTENT] in central giving for Chase is who I spoke to and forwarded copies of our emails to [REDACTED CONTENT]. No response from [REDACTED CONTENT] (4/27/2022) despite email to her today. Chase customer care took our concern but admitted nothing they could do. Corporate Chase did nothing. Federal Reserve contacted and instructed I contact CFPB and file this complaint. Chase ads seen in various newspapers in Houston, Texas about millions it has to give to disadvantaged neighborhoods, small businesses, etc., yet, we are met with only blockades to receive funding.

Executive Office (Mail Code [REDACTED CONTENT])
[REDACTED CONTENT]
Columbus, OH 43219



June 2, 2022

[REDACTED CONTENT]
Houston, TX 77019

We confirmed your point of contact for this matter

Dear [REDACTED CONTENT]:

We are responding to your complaint about funding for your project in Freedman's Town and your service experience. Thank you for sharing your concerns.

We appreciate you taking the time to tell us about our service. Your feedback is important to us. We aim to give exceptional service and are sorry if we did not meet this goal when you did not receive a response to the emails you sent.

We escalated your concerns and understand Program Director [REDACTED CONTENT] has contacted you about this matter. He will be your point of contact going forward. You may call [REDACTED CONTENT] directly at [REDACTED CONTENT].

If you have questions, please call us at 1-xxx-xxx-8049 and reference case number [REDACTED CONTENT]. We accept operator relay calls. We are here Monday through Friday from 7 a.m. to 8 p.m. and Saturday from 8 a.m. to 5 p.m. Central Time.

Sincerely,

Executive Office
1-xxx-xxx-8049
1-xxx-xxx-3403 Fax; it's free from any Chase branch
chase.com

Customer Comments Received via Regulatory Agency Website

Comment: Houston, TX

Date Submitted: 7/15/2022

Submitted Via: CFPB Online Customer Complaint Form

Customer Comments

Today, July 15, 2022. Had not heard from Chase's [REDACTED CONTENT] over the Community Impact Team that oversees the alleged \$30 billion Chase purported publicly to give to disadvantaged communities since CFPB had him phone me May 31, 2022. Received his voice mail on July 7 and 15. As I was preparing to amend my prior complaint to CFPB on this Chase matter, [REDACTED CONTENT] returned my call. Apologized for having had not gotten back to me in nearly two months. He basically said they (he and his team) were unfamiliar on how to disburse the said funding despite 1.5 years into the 5 year funding period; said that a few cities had received funding and I asked names. Reluctantly he said Chicago and Houston. [REDACTED CONTENT] said a large affordable housing project had received funding in Houston but he hinted I would have to file FOIA to obtain from city of Houston. I reminded him of our disadvantaged community of Freedman's Town need for affordable housing, small business development, youth center construction and historic preservation, and that during our May 31, 2022 conversation he had assured me we would receive funding from Chase. Now he's clueless but managed to fund entities in Houston that really do not serve the disadvantaged but focuses on homeownership. In addition, [REDACTED CONTENT] said Chase's products must be made to accommodate the disadvantaged and that he could not give me any timetable on when we would receive funding. Chase's priority is homeownership rather than affordable rental housing he said, [REDACTED CONTENT] rhetoric was the standard we receive when an entity is lying about helping us. They tell CFPB what it wants to hear but does nothing to honor its stated commitment to help us. [REDACTED CONTENT] only clarified his position when I had asked to speak to the head person in Chase's executive office. He merely said they would send me back to him. I thanked him and closed our talk. I then contacted Chase's executive office and the intake person [REDACTED CONTENT] was clueless. All she offered was directing me to the Inspector General. Please add my previous complaint on this matter also. Thank you.

Executive Office (Mail Code [REDACTED CONTENT])
[REDACTED CONTENT]
Columbus, OH 43219



July 26, 2022

[REDACTED CONTENT]
Houston, TX 77093

Please work with your point of contact

Dear [REDACTED CONTENT]:

We are responding to your complaint about funding for your project in Freedman's Town. Thank you for sharing your concerns.

We appreciate your feedback about affordable housing and your project in Freedman's Town. Program Director, [REDACTED CONTENT], is your point of contact for this matter. We understand he has recently contacted you about your request and advised that he will continue to give you additional information as it becomes available. You will need to work with [REDACTED CONTENT] for your requests or questions about this matter.

If you have questions, please call us at 1-xxx-xxx-8049 and reference case number [REDACTED CONTENT]. We accept operator relay calls. We are here Monday through Friday from 8 a.m. to 9 p.m. and Saturday from 9 a.m. to 6 p.m. Eastern Time.

Sincerely,

Executive Office
1-xxx-xxx-8049
1-xxx-xxx-3403 Fax; it's free from any Chase branch
chase.com

Customer Comments Received via Regulatory Agency Website

Comment: Houston, TX

Date Submitted: 9/9/2022

Submitted Via: OCC Online Customer Complaint Form

Customer Comments

[REDACTED CONTENT], Chase and [REDACTED CONTENT] have all been contacted and could care less about complying to the CRA. You see their ads boasting millions, billions of dollars to invest in disadvantaged communities, small businesses, etc. but I have approached them all about investing in our youth center and small business and get no where. I also complained to the CFPB on Chase because of blatant discriminatory practices and policies of it investing in Houston while overlooking our community. We have been merely lied to and Chase merely threw us back to its same rude CRA Team and now months have passed and not one word from Chase or the other two banks. What is the purpose of the CRA and regulators such as the OCC when no tangible, progressive results?

Executive Office (Mail Code [REDACTED CONTENT])
[REDACTED CONTENT]
Columbus, OH 43219



September 26, 2022

[REDACTED CONTENT]
Houston, TX 77019-5021

Thank you for your feedback

Dear [REDACTED CONTENT]:

We are responding to your complaint about a lack of financing for affordable single-family and duplex construction projects, and funding for a youth center in Freedman Town, Houston Texas. Thank you for sharing your concerns.

We understand that [REDACTED CONTENT]; Managing Director, called you and advised that we do not provide financing for single-family and duplex construction projects. We do however provide grants to Community Development Financial Institutions (CDFI). [REDACTED CONTENT] will contact you shortly with the contact information for the CDFIs whom we work with.

We take complaints that claim discrimination seriously. We do not tolerate any form of discrimination as it is strictly against our policy and contrary to our corporate culture.

If you have questions, please call us at 1-xxx-xxx-8049 and reference case number [REDACTED CONTENT]. We accept operator relay calls. We are here Monday through Friday from 8 a.m. to 9 p.m. and Saturday from 9 a.m. to 6 p.m. Eastern Time.

Sincerely,

Executive Office
1-xxx-xxx-8049
1-xxx-xxx-3403 Fax; it's free from any Chase branch
chase.com

November 14, 2022

Customer Assistant Group
Office of the Comptroller of the Currency
[REDACTED CONTENT]
Houston, Texas 77052

OFFICE OF THE

NOV 17 2022

**COMPTROLLER OF
THE CURRENCY**

RE: JP Morgan Chase Bank, National Association

Customer Assistant Group.

Received your letter dated November 8, 2022, on November 12, 2022.

I am presenting my appeal because JP Morgan Chase Bank only contacted me saying the same inappropriate lie: that its Team would contact me but unknown when. I have been told so many different positions by Chase that my questions to them catch them off guard and I hear silence. Next, I am always told someone would contact me immediately, but that does not happen.

The OCC must ensure that a specific timetable is achieved, and the goal of that timetable met by Chase. Otherwise, Chase's discriminatory practices and policies will continue against heritage Freedman's Town and additional Moorish Americans.

My contact phone cell: xxx-xxx-9724. That way I may intercept your phone calls.

Seriously yours,

[REDACTED CONTENT]

[REDACTED CONTENT]

[REDACTED CONTENT]

Houston, Texas 77019

Executive Office (Mail Code [REDACTED CONTENT])
[REDACTED CONTENT]
Columbus, OH 43219



December 9, 2022

[REDACTED CONTENT]
[REDACTED CONTENT]
Houston, TX 77019-5021

Dear [REDACTED CONTENT]:

We are responding to your complaint about a follow-up call for Community Development Financial Institutions (CDFI) grant information. Thank you for sharing your concerns.

We understand that Managing Director, [REDACTED CONTENT]; did attempt to contact you after we sent our prior letter, but was not successful in reaching you. [REDACTED CONTENT] has recently spoken with you and provided the name of a CDFI that we work with. The contact information for the CDFI Houston Office is Executive Director, [REDACTED CONTENT]. We apologize for the inconvenience you have experienced.

We take complaints that claim discrimination seriously. We do not tolerate any form of discrimination as it is strictly against our policy and contrary to our corporate culture.

If you have questions, please call us at 1-xxx-xxx-8049 and reference case number [REDACTED CONTENT]. We accept operator relay calls. We are here Monday through Friday from 8 a.m. to 9 p.m. and Saturday from 9 a.m. to 6 p.m. Eastern Time.

Sincerely,

Executive Office

1-xxx-xxx-8049

1-xxx-xxx-3403 Fax; it's free from any Chase branch

[REDACTED CONTENT]

chase.com

cc: Office of the Comptroller of the Currency, Case [REDACTED CONTENT]

Esta comunicación contiene información importante acerca de la cuenta. Si tiene alguna pregunta o necesita ayuda para traducirla, comuníquese con nosotros llamando al 1-xxx-xxx-8049, de lunes a viernes de 8 a.m. a 9 p.m. y sábados de 9 a.m. a 6 p.m. hora del Este.



BOARD OF DIRECTORS

[REDACTED CONTENT]

[REDACTED CONTENT]

The Roman L. Hruska Law Center
[REDACTED CONTENT], Lincoln NE 68508
[REDACTED CONTENT], Lincoln NE 68509
Phone: (xxx) xxx-1042 Fax: (xxx) xxx-7106
www.nltaf.org [REDACTED CONTENT]

November 30, 2022

Mr. Jamie Dimon
JPMorgan Chase & Co
[REDACTED CONTENT]
Columbus, OH 43240

Dear Mr. Dimon,

The Nebraska Lawyers Trust Account Foundation (NLTAf) would like to present you with a Public Service Statement for your CRA file. The participation of JPMorgan Chase & Co in the Interest on Lawyers Trust Account (IOLTA) Program is sincerely appreciated. IOLTA is an indirect "community service" that provides legal assistance to indigent people. One sixth of Nebraska's population meets the federal poverty guidelines and thus are eligible for these services. Your partnership helps meet this growing need for accessible legal services for Nebraska's vulnerable population.

JPMorgan Chase & Co community service exemplifies your commitment to the public. Again, thank you for your participation in this worthwhile program that helps our fellow Nebraskans. You may wish to visit the NLTAf website www.nltaf.org for additional information about the IOLTA program.

Cordially,

[REDACTED CONTENT]



NEBRASKA LAWYERS
TRUST ACCOUNT
FOUNDATION



BOARD OF DIRECTORS

[REDACTED CONTENT]

[REDACTED CONTENT]

The Roman L. Hruska Law Center
[REDACTED CONTENT], Lincoln NE 68508
[REDACTED CONTENT], Lincoln NE 68509
Phone: (xxx) xxx-1042 Fax: (xxx) xxx-7106
www.nltaf.org [REDACTED CONTENT]

INTEREST ON LAWYERS TRUST ACCOUNTS PUBLIC SERVICE STATEMENT

JPMorgan Chase & Co participates in the Interest on Lawyers Trust Account (IOLTA) Program. Established in 1984 by the Nebraska Supreme Court, the IOLTA Program is administered by the Nebraska Lawyers Trust Account Foundation. The purpose of the Program is to provide funding for legal services to Nebraska's low-income citizens.

The attorney trust accounts are interest-bearing, and the interest generated is paid to the Foundation. This financially assists in providing the necessary legal services to the poor and vulnerable.

Semi-annual disbursements from the IOLTA fund are awarded to Legal Aid of Nebraska. The disbursements given since 1984 total \$6,426,500. Through this added financial support, Legal Aid has been able to assist, advise, and represent a vast number of indigent Nebraskans statewide on a variety of issues. There are almost 200,000 low-income people in Nebraska who are eligible to receive free legal services.

The availability of these free legal services to low-income people is often directly related to their ability to obtain credit and/or maintain housing. In addition, the funds are used for unemployment matters, wills, landlord/tenant relations, elder law, consumer issues, education issues, as well as family and juvenile law.

The benefits generated by the IOLTA Program are the results of the combined effort of the legal profession and the banking industry working together to help Nebraska's poor. JPMorgan Chase & Co's commitment to this program is to be commended. Thank you for your participation in this valuable Program!

Respectfully,

[REDACTED CONTENT]
President November
2022

Customer Complaint Data	Comments	CBA Public File Written Comments, 2022 JPMorgan Chase Bank N.A.	JPMc Response
3/5/2022	Customer says that the ATM at 7400 Gratiot Ave Detroit, MI 48213 has not been working. Customer says that she reported the issue before and complaint was already filed. Customer says that it's inconvenient for customers within the area to go to get their money to get access to an ATM. The customer says that community has more black people living in it and that she is dealing with ATM issues instead of more black people here is his. Customer says that it's not fair. She has been treated that way.	JPMc representative contacted the customer and apologized for any inconvenience. Last customer knows that issue was escalated to management.	
3/17/2022	Customer expressed complaint about the Ellipticburg branch being closed. He states a sign was posted stating it was closed due to COVID. Customer states he will continue to post on Facebook about Chase closing branches.	JPMc representative contacted the customer and thanked customer for taking the time to tell us about their experience and for providing feedback. Confirmed that most New York City branches are open as normal however the Ellipticburg branch is currently closed as we comply with New York City COVID-19 workplace vaccination order and we do not have enough staff to open branches. At this time we do not have a reopening date however the ATM is currently working and we appreciate for any inconvenience this has caused. If you still need help I can locate a branch and have them make an appointment to see you. Customer referred to be compliant and stated that other banks are not closed and this is only Chase. The law was disconnected.	
3/17/2022	Why is the carterville branch closed with no notice? and how do get into my safe deposit box?	JPMc representative contacted the customer via email. Hello [REDACTED] Thank you for contacting us. We understand the importance of your inquiry. As the branch is temporarily closed at this time, we want you to know that we are doing our best to care for this need as quickly as possible. We understand the importance for you to have access to your safe deposit box and its contents and we are working diligently to get this resolved as quickly as possible. Please refer to the branch location of Chase at 111 Broadway Street. We appreciate your patience during this time. [Redacted], please contact us. We'll make an appointment to remove the property in your safe deposit box and cancel your lease. If your branch is currently closed because of COVID-19, please email us at [Redacted] to schedule an appointment. If your branch is open, please call to schedule an appointment. To get the branch's current hours, search for it on our website. Bring valid photo identification and your bank's ID to your appointment. If you cannot remove your property, we will remove your lease, open your safe deposit box, take inventory of your property, and close it as an office location. You can rent a new safe deposit box at another Chase branch. Renting a safe deposit box requires an eligible Chase deposit account. To search for a branch with safe deposit boxes, use the Chase Mobile app or go to chase.com/branches. Please call ahead to check availability. If you are not here, we will apply any unused portion of your previous rent to your next contract. If you have questions, please call us at the number on the back of your card. We work every day here. We appreciate you being a Chase customer.	
1/24/2022	The customer is stating that Chase is redlining and that are keeping black men particularly from obtaining, owning homes and equity.	JPMc representative contacted the customer and thanked him for taking time to speak with us regarding his concerns. Advised that as truly hear him and will be adding ongoing management regarding his complaint.	
3/18/2022	Chicago - 100th & Michigan - 1738 branch closed for no stated reason, as it has been from a week, supposed to be open today, no money at ATM, situation has been deteriorating for months, recommend reevaluation of management and staff.	JPMc representative contacted the customer and apologized for any inconvenience. Last customer knows that issue was escalated to management.	
3/24/2022	Customer emailed an email about branch closures in Fresno, California. The customer says for years, there have been branches within 5-10 minutes of them but that we had them being closed. The remaining branch nearly always has long lines and the customer is questioning the reasons for the closures. They also advised that they are contacting local media about the closures.	JPMc representative contacted the customer and spoke with him to get more information on the feedback to allow us to do internal research on the reason for closures. Customer shared branch details. JPMc representative advised they would research and call him back. After research was completed, JPMc representative called back and let's a customer to contact them again for feedback, shared that this was a bank corporate decision and the finding remain unclear. We do not currently have walk-in teller branches in Northwest Fresno market. Additional branches are about 10 miles from the location of the complaint.	
2/23/2022	We woke, with concern and concern, the closure of an ATM banking at 2888 Broadway at the southeast corner of Broadway and E 113th Street. On you know the status of this ATM facility. Why has JPMorgan Chase Bank closed this ATM facility? When can we have a 3-day turn-around? What human teller branch has no information about this loss of service. I believe our "customer escalation" request has been made. We have the 2888 Broadway ATM facility was provided 21 years ago an upgrade to meet or approach to off the loss of the Chase (Chemical) bank when that branch parent was combined with the NWR (Super giant) parent into the Columbia Chemical Company. The parent company is responsible to the accounts of workers at our local hospital and our local institution of higher learning. Please let us know what you know, and what we can do regarding this.	Dear [REDACTED] Thank you for your complaint about the closure of your ATM located at 2888 Broadway. This was for sharing your concerns. We periodically review our branch and non-branch facilities and evaluate them based on a number of factors, such as customer traffic, proximity to other Chase facilities, operational and maintenance costs, and so on. We made the business decision to close this ATM after much consultation. We sincerely regret your dissatisfaction with our decision, but we will not be reinstating this ATM. We appreciate your customer relationship and hope you will consider alternatives such as online banking, phone banking, or visiting a branch. If you prefer to use an ATM you can locate other ATM near you by using our ATM locator on Chase.com. For your convenience, the following ATM's are located within your geographical location: Columbia University Branch with ATM: 2624-26 Hudson Ave New York NY 10025 ATM Open 24 hours Branch Hours: Monday-Friday 9:00a.m. to 5:00p.m. ATM Open 24 hours Branch Hours: Monday-Friday 9:00a.m. to 5:00p.m. 2460 Broadway, New York, NY 10025 ATM Opened: 24 hours Branch Hours: Monday-Friday 9:00a.m. to 5:00p.m. Saturday: 10:00a.m. to 5:00p.m. Thank you for banking with us. If you have questions, please call us at 1-800-888-8888 and reference case number [REDACTED] Contact. We accept customer relay calls. We'll have Monday through Friday from 8 a.m. to 9 p.m. and Saturday from 9 a.m. to 5 p.m. Central Time. Executive Office	
4/14/2022	The unknown customer posted a public comment on Twitter against Chase claiming that, yesterday she went to a local Chase branch to open her first business account and asked information about resources the bank developed to support small business owners but she had ended up getting the she bankers instead. Customer says very unhappy account and ask her information about the branch claiming that she left the branch without an account, disrespected, rude, and reminded of the impact of social injustice, inequality, racism, and discrimination due to racism.	JPMc representative contacted customer and left voicemail to apologize for recent branch experience, and offered contact information in case the customer had additional questions or concerns. The customer was also contacted by branch manager to discuss her concerns.	
4/18/2022	Phone comment from a customer. During that time the New York branch was closed and they had two safe deposit boxes that were closed and drilled. He requested that the contents be shipped to his home. He was asked if he could open a new line. Information from Chase no longer provides Safe Deposit Boxes. He was asked to take them to the branch where he is a Private Client and that was never informed from his New York branch. Because his 508 sub was not resolving with the last escalated complaint is 8/25 he contacted his old law firm to have a lawyer and they told him to file a lawsuit. He said he has his own branch here in Tucson so he filed the complaint against the NY branch that gave him the wrong information. He said he was the NY branch closed and told him he would come into a local branch on the corner of 528 St and we stopped offering them as a company. He is coming to us not offering them as a company and we said that this was the final decision and that this was the final decision and that this was the final decision.	JPMc representative contacted the customer and discussed his concerns and provide additional information regarding how to access the contents of his safe deposit box.	
4/20/2022	I now live in Helena, Montana. I have had my new Chase account closed. It was Washington mobile, opened in Eugene, Oregon. I was placed to have a Chase branch opening in Helena, on two occasions. I have gone to the atm at this branch only to find a sign saying to "find another" which is this atm unavailable.	Hello [Redacted], Thank you for contacting us. [REDACTED] Contact. We are sorry to hear about your experience in one of our ATMs. Thank you for your feedback. We will share it with the appropriate team. Rest assured that we are working on improving our service and we're going to send a technician over to see and fix the problem. We appreciate you being a Chase customer. If you need to contact us again, please send us a secure message. Thank you. [REDACTED] Contact Chase Email Service	
3/17/2022	What did the ATM tell you about that situation? The "Lakeshore Area" (Address: 3401 Randolph in Chicago, IL 60661) • Customer is not happy with her local branch closing on 04/04/2022 • she stated she has problems with her service and she is elderly and walking with a walker to that branch and the other one is too far away for her and she has to go a half an hour and it's too dangerous for her. • Customer is asking for someone to review this decision as she is possessing to a Customer's need to use technology for banking.	JPMc representative contacted the customer and apologized for their experience.	
6/4/2022	Customer stated she was on the Downtown Plating branch to open a TRUST or PODA acct. She says she was told she was doing this more than she. She says that a banker asking her why the request was not sufficient and she to do so. She asked him if he could not open a new line. Information from Chase no longer provides Safe Deposit Boxes. He was asked to take them to the branch where he is a Private Client and that was never informed from his New York branch. Because his 508 sub was not resolving with the last escalated complaint is 8/25 he contacted his old law firm to have a lawyer and they told him to file a lawsuit. He said he has his own branch here in Tucson so he filed the complaint against the NY branch that gave him the wrong information. He said he was the NY branch closed and told him he would come into a local branch on the corner of 528 St and we stopped offering them as a company. He is coming to us not offering them as a company and we said that this was the final decision and that this was the final decision and that this was the final decision.	JPMc representative contacted customer to apologize for experience. Advised that JPMc takes complaints that claim discrimination seriously. We do not tolerate any form of discrimination as it is against equal opportunity and contrary to our corporate culture. Customer shared branch details. JPMc representative called back and let's a customer to contact them again for feedback, shared that this was a bank corporate decision and the finding remain unclear. We do not currently have	
6/30/2022	I have been a Chase Bank Private Client since 2008 and I'm a Morgan portfolio. I am a satisfied customer but unable to understand why a highly competent and powerful organization such as Chase Bank cannot successfully manage finance and exploring its only loss in west Olympia, WA I am referring to our In-person Chase Bank location since 2008 at 40 Cooper Point Rd SW, Olympia, WA 98502 in Capital Village Shopping Center. The branch malfunctioned many times in the past year and now it is now a waste because it is out of service for days or even weeks. [Off of our location] (I hope you see I.) [I had my money, I would get out of the bank and get a different line at a much better location in west Olympia. Chase bank		

CRA Public File Comments Received via Social Media 2022		
Comment Source	Comment Received Date	Comment*
TWITTER	1/2/2022	@Chase 6 atm but only two consistently work in a busy underserved community. Do better ASAP. This is Burnside in the Bronx and you do your CustomerService like this?
TWITTER	1/12/2022	@JillFilipovic @Chase What's up with Chase closing so many branches over the last several months? 3 have closed near me.
TWITTER	1/19/2022	Does anyone know why @Chase keeps removing and not replacing public ATMs in Tulsa? I'm at the 2nd branch that has removed ATM recently, plus one branch closing. Are they pulling out of Tulsa?
TWITTER	2/2/2022	Yesterday we celebrated the ground-breaking of Abode, 100 affordable housing apartments in San Marcos! Thank you to all involved! @sanmarcochase @SanDiegoCounty @BWC_inc @Chase @jim_desmond @DahlinGroup @bnbuilders @SDCountyHSA pic.twitter.com/6f9fWW2WHY
INSTAGRAM	2/4/2022	CRP Affordable Housing and Community Development (CRP) is pleased to announce financial closing on a new \$73.98 million, 100% affordable housing development in the town of Windsor in Sonoma, California. Once Shiloh Terrace's construction is complete, it will provide 134 new, safe, and affordable homes for families earning 30%- 70% of the local AMI. Shiloh Terrace is primarily financed by 4% federal Low-Income Housing Tax Credits (LIHTC), State LIHTC, and Tax-Exempt Bonds. Shiloh Terrace was also made possible through \$3.9MM of funding awarded by the California Housing Financing Agency's Mixed-Income Program (CalHFA's MIP). Thank you to our partners at CREA, Monarch Private Capital, CalHFA, and JPMorgan Chase Commercial Banking, who provided LIHTC equity, permanent financing, and construction financing, respectively. Additionally, we extend our deepest appreciation to our valued partners at Studio T-SQ, Central Valley Coalition for Affordable Housing, the Town of Windsor, and all others that have helped make this project possible. #affordablehousing #housing #crpaffordable #california #californiahomes #housingcalifornia #housingamerica #housingforall #urbanplanning #project #realestate #construction #development #community #newhomes #sustainability #greenbuilding
INSTAGRAM	2/16/2022	Are you looking to make better financial decisions this year but don't know where to start? If so, join us tomorrow (2/17) for our February Financial Wellness Webinar with Alfonso Pearson, VP Community Manager at Chase Bank. Alfonso "Al" Pearson is the Community Reinvestment Community Partnership Manager for the Greater Washington Region of JP Morgan Chase. He delivers Community Reinvestment Act (CRA) eligible community development (CD) services largely focused on financial and homebuyer education, technical assistance training, board and committee memberships, and other partnership activities in the bank's CRA assessment areas. Al is also responsible for nurturing positive relationships with a regular cadence of communications and outreach with CRA stakeholders (NFP organizations with a CD mission, advocates, and governmental representatives) whose input is considered by examiners as part of the CRA examination process. Be sure to click the link in bio to attend our webinar tomorrow evening at 6:30PM EST for invaluable insight on your financial journey! #financialwellness #financialfreedom #creditjourney #creditmatters #jpmorgan #jpmorganchase #aharadev #communitydevelopment
INSTAGRAM	2/28/2022	Can we talk about our event on Saturday!!! We're debuting our partnership with Chase Bank! Structural barriers in the U.S. created profound racial inequalities, made worse by the pandemic. JPMorgan Chase is committed to helping close the racial wealth gap and driving economic inclusion by providing more opportunities for homeownership, access to affordable housing, entrepreneurship and bolstering financial health. They pledged a \$30 Billion Racial Equity Commitment AND WE HAD TO MAKE SURE THE #BOGSTRIBE IS INCLUDED!!! Don't miss the "Show me the Money" Workshop with Community Manager [REDACTED CONTENT] & VP SR Business Consultant [REDACTED CONTENT] as we kick off our new partnership. They will be working side to side with TLAB educating about ways to get money for your business and walk you through steps needed by the financial institutions. They'll also share will be different business programs, accounts, and credit cards that will strengthen your business.
LINKEDIN	3/3/2022	Don't Miss It! Boss Business Shower in celebration of you and your business. Saturday March 5th from 1pm-4pm at the Clubhouse in Montclair! NO GO TO EVENT LINK IN BIO Atlanta is doing amazing things! Tuesday I was able to attend a conversation with our CEO Jamie Dimon and Atlanta Mayor Andre Dickens about JPMorgan Chase & Co. Investing \$12 million into five organizations working to improve housing affordability in the Black, Hispanic and Latino communities. #housing #atlanta #community #communitybanking #jpmorganchase #jpmorgan #jpmc #chasebank #chase #latinoleaders #latinos #kco #banking
TWITTER	3/9/2022	Spent the morning at the @Bisnow affordable housing summit discussing @MayorBMScott's partnership with @Chase and key community partners to support Black and Latino women developers investing in communities in West Baltimore! #mybmcore pic.twitter.com/XOGndd4rh
LINKEDIN	3/16/2022	Today was Vision Day for our Flagship Meeting St branch in downtown Charleston! I'm so proud of all they have accomplished and their doors aren't even open yet! I'm so excited to see the octagon light up our downtown market and to finally serve the downtown Charleston community! Congratulations Melissa Matthew, MBA and Alfonso Hernandez on this historic event for Chase! #chasebank #community #holycity #charleston
TWITTER	3/17/2022	@Chase Why is it that I have NO access to 24 hour banking in East Harlem but the rich folk on 86th Street do? Sounds like discrimination to me!!! I want my 24 hour banking access back!!!
LINKEDIN	3/18/2022	JPMorgan Chase & Co. Thank you for your intentional interest in providing solutions to impact the generational poverty, health, & social discrepancies in San Bernardino City. ONH is grateful for the invitation to be amongst a select group of change making organizations. Mr. Brad & Mr. Jonathan we are thrilled with meaningful community partnership we have fostered over the past year & half. Our students gain so much financial knowledge in your weekly financial literacy classes. THANK YOU! Yesterday's meeting hosted by JP Morgan & Chase Bank representatives throughout the Nation: This is a closed door, invite only event that will provide a forum to hear from all of you on the topics of Financial Health and the needs of the community. I (Mr. Brad) will be facilitating the conversation with the following 3 questions: 1.) What are the key issues black, Hispanic, and Latino consumers and small businesses facing today? 2.) What are the barriers to financial health you are seeing within the community? 3.) How can San Bernardino Chase Community Team collaborate with organizations to improve financial outcomes for our community? Please come with thoughts on these topics and we look forward to hearing from all of you. Fortunate to be with some dynamic organizations: San Bernardino County Workforce Development Board Uplift San Bernardino Arts Connection, The Arts Council of San Bernardino County The Black Chamber of Commerce I.E. #BCC NREIS Inland Empire Regional Chamber of Commerce (IERCC) Young Visionaries Youth Leadership Academy
LINKEDIN	3/25/2022	So excited to be named a "Luminary Fellow" and be part of an amazing program and community! The Chase for Business Luminary Fellowship Program JPMorgan Chase firmly believes that individuals have the ability to be resilient. As a community, there is power to come back stronger together. The Chase for Business Luminary Fellowship Program is supporting businesses owned or founded by women, awarding a total of 150 fellowships, with at least 50% awarded to women of color. This program gives fellows access to Luminary's extensive global community, introductions, workshops, coaching, mentoring and The Luminary Collective, a business marketplace. Fellows will also receive best-in-class thought leadership, opportunities and insights from our partner Chase for Business. JPMorgan Chase & Co. Luminary #fellowship #collective #community #empoweredwomen
LINKEDIN	3/25/2022	Great time and important takeaways at the NEON Community Conversation. Warren McLean hosted the event, Harry Colbert Jr. moderated an All Star panel with Daymond John, Chef Justin Sutherland, and Anissa Keyes, MA, LMFT, LICSW, RYT. Thank you Northside Economic Opportunity Network (NEON) for hosting the event and demonstrating the impact your organization has in the #community. And thank you JPMorgan Chase & Co. for the opportunity to come together and help make a difference in the communities we serve. Kevin Burnerberry Jacob M. Derrick Tessa Eddy Daniel L. Hennen Michael Henson Phylcia Manley Pilar Macdonald Oppedisano David Rudolph Patricia Shatek Joanna Trotter
INSTAGRAM	3/31/2022	#JPAC #JPmorganchase #Chase #ChaseBank Yesterday, NAHREP SAN DIEGO was presented with a PROCLAMATION AWARD by the CITY OF SAN DIEGO, on behalf of MAYOR TODD GLORIA! THIS PROCLAMATION declares MARCH 30th, 2022 and thereafter, as NAHREP DAY!!! In addition, NAHREP SAN DIEGO's "All About Housing & Access To Affordable Mortgages" event was very successful, informative & resourcedful, including a packed house! Congratulations to our PRESIDENT Angel Ramirez, our VP Monica Vasquez and the entire NAHREP SAN DIEGO BOARD OF DIRECTORS & COMMITTEE MEMBERS!!! Karla Poukkula Board of Director of Events 2019,2020,2021,2022. Keep up the PHENOMENAL job! #iseppure Today's event would not have been possible without our esteemed sponsors! THANK YOU to our EVENT SPONSORS: Marco Morales moraleshomesinspections, Jose Flores goldenlensmedias, Luisa Ayala voices_for_children! Grateful for our host Max Zaker, President of PSAR CHULA VISTA! maxzaker GRATEFUL to our YEARLY SPONSORS that support us all year long! US BANK, CITI, CHASE, GG HOMES, ELITE ESCROW, RANCHO TED...THANK YOU!!! usbank hg_618 citi checo_ quero chase ghomesandiego nohemi_ ghomes maly_ elite_escrow cal_maly_ranchoted Join #NAHREPSanDiego & become a member today for only \$49 a year! http://nahrepsandiego.org/contact/
LINKEDIN	4/1/2022	Congratulations to RCHCD on the financing closing for Sikkiyou Crossroads, a new construction development in the City of Yreka, in California's Siskiyou County. The project will contain 53 studio, 1, and 2 bedroom apartments to be rented to special needs, homeless, and general low-income households. As County of Siskiyou's first project funded under the state No Place Like Home supportive housing program, the project is part of a regional strategy for assisting unhoused residents with special needs throughout rural northern California. It includes 24 units specifically for special needs households with wrap-around on-site supportive services provided by the Siskiyou County Department of Health and Human Services and RCHCD. The No Place Like Home program was approved as statewide Proposition 2 in 2018 to fund permanent housing for individuals with mental illness who are homeless or at-risk. Merritt Community Capital Corporation is proud to provide \$14.3 million in tax credit equity capital for this project. Thank you as well to our financing partners at JPMorgan Chase & Co., the California Department of Housing & Community Development, and the Siskiyou County Health and Human Services Agency. The project is expected to complete construction in late 2023. "Rural Communities Housing Development Corporation is tackling the affordable housing gap with a new development that will help change the lives of local low-income homeless, special needs and at-risk households in Siskiyou County who will live there," said James Vossooghi, Executive Director, Community Development Banking, Chase. As California's nonprofit housing tax credit syndicator, Merritt is dedicated to working with like-minded developers to implement solutions to the state's housing crisis, particularly those tailored to meet the needs of rural communities like Yreka. Read more: https://hkd.in/g/akgdpnE Contact David Dologite - Director of Acquisitions to learn about Merritt's equity solutions for your project. #AffordableHousing #AffordableHomes #LIHTC #AffordableHousingFinance #NewClosing #Housing
LINKEDIN	4/1/2022	City of Portland, here we come! I am excited to share that USA Properties Fund, Inc. is now under construction on The Canopy at Powell, a 169-unit #affordablehousing #community in #portland. Entering a new #market is no small feat and we could not have this #project without our joint venture and #nonprofit partner, Trell Anderson - he/him and Destin Ferdun at Northwest Housing Alternatives! Huge shoutout to our team Darryl Briley, Milo Terisch, Sean Reynolds, Jori Henry and Darren Robitowsky and development partners at MWA Architects, Inc. and Walsh Construction Co. for bringing this deal home. With \$15.2M in #subsidy from the Oregon Housing & Community Services (OHCS), The Canopy will convert a 3.71 acre underutilized commercial lot into 71 1bed, 18 2bds and 80 3bds at 60mg AMI along with a large community room, laundry rooms, bike storage, #office space as well as family-focused resident services by Hacienda CDC. Thank you to our lenders and investors at WNC & Associates, JPMorgan Chase & Co. and Banner Bank for partnering with us on this \$64M project. We are already working with Kenneth Verbeek, Sean Wolf, Mike Tharp, Mike Volzgang at Colliers on our second project site!
LINKEDIN	4/7/2022	NEW: Registration for the 2022 National #smallBusinessWeek Virtual Summit is now open! The summit, co-sponsored by SCORE Mentors, will take place May 2-5 and feature federal resources, educational workshops, networking, and more. Register here: https://sba.gov/nsw We are sincerely grateful to our generous partners — who share our vision for a vibrant, prosperous, and connected Black and African American small business community throughout California 🇺🇸 America's SBOC Northern California SBOC NorCal SBOC Finance Center Oakland African American Chamber of Commerce Blue Water Credit Rivermark Community Credit Union Chase for Business
LINKEDIN	4/8/2022	PARTY TIME! Willowgen Apartments, Burbank Housing's newest #affordablehousing community in Rohnert Park had its ribbon-cutting celebration yesterday! Leadership and Board Members from Burbank Housing were joined by officials from the City of Rohnert Park and residents of the new apartments to celebrate this welcome addition to community. Read our press release here! -> https://hkd.in/g/6w8tue The road was long to get to this point, but the partnership and determination by city officials, Penn Grove Mountain LLC, and Burbank Housing to make this a reality was rock solid. With a combination of financing from Chase Bank and tax credits administered by the California Tax Credit Allocation Committee (CTCAC) and purchased by RBC as the project's equity investor, the 36 units of Willowgen Apartments took shape and now can be called home to over 60 people in southeast Rohnert Park. A huge thank you to City of Rohnert Park Mayor Jackie Edward, Councilmembers Gerard Giudice, Pam Stafford, and Willy Linares for joining us and speaking at this milestone. Thank you to Burbank Housing Board Chair Sharon Wright for her words of gratitude and hope for more ribbon-cuttings on affordable housing in Rohnert Park in the coming years, and to Amber Florence, Willowgen resident, for her powerful testimony on the impact affordable housing has had on creating opportunity and space for her family to pursue lives that are full. Special recognition to Katarina Giudice, Field Representative for Congressman Mike Thompson, who joined for the celebration and presented a proclamation of recognition to Burbank Housing for adding these 36 homes to Rohnert Park, and the opportunities they provide to families. It was both an honor and a special surprise to us. We are grateful. Thank you to Sally Tomatoes, Ellen Zelman-Rai at Clone Print, The Rental Place LLC, and ATL Events Inc. for their support in making this all come together. It certainly takes a village! Onward to the next!
INSTAGRAM	4/27/2022	Hey Everyone! I have a treat for you this Saturday April 30th! 👉👉👉 Money has always been a taboo subject due to the simple fact that many of us aren't too aware on how to manage it and allow it to flow in. Well thanks to the Chase Bank Crenshaw Community Center, The Michael's Daughter Foundation is here to provide a FREE virtual and in-person Financial Wellness workshop! You're invited to join us online and in-person to learn all about how you can step up your financial game! I'll be there in-person on Saturday along with our The Michael's Daughter Foundation Board Members, Charise Sowells and Tyrone Davis. Jordan King of Chase Bank Crenshaw Community Center will lead the workshop and we'll have time afterwards to meet and greet, along with delighting in some light refreshments. If you're based in Los Angeles, swing by! If you're unable to attend in person you can tune in virtually. In person space is limited so sign up by April 28th to save your spot! Sign up link: https://www.surveymonkey.com/r/MDFApril Or click the link in my IG bio. April 30th 2022 10 am - 12 pm Chase Bank Crenshaw Community Center 4401 CRENSHAW BLVD, LOS ANGELES, CA 90043 See you Saturday!! 🙌🏾 #TheMichaelsDaughterFoundation #CieraPayton #Ylerperrytheoval #theovalnet #financialliteracy #financialwellness #wealth #millionairemindset #community #losangeles #crenshaw #chasebank #youthadvocate

CBA Public File Comments Received via Social Media 2022		
Comment Source	Comment Received Date	Comment*
LINKEDIN	4/28/2022	<p>Luminary takes on Harlem in NYC as our second stop of our #inThisTogether National Tour! 🏡</p> <p>In partnership with JPMorgan Chase & Co. and Chase for Business, we brought together women across NYC to advance, build, and "reconnect" with one another.</p> <p>We are in awe of how many incredible entrepreneurs, founders and business owners joined us yesterday wanting to learn, engage, and be part of our growing community.</p> <p>With workshops and sessions from our partners at Chase for Business, Verizon, Indeed.com, The Sasha Group of Vayner and more, it was a day full of celebrating small businesses and building an empire! The day culminated with a great panel of women entrepreneurs building their empires Teri Johnson of Harlem Candle Co., Chanel Cathey of CIC Insights and Seven Brown of Luna Wellness, all based in Harlem!</p> <p>Luminary works each day to build an ecosystem of women supporting women and we're thrilled to have met up with current Luminary Members, local business owners, seasoned leaders, and community builders.</p> <p>We can't wait to continue our tour and celebrate the women of Washington D.C. in just a few weeks... stay tuned! 📺</p> <p>#weareluminary #Bealuminary #comestatable #inthistogether #community #comemember #joinluminary #collaborationhub #resources #careerdevelopment #smallbusiness #entrepreneur #founder #womenempowerment #womenbusiness #inthistogethertour #luminarytour #hittingtheroad #harlem #ny22</p>
INSTAGRAM	4/29/2022	<p>FlashbackFriday to our #YouInHere week when volunteers from Chase came to our Clubhouse and made vision boards with our Clubkids! Not only were they able to set goals but they also got the opportunity to learn about financial literacy!</p> <p>#friday #financialliteracy #community #chasebank</p>
TWITTER	5/5/2022	We're about to kick off the #NACEDSummit #CommunityDevelopment networks will explore strategies to advance prosperity in low-income communities thanks to the generous support of @jpmorgan @chase naceda-summit.com pic.twitter.com/ehyEXHmBT
TWITTER	5/10/2022	On Monday, @JPMorgan @Chase announced it will more than double its original branch commitment in Greater Washington to more than 140 branches by the end of 2025, with 30% of branches in low- to moderate-income communities. @MayorBowers
LINKEDIN	5/11/2022	<p>Learn more: bit.ly/37uhul4 pic.twitter.com/strY0106zy</p> <p>Please join us and others this Saturday, May 14 from 1-4PM at the Westgate Community Center (455 S. Westgate Avenue, Columbus, Ohio 43204) for an Affordable Housing Resource Fair.</p> <p>This event is presented by Michael Siniolas, Franklin County Auditor in partnership with organizations serving residents across Central Ohio. Please feel free to reach out to us or one of the other organizations if you have any questions. Hope to see you there!</p> <p>IMPACT Community Action Homeport Mid-Ohio Regional Planning Commission Homes on the Hill Community Development Corporation Columbus Urban League Ohio Housing Finance Agency Kaleidoscope Youth Center, Inc. African American Male Wellness Agency Habitat for Humanity of the Mid-Ohio Valley COCIC Franklin County Land Bank / COCLT Central Ohio Community Land Trust Community Properties of Ohio Management Services Star House Homes for Families Community Mediation Services of Central Ohio Action for Children The Legal Aid Society of Columbus Franklin County Office on Aging Lutheran Social Services North Community Counseling Centers CareSource Fifth Third Bank Huntington National Bank JPMorgan Chase & Co. U.S. Bank Coalition on Homelessness & Housing in Ohio (COHHO) Modcon Living Nationwide Children's Hospital YWCA Columbus YMCA of Central Ohio</p>
TWITTER	5/12/2022	Chase To bad if @chase isn't willing to help it's customer during these times. Guess that's the price you pay for living in a low income zip code. #ifchase wouldn't allow this to happen to it's rich and powerful customer. That happen to be old white men
TWITTER	5/12/2022	Chase Big banks like chase taking advantage of low income buyers and minorities at will to open. Awe need financial equity.
LINKEDIN	6/10/2022	<p>Don't let the big banks like @Chase get away with these practices any more. We all deserve the same opportunities</p> <p>Last night, I get to celebrate my passions and share what I love. Chase hosted a Financial Empowerment Workshop on Business and Credit at our Chase Panoram City Community Branch. We get to celebrate Philippine Independence Day and share a little bit of the history of the Philippines, our food, and our culture. Filipinos are the 2nd largest population of Asian Americans in the US and the largest overseas Filipinos. Greater LA is home to more than half a million Filipinos.</p> <p>Thank you to my amazing partners for making this event possible and a success! I deeply appreciate your partnership from the bottom of my heart. Mabuhay and Salamat! Iv Juliana Ocegiera vs Jimmy Kim (Veteran) Juan Hernandez Nicholas Harrison Ellen C. Morales Lourdes Pelayo</p> <p>Chase Chase for Business</p> <p>Filipino American Chamber of Commerce of Greater Los Angeles (FACC-GLA)</p> <p>#filipinoamerican #chamberofcommerce #community #workshop #financialempowerment #business #credit #api #asianamerican</p>
LINKEDIN	6/12/2022	<p>The Inaugural Home Buyer Workshop was a huge success with amazing feedback and turnout.</p> <p>Participants were charged with the task of becoming homeowners. Thank you for your invaluable participation for inviting, speaking, sharing, posting, texting and attending.</p> <p>Thank you to our sponsor, Chase for Business. They are doing big things in the community. More to come!</p> <p>#frspeaks #chasebank #godidit #neighborhood #thankyou #homebuyerworkshop #communityinvolvement #atlantarealestateagent #atlantabroker #community #success #georgiarealestateagent</p>
TWITTER	6/13/2022	It's great to see others, like @CAHEC_Raleigh @Chase and @reinvestfund, investing in @dcdf's #BringingTheKitchenHome campaign. I encourage others to join me in supporting their zealous work to end hunger and poverty in our nation's capital! bringingthekitchenhome.org/press-release...
INSTAGRAM	6/13/2022	<p>Project Hope Boston welcomed [REDACTED CONTENT], Financial Coach and Vice President, Community Manager at chase, to lead a financial health workshop for Project Hope staff. This two-part workshop titled, "Your Financial Journey" taught staff how to create a roadmap for their financial future and explored how a savings plan can support their financial journeys.</p> <p>This informative workshop helped not just Project Hope staff, but provided us with new tools and resources we are eager to share with program participants to support their own financial wellbeing.</p> <p>Our sincere thanks to [REDACTED CONTENT] and Chase Bank for making this possible and for their dedication to improving the financial wellbeing of our community! #financialhealth #community</p>
LINKEDIN	6/21/2022	<p>Luminary takes on Washington, D.C. for our third stop of our #inThisTogether National Tour! 🏡</p> <p>In partnership with Chase and Chase for Business, we brought together women across D.C. to advance, build, and "reconnect" with one another.</p> <p>We are in awe of how many incredible entrepreneurs, founders and business owners joined us last week wanting to learn, engage, and be part of our growing community.</p> <p>With workshops and sessions from our partners at Chase, Verizon, The Sasha Group and more, it was a day full of celebrating small businesses and building an empire!</p> <p>Luminary works each day to build an ecosystem of women supporting women and we're thrilled to have met up with current Luminary Members, local business owners, seasoned leaders, and community builders.</p> <p>We can't wait to continue our tour and celebrate the women of Boston in just a few weeks July 11-12!</p> <p>Click the link to register for Boston today!</p> <p>https://lnkd.in/g/k_ggGf</p> <p>#weareluminary #comestatable #inthistogether #community #womenempowerment #womeninbusiness #luminarytour #hittingtheroad #washingtondc #Boston</p>
TWITTER	6/22/2022	We welcomed @NYCYouthing staff for a tour of our recently completed Sunset Park Library Project!
TWITTER	6/24/2022	This development replaces an outdated @BKLYNlibrary location & provides the first new affordable housing in Sunset Park in over 30 years. Thanks to @nationalgridus @CapitalOne @Chase pic.twitter.com/nkH6dYUS2
TWITTER	6/24/2022	@Chase if you close atm's in any neighborhood no matter race or gender you are practicing discrimination by only allowing a certain customer access their funds according to where they reside.
TWITTER	6/29/2022	Thanks to @jpmorgan @Chase for supporting this paper in @sfed's Community Development Innovation Review, "Addressing the Capitalization and Financial Constraints of #CDFI Micro lenders," and helping to highlight the promise of @EBAFund. #EBAFund aspeninstitute.org/publications/a...
LINKEDIN	6/30/2022	<p>@Aspen IDI</p> <p>The CPM team recently traveled to Chicago to meet CDFIs in our membership and visit their borrowers. A few of our partners also joined us and had the opportunity to witness how their investments in CDFIs generate economic opportunity for people and places that mainstream finance doesn't traditionally reach. Read more: https://lnkd.in/g/bNkNlj</p> <p>Thank you JPMorgan Chase & Co., Woodforest National Bank, Wells Fargo, Neighborhood Housing Services of Chicago, Chicago Community Loan Fund, IFF (CDFI), Community Investment Corporation, Allies for Community Business, Greenwood Archer Capital, and The Resurrection Project for joining us!</p>
LINKEDIN	6/30/2022	<p>What a day! It was so exciting to host the Central Valley Community Foundation Council of Business Sponsors back in person after two years to discuss all things housing. Thank you, Jennifer LeSar, Mayor Jerry Dyer, Deputy Mayor Matthew Grundy & Urban Planner Dan Zack, AICP, CNU-A for giving us a fantastic overview of housing priorities & strategies on a local, regional, and statewide level. Through these public and private partnerships, we garner the leadership needed to overcoming barriers to equitable, affordable housing creating a thriving, healthy and vibrant community for all Fresnoans.</p> <p>Our CBS Members also heard from CA FWD CEO Micah Weinberg about the ongoing CERF process and upcoming California Economic Summit heading to Bakersfield this fall. Our CEO Ashley Swearengin is the Co-Chair of CA FWD and excited to see the summit come back to the Central Valley.</p> <p>Thank you to our Council of Business Sponsors members who generously donate their time and funding to the impactful work here at the Central Valley Community Foundation: The Wonderful Company, Wells Fargo, JPMorgan Chase & Co., Bank of America, Chevron, EECU Credit Union & Valley Children's Healthcare.</p> <p>#CVCF #CouncilofBusinessSponsors #CAEconomicSummit #FresnoHousing #FresnoDRIVE #DowntownFresno</p>
LINKEDIN	7/2/2022	<p>Last Thursday Chase for Business and inQmatic invited me to participate in a forum to share information about the Business service program available at the New York State Department of Labor. Other knowledgeable panelists were able to present about cyber security & protection for small business, access to financial services, marketing among other interesting topics.</p> <p>The presentations were made in Spanish. We were thrilled to learn from the attendees the importance of hosting more events like this one as many people are not familiar with our no-cost services:</p> <ul style="list-style-type: none"> 🏠 Tax Credits 🏠 Human Resources Assistance 🏠 NY Talent & SMART tools 🏠 Job postings 🏠 Apprenticeship Training 🏠 Shared Work programs 🏠 Labor Market Information and many more. <p>I also shared some tips to seek federal assistance!</p>
TWITTER	7/5/2022	@Chase #Aweome needs way more service than ONE atm machine! What's your plans to service the community? Cc @/SandersNYC @KhaleelAnderson @RepGregoryMeeks @Qns8PRichards
TWITTER	7/7/2022	ChaseSupport I still have not been able to make a deposit with your bank! Aren't you all in the business of banking? This is a HUGE inconvenience between Chase closing my other local branches! pic.twitter.com/2BOM7eFj03
TWITTER	7/12/2022	Chase This is the ATM machine on Highway 138 in Conyers, GA, a predominantly Black community. It's been broke for six weeks. The BM doesn't seem to know about it so I'm submitting a service ticket. Please fix! pic.twitter.com/ITVZqW4QW
TWITTER	7/22/2022	#FlashbackFriday to FACC's Sunset Park Library & Affordable Housing Project's groundbreaking ceremony back in 2018. Thanks to @transcountytx @BantenderBankUS @BHSBC US @CapitalOne @Chase for their support of this project. pic.twitter.com/n2NRUKTeln
TWITTER	7/27/2022	We're grateful to @NYSHCR @NYSOAAS @NYC4housing for supporting the project! And our private lenders @Enterprise_NYC @CBIHnls @Chase @ChasingBank for their commitment to @affordablehousing in NYC. pic.twitter.com/LHYJmY3
TWITTER	8/5/2022	Awesome to see @jpmorgan @Chase on this affordable housing project. Literally about 100 yards from their commercial banking office and the state capital in Sacramento California.
FACEBOOK	8/7/2022	<p>#NYIMBY pic.twitter.com/W50vNt29s4</p> <p>direct deposited my veterans compensation disability check into my brothers account. since our names did not match chase closed the account and with held my money without sending back the check to the Va. This issue has put me into a financial hardship, mental stress affecting my service connected PTSD. no one has wanted to help me. I have had to receive multiple military grants to make up for this money that chase stole from me. i am still behind 2 months on my auto payment considering this money was a whole months salary and my only source of income. I am receiving under 1300.00 a month and i am considered low income. I don't know what i have to do for the bank to return the check to the Va but i'm tired of waiting around for nothing to happen and the bank thinking that they can just take what the want from who they no matter what could be going on with the customer. I need answer about my money.</p>
TWITTER	8/19/2022	Yesterday, we kicked off our Inaugural Financial Literacy Class in partnership with @chase! Keep an eye on our weekly calendar to save the date for the next one!
TWITTER	8/20/2022	#FinancialLiteracy #GenSpace #HealthyAging #agingWell #Genevity #Community pic.twitter.com/pv9Bh2
TWITTER	8/20/2022	OMG I am so proud to have TradeRite in ATL as a friend for Mixed Use. County offices, affordable apartments, shared parking garage on former parking lot! @TransCountyTX @TDHCA @sequeity @Chase @autotextmagov
FACEBOOK	9/1/2022	Very disappointed lately with Chase Bank we had two ATM's at our bank and one was taken out nad now the remaining one isn't working properly. The reason I switched to Chase was PNC made it harder to bank closing branches taking out ATM's and here I am again having a hard time banking....
TWITTER	9/1/2022	So frustrated with my banking relationship with Chase. After making an electronic deposit from my phone on Friday, and having it accepted, as I was hit a \$12 fee and notice that the "account was not found" for the check I was depositing. After visiting my "not to local branch" (the 2 nearest branches closed recently as of the 2 nearest ATM's), it appears that there was an issue with the image of the check that was received and 2 digits are missing. Those digits were there when I took the image and were there during the manual verification process. The chase branch said they haven't seen this happen before. They accepted the physical check for deposit but were unable to remove the \$12 fee. They advised me to explain it to customer service who should remove the fee since it was not something I nor the person writing the check could control. It seems like a system issue. I called customer service who said their "system automatically denied my request for a refund." I deposit checks thru chase weekly. Usually on my phone given that so many chase services have closed. I can't afford a \$12 fee every time I deposit a check if there is an issue with the data. Is there anything you can do? I am a good banking customer. I don't have overdrafts. I'm getting ready to purchase a house and I was considering chase as a mortgage lender... but this situation has me concerned now about additional fees or customer service.
TWITTER	9/1/2022	Good Evening secure messaging is not working for me to reply about my bill pay. I keep receiving an automated message concerning my bill pay, however, the monthly direct deposit will not hit my account until the scheduled day of this month. I have explained on two occasions that any bill payments need to come out of my account when the designated monthly monies are presented to the account. I am not the one controlling when the deposit is presented or when Chase will decide to release the funds to my account. Chase knows that many of its customers such as I unfortunately due to circumstances live to check, so trying to chastise and humiliate me about my financial situation can be construed as discrimination against low-income customers including causing low-income customers (who are the majority impacted by the amoral practice) to pay extra overdrafts by maneuvering transactions to the highest amount of overdrafts can be garnered (although legal).
INSTAGRAM	9/3/2022	<p>BREAK THE BANK #GRANDCLOSING</p> <p>WEEK 1 VS CHASE BANK</p> <p>📅 Temp. vs. Ion</p> <p>WEEK 5 VS WELLS FARGO</p> <p>2MORRO SAT SEPT 3, 2022</p> <p>BLACK LA DEMANDS TO</p> <p>bankofamerica</p> <p>chase</p> <p>citi</p> <p>wellsfargo</p> <p>1a. CEASE FINANCING THE GENOCIDE OF BLACK PEOPLE BY DIVESTING FROM LAW ENFORCEMENT AGENCIES THAT ARE MURDERING OUR LOVED ONES & THE ROGUE PROSECUTORS WHO REFUSE TO HOLD THEM ACCOUNTABLE</p> <p>1b. PAY REPARATIONS TO THE FAMILIES & COMMUNITIES THAT ARE GRAVELY AFFECTED BY STATE SANCTIONED TERRORISM</p> <p>2a. CEASE FINANCING THE DEPORTATION OF BLACK COMMUNITIES W/ PREDATORY LOANS & OTHER MEANS OF REDLINING</p> <p>2b. PAY REPARATIONS TO THE FAMILIES WHO WERE CONNED OUT OF THEIR HOMES</p> <p>3a. DIVEST FROM THE PRISON INDUSTRIAL COMPLEX (PIC) & POLICIES THAT CRIMINALIZE BLACK COMMUNITIES</p> <p>3b. PAY REPARATIONS TO THE FAMILIES & COMMUNITIES THAT HAVE BEEN DEVASTATED BY THE PIC</p> <p>4a. PAY REPARATIONS TO THE DESCENDANTS OF AFRICANS WHO WERE ENSLAVED IN THE U.S.</p> <p>4b. CEASE ALL PREDATORY MEANS OF SABOTAGING BLACK WEALTH</p> <p>4c. PAY REPARATIONS FOR THE FINANCIAL HARDSHIPS YOUR INSTITUTIONS PRACTICE IN BLACK COMMUNITIES</p> <p>4d. MAKE EQUITABLE INVESTMENTS IN COMMUNITIES WHERE YOUR INSTITUTIONS DENY BLACK PEOPLE EMPLOYMENT OPPORTUNITIES</p> <p>4e. AUDIT THE PROGRAMS DESIGNED TO HELP BLACK COMMUNITIES & MAKE ADJUSTMENTS TO HAVE THESE PROGRAMS MORE EFFICIENT</p> <p>5a. CEASE FINANCING CORRUPT POLITICIANS & POLICIES THAT CONTINUE TO OPPRESS BLACK COMMUNITIES</p> <p>#ENOBLACKERASURE #ENDGENTRIFICATION #REPARATIONSNOW</p>
TWITTER	9/7/2022	With a commitment toward helping minorities, @Chase is putting forward a \$30m to promote affordable housing, grow Black- and Hispanic-owned businesses, improve access to banking in underserved areas, and build an inclusive workforce. Read more: bit.ly/3RLb8ho pic.twitter.com/OkEaPzMT
TWITTER	9/7/2022	Housing Action Illinois would like to extend a heartfelt thank you to our Platinum Sponsor for our 35th Anniversary and #HousingMatters2022 Conference: @jpmorgan @Chase. Thank you for supporting our work to expand affordable housing and end homelessness! pic.twitter.com/7YmvggYMc
INSTAGRAM	9/12/2022	<p>📺 This week's Business Education webinar 📺</p> <p>Wed: "Transform Your Dream into a Real Startup" presented by SCOREChicago</p> <p>Fri: "Navigating Your Cash Flow" presented by Chase for Business</p> <p>(And don't forget the #CNOBIBizExp on Saturday!)</p> <p>Register at https://www.chicago.gov/eh/en/leap/bh/bhpc/provdrs/business_support_tools/ncvs/workshopsandwebinars.html</p> <p>#Ilozan #chamber #webinar #free #community #education #workshops #chicago</p>
TWITTER	9/15/2022	CP's Tracy Conley joined longtime CFC customer DePaul & partners to celebrate the completion of this supportive & affordable housing project. CFC proudly provided a \$13.7M construction loan w/ lending partner JPMorgan @Chase. Congratulations to all: twitter.com/NYSHCR/status/

CBA Public File Comments Received via Social Media 2022		
Comment Source	Comment Received Date	JPMorgan Chase Bank N.A. Comment*
LINKEDIN	9/15/2022	Today, we kick off Hispanic Heritage month. Celebrating and recognizing the contributions and influence of Hispanic Americans to the history, culture, and achievements in the United States. This past Monday, The San Fernando Valley and the SF valley LGBTQ wanted to recognize two extraordinary community leaders, Juliana Ocegueda Juan Hernandez The White House and the City of Los Angeles Mayor Garcetti also gave recognition for their work, dedication and impact in the San Fernando Valley. Thank you Chase for Business your initiative with your \$30 Billion Racial Equity Community to underserved communities. Thanks to this commitment we are seeing hope through Juliana for the community. We see how dedicated she is in helping those that need the help, which is many. Her passion to be their for her community. She understand her community and that's why her community shows up for her. This is the first time a big bank also shows up for the LGBTQ community with resources and support. Juliana and Juan thank you for your leadership, commitment and support. From Washington DC to Sacramento, to San Fernando Valley and Panorama City, your efforts are being recognized and much appreciated in the San Fernando Valley. #communityleaders #Business #racialequity #lgbtq #thankyou
TWITTER	9/19/2022	Evermont Project uses INMTC to Bring Affordable Housing and Community Development to Site of LA Uprising: commercialobserver.com/2022/09/evermo... @TheSeedSchoolLA @Chase @BRIDGEhousing
TWITTER	9/21/2022	There's also @jpmorgan @chase & all the Wall St banks mistreatment of communities of color & ongoing failures under the Community Reinvestment Act, small business lending & so much more: @stephengandel @dealbook @FSCDems tinyurl.com/2brdmh9v 8/ Register through our website BEFORE Sep. 27th for the Lunch & Learn: Negocios 201 🇵🇷 Hosted by Chase Bank chase @ #gphcc
INSTAGRAM	9/21/2022	📍 Casa De Palmas 101 N. Main Street McAllen, Texas 78501 RSVP - L I N K - IN BIO 🇵🇷 Chase Bank is looking forward to helping out the business community and welcomes business owners to attend. #smallbusiness #community ***Registration IS Required & Lunch is provided- Walk-ins will NOT be permitted***
INSTAGRAM	9/23/2022	JOIN US 2DAY BREAK THE BANK #GRANDCLOSING GIVE CHASE BANK HELL UNTIL THEY PAY THE BLACK COMMUNITY REPARATIONS 🇵🇷 patFox BLACK LA DEMANDS TO bankofamerica chase citi wellsfargo 1a. CEASE FINANCING THE GENOCIDE OF BLACK PEOPLE BY DIVESTING FROM LAW ENFORCEMENT AGENCIES THAT ARE MURDERING OUR LOVED ONES & THE ROGUE PROSECUTORS WHO REFUSE TO HOLD THEM ACCOUNTABLE 1b. PAY REPARATIONS TO THE FAMILIES & COMMUNITIES THAT ARE GRAVELY AFFECTED BY STATE SANCTIONED TERRORISM 2a. CEASE FINANCING THE GENTRIFICATION OF BLACK COMMUNITIES W PREDATORY LOANS & OTHER MEANS OF REDLINING 2b. PAY REPARATIONS TO THE FAMILIES WHO WERE CONNED OUT OF THEIR HOMES 3a. DIVEST FROM THE PRISON INDUSTRIAL COMPLEX (PIC) & POLICIES THAT CRIMINALIZE BLACK COMMUNITIES 3b. PAY REPARATIONS TO THE FAMILIES & COMMUNITIES THAT HAVE BEEN DEVASTATED BY THE PIC 4a. PAY REPARATIONS TO THE DESCENDANTS OF AFRICANS WHO WERE ENSLAVED IN THE U.S. 4b. CEASE ALL PREDATORY MEANS OF SABOTAGING BLACK WEALTH 4c. PAY REPARATIONS FOR THE FINANCIAL HARDSHIPS YOUR INSTITUTIONS PRACTICE IN BLACK COMMUNITIES 4d. MAKE EQUITABLE INVESTMENTS IN COMMUNITIES WHERE YOUR INSTITUTIONS DENY BLACK PEOPLE EMPLOYMENT OPPORTUNITIES 4e. AUDIT THE PROGRAMS DESIGNED TO HELP BLACK COMMUNITIES & MAKE ADJUSTMENTS TO HAVE THESE PROGRAMS MORE EFFICIENT 5a. CEASE FINANCING CORRUPT POLITICIANS & POLICIES THAT CONTINUE TO OPPRESS BLACK COMMUNITIES #ENDBLACKERASURE #ENDGENTRIFICATION #REPARATIONSNOW
INSTAGRAM	9/27/2022	WE DID IT! Thank you to everyone who joined on Saturday, September 24th on the rooftop of the Sutter Club for the 9th annual Hard Hats and High Heels Gala! With a goal of \$350,000, this sold out event raised over \$448,000 to build and repair for low-income families, seniors, and veterans in our region. Stay tuned for the recap video coming soon! Photo credit: tiagemmell and cmac2u Presenting Sponsor: mysmud Hope Builder Sponsor: usbank Future Framers Sponsors: officialumquabank, chase bank, lps.design, headwaters_building, Health Net, capitolbarricade, dprconstruction, interwest_insurance, Precision Fluid Controls, rivercitybank, broadway_veterinary_hospital and venetianpethospital Wall Raiser Sponsors: Tri Counties Bank, Clark Construction, Cooper & Associates Realty, Cunningham Engineering, El Dorado Savings Bank, Acorn Finance, Rainforth Grau Architects, Taylor & Wiley, Teichert Construction, Trainor Fairbrook, Pretty Please Aesthetics, Leah & Ryan Miller, Roy Alexander, The Steiny/Ramos Family, Ronald & Beverly Lamb, Susan Sheridan and Effrena Foord. FIZZ Sponsor: fzfzsnac Wine Sponsor: boglevineyards Production Team: Megan Swan and Mike Droke Entertainment: larriah!, stefanomusic, beateetedsj, saccdt, aerialist jewelle_of_the_nile, and feelosophymusic More photos in the link in our bio, and video recap coming soon! #TogetherWeBuild #HabitatGala
INSTAGRAM	10/1/2022	YOU DONT HAVE 2 ROB OR BEG THE BANK JOIN THE MOVEMENT 2 BREAK THE BANK & GET WHAT BELONGS 2 ALL OF US #GRANDCLOSING CHASE BANK WEEK 5 2DAY 🇵🇷 STOP wells Fargo WEEK 9 CONTINUES 2MORRO SAT OCT 1ST BLACK LA DEMANDS TO bankofamerica chase citi wellsfargo 1a. CEASE FINANCING THE GENOCIDE OF BLACK PEOPLE BY DIVESTING FROM LAW ENFORCEMENT AGENCIES THAT ARE MURDERING OUR LOVED ONES & THE ROGUE PROSECUTORS WHO REFUSE TO HOLD THEM ACCOUNTABLE 1b. PAY REPARATIONS TO THE FAMILIES & COMMUNITIES THAT ARE GRAVELY AFFECTED BY STATE SANCTIONED TERRORISM 2a. CEASE FINANCING THE GENTRIFICATION OF BLACK COMMUNITIES W PREDATORY LOANS & OTHER MEANS OF REDLINING 2b. PAY REPARATIONS TO THE FAMILIES WHO WERE CONNED OUT OF THEIR HOMES 3a. DIVEST FROM THE PRISON INDUSTRIAL COMPLEX (PIC) & POLICIES THAT CRIMINALIZE BLACK COMMUNITIES 3b. PAY REPARATIONS TO THE FAMILIES & COMMUNITIES THAT HAVE BEEN DEVASTATED BY THE PIC 4a. PAY REPARATIONS TO THE DESCENDANTS OF AFRICANS WHO WERE ENSLAVED IN THE U.S. 4b. CEASE ALL PREDATORY MEANS OF SABOTAGING BLACK WEALTH 4c. PAY REPARATIONS FOR THE FINANCIAL HARDSHIPS YOUR INSTITUTIONS PRACTICE IN BLACK COMMUNITIES 4d. MAKE EQUITABLE INVESTMENTS IN COMMUNITIES WHERE YOUR INSTITUTIONS DENY BLACK PEOPLE EMPLOYMENT OPPORTUNITIES 4e. AUDIT THE PROGRAMS DESIGNED TO HELP BLACK COMMUNITIES & MAKE ADJUSTMENTS TO HAVE THESE PROGRAMS MORE EFFICIENT 5a. CEASE FINANCING CORRUPT POLITICIANS & POLICIES THAT CONTINUE TO OPPRESS BLACK COMMUNITIES #ENDBLACKERASURE #ENDGENTRIFICATION #REPARATIONSNOW
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INSTAGRAM	10/5/2022	If you missed last Saturday's sold out Habitat Gala on the Sutter Club rooftop, or if you want to relive the magical night, check out this Gala recap and thank you video! This year, we raised a total of \$449,168 to build and repair for low-income families, seniors, and veterans in our region! A huge thank you to the Sutter Club for hosting, as well as our amazing sponsors and partners: Presenting Sponsor: mysmud Hope Builder Sponsor: usbank Future Framers Sponsors: officialumquabank, chase bank, lps.design, headwaters_building, Health Net, capitolbarricade, dprconstruction, interwest_insurance, Precision Fluid Controls, rivercitybank, broadway_veterinary_hospital and venetianpethospital Wall Raiser Sponsors: Tri Counties Bank, Clark Construction, Cooper & Associates Realty, Cunningham Engineering, El Dorado Savings Bank, Acorn Finance, Rainforth Grau Architects, Taylor & Wiley, Teichert Construction, Trainor Fairbrook, Pretty Please Aesthetics, Leah & Ryan Miller, Roy Alexander, The Steiny/Ramos Family, Ronald & Beverly Lamb, Susan Sheridan and Effrena Foord. FIZZ Sponsor: fzfzsnac Wine Sponsor: boglevineyards Production Team: Megan Swan and Mike Droke Entertainment: larriah!, stefanomusic, beateetedsj, saccdt, aerialist jewelle_of_the_nile, and feelosophymusic Videography: seastandproductions Photo credit: tiagemmell and cmac2u #TogetherWeBuild #HabitatGala
TWITTER	10/24/2022	Last week, two dozen volunteers from @JPMorgan @Chase & Co. packed 13 pallets of #stockboxes for low-income seniors – that's over 520 boxes! Over the past year, 150 #volunteers from @JPMorganChase have served nearly 300 hours at our Volunteer Action Center. pic.twitter.com/HwDv9k6h

CBA Public File Comments Received via Social Media 2022		
Comment Source	Comment Received Date	JPMorgan Chase Bank N.A. Comment*
INSTAGRAM	11/2/2022	<p>#BREAKTHEBANK #VOTE4REPARATIONS EMANCIPATION FROM EXPLOITATION #BANKBLACK ☹☹☹ #GRANDCLOSINGS CONTINUE CHASE BANK WEEK 10 FRI NOV 4TH WELLS FARGO WEEK 14 SAT NOV 5TH THE BLACKS DEMAND THE 7 MEGA BANKS & THEIR CEOs bankofamerica - BRIAN MOYNIHAN citi - JANE FRASER JP MORGAN chase - JAMIE DIMON PNC - WILLIAM DEMCHAK TRUIST - WILLIAM ROGERS JR US BANCORP - ANDY CECERE wellsfargo - CHARLES SCHARF COLLECTIVELY WORTH 13 "TRILLION" IN ASSETS 1a. DIVEST FROM LAW ENFORCEMENT AGENCIES & PROSECUTORS WHO REFUSE TO HOLD LAW ENFORCEMENT ACCOUNTABLE 1b. REPARATIONS FOR THE BLACKS AFFECTED BY STATE SANCTIONED TERRORISM 2a. CEASE PREDATORY LOANS & OTHER MEANS OF REDLINING 2b. REPARATIONS FOR FAMILIES WHO WERE CONNED OUT OF THEIR HOMES 3a. DIVEST FROM THE PRISON INDUSTRIAL COMPLEX (PIC) & POLICIES THAT CRIMINALIZE THE BLACKS 3b. REPARATIONS FOR THE BLACKS WHO HAVE BEEN DEVASTATED BY THE PIC 4a. REPARATIONS FOR DESCENDANTS OF AFRICANS WHO WERE ENSLAVED IN THE U. S. 4b. CEASE SABOTAGING BLACK WEALTH 4c. REPARATIONS FOR THE FINANCIAL HARDSHIPS YOUR INSTITUTIONS PRACTICE IN BLACK COMMUNITIES 4d. MAKE EQUITABLE INVESTMENTS IN COMMUNITIES WHERE YOUR INSTITUTIONS DENY THE BLACKS EMPLOYMENT OPPORTUNITIES</p>
INSTAGRAM	11/2/2022	<p>#BREAKTHEBANK #VOTE4REPARATIONS EMANCIPATION FROM EXPLOITATION #BANKBLACK ☹☹☹ #GRANDCLOSINGS CONTINUE CHASE BANK WEEK 10 FRI NOV 4TH WELLS FARGO WEEK 14 SAT NOV 5TH THE BLACKS DEMAND THE 7 MEGA BANKS & THEIR CEOs bankofamerica - BRIAN MOYNIHAN citi - JANE FRASER JP MORGAN chase - JAMIE DIMON PNC - WILLIAM DEMCHAK TRUIST - WILLIAM ROGERS JR US BANCORP - ANDY CECERE wellsfargo - CHARLES SCHARF COLLECTIVELY WORTH 13 "TRILLION" IN ASSETS 1a. DIVEST FROM LAW ENFORCEMENT AGENCIES & PROSECUTORS WHO REFUSE TO HOLD LAW ENFORCEMENT ACCOUNTABLE 1b. REPARATIONS FOR THE BLACKS AFFECTED BY STATE SANCTIONED TERRORISM 2a. CEASE PREDATORY LOANS & OTHER MEANS OF REDLINING 2b. REPARATIONS FOR FAMILIES WHO WERE CONNED OUT OF THEIR HOMES 3a. DIVEST FROM THE PRISON INDUSTRIAL COMPLEX (PIC) & POLICIES THAT CRIMINALIZE THE BLACKS 3b. REPARATIONS FOR THE BLACKS WHO HAVE BEEN DEVASTATED BY THE PIC 4a. REPARATIONS FOR DESCENDANTS OF AFRICANS WHO WERE ENSLAVED IN THE U. S. 4b. CEASE SABOTAGING BLACK WEALTH 4c. REPARATIONS FOR THE FINANCIAL HARDSHIPS YOUR INSTITUTIONS PRACTICE IN BLACK COMMUNITIES 4d. MAKE EQUITABLE INVESTMENTS IN COMMUNITIES WHERE YOUR INSTITUTIONS DENY THE BLACKS EMPLOYMENT OPPORTUNITIES</p>
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LINKEDIN	11/9/2022	<p>Elevate Together University en asociación con Chase for Business y la Cámara de Comercio Hispana de EE. UU. (United States Hispanic Chamber of Commerce (USHCC)) presenta una nueva sesión educativa: NAVEGANDO POR SU FLUJO DE CAJA. Todavía hay tiempo para que te registres! Visita LINKEDIN para asegurar tu lugar. #nonprofit #community #nonprofitorganization #education #support #smallbiz #smallbiz #smallbizowners #connect #connections</p>
TWITTER	11/18/2022	<p>Today we welcomed back volunteers from @jpmorgan @Chase to our Clifford Street build site. The volunteers helped us with interior blocking as well as additional siding installation! #habitatforhumanity #habitatcfc #jpmorgan #chase #volunteer #goodworks #build #home #community pic.twitter.com/AEW17BQvD0</p>
INSTAGRAM	12/2/2022	<p>THE WHITE WALL BANKING WHILE BLACK cspan ANDRE PERRY INTERVIEWING EMILY FLITTER ON HER BOOK "THE WHITE WALL" (NOW BIG FINANCE BANKRUPTS BLACK AMERICA) #BREAKTHEBANK ➡️ JOIN THE MOVEMENT <🗳️ EMANCIPATION FROM EXPLOITATION #BANKBLACK ☹☹☹ #GRANDCLOSINGS CONTINUE CHASE BANK WEEK 14 FRI DEC 2ND WELLS FARGO WEEK 18 SATURDAY DEC 3RD THE BLACKS DEMAND THE 7 MEGA BANKS & THEIR CEOs bankofamerica - BRIAN MOYNIHAN citi - JANE FRASER JP MORGAN chase - JAMIE DIMON PNC - WILLIAM DEMCHAK TRUIST - WILLIAM ROGERS JR US BANCORP - ANDY CECERE wellsfargo - CHARLES SCHARF COLLECTIVELY WORTH 13 "TRILLION" IN ASSETS 1a. DIVEST FROM LAW ENFORCEMENT AGENCIES & PROSECUTORS WHO REFUSE TO HOLD LAW ENFORCEMENT ACCOUNTABLE 1b. REPARATIONS FOR THE BLACKS AFFECTED BY STATE SANCTIONED TERRORISM 2a. CEASE PREDATORY LOANS & OTHER MEANS OF REDLINING 2b. REPARATIONS FOR FAMILIES WHO WERE CONNED OUT OF THEIR HOMES 3a. DIVEST FROM THE PRISON INDUSTRIAL COMPLEX (PIC) & POLICIES THAT CRIMINALIZE THE BLACKS 3b. REPARATIONS FOR THE BLACKS WHO HAVE BEEN DEVASTATED BY THE PIC</p>
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TWITTER	12/5/2022	<p>Buwa Binlite, founder of Dantes Partners, is taking on D.C.'s housing crisis. With help from @JPMorgan @Chase, this partnership is providing Binlite's company with both debt funding and Low-Income Housing Tax Credits: wapo.st/3GWDfZU</p>
TWITTER	12/5/2022	<p>A new birth center in the heart of D.C.'s Ward Five is helping close the health care gap for mothers. Learn how the NMTC program from @JPMorgan @Chase is helping support community development projects in underserved and low-income communities: wapo.st/3xB6fU</p>
TWITTER	12/8/2022	<p>@iamwesmoore @JPMorgan @Chase @MayorBMScott Be careful with @chase, they have a record of stealing low-income people's money. Chase is bad for working-class American people.</p>
INSTAGRAM	12/8/2022	<p>Wow 🤩 @iamwesmoore hit the ground running. @chase great investment in the community.</p>
TWITTER	12/9/2022	<p>JP Morgan and Chase's community bank opened at Mondawmin. I am looking forward to Chase investing its time, treasure and talents w/ free individualized services such as coaching for small and minority owned businesses, financial literacy classes, and other opportunities. pic.twitter.com/rwvZQc4n</p>
TWITTER	12/9/2022	<p>Affordable housing is key to maintaining a thriving community. Learn how @JPMorgan @Chase is creating more affordable housing in Black, Hispanic and Latino communities and continuing business growth in the D.C. region: wapo.st/3GWDfZU</p>

CBA Public File Comments Received via Social Media 2022		
Comment Source	Comment Received Date	JPMorgan Chase Bank N.A. Comment*
INSTAGRAM	12/10/2022	<p>#BREAKTHEBANK ITS TIME 2 BAIL OUT THE PEOPLE . NOT THE BANKS</p> <p>👉🏾 JOIN THE MOVEMENT 🏾🏾</p> <p>EMANCIPATION FROM EXPLOITATION</p> <p>#BANKBLACK 🏾🏾🏾</p> <p>#GRANDCLOSINGS CONTINUE</p> <p>CHASE BANK WEEK 16 FRI DEC 16TH</p> <p>WELLS FARGO WEEK 19 SAT DEC 10TH</p> <p>THE BLACKS DEMAND</p> <p>THE 7 MEGA BANKS & THEIR CEOs</p> <p>@bankofamerica - BRIAN MOYNIHAN</p> <p>@citi - JANE FRASER</p> <p>JP MORGAN @chase - JAMIE DIMON</p> <p>PNC - WILLIAM DEMCHAK</p> <p>TRUIST - WILLIAM ROGERS JR</p> <p>US BANKCORP - ANDY CECERE</p> <p>@wellsfargo - CHARLES SCHARF</p> <p>COLLECTIVELY WORTH 13 "TRILLION" IN ASSETS</p> <p>1a. DIVEST FROM LAW ENFORCEMENT AGENCIES & PROSECUTORS WHO REFUSE TO HOLD LAW ENFORCEMENT ACCOUNTABLE</p> <p>1b. REPARATIONS FOR THE BLACKS AFFECTED BY STATE SANCTIONED TERRORISM</p> <p>2a. CEASE PREDATORY LOANS & OTHER MEANS OF REDLINING</p> <p>2b. REPARATIONS FOR FAMILIES WHO WERE CONNED OUT OF THEIR HOMES</p> <p>3a. DIVEST FROM THE PRISON INDUSTRIAL COMPLEX (PIC) & POLICIES THAT CRIMINALIZE THE BLACKS</p> <p>3b. REPARATIONS FOR THE BLACKS WHO HAVE BEEN DEVASTATED BY THE PIC</p> <p>4a. REPARATIONS FOR DESCENDANTS OF AFRICANS WHO WERE ENSLAVED IN THE U. S.</p> <p>4b. CEASE SABOTAGING BLACK WEALTH</p> <p>4c. REPARATIONS FOR THE FINANCIAL HARSHIPS YOUR INSTITUTIONS PRACTICE IN BLACK COMMUNITIES</p> <p>4d. MAKE EQUITABLE INVESTMENTS IN COMMUNITIES WHERE YOUR INSTITUTIONS DENY THE BLACKS EMPLOYMENT OPPORTUNITIES</p>
TWITTER	12/13/2022	<p>You're invited to attend the "Building Generational Wealth in our Communities" workshop. Hear from local real estate experts and learn about available incentives! @Chase 6-8pm at the #MidtownCLE TechHive. Be sure to register using the QR code on the images. pic.twitter.com/TUu5ZChicb</p>
TWITTER	12/14/2022	<p>Does your bank openly support small and minority owned business? 🏾</p> <p>#HowdyNeighbors</p> <p>chase said the answer is YES!! #chasebank is showcasing businesses and offering resources for small and minority owned business.</p> <p>As a business owner you must leverage ALL contacts to help you achieve you goals. This includes:</p> <p>Past clients</p> <p>City & government entities</p> <p>Your Bank</p> <p>My Services 🏾</p> <p>Make sure to head to my link in bio. I offer several free resources made for new business owners!</p>
INSTAGRAM	12/14/2022	<p>#BREAKTHEBANK "BLACK" PEOPLE DON'T NEED MORE LOANS. [WE] NEED HELP PAYING THEM"</p> <p>👉🏾 JOIN THE MOVEMENT 🏾🏾</p> <p>EMANCIPATION FROM EXPLOITATION</p> <p>#BANKBLACK 🏾🏾🏾</p> <p>DR SARAH FEDERMAN TESTIFIES 64 THE HOUSE FINANCIAL SERVICES COMMITTEE</p> <p>#GRANDCLOSINGS CONTINUE</p> <p>CHASE BANK WEEK 16 FRI DEC 16TH</p> <p>WELLS FARGO WEEK 19 SAT DEC 10TH</p> <p>THE BLACKS DEMAND</p> <p>THE 7 MEGA BANKS & THEIR CEOs</p> <p>bankofamerica - BRIAN MOYNIHAN</p> <p>citi - JANE FRASER</p> <p>JP MORGAN chase - JAMIE DIMON</p> <p>PNC - WILLIAM DEMCHAK</p> <p>TRUIST - WILLIAM ROGERS JR</p> <p>US BANKCORP - ANDY CECERE</p> <p>wellsfargo - CHARLES SCHARF</p> <p>COLLECTIVELY WORTH 13 "TRILLION" IN ASSETS</p> <p>1a. DIVEST FROM LAW ENFORCEMENT AGENCIES & PROSECUTORS WHO REFUSE TO HOLD LAW ENFORCEMENT ACCOUNTABLE</p> <p>1b. REPARATIONS FOR THE BLACKS AFFECTED BY STATE SANCTIONED TERRORISM</p> <p>2a. CEASE PREDATORY LOANS & OTHER MEANS OF REDLINING</p> <p>2b. REPARATIONS FOR FAMILIES WHO WERE CONNED OUT OF THEIR HOMES</p> <p>3a. DIVEST FROM THE PRISON INDUSTRIAL COMPLEX (PIC) & POLICIES THAT CRIMINALIZE THE BLACKS</p> <p>3b. REPARATIONS FOR THE BLACKS WHO HAVE BEEN DEVASTATED BY THE PIC</p> <p>4a. REPARATIONS FOR DESCENDANTS OF AFRICANS WHO WERE ENSLAVED IN THE U. S.</p> <p>4b. CEASE SABOTAGING BLACK WEALTH</p> <p>4c. REPARATIONS FOR THE FINANCIAL HARSHIPS YOUR INSTITUTIONS PRACTICE IN BLACK COMMUNITIES</p>
TWITTER	12/15/2022	<p>Our CRCP Cheerleaders were thrilled to perform at the @Chase Bank Branch Opening and Ribbon Cutting this morning, welcoming our new partners to the neighborhood! #Partnership #Community #LunPride pic.twitter.com/60SDNRT724</p>
TWITTER	12/22/2022	<p>Chase opens branch in Covent Blu-Grant Center neighborhood</p> <p>30% of @Chase's branches are in low-to-moderate-income areas</p> <p>"Brown and Black people need to be a part of the dialogue,"</p> <p>K. Michael Jones St. Louis American</p> <p>#stlamerican #stlouis #stlnews</p> <p>ow.ly/3Lon50MANSJ</p>
TWITTER	12/27/2022	<p>Redlining is illegal, but @Chase bank can "red dot" on the grounds of ideology...</p> <p>Make it make sense.</p>

* 2022 comment newly added for the 2025 Public File update.

From: [REDACTED CONTENT]

Date: Saturday, May 20, 2023 at 16:17

To: [REDACTED CONTENT]

Subject: [EXTERNAL]Thank You!

Hi [REDACTED CONTENT]!

I typically would never email you outside of business days and hours, but when my team presented me with the attached summary of my 30-year relationship with Chase Bank coming full-circle, I was so moved that I wanted to immediately share it with you.

Why you in particular?

Because whether you know it or not, you have played a key role in bringing my relationship with Chase full-circle after three decades. And I am grateful!

Thank you for connecting me to [REDACTED CONTENT] and [REDACTED CONTENT]. And thank you for taking an interest in not only my success, but the success of all small business owners here in the Valley.

Blessings!

[REDACTED CONTENT]

CEO of Path To Publishing and Award-Winning Teaching Artist

www.pathtopublishing.com

[REDACTED CONTENT]
[REDACTED CONTENT]
Rowlett, Texas 75088

May 24, 2023

Jamie Diamond, CEO
Chase Bank
270 Park Avenue
New York, NY 10017

Dear Mr. Diamond,

This is a complain letter. I am a very dissatisfied, long-time customer of Chase Bank. I have checking and savings accounts, a business line of credit, and a HELOC at Chase. The two Chase Bank branches in Rowlett, Texas, are closed, one for the last several days and the other permanently. The sign on the door of the closed Rowlett Chase branch gives no information on why the branch is closed or where the nearest open Chase branch is located. What kind of mediocre customer service is this? You are paid \$34.5 million per year and you can't afford a sign on your Rowlett branch door indicating where the nearest Chase branch is located. You should be ashamed of yourself. It appears that you do not care one iota for for customers. Your greed is shameful!

I want to know why the Rowlett Chase branch is closed and when it will be reopened. My mailing address is found above. My email address is [REDACTED CONTENT] and my phone number is [REDACTED CONTENT]. I am waiting for your return contact.

I repeat your greed is shameful!

[REDACTED CONTENT]

[REDACTED CONTENT]
[REDACTED CONTENT]
Rowlett, Texas 75088

May 25, 2023

Office of the Controller of the Currency
340 Madison Ave., 5th Floor
New York, NY 10173-0002

Dear Sir or Madam,

I am writing to request that you contact Chase Bank and tell them to reopen their branches in Rowlett, Texas. Their closing of their two branches in Rowlett is causing serious harm and inconvenience to their customers in this city. Chase closed these branches without providing any prior notice, explaining why they have closed them, and without providing any information as to where the nearest Chase branches are located. Chase's terse closure notice on the door of one of its closed branches is an insult to its customers. The other Chase branch in Rowlett has been closed and put up for sale.

The banking industry in the country is exploiting its customers with usurious interest rates, cutbacks in services and locations, and an attitude of sheer indifference.

As the federal agency that regulates the banking industry, you should take action to force Chase to open at least one branch in Rowlett, Texas, inform its customers where this branch will be located, and to fine Chase for this violation of basic customer service.

See the attached copy of the letter that I have sent to the CEO of Chase.

I thank you and look forward to your prompt remedial regulatory action in this matter.

Thank you.

Sincerely,

[REDACTED CONTENT]

Executive Office (Mail Code [REDACTED CONTENT])
[REDACTED CONTENT]
Columbus, OH 43219



June 23, 2023

[REDACTED CONTENT]
[REDACTED CONTENT]
Rowlett, TX 75088

Thank you for sharing your concerns

Dear [REDACTED CONTENT]:

We are responding to your complaint about the status of our branch location in your city, and your request to keep the branch open. You requested to speak with Jamie Dimon. We reviewed your complaint on his behalf. Thank you for sharing your concerns.

We appreciate you taking the time to bring this to our attention. Your feedback helps us serve you better. Our goal is to give exceptional service every time you contact us.

Our Rowlett branch was temporarily closed for maintenance due to an Environmental Health and Safety issue but is open now. We ensured there were proper signs informing about the closure and instructing our customers to search for the nearest branch on chase.com. We also have several branch locations within five miles from our Rowlett branch.

We welcome your feedback. Please accept our apologies for the inconvenience this matter caused you.

Thank you for banking with us. If you have questions, please call us at 1-xxx-xxx-8049 and reference case number [REDACTED CONTENT]. We accept operator relay calls. We're here Monday through Friday from 8 a.m. to 9 p.m. and Saturday from 9 a.m. to 6 p.m. Eastern Time.

Sincerely,

Executive Office
1-xxx-xxx-8049
1-xxx-xxx-3403 Fax; it's free from any Chase branch
[REDACTED CONTENT]
chase.com

cc: Office of the Comptroller of the Currency, Case ID [REDACTED CONTENT]

Esta comunicación contiene información importante acerca de la cuenta. Si tiene alguna pregunta o necesita ayuda para traducirla, comuníquese con nosotros llamando al 1-xxx-xxx-8049, de lunes a viernes de 8 a.m. a 9 p.m. y sábados de 9 a.m. a 6 p.m., hora del Este.

From: [REDACTED CONTENT]
Sent: Thursday, August 03, 2023 8:13 AM
To: [REDACTED CONTENT]
Cc: [REDACTED CONTENT]
Subject: Re: [EXTERNAL]Fwd: BUF of MI: Youth Careers Exploratory Academy: Financial Literacy Needed

Categories: EXTERNAL SENDER – Review for phishing. Report if suspicious. For help visit [go/phish](https://go.phish)

Gail:

On behalf on Black United Fund of Michigan (BUF of MI), thank you for your awesome presentation on July 27th as part of our Youth Careers Exploratory Academy. You helped to make the Academy a huge success! The students remarked in their evaluation that you thoroughly engaged them in learning more about money. On the last day upon receiving their stipends, a number of parents remarked that their child was insisting they open an account with Chase.

Again, BUF appreciates your partnership and looks forward to other collaborative projects.

Stay blessed!

[REDACTED CONTENT]
Program Director - BUF of MI.
xxx-xxx-2200 (office)

Customer Comments Received via Regulatory Agency Website

Comment: Hampton, GA

Date Submitted: 10/12/2

Submitted Via: CFPB Online Customer Complaint Form

Customer Comments

Experian has been providing inaccurate credit report data to lenders upon request, that contain data that does NOT actually exist on my credit report, but HAS GREATLY AFFECTED APPROVAL ODDS; Such as, (FALSE REPORTING -"BANKRUPTCY/PUBLIC RECORD") when neither exist on my credit report! October 1st 2023, JPMCP pulled my report and I did NOT receive any alert or reference number. An error message of "cannot process, try again later" appeared after my request. I was not aware this inquiry had been actually processed due to the error message and lack of notification, reference number nor alert from JPMCP nor Experian, and it's being hidden in Plain sight. The inquiries on my file are listed in chronological order EXCEPT JPMCP which should have been the first inquiry listed, but instead it is listed between the months of May. Although, it's October and the last inquiry requested this year. Upon calling JPMCP for further information about this inquiry, I was then informed the request had been DECLINED for several reasons such as: Too many inquiries, PUBLIC RECORD / BANKRUPTCY and several other adverse reasons that are NOT RELEVANT OR INCLUSIVE TO CREDIT APPROVAL. Experian is also screening my calls. Unable to speak with a live agent. Automated system claims my information (ssn and zip code) does not match, although it does. Experian claims their company only provides reports to lenders, but actually seems to be playing the initial hand in my applications being DECLINED/DENIED, by using subtle DISCRIMINATION through the forms of REDLINING, DISPARATE TREATMENT and DISPARATE IMPACT and CONTINUOUSLY denying me CREDIT, DESPITE having NO ADVERSE INFORMATION AND AN AVERAGE CREDIT SCORE in the upper 600s, based on INCONSISTENT BASIS OF APPROVAL. Violation of FAIR LENDING LAWS, FCRA, ECOA TITLE VII OF CFPB and the CIVIL RIGHTS ACT of 1866. My score, TAMPERED WITH, also dropped 10 points from this "hidden JPMCP inquiry" resulting in a DECLINED NOT DENIED APPLICATION. I HAVE VERY GOOD REPORTING HISTORY AS FAR AS PAYMENTS, AND CLOSED BALANCES FROM OVER 6 YEARS AGO TOTALING LESS THAN \$900. I WOULD NOT HAVE SO MANY INQUIRIES IF I were NOT targeted and profiled through UNFAIR LENDING PRACTICES such as, REDLINING, DISPARATE TREATMENT and DISPARATE IMPACT by Experian. EACH TIME I submit a request FOR CREDIT. FOR THE LAST 6 MONTHS I HAVE BEEN DEALING WITH UNFAIR/DECEPTIVE PRACTICES by Experian and others to the point of exhaustion! Bureaus should be REQUIRED to have more EFFECTIVE laws governing the practice and USE/DISTRIBUTION OF CONSUMER REPORTS with TRANSPARENCY.

JPMCPB inquiry needs to be removed as well as ALL other inquiries made resulting in a declined/denial status due to UNFAIR LENDING and DISCRIMINATION from Experian. Credit score needs to be updated to reflect accuracy DUE TO UNFAIR LENDING AND DISCRIMINATION. CREDIT LOCK TO PREVENT INSIDE FROM TAKING ADVANTAGE OF CONSUMER REPORTS THROUGH UNFAIR LENDING PRACTICES AND DISCRIMINATION.

Executive Office (Mail Code [REDACTED CONTENT])
[REDACTED CONTENT]
Columbus, OH 43219



October 19, 2023

[REDACTED CONTENT]
[REDACTED CONTENT]
Hampton, GA 30228

The credit inquiry is valid

Reference Number: [REDACTED CONTENT]

Dear [REDACTED CONTENT]:

We are responding to your concerns about the inquiry on your personal credit report for your business credit card account application. We appreciate the opportunity to assist you.

You applied for the Chase Visa signature business card account through the internet. The pre-approved credit card offer says that we will review your credit report and the information you provide to confirm that you meet the criteria for the offer.

We show you submitted two applications. When you apply for a credit card online, the Pricing and Terms information must be viewed before the application is submitted. Based on this review, you may receive a card with different costs, or you may not receive a card. For your convenience, we have enclosed a copy of the Pricing and Terms. We have also enclosed a copy of the credit decision letters dated October 1, 2023.

Information we send to the credit reporting agencies must accurately reflect your account activity and status. We won't request to remove the inquiry because the information we supplied to the credit reporting agencies is accurate.

Please contact the credit reporting agencies directly about any inaccurate reporting and your request for a lock on your credit report as we are not able to speak on their behalf. We respectfully deny any of the alleged violations.

We take complaints that claim discrimination seriously. We do not tolerate any form of discrimination as it is strictly against our policy and contrary to our corporate culture.

If you have questions about this issue, please call [REDACTED CONTENT] at 1-xxx-xxx-8049, extension [REDACTED CONTENT]. If you have other questions, please call us at the number below. We accept operator relay calls. Our office is available Monday through Friday from 8 a.m. to 9 p.m. and Saturday from 9 a.m. to 6 p.m. Eastern Time.

Sincerely,

Card Executive Office
1-xxx-xxx-8049
1-xxx-xxx-5509 Fax; it's free from any Chase branch
[REDACTED CONTENT]
chase.com

cc: Consumer Financial Protection Bureau, Complaint ID [REDACTED CONTENT]

Enclosures: Pricing and Terms
Letters dated October 1, 2023

Esta comunicación contiene información importante acerca de la cuenta. Si tiene alguna pregunta o necesita ayuda para traducirla, comuníquese con nosotros llamando al 1-xxx-xxx-8049, de lunes a viernes de 8 a.m. a 9 p.m. y sábados de 9 a.m. a 6 p.m., hora del Este.

Equal Credit Opportunity Act

The federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract) ; because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The federal agency that administers compliance with this law concerning this creditor is the Consumer Financial Protection Bureau, 1700 G Street NW, Washington, DC 20552.

Customer Comments Received via Regulatory Agency Website

Comment: Bakersfield, CA

Date Submitted: 10/12/2023

Submitted Via: CFPB Online Customer Complaint Form

Customer Comments

Chase canceled my investment accounts in 2020 and closed all my accounts .I am still missing \$2500 from my accounts that Chase closed I tried several times to contact the 800 number listed but was told they can not provide me with any information, but if I choose I can fill with the court but I don't have the money to pay attorneys fee I applied for credit card with chase couple of months ago it was granted because I have good credit but I just got a letter from chase that they canceling my new credit card with any explanation This is discrimination based on my race and National origin Please could you follow up with my complaint to let chase Bank know that poor people have a voice in USA and the world

Executive Office (Mail Code [REDACTED CONTENT])
[REDACTED CONTENT]
Columbus, OH 43219



October 26, 2023

[REDACTED CONTENT]
[REDACTED CONTENT]
Bakersfield, CA 93312

The Deposit Account Agreement allows us to close an account at any time

Dear [REDACTED CONTENT]:

We are responding to your complaint about our decision to close your accounts. Thank you for sharing your concerns.

The Deposit Account Agreement allows us to close an account other than a CD at any time, for any reason or no reason, and without prior notice. We gave you a copy of the agreement when you opened the account. You can see the current agreement on chase.com. We made the decision to end the banking relationship. Our decision will not change, and we are not required to give a reason for closing an account.

We are closing your credit card account ending in 4718

We sent you the enclosed letter dated September 27, 2023, letting you know that we could close your credit card account on October 26, 2023. We decline your request to provide additional information about our decision. We confirmed that your account was properly identified, and our decision is final. Our decision to close the credit card account is in accordance with your enclosed Cardmember Agreement.

Here's information about your rewards

You can access eligible rewards for at least 30 days from the closure date of your account. After that time, they will no longer be available. We review accounts according to the rewards terms and conditions, which could result in your reward points being forfeited. For some credit cards, redemption options may be limited after your account is closed. We have enclosed a copy of the program Rules and Regulations for your review.

Every individual has a unique credit profile, so we cannot advise you on how the closure of your account may affect your credit. Please contact the credit reporting agencies directly about your credit concerns. Here's the contact information for the four credit reporting agencies:

Equifax	Experian	Innovis	TransUnion
PO Box 740256	PO Box 9701	PO Box 1640	PO Box 2000
Atlanta, GA 30374-0256	Allen, TX 75013	Pittsburgh, PA 15230-1640	Chester, PA 19022-2000
1-888-378-4329	1-800-493-1058	1-800-540-2505	1-800-916-8800
equifax.com	experian.com	innovis.com	transunion.com

We take complaints that claim discrimination seriously. We do not tolerate any form of discrimination as it is strictly against our policy and contrary to our corporate culture.

If you have questions, please call us at 1-xxx-xxx-8049 and reference case number [REDACTED CONTENT]. We accept operator relay calls. We're here Monday through Friday from 8 a.m. to 9 p.m. and Saturday from 9 a.m. to 6 p.m. Eastern Time.

Sincerely,

Executive Office

1-xxx-xxx-8049

1-xxx-xxx-3403 Fax; it's free from any Chase branch

chase.com

[REDACTED CONTENT]

cc: Consumer Financial Protection Bureau, Complaint ID [REDACTED CONTENT]

Enclosures

Equal Credit Opportunity Act

The federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The federal agency that administers compliance with this law concerning this creditor is the Consumer Financial Protection Bureau, 1700 G Street NW, Washington, DC 20552.

Esta comunicación contiene información importante acerca de la cuenta. Si tiene alguna pregunta o necesita ayuda para traducirla, comuníquese con nosotros llamando al 1-xxx-xxx-8049, de lunes a viernes de 8 a.m. a 9 p.m. y sábados de 9 a.m. a 6 p.m., hora del Este.

Customer Comments Received via Regulatory Agency Website*

Comment: Inman, SC

Date Submitted: 10/18/2023

Submitted Via: CFPB Online Customer Complaint Form

Customer Comments

I was sent to fraud for changing my password with them as well and they made it seem like it came from me. I had to change my Google account password. I called xxx xxx 7091 Chase Fraud department and I was told I would get a username and password to put in and anti virus scan. They told me call back at 7AM we called around 12PM and I told the next person what the first person told me and they made me change my user ID and password. After persisting and being diligent I was finally able to get in. They didn't want me to proceed with this and they stopped the balance transfer but they made me show them my birth certificate and drivers license. I uploaded it. They sent it back and said they needed me to redo it again and I took multiple pictures of both and resent them back multiple times. The original account ended in 8732, \$2970 was a fraudulent balance transfer that was pending after one day of fixing my account. I was kept in the fraud department too long today. I know there is certain protocols and procedures you have but I don't know the other 12 digits to the account. They only offered me \$3000 credit limit on a new card and they blamed that on the credit bureau, and I said you discriminate against low income people and I will report you to the CFPB and you give me high interest rates because we are low income and when I said that she took the remaining from another card in a balance transfer and make it a \$7000 limit. I seen a balance transfer was 0% interest for 21 months and I wanted to take that deal. I want \$3,330 and there will be a \$90.99 fee and She also said it could take 5 to 7 business days before I would know if I was qualified for it or not. I was then told I didn't qualify for a balance transfer. They made this as extremely difficult and stressful as possible.

**Note: 2023 comment newly added for the 2025 Public File update.*

Executive Office (Mail Code [REDACTED CONTENT])
[REDACTED CONTENT]
Columbus, OH 43219



December 12, 2023

[REDACTED CONTENT]
[REDACTED CONTENT]
Inman, SC 29349

Here is information about your credit card balance transfer complaint

Reference Number: [REDACTED CONTENT]

Dear [REDACTED CONTENT]:

We are responding to your complaint about completing a balance transfer on your credit card account ending in 1621. We appreciate the opportunity to assist you.

We confirmed you spoke with us on October 8, 2023, and advised you did not remember your username and password on your account. We confirmed we successfully verified you with security questions and the password was updated. We confirmed the online account is active.

The copy of the October 1, 2023, email you provided confirms we needed additional information to confirm it was you applying for the account. We apologize for any inconvenience this may have caused, but we take the security of our customers' account information very seriously.

We did not locate an account for you ending in 8732, or a balance transfer attempted for \$2,970.00. However, we confirmed on October 4, 2023, a balance transfer for \$2,937.35 was approved. On October 6, 2023, an additional balance transfer was attempted for \$2,851.20, as well as on October 17, 2023, for \$3,123.99, but the transfers were not processed to protect the security of your account pending verification.

We confirmed there was \$4,000.00 transferred from your account ending in 2817 to your account ending in 1621, which made the credit limit \$7,000.00 on October 3, 2023.

We confirmed your account has a balance transfer rate offer of 0.00% APR until July 19, 2025. Upon expiration of the promotional offer, the APR will be 26.24%. You have \$6,650.00 available for a balance transfer. To complete the balance transfer, please contact us at the number on the back of your card and have available the billing statement from the company for which you would like to process the balance transfer.

We take complaints that claim discrimination seriously. We do not tolerate any form of discrimination as it is strictly against our policy and contrary to our corporate culture.

If you have questions about this issue, please call [REDACTED CONTENT] at 1-xxx-xxx-8049, extension [REDACTED CONTENT]. If you have other questions, please call us at the number below. We accept operator relay calls. We're available Monday through Friday from 8 a.m. to 9 p.m. and Saturday from 9 a.m. to 6 p.m. Eastern Time.

Sincerely,

Card Executive Office

1-xxx-xxx-8049

1-xxx-xxx-5509 Fax; it's free from any Chase branch

[REDACTED CONTENT]

chase.com

cc: Consumer Financial Protection Bureau, Complaint ID [REDACTED CONTENT]

Esta comunicación contiene información importante acerca de la cuenta. Si tiene alguna pregunta o necesita ayuda para traducirla, comuníquese con nosotros llamando al 1-xxx-xxx-8049, de lunes a viernes de 8 a.m. a 9 p.m. y sábados de 9 a.m. a 6 p.m., hora del Este.

Customer Comments Received via Regulatory Agency Website

Comment: Seattle, WA

Date Submitted: 10/20/2023

Submitted Via: Washington State Attorney General Online Complaint Form

Customer Comments

SUMMARY: Chase is getting out of the safe deposit box business. When they close branches, they are instructing customers to come into the branch and remove the contents of their safe deposit boxes. Customers pay an annual fee in advance for these safe deposit boxes, but when Chase forces customers to vacate the boxes, they are refusing to offer customers a refund of their annual fees (or even a prorated amount of the annual fee). As Chase continues to close branches -- or eventually removes safe deposit boxes from existing branches -- they are retaining anywhere from \$50 to \$200 per customer times the thousands of boxes that will be vacated. For me this was \$80, but when you add it up, this may total in the millions of dollars.

DETAILS:

I have had a safe deposit box at the Chase Bank (formerly Washington Mutual) at 5464 Sand Point Way NE, Seattle, WA 98105 since 2005. My most recent \$80 annual fee for the box was paid via automatic withdrawal from my Checking Account on 7/5/23. A month later on August 18, 2023, Chase sent me a letter (attached) informing me that the branch was closing, mentioning that if I have a Safe Deposit Box, I would receive a separate letter with information about removing its contents. On August 25, 2023 and September 15, 2023, Chase sent a letter (attached) titled "Important information about your safe deposit box", saying "The branch at 5464 Sand Point Way NE, Seattle, is closing, so you'll need to come in and remove the property in your safe deposit box and cancel your lease by October 26th. We're sorry for the inconvenience." On 10/16/23, I went into the branch to empty my safe deposit box (and close my Checking and Savings accounts), and the branch employee told me that Chase was not refunding the safe deposit fees for any of their customers in the branch. She explained that she was upset by this, as have the many customers who have already visited to empty their boxes. However, she explained that the branch manager told all employees explicitly that no refunds would be made and that customers should file a complaint with Chase's central office. She gave me a piece of paper (attached) that had preprinted the complaint contact location on their website (chase.com/sendusfeedback) or a PO Box in Indianapolis ([jpmorgan chase bank n/a, po box \[REDACTED CONTENT\]](mailto:jpmorgan_chase_bank_n/a_po_box@jpmorganchase.com), Indianapolis, IN 46204-4945). [Chase.com/sendusfeedback](https://chase.com/sendusfeedback) says you can contact Chase via Secure Message, Phone, or Social Media (Twitter). I found an 800-number for Checking Account support. The rep I told me he understood my frustration about this issue, but that the phone agents were not authorized to issue a refund. He said that this was a Branch issue, that the Branch has misinformed me, and I should go back to the Branch and ask them to issue a refund. I later tried to file a complaint via Send Us a Secure Message". The only category dropdown that allows you to write a secure message was under "SCRA-Military Inquiry." I

Customer Comments Received via Regulatory Agency Website

submitted a complaint via the "SCRA-Military Inquiry" dropdown and received the following response (attached) via My Account on 10/18/23:

"Hello [REDACTED CONTENT],

Thank you for contacting us.

[REDACTED CONTENT], we're sorry to know about your recent banking experience and apologize for the inconvenience this may have caused. We would like to resolve your concerns through the Secure Message Center; however, this issue can only be resolved in person.

While we're unable to refund the fee, we'll share your feedback with the appropriate team.

We understand this is important to you, and we ask for your patience.

If you need to contact us again, please send a secure message.

Sincerely,

[REDACTED CONTENT]

Chase Email Servicing."

On 10/20/23, I phoned the branch and complained again, this time to Derek. Derek said the only thing I could do is contact Chase at the numbers they provided me and I explained that the SendUsFeedback contact was not helpful. He said that the only thing he could do is file a complaint on my behalf, as he has done for many other customers who are upset about this. **THIS really feels like something that should be addressed with Chase via a Class Action Lawsuit. Although the individual dollar amounts are relatively small, when multiplied by all the customers impacted by this, the number is significant. Chase is essentially stealing money from all these customers who trusted them to provide safe deposit boxes in one-year terms.**

Customer Comments Received via Regulatory Agency Website

Comment: Seattle, WA

Date Submitted: 10/30/2023

Submitted Via: OCC Online Customer Complaint Form

Customer Comments

SUMMARY: Chase is getting out of the safe deposit box business. When they close branches, they are instructing customers to come into the branch and remove the contents of their safe deposit boxes. Customers pay an annual fee in advance for these safe deposit boxes, but when Chase forces customers to vacate the boxes, they are refusing to offer customers a refund of their annual fees (or even a prorated amount of the annual fee). As Chase continues to close branches -- or eventually removes safe deposit boxes from existing branches -- they are retaining anywhere from \$50 to \$200 per customer times the thousands of boxes that will be vacated. For me this was \$80, but when you add it up, this may total in the millions of dollars.

DETAILS:

I have had a safe deposit box at the Chase Bank (formerly Washington Mutual) at 5464 Sand Point Way NE, Seattle, WA 98105 since 2005. My most recent \$80 annual fee for the box was paid via automatic withdrawal from my Checking Account on 7/5/23. A month later on August 18, 2023, Chase sent me a letter (attached) informing me that the branch was closing, mentioning that if I have a Safe Deposit Box, I would receive a separate letter with information about removing its contents. On August 25, 2023 and September 15, 2023, Chase sent a letter (attached) titled "Important information about your safe deposit box", saying "The branch at 5464 Sand Point Way NE, Seattle, is closing, so you'll need to come in and remove the property in your safe deposit box and cancel your lease by October 26th. We're sorry for the inconvenience." On 10/16/23, I went into the branch to empty my safe deposit box (and close my Checking and Savings accounts), and the branch employee told me that Chase was not refunding the safe deposit fees for any of their customers in the branch. She explained that she was upset by this, as have the many customers who have already visited to empty their boxes. However, she explained that the branch manager told all employees explicitly that no refunds would be made and that customers should file a complaint with Chase's central office. She gave me a piece of paper (attached) that had preprinted the complaint contact location on their website (chase.com/sendusfeedback) or a PO Box in Indianapolis ([jpmorgan chase bank n/a, po box \[REDACTED CONTENT\]](mailto:jpmorgan_chase_bank_n/a_po_box@jpmorganchase.com), Indianapolis, IN 46204-4945). [Chase.com/sendusfeedback](https://chase.com/sendusfeedback) says you can contact Chase via Secure Message, Phone, or Social Media (Twitter). I found an 800-number for Checking Account support. The rep I told me he understood my frustration about this issue, but that the phone agents were not authorized to issue a refund. He said that this was a Branch issue, that the Branch has misinformed me, and I should go back to the Branch and ask them to issue a refund. I later tried to file a complaint via Send Us a Secure Message". The only category dropdown that allows you to write a secure message was under "SCRA-Military Inquiry." I

Customer Comments Received via Regulatory Agency Website

submitted a complaint via the "SCRA-Military Inquiry" dropdown and received the following response (attached) via My Account on 10/18/23:

"Hello [REDACTED CONTENT],

Thank you for contacting us. [REDACTED CONTENT], we're sorry to know about your recent banking experience and apologize for the inconvenience this may have caused. We would like to resolve your concerns through the Secure Message Center; however, this issue can only be resolved in person. While we're unable to refund the fee, we'll share your feedback with the appropriate team. We understand this is important to you, and we ask for your patience. If you need to contact us again, please send a secure message.

Sincerely,

[REDACTED CONTENT]

Chase Email Servicing."

On 10/20/23, I phoned the branch and complained again, this time to [REDACTED CONTENT]. [REDACTED CONTENT] said the only thing I could do is contact Chase at the numbers they provided me and I explained that the SendUsFeedback contact was not helpful. He said that the only thing he could do is file a complaint on my behalf, as he has done for many other customers who are u

Executive Office (Mail Code [REDACTED CONTENT])
[REDACTED CONTENT]
Columbus, OH 43219



November 14, 2023

[REDACTED CONTENT]
[REDACTED CONTENT]
Seattle, WA 98105

We are working on providing a prorated refund

Dear [REDACTED CONTENT]:

We are responding to your complaint about annual fee for your Safe Deposit Box and your service experience. Thank you for sharing your concerns.

Your feedback helps us serve you better. We aim to give exceptional service and are sorry that we did not meet this goal when you contacted us about the Safe Deposit Box annual fee.

We are currently under a stop sale so no new boxes or box transfers can be done at this time. This is what was normally offered to customers when a branch closed, so unfortunately when a branch with Safe Deposit Boxes is closed currently that is not an option. A Safe Deposit Box rental fee of \$80.00 was deducted from your account ending in 0615 on July 5, 2023, for the annual rental fee. We cannot refund the annual fee due because we did not find a bank error.

We are currently working on a look back correction to provide prorated refunds. Eligible customers will receive a prorated refund in the mail, at this time we do not have an ETA for when checks will arrive. We will send checks to the address on file, please notify us if your address has changed.

If you have questions, please call us at 1-xxx-xxx-8049 and reference case [REDACTED CONTENT]. We accept operator relay calls. We're here Monday through Friday from 8 a.m. to 9 p.m. and Saturday from 9 a.m. to 6 p.m. Eastern Time.

Sincerely,

Executive Office
1-xxx-xxx-8049
1-xxx-xxx-3403 Fax; it's free from any Chase branch
chase.com
[REDACTED CONTENT]

cc: Office of the Comptroller of the Currency, Case Number [REDACTED CONTENT]
Office of the Honorable Bob Ferguson, Washington Attorney General, File [REDACTED CONTENT]

Esta comunicación contiene información importante acerca de la cuenta. Si tiene alguna pregunta o necesita ayuda para traducirla, comuníquese con nosotros llamando al 1-xxx-xxx-8049, de lunes a viernes de 8 a.m. a 9 p.m. y sábados de 9 a.m. a 6 p.m., hora del Este.



October 30, 2023

To Whom it May Concern,

The Cities for Financial Empowerment Fund (CFE Fund) encourages the Office of the Comptroller of the Currency (OCC) to give favorable consideration to JPMorgan Chase (JPMC) as part of the Community Reinvestment Act (CRA) examination, in recognition of JPMC's significant investment in supporting national banking access efforts as outlined below. Throughout our multi-year partnership, JPMC has shown a strong commitment to community engagement and has exemplified leadership within the financial empowerment and financial services field.

The CFE Fund's [Bank On movement](#) works to ensure that everyone has access to a safe, affordable banking account; thanks to sustained Bank On seed support from JPMC, Bank On has become a national movement meaningfully expanding banking access as a cornerstone of financial stability. Since 2013, JPMC designed its support to enable the CFE Fund to create critical central national infrastructure to support local and state coalition banking access efforts; engage financial institutions large and small in offering Bank On certified accounts; bring millions of Americans into the stabilizing financial mainstream; and liaise with federal regulators, state agencies, and other stakeholders to advance this work.

JPMC's seed support of the Bank On movement has helped the CFE Fund and partners invest in connecting certified Bank On accounts to program and payment opportunities. Connecting safe banking accounts to existing government and nonprofit programs that utilize payments, reimbursements, stipends, and refunds has resulted in expanding banking access at nationwide scale. As the largest example, during the COVID-19 pandemic the Bank On movement partnered with the Department of Treasury, the Federal Deposit Insurance Corporation (FDIC) and other federal partners, along with dozens of financial institutions and Bank On coalitions, encouraging residents to open a Bank On certified account to receive their Economic Impact (stimulus) payment, unemployment compensation, and Child Tax Credit payments via direct deposit. In their 2021 National Survey of Unbanked and Underbanked Households, the FDIC highlighted that over a third (35%) of recently banked households reported that receiving a government benefit payment contributed to opening a bank account, underscoring the importance of JPMC's support of this key Bank On and federal regulator strategy to help people get banked.

In addition to JPMC seed funding support, their investment also has leveraged additional philanthropic dollars. With them, the CFE Fund then has granted over \$2 million to 115 community nonprofits and municipal governments through a suite of grant and technical assistance offerings, outlined below:

- Bank On Startup Grants, to support brand-new coalitions in launching operations: 53 grants totaling \$443,000
- Bank On Capacity Grants, to support dedicated coalition leadership: 49 grants totaling \$1,190,000
- Bank On Innovation Grants, to test new replicable methods of banking access integrations: 8 grants totaling \$169,500
- Wages Connect, a pilot program integrating banking access into workforce development: 5 grants totaling \$220,000

In addition to these grants, JPMC support enables the CFE Fund to provide robust technical assistance to coalition leaders, including a biennial leadership and management training, a biennial national conference, and access to CFE Fund communications and marketing materials.

Beyond supporting the CFE Fund's national Bank On efforts, JPMC also has been a leader in the larger banking access and financial inclusion fields. JPMC is active in most local and state Bank On coalitions, providing leadership, marketing and outreach guidance, and participating in networking opportunities. Additionally, JPMC was one of the first financial institutions in the country to create their own Bank On certified account (initially the prepaid card, Liquid, and now a full checking account, Secure Banking). JPMC also voluntarily reports data about their certified account to [the Bank On National Data Hub](#), a centralized Bank On reporting platform that the CFE Fund manages in partnership with the Federal Reserve Bank of St. Louis. Thanks to JPMC's Secure Banking account, millions of people who may otherwise been outside the financial mainstream now have access to safe banking.

Thanks in large part to JPMC's ongoing seed investment, the market of safe and affordable Bank On certified accounts is flourishing and has grown exponentially since the Bank On National Account Standards were first released in 2015. Bank On accounts are now available in more than 50% of branches throughout the country and are impacting underserved communities: nearly 96% of low- and moderate-income households live within one mile of a branch offering a Bank On certified account. Additionally, the Bank On National Data Hub shows that across just 28 reporting institutions, there have been more than 14 million Bank On certified accounts opened to date. Further, approximately 80% of accounts opened are opened by customers completely new to that financial institution, a proxy for bringing consumers into the financial mainstream. Bank On has been embraced by the FDIC, Office of the Comptroller of the Currency, and the Federal Reserve. JPMC representatives joined FDIC Chairman Martin J. Gruenberg and Acting Comptroller of the Currency Michael J. Hsu in Washington D.C. earlier this year to speak at our Bank On National Conference, highlighting the momentum of Bank On across the country.

Financial institutions, municipalities, and local programs need leadership and coordinated resources for effective, sustainable Bank On programs and products. JPMC's generous support and ongoing partnership with the CFE Fund and the Bank On movement exemplifies their dedication to improving the financial lives of low- to moderate-income families across the country. The CFE Fund strongly commends JPMC for its continued and highly productive support of national banking access efforts.

Sincerely,

[REDACTED CONTENT]

Senior Principal

Cities for Financial Empowerment Fund

[REDACTED CONTENT]

[REDACTED CONTENT]

Irving, TX 75062

November 14, 2023

Licensing Manager

Large Banks Licensing Operations

Office of the Comptroller of the Currency

400 7th Street SW

Washington, D.C. 20219

To Whom It May Concern:

I have been a Chase Customer at the Chase branch at 2904 N.Beltline Rd in Irving, Texas since the inception of its' habitation at this location, and prior to the location's being named "Chase". I was deeply saddened and disgusted to learn that the drive-up services will be discontinued on November 21, 2023!

This has been a tremendous convenience for customers with young children, elderly customers and customers dealing with health problems, to name a few. I wanted to assure you knew how much of an inconvenience this would be for many who won't take the time to express their feelings to you.

In our currently world, where customer service seems to be a thing of the past, this is yet another example that verifies the customer's unimportance. With rising gasoline costs, Chase customers who need drive-up service will be forced to spend more time and money to find them.

I would deeply appreciate anything that can be done to alleviate this.

Kind regards,

[REDACTED CONTENT]

[REDACTED CONTENT]

Executive Office (Mail Code [REDACTED CONTENT])
[REDACTED CONTENT]
Columbus, OH 43219



January 8, 2024

[REDACTED CONTENT]
[REDACTED CONTENT]
Irving, TX 75062-7122

Thank you for sharing your concerns with us

Dear [REDACTED CONTENT]:

We are responding to your inquiry about the closure of our drive up service at our Irving branch. Thank you for sharing your concerns.

We closed the drive up service at our Irving branch location because of low transaction volumes. Three drive-up ATMs were retained at our other Irving locations. The branch locations are within a three mile radius from this location. We apologize for the inconvenience.

Here are the locations of our other branches in the area that offer drive up services:

- 111 East Irving Boulevard
- 545 East John Carpenter Freeway
- 5530 North Macarthur Boulevard

Your feedback and suggestions are very important to us, and we appreciate you sharing your thoughts.

Thank you for banking with us. If you have questions, please call us at 1-xxx-xxx-8049 and reference case number [REDACTED CONTENT]. We accept operator relay calls. We're here Monday through Friday from 8 a.m. to 9 p.m. and Saturday from 9 a.m. to 6 p.m. Eastern Time.

Sincerely,

Executive Office
1-xxx-xxx-8049
1-xxx-xxx-3403 Fax; it's free from any Chase branch
[REDACTED CONTENT]

Esta comunicación contiene información importante acerca de la cuenta. Si tiene alguna pregunta o necesita ayuda para traducirla, comuníquese con nosotros llamando al 1-xxx-xxx-8049, de lunes a viernes de 8 a.m. a 9 p.m. y sábados de 9 a.m. a 6 p.m., hora del Este.

Customer Comments Received via Regulatory Agency Website

Comment: Memphis, TN

Date Submitted: 11/24/2023

Submitted Via: CFPB Online Customer Complaint Form

Customer Comments

I provided my Chase bank account information to my foreign university, so that the overage amount of my federal student loan could be wired to me to cover my living expenses for the semester. The loan was processed on November 12th. On November 21st, I called Chase Bank to request a status inquiry on any pending wire transfers listed under my account. I spoke with a representative who confirmed that he could see the transfer information, and I confirmed the amount and the sender. The same representative assured me that there was no hold on the transfer, and that it would be processed the following morning. The next afternoon, it still had not processed so I called again, and was told it would be handled the same day (November 22nd), and not to worry. Due to the holiday, I was unable to reach anyone from Chase Bank on November 23rd. Today, November 24th, I called Chase Bank again to request another status update, and I was informed that the bank had returned the wire transfer because I am not subscribed to one of their premium accounts and therefore I'm not entitled to participate in an international wire transfer in any capacity. This information was never clearly communicated to me and the negligence of withholding that information has caused me, and will continue to cause me further financial harm. I am a low income student, and they are denying me access to my own student loans to cover my living expenses. The solution I was offered was to visit a chase bank branch and open an account with a higher monthly fee. This is not a viable alternative. My bank account is in the negatives and Chase has denied a payment to me that would allow me to pay my rent. This is unacceptable and I am looking for any solution.

A fair resolution would include the elimination of this unfair policy that directly discriminates against low income students. A fair resolution would also include Chase better training their staff to prevent weeks-long miscommunications that are so extreme they become negligent by definition. A fair resolution would include payment to me to ease the burden their actions and inactions have directly caused.

Executive Office (Mail Code [REDACTED CONTENT])
[REDACTED CONTENT]
Columbus, OH 43219



December 8, 2023

[REDACTED CONTENT]
[REDACTED CONTENT]
Memphis, TN 38135

Here is information about your account

Dear [REDACTED CONTENT]:

We are responding to your complaint about your wire transfer and your service experience. Thank you for sharing your concerns.

We appreciate you taking the time to tell us about our service. Your feedback helps us serve you better. We aim to give exceptional service and apologize for not meeting this goal when you contacted us.

We apologize for any misinformation you were given. Your Chase Secure Checking account ending in 1189 does not allow incoming or outgoing wire transfers. The features of your account are explained in the Additional Banking Services and Fees for Personal Accounts, which is a part of the Deposit Account Agreement. We gave you copies of both documents when the account was opened, and you can see the current versions by signing in to your account on chase.com.

We apologize for any inconvenience this matter has caused you; however, we respectfully decline your request for compensation as there was no error on our part. We recommend you call us at 1-xxx-xxx-9935 or visit a branch to see if one of our other checking accounts may fit your banking needs better.

We take complaints that claim discrimination seriously. We do not tolerate discrimination as it is strictly against our policy and contrary to our corporate culture.

Thank you for banking with us. If you have questions, please call us at 1-xxx-xxx-8049 and reference case number [REDACTED CONTENT]. We accept operator relay calls. We're here Monday through Friday from 8 a.m. to 9 p.m. and Saturday from 9 a.m. to 6 p.m. Eastern Time.

Sincerely,

Executive Office
1-xxx-xxx-8049
1-xxx-xxx-3403 Fax; it's free from any Chase branch
[REDACTED CONTENT]
chase.com

cc: Consumer Financial Protection Bureau, Complaint ID [REDACTED CONTENT]

Esta comunicación contiene información importante acerca de la cuenta. Si tiene alguna pregunta o necesita ayuda para traducirla, comuníquese con nosotros llamando al 1-xxx-xxx-8049, de lunes a viernes de 8 a.m. a 9 p.m. y sábados de 9 a.m. a 6 p.m., hora del Este.

Customer Comments Received via Regulatory Agency Website

Comment: San Francisco, CA

Date Submitted: 12/6/2023

Submitted Via: OCC Online Customer Complaint Form

Customer Comments

I get a check from the County of San Francisco, also a Chase customer. It's a County Adult Assistance Program, and every month I get a check with my name and per a State regulation the [REDACTED CONTENT] is listed as a payee, it's all my money, the branch located at 1500 Polk in San Francisco lied to me for the fourth time and claimed I couldn't deposit the check, I then went home and easily deposited it on the app. But Chase has structured their algorithms and or A I to flag all checks of this kind for a two day hold. A supervisor lied to me, putting me on hold for almost 30 minutes claiming she was releasing the funds, only to come back and stick to her original decision. Another customer service agent lied and refused to let me speak to a supervisor. Chase Bank discriminates based on race and economic class, and I have been victimized by it several times in front of other customers.

Executive Office (Mail Code [REDACTED CONTENT])
[REDACTED CONTENT]
Columbus, OH 43219



December 20, 2023

[REDACTED CONTENT]
[REDACTED CONTENT]
San Francisco, CA 94109-6276

Your funds were made available to you on December 7

Dear [REDACTED CONTENT]:

We are responding to your complaint about a check you deposited and your service experience. Thank you for sharing your concerns.

We appreciate you taking the time to tell us about our service. Your feedback helps us serve you better. We aim to give exceptional service and are sorry that we did not meet this goal when you visited the branch and contacted us by phone about the check you deposited.

We take complaints that claim discrimination seriously. We do not tolerate any form of discrimination as it is strictly against our policy and contrary to our corporate culture.

The check you deposited on December 5, 2023, for \$[REDACTED CONTENT] required additional review. The deposit hold expired on December 6 and your funds were available on December 7. We've enclosed a copy of the check you deposited for your review.

Any check deposited into an account is subject to secondary review. We may not make the funds you deposit by check available until the seventh business day after the day of your deposit. The Deposit Account Agreement (DAA) has additional information about our Funds Availability Policy. You were provided a copy of the agreement when you opened the account. You can see the current agreement on chase.com.

Thank you for banking with us. If you have questions, please call us at 1-xxx-xxx-8049 and reference case number [REDACTED CONTENT]. We accept operator relay calls. We're here Monday through Friday from 8 a.m. to 9 p.m. and Saturday from 9 a.m. to 6 p.m. Eastern Time.

Sincerely,

Executive Office
1-xxx-xxx-8049
1-xxx-xxx-3403 Fax; it's free from any Chase branch
[REDACTED CONTENT]
chase.com

cc: Office of the Comptroller of the Currency, Case Number [REDACTED CONTENT]

Enclosure

Esta comunicación contiene información importante acerca de la cuenta. Si tiene alguna pregunta o necesita ayuda para traducirla, comuníquese con nosotros llamando al 1-xxx-xxx-8049, de lunes a viernes de 8 a.m. a 9 p.m. y sábados de 9 a.m. a 6 p.m., hora del Este.



Empowering a
New Generation
of Americans

Hollywood, FL 33021

www.HispanicUnity.org

An equal opportunity agency

BOARD OF DIRECTORS

[REDACTED CONTENT]

December 8, 2023

[REDACTED CONTENT]

c/o JPMorgan Chase

[REDACTED CONTENT]

Miami, FL 33131

Dear [REDACTED CONTENT],

Thank you, [REDACTED CONTENT] - to you and JPMorgan Chase – for your *continued* support of Hispanic Unity of Florida's (HUF) clients and our community. We would like to extend our deepest gratitude for your invaluable support as a Plenary Session Sponsor at the 2023 Entrepreneur Summit.

The impact of your sponsorship extended far beyond the event itself. Your contribution enabled 250+ aspiring and emerging entrepreneurs to connect with subject matter experts from diverse sectors, fostering an environment of learning, networking, and inspiration. Your dedication to supporting entrepreneurs at all levels reflects your company's profound commitment to the growth and vitality of our business community.

Our mission, our vision, and our work are possible because you believe in us; because you share our values of helping our community reach its full potential.

Thank you, [REDACTED CONTENT] - to you and JPMorgan Chase - for your support. And thank you for sharing our dream of an inclusive and equitable community of successful children, strong families, and civically engaged individuals.

Marvelously yours,

[REDACTED CONTENT]

Vice President of Development

Hispanic Unity of Florida

Thank you for your contribution of \$(REDACTED CONTENT) received on 11/14/2023. No goods or services were provided in exchange for this contribution. Hispanic Unity of Florida, Inc. is an exempt organization as described in Section 501(c)(3) of the Internal Revenue Code; EIN 59 2230272. Please remember us in your will or living trust. Please save this gift acknowledgement for your tax return.

Supported by:



Customer Received Date	Comment	CRA Public File JPMorgan Chase Bank N.A.	JPMC Response
1/7/2023	hello [REDACTED CONTENT], My name is [REDACTED CONTENT]. I have two safe deposit boxes at the downtown Orlando Branch. I travel internationally as a speaker to Medical school students and physicians. I keep materials significant to my programs in these two safe deposit boxes. Last summer I arrived at the branch to find a sign saying Branch Closed Until Further Notice on the front doors. I traveled to two other branches in Orlando to find out why the branch was closed and how emergency access which is available at other Chase locations in the U.S. might be available to me. I was met with cynical speculation as to the information I was providing and was actually told better luck next time by one of the branch executives. Someone implied it was due to an internal problem at the downtown branch which prompted my question of a security issue downtown. Never the less I could not touch the boxes and my material and had to make my presentation without essential tools which I might add was not approved by the audience and the principles of my proposal with the Medical association. Needless to say I was disappointed and my reputation tarnished. Today when I arrived at the branch the boxes were empty and time was poor and even so was empty to the difficulty this caused me here. I have been a box holder here for many years and believed I deserved better treatment for a failure of Chase to provide the contracted services of which I pay for. I am curious regarding your position on my circumstances and the professionalism of staff of the downtown branch and the two other branches I visited seeking resolution last summer. Thank you for the attention this correspondence is receiving. Sincerely, [REDACTED CONTENT]	N/A	
1/6/2023	Customer called in because client received a letter for Stewart major branch closing. client is not happy she is a senior citizens and needs to close her box. she is demanding we find her a box in another city or state and close all her accounts		JPMC representative attempted to contact the customer three times to provide resolution and was unsuccessful. A no contact letter was sent to the customer.
1/9/2023	[REDACTED CONTENT] It is not happy that he was forced to close his safety deposit box at the branch was closing/relocating to a new building that was not going to have safety deposit boxes in it, and is now unable to open a new box in Chase does not allow any clients the ability to do so. He feels that as a private client, he is losing a benefit of the program and is not satisfied.		JPMC representative explained that this is a national business decision and all things, subject to change and that it would submit his displeasure via this channel. Apologized for not being able to assist any further in the matter and will keep him in mind if we change this policy in the future.
1/9/2024	Customer is upset the San Antonio branch closed and moved to a convenient ATM in branch.		JPMC representative apologized to customer and referred them to nearest branches, Genesee, San Rafael, and CST.
1/14/2023	Initial Social Media message and/or ATMs and banks are closing in our area. you are forcing us to change banks after years and years of service??? JPMC FOLLOW-UP: Hi We saw your comment and we know how convenient it is to have ATMs and branches near your area. Please know that your feedback matters to us. Red said this has been shared internally to make sure your voice is heard. You can find us at the location of the ATM's branches that are closing so we can check further? Customer FOLLOW-UP: I live in Louisville Ohio. We did have a branch west market street in Warren, The branch closed but the ATM was still open . I just went there today to find out it has now closed. The branch in Newton Falls and the ATM used that branch also. The branch on Elm and it's ATM also closed. We very rarely write checks And our old debit card for almost everything including pulling cash from our direct deposits checks and now must travel 20 minutes just to get to bank. We already get fees enough and so I will not use a foreign ATM There is no drive thru ATM's are always down \$2 because I wait		JPMC representative contacted the customer and advised some branches including ATMs, temporarily or permanently closed due to consolidation. Our Retail Strategy Team keeps track of popular requests via feedback and reviews expansion plans on a regular basis. Thank you.
1/15/2023	After 29 1/3 hours I am leaving Chase. The branch closed to me on Cline Ave. in Highland, IL there to drive thru, the ATM's are always down, there is always trash all over the lot, the abandoned drive thru structure where the ATM's are located, has been damaged. In my own case. Despite no access to my act online during the pandemic and horrible customer service at my Taylorville City, Mt. Morris, I started with Chase. And now with the constant inconvenience of the ATM's not working, and resulting in multiple trips and driving around to locate machines, I still stayed with Chase. But on January 17, I when I ran into the branch to check my balance, the indoor ATM was not working. The main server was broke and I could not remove my card. There were 3 tellers behind the counter who were rude to me. They were asking me how long I've been charged on their account. Customer was advised that could not be done as the ATM was broken. This was reached the maximum fees be reversed and there was no bank error they are receiving the fees because the account is not meeting the criteria to waive the fees. In the course of this discussion customer made statement that we are doing nothing in the communities where we are located and that they checked that this is documented in our CRA records.		Hello [REDACTED CONTENT], Thank you for contacting us. We're sorry to hear about your unpleasant customer service experience. We strive to provide outstanding customer support, and it's disappointing when we fall short. This is never the type of experience we want you to have. Indeed, your feedback is important to us. We will share it with the appropriate team. We will also forward the feedback to the manager of the said branch. We value your relationship with us, and your satisfaction and banking experience is one of our highest priorities. If you need to contact us again, please send a secure message. Thank you. [REDACTED CONTENT] Chase Email Servicing
1/20/2023	Customer was called to mobile app notification they were being asked we feared monthly service fee was being charged on their account. Customer was advised that could not be done as the ATM was broken. This was reached the maximum fees be reversed and there was no bank error they are receiving the fees because the account is not meeting the criteria to waive the fees. In the course of this discussion customer made statement that we are doing nothing in the communities where we are located and that they checked that this is documented in our CRA records.		JPMC representative contacted customer and apologized for the delay and service. Advised customer I have received their feedback and it will be documented.
1/19/2023	Customer noted that the Ramsey branch closed found the other ATM location nearby for free. ^		JPMC representative informed the customer that the Ramsey branch was closed but the branch on Franklin turnpike is still open.
2/23/2023	Dear [REDACTED CONTENT]: Attached is the first letter that I received on January 20,2023 terminating my "personal" relationship with Chase. Imagine my surprise... I have been with Chase for the better part of the last 36 years, from opening my first Chase account as an employee through owning Jimco stores, essentially doing the same banking functions throughout the entire time. Most of my balances have a paper trail with every going in or cash. Absolutely no cash transactions since 2018. While all businesses that are open to the public receive the right to not serve anyone they wish, with or without a written contract, when put to task, must respond with a reasonable explanation to prove that it is not because of any prejudice or ordering which is illegal. If in my case the "unusual activity" was the actual reason, Chase would have no problem delineating exactly which transactions were deemed as such and that, would be that but in the absence of that, it appears random and one is only left with prejudice and/or redlining as a possible answer. Further, Chase has handled this absolutely horribly with no regard for the customer or what it means to them. To date, have never been formally notified about the third personal account or my 4 business accounts, which I am the sole signatory. If I am such a bad character, that was risky to serve I'm, I would think that 7 accounts would have been affected. Due to these facts, I was certain that it was some sort of computer glitch. I went to my branch to find out that it was not and was informed that the 3rd personal account was included but NOT in the business accounts. I tried calling the number on the letter. The young man who answered cut off an officer of the bank, just laid repeat repeat repeating the same canned response and said he would simply terminate the account. THE REP CONTACTED CALLED ABOUT MY BUSINESS I MADE AT LEAST TO REQUESTS FOR CHASE TO COME TALK TO ME ABOUT THIS LETTER THEY PROMISED TO DO THE PEOPLE THAT LIVE IN EATON OHIO WHERE A BRANCH BANK WAS LOCATED AND THEN UP AND LEFT THE TOWN AND PROMISED TO GET AN ATU IN EATON IT'S BEEN 3 YEARS AND STILL NO ATU IN A DISABLED VETERAN AND NOW HAVE HAD TO DRIVE 40MINS I JUST TO GET TO THE NEW BANK AND I'M TRYING TO GET BANK BUSINESS AND IT'S DRIVING MY FINANCIAL SPENDING 800 DOLLARS PER TRIP FOR GAS WHEN CHASE COULD SOLVE THE SITUATION BY DOING WHAT THEY PROMISED TO DO IN EATON IT'S A SIMPLE MATTER OF CHASE HAVING ALREADY DONE IT YEARS AGO BUT I' NOT SATISFIED WITH A VETERAN'S HAND PROCESS THAT WHY I SWITCHED FROM SVB TO CHASE AND THAT WAS I BUT CHASE HAS AND IS DESTROYING THE REPUTATION THEY USED TO BE KNOWN FOR BY LING AND THE FACT I THOUGHT THEY CARE WHEN THE MY REALLY DON'T THE BANK MANAGES TO PUT IN IN A LINE ONCE IF I EXPECTED SOMEONE FROM CHASE BUT IT WOULD HAVE BEEN THERE IF THEY WERE SERIOUSLY CONCERNED ABOUT THE CUSTOMER SERVICE CHASE DOESN'T CARE WHAT IT'S GOING TO DOOD PEOPLE HERE. 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CRA Public File Written Comments 2023		
Comment Received Date	Comment	JPMC Response
11/28/2023	There is a limit of \$400 that the Chase account allows me to overdraw in between pay dates. How is it that I am only allowed \$400 overdraft but the bank can tack on over \$200 in fees after it's overdrawn and have it as an almost \$600 balance right before my next pay date? I understand all of the policies and fine print but this ain't right. This isn't helping hard working middle class families or even lower class especially. We go paycheck to paycheck and can't ever get ahead because of these banking scams. I shouldn't have over a \$400 overdrown balance when that was allowed in the first place, because of fees. And it should only be a fee based on the \$400 overdrown. Ridiculous and unfair.	JPMC representative contacted the customer via letter. Dear [REDACTED CONTENT]: We are responding to your complaint about the overdraft fees charged to your account. Thank you for sharing your concerns. We charged you a total of \$204 in Overdraft Fees on your checking account ending in 6754 on November 21, and November 22, 2023. The charges weren't an error, and we applied the refund on December 5, 2023. You can find information about when we will charge an overdraft fee in the Deposit Account Agreement. We provided you a copy of the agreement when you opened your account. You see the current version on chase.com. One option to prevent overdraft fees for everyday debit card transactions, such as groceries, gasoline, gaming purchases, or food delivery charges, is to turn off Debit Card Coverage if you don't have enough in your account. When Debit Card Coverage is turned off, we won't pay everyday debit card transactions. If you would like to opt out of this coverage, you can update your choice on chase.com, through the Chase mobile app, or by calling us at 1-800-935-9035. Thank you for banking with us. If you have questions, please call us at 1-877-805-8049 and reference case number [REDACTED CONTENT]. We accept operator relay calls. We're here Monday through Friday from 8 a.m. to 8 p.m. and Saturday from 9 a.m. to 6 p.m. Eastern Time. Sincerely, Executive Office
11/29/2023	Client was charged a safe deposit box fee in 5/7/23 of \$102.72 and received a letter in July stating that the branch was closing. Client is upset that we did not alert them in May, before they paid the fee, giving them the option to close the box and not pay the fee.	JPMC representative called customer and advised that a credit was applied to their account. Representative tried to contact the customer a minimum of three times to provide this resolution and was unsuccessful.
11/30/2023	What I really need more than anything else from Chase is an ATM to open near 8th and Market. The one at 8th and Market closed about a year ago and the other ATM's in the area are not only further away, but all have issues. The one at Van Ness and McCallister isn't open on Sundays, the one at 5th and Mission is regularly broken, and the one at Kearny and Market is really far. I understand the 8th and Market one was vandalism a fair amount, but there are definitely solutions to this, such as putting the ATM inside a building with a bank card entry to protect the machines. I go to the farmer's market on Sunday mornings, which is really the main reason I need cash, and dealing with the ATM situation in Mid Market is very annoying. Please help to push internally at Chase for a solution to this problem. It will help a lot of people who live in the area.	N/A
12/7/2023	[REDACTED CONTENT] Please notice the following news story reported by CNN today: "Mortgage rates drop to lowest levels since August CNN Business" Mortgage rates drop to lowest levels since August CNN Business cnn.com Why is that not reflected in the rate(s) you are offering me? Your position does not make sense, especially considering you and I are working with the Mayor's Office of Housing and Community Development, attempting to make housing more affordable for low income San Franciscans like myself. You seem to be purposely defying market trends in this particular case, for a non-white, low-income borrower with excellent credit. You haven't offered me an adequate explanation, leading me to conclude the reason must be corporate greed towards a borrower with no other option. Where? I'm glad I got that off my chest. The rate lock expires tomorrow. What must happen before then to keep the rate locked in?	JPMC representative called customer and apologized for their experience and frustrations and advised that the lending manager will submit a pricing exception for the extended rate lock fee.
12/17/2023	I needed to make a check deposit and that Branch the ATM was not accepting checks so I decided that I should enter the bank since it was during business hours what a surprise there were four tellers working and a line almost to the door however there was only one teller window open. This seems quite ridiculous the week before Christmas and at a time when the ATM is not performing standard transactions. I waited my turn and felt that the service was accessibly slow and couldn't understand why there were three employees sitting around apparently doing nothing while customers continue to wait. I would rate this customer service interaction a zero! I don't feel that Chase cares about my business when they operate a local branch in this manner especially after closing our closest branch. I then decided that I would call Chase to voice my dissatisfaction and share this information in the hope that maybe somebody at a managerial level might be able to do something. Imagine my surprise went upon contacting Chase I was told that there was a 50, 50 minute hold time to speak to a representative. The entire time that I was on the phone Chase constantly played a reminder that they valued my business as a customer, however when you run a multi billion dollar organization with billions of dollars in profits and simply don't employ enough staff to keep a reasonable sub five minute hold time on any business day that you are open I don't understand how you can say you value your customer experience. We do all of our banking through Chase, savings accounts, car loans and have always been pleased with the service. However as of recently it seems to have taken a turn for the worse, with our local branches closing, customer service wait times increasing, and having to wait almost an hour to speak to a representative. None of this seems reasonable and none of this seems as if Chase cares one whit about their customer service or their actual customers experience. I hope this message reaches somebody who can run it up the flagpole and share what a horrible experience we're having here in [REDACTED CONTENT] with the Chase branches that are left after the recent closures.	JPMC representative called customer and apologized and took feedback for the branch and the ATM customer referred.
12/19/2023	CHASE BANK: AFTER 7 YEARS AS AN ACCOUNT HOLDER, I HAVE CLOSED MY CHECKING ACCOUNT / SAVINGS ACCOUNT / WITH CHASE. TAKING THIS STEP HAS BEEN ON MY MIND FOR SOME TIME. GIVEN THE CURRENT GENOCIDE ON PALESTINIAN PEOPLE AND THE SHAMEFUL ROLE OF THE LARGEST BANKS (AND THEIR FOUNDATIONS) HAVE IN CONTRIBUTING TO THE FRIENDS OF THE ISRAELI DEFENSE FORCE, AS WELL AS ONGOING PREDATORY PRACTICES HAVE PROMPTED ME TO TAKE ACTION. I WANTED YOU TO KNOW THAT I AM NO LONGER GOING TO BE PART OF FINANCIAL INSTITUTIONS THAT PROFIT AT THE EXPENSE OF THE MAJORITY THROUGH UNFAIR FEES AND ESPECIALLY AT THE EXPENSE OF ECONOMICALLY MARGINALIZED COMMUNITIES AND INDIVIDUALS THROUGH PREDATORY PRACTICES. I AM NO LONGER GOING TO BE PART OF FINANCIAL INSTITUTIONS THAT DO NOT KNOW ME AND DO NOT CARE ABOUT MY SPECIFIC NEEDS AND QUESTIONS. I AM NO LONGER GOING TO BE PART OF FINANCIAL INSTITUTIONS THAT PAY THEIR TOP EXECUTIVES EXORBITANT SALARIES AND BONUSES? WHILE THEIR CLIENTS FACE FORECLOSURE AND ECONOMIC HANDSHP THAT COULD LARGELY HAVE BEEN PREVENTED. I AM NO LONGER GOING TO BE PART OF FINANCIAL INSTITUTIONS THAT INVEST IN GENOCIDE, FOSSIL FUELS, OR CLIMATE DESTRUCTION OF INDIGENOUS LANDS WHILE THE NEED TO BE MOVED TO RENEWABLE ENERGY BECOMES INCREASINGLY ONE EACH DAY. I AM NO LONGER GOING TO BE PART OF FINANCIAL INSTITUTIONS THAT ARE NOT LENDING TO THE SMALL BUSINESSES THAT ARE THE ENGINES OF JOBS AND INNOVATION FOR OUR ECONOMY. I AM NOW MEETING MY HOUSEHOLDS BANKING NEEDS WITH A COMMUNITY DEVELOPMENT FINANCIAL INSTITUTION. I NOW HAVE A SMALLER COMMUNITY DEVELOPMENT BANK / CREDIT UNION THAT WORKS TO KNOW ME AND MY CIRCUMSTANCES. MY NEW FINANCIAL INSTITUTION IS DEDICATED TO THE ECONOMIC UPLIFT OF STRUGGLING COMMUNITIES, NOT TO EXTRACTING PROFIT FROM THOSE IN NEED. MY NEW BANK / CREDIT UNION IS HELPING ME PLAY THE CONSTRUCTIVE ROLE I WANT TO PLAY IN MAKING ECONOMIC WELL BEING A REALITY FOR EVERYONE. I CAN NOW TELL MY FAMILY / FRIENDS / CHILDREN ABOUT THE GOOD THAT MY DEPOSITS ARE DOING. ONLY WITH THAT THIS AND ARIAN BEING THE CASE. IN CLOSING, THERE ARE STEPS THAT CHASE COULD TAKE TO IMPROVE ITS IMPACT ON PEOPLE AND THE PLANET, ESPECIALLY YOUR ROLE IN FINANCING THE FOSSIL FUEL INDUSTRY. URGES YOU TO JOIN OTHER BANKS, INVESTMENT FIRMS, AND CORPORATIONS IN: *ENCOURAGING SHAREHOLDERS AND MEMBERS TO URGE FOR A CLAUSEFRE * DIVEST FROM ALL WITHHOLDINGS AND PENSION FUNDS ARE INVESTED IN ISRAELI COMPANIES (AND INTERNATIONAL COMPANIES THAT ARE COMPLICIT IN) ISRAELI APARTHEID AND BETTER COLONIALISM. * CREATING FOSSIL FUEL FREE BANKING PRODUCTS TO MEET CONSUMER DEMAND. THANK YOU FOR CONSIDERING THESE IMPORTANT AND TIMELY STEPS. UNTIL LIBERATION, [REDACTED CONTENT]	N/A

¹ 2023 comment newly added for the 2025 Public File update.

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Year	Comment Source	Comment Received Date	Comment
2023	INSTAGRAM	1/6/2023	<p>#BREAKTHEBANK #JANUARY6TH #NATIONALWHITESUPREMACYDAY 👉🗳️ JOIN THE MOVEMENT 🗳️👈 EMANCIPATION FROM EXPLOITATION #BANKBLACK \$\$\$ #GRANDCLOSINGS CONTINUE CHASE BANK WEEK 19 FRI JAN 6TH WELLS FARGO WEEK 23 SAT JAN 7TH THE BLACKS DEMAND THE 7 MEGA BANKS & THEIR CEOs bankofamerica - BRIAN MOYNIHAN citi - JANE FRASER JP MORGAN chase - JAMIE DIMON PNC - WILLIAM DEMCHAK TRUIST - WILLIAM ROGERS JR US BANCORP - ANDY CECERE wellsfargo - CHARLES SCHARF COLLECTIVELY WORTH 13 "TRILLION" IN ASSETS 1a. DIVEST FROM LAW ENFORCEMENT AGENCIES & PROSECUTORS WHO REFUSE TO HOLD LAW ENFORCEMENT ACCOUNTABLE 1b. REPARATIONS FOR THE BLACKS AFFECTED BY STATE SANCTIONED TERRORISM 2a. CEASE PREDATORY LOANS & OTHER MEANS OF REDLINING 2b. REPARATIONS FOR FAMILIES WHO WERE CONNED OUT OF THEIR HOMES 3a. DIVEST FROM THE PRISON INDUSTRIAL COMPLEX (PIC) & POLICIES THAT CRIMINALIZE THE BLACKS 3b. REPARATIONS FOR THE BLACKS WHO HAVE BEEN DEVASTATED BY THE PIC 4a. REPARATIONS FOR DESCENDANTS OF AFRICANS WHO WERE ENSLAVED IN THE U.S. 4b. CEASE SABOTAGING BLACK WEALTH 4c. REPARATIONS FOR THE FINANCIAL HARDSHIPS YOUR INSTITUTIONS PRACTICE IN BLACK COMMUNITIES</p>
2023	INSTAGRAM	1/6/2023	<p>#BREAKTHEBANK #JANUARY6TH #NATIONALWHITESUPREMACYDAY 👉🗳️ JOIN THE MOVEMENT 🗳️👈 EMANCIPATION FROM EXPLOITATION #BANKBLACK \$\$\$ #GRANDCLOSINGS CONTINUE CHASE BANK WEEK 19 FRI JAN 6TH WELLS FARGO WEEK 23 SAT JAN 7TH THE BLACKS DEMAND THE 7 MEGA BANKS & THEIR CEOs bankofamerica - BRIAN MOYNIHAN citi - JANE FRASER JP MORGAN chase - JAMIE DIMON PNC - WILLIAM DEMCHAK TRUIST - WILLIAM ROGERS JR US BANCORP - ANDY CECERE wellsfargo - CHARLES SCHARF COLLECTIVELY WORTH 13 "TRILLION" IN ASSETS 1a. DIVEST FROM LAW ENFORCEMENT AGENCIES & PROSECUTORS WHO REFUSE TO HOLD LAW ENFORCEMENT ACCOUNTABLE 1b. REPARATIONS FOR THE BLACKS AFFECTED BY STATE SANCTIONED TERRORISM 2a. CEASE PREDATORY LOANS & OTHER MEANS OF REDLINING 2b. REPARATIONS FOR FAMILIES WHO WERE CONNED OUT OF THEIR HOMES 3a. DIVEST FROM THE PRISON INDUSTRIAL COMPLEX (PIC) & POLICIES THAT CRIMINALIZE THE BLACKS 3b. REPARATIONS FOR THE BLACKS WHO HAVE BEEN DEVASTATED BY THE PIC 4a. REPARATIONS FOR DESCENDANTS OF AFRICANS WHO WERE ENSLAVED IN THE U.S. 4b. CEASE SABOTAGING BLACK WEALTH 4c. REPARATIONS FOR THE FINANCIAL HARDSHIPS YOUR INSTITUTIONS PRACTICE IN BLACK COMMUNITIES</p>

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2023	INSTAGRAM	1/19/2023	<p>#BREAKTHEBANK LAST SEPTEMBER 2022 CONGRESS CALLED OUT THE BANKS FOR FRAUDULENT zellepay TRANSACTIONS JAN 18TH 2023 bankofamerica CUSTOMERS WAKE-UP TO FIND FRAUDULENT ACTIVITY ON THEIR BOA & ZELLE ACCOUNTS WHY ARE BANKS BEING "ALLOWED" TO CON THEIR CUSTOMERS!? CHASE BANK & WELLS FARGO CONTINUE TO INVEST MILLIONS TO BOOST THEIR PUBLIC IMAGE RATHER THAN PAY REPARATIONS 👉👉 JOIN THE MOVEMENT 👉👉 EMANCIPATION FROM EXPLOITATION #BANKBLACK \$\$\$ #GRANDCLOSINGS CONTINUE CHASE BANK WEEK 21 FRI JAN 20TH WELLS FARGO WEEK 25 SAT JAN 21ST THE BLACKS DEMAND THE 7 MEGA BANKS & THEIR CEOs bankofamerica - BRIAN MOYNIHAN citi - JANE FRASER JP MORGAN chase - JAMIE DIMON PNC - WILLIAM DEMCHAK TRUIST - WILLIAM ROGERS JR US BANCORP - ANDY CECERE wellsfargo - CHARLES SCHARF COLLECTIVELY WORTH 13 "TRILLION" IN ASSETS 1a. DIVEST FROM LAW ENFORCEMENT AGENCIES & PROSECUTORS WHO REFUSE TO HOLD LAW ENFORCEMENT ACCOUNTABLE 1b. REPARATIONS FOR THE BLACKS AFFECTED BY STATE SANCTIONED TERRORISM 2a. CEASE PREDATORY LOANS & OTHER MEANS OF REDLINING 2b. REPARATIONS FOR FAMILIES WHO WERE CONNED OUT OF THEIR HOMES 3a. DIVEST FROM THE PRISON INDUSTRIAL COMPLEX (PIC) & POLICIES THAT CRIMINALIZE THE BLACKS 3b. REPARATIONS FOR THE BLACKS WHO HAVE BEEN DEVASTATED BY THE PIC</p>
2023	TWITTER	1/24/2023	@CapitalOne the same way @Chase closing some ATM locations early due to homeless people occupants/crime, you too need to do something about the homeless people piggybacking into the #CapitalOne ATM location on Jamaica Ave and Sutphin Blvd
2023	TWITTER	2/5/2023	Hello - I needed cash this morning and your atms on 271 Larkfield road east Northport ny 11731 were not working. I had to go to another store and get charged for using a non chase atm. This branch atms never work. I can't afford these fees and hope I can be refunded.
2023	INSTAGRAM	2/7/2023	<p>"You can't deny there's a wealth gap."-Eduardo Cabrera During eddie_tranzcendent's recent conversation with Eduardo they talked about Chase's commitment to help build racial equity and close the wealth gap that exist. To watch the full conversation with Eduardo Cabrera, Community Manager at chase Bank, and learn more about the work that Chase is doing in our low to moderate income communities please click the LINK IN OUR BIO or DM US. *This interview was filmed at Chase Bank, 2125 Main St, Bridgeport, CT 06606*</p> <p># 🗣 YesYes #NewPodcast #Podcast #Interview #Chase #BridgeportCT #EduardoCabrera #serendipity #Community #CommunityManager #Financial #FinancialLiteracy #Youth #Money #MoneyMatters #Purpose #Mission #Happiness #StayTuned #EddieTranzcendent #TranzcendentOutlook #TranzcendentOutlookPodcast #BeTranzcendent</p>
2023	INSTAGRAM	2/10/2023	<p>#BREAKTHEBANK IF YOU HATE SEEIN PEOPLE UNHOUSED STOP DOIN BUSINESS W THE BANKS THAT TOOK THEIR HOMES 👉👉 JOIN THE MOVEMENT 👉👉 BREAKING GENERATIONAL CURSES ONE ACCOUNT AT A TIME #BANKBLACK \$\$\$ #GRANDCLOSINGS CONTINUE CHASE BANK WEEK 24 FRI FEB 10TH WELLS FARGO WEEK 28 SAT FEB 11TH THE 7 DEADLY BANKS & THEIR CEOs bankofamerica - BRIAN MOYNIHAN citi - JANE FRASER JP MORGAN chase - JAMIE DIMON PNC - WILLIAM DEMCHAK TRUIST - WILLIAM ROGERS JR US BANCORP - ANDY CECERE wellsfargo - CHARLES SCHARF COLLECTIVELY WORTH 13 "TRILLION" IN ASSETS 1a. DIVEST FROM LAW ENFORCEMENT AGENCIES & PROSECUTORS WHO REFUSE TO HOLD LAW ENFORCEMENT ACCOUNTABLE 1b. REPARATIONS FOR THE BLACKS AFFECTED BY STATE SANCTIONED TERRORISM 2a. CEASE PREDATORY LOANS & OTHER MEANS OF REDLINING 2b. REPARATIONS FOR FAMILIES WHO WERE CONNED OUT OF THEIR HOMES 3a. DIVEST FROM THE PRISON INDUSTRIAL COMPLEX (PIC) & POLICIES THAT CRIMINALIZE THE BLACKS 3b. REPARATIONS FOR THE BLACKS WHO HAVE BEEN DEVASTATED BY THE PIC 4a. REPARATIONS FOR DESCENDANTS OF AFRICANS WHO WERE ENSLAVED IN THE U.S. 4b. CEASE SABOTAGING BLACK WEALTH 4c. REPARATIONS FOR THE FINANCIAL HARDSHIPS YOUR INSTITUTIONS PRACTICE IN BLACK COMMUNITIES 4d. MAKE EQUITABLE INVESTMENTS IN COMMUNITIES WHERE YOUR INSTITUTIONS DENY THE BLACKS EMPLOYMENT OPPORTUNITIES 4e. AUDIT PROGRAMS DESIGNED TO HELP THE BLACKS & MAKE THESE PROGRAMS MORE EFFICIENT</p>

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2023	INSTAGRAM	2/10/2023	<p>#BREAKTHEBANK IF YOU HATE SEEIN PEOPLE UNHOUSED STOP DOIN BUSINESS W THE BANKS THAT TOOK THEIR HOMES</p> <p>👉🏿 JOIN THE MOVEMENT 👉🏿</p> <p>BREAKING GENERATIONAL CURSES ONE ACCOUNT AT A TIME</p> <p>#BANKBLACK \$\$\$</p> <p>#GRANDCLOSINGS CONTINUE</p> <p>CHASE BANK WEEK 24 FRI FEB 10TH</p> <p>WELLS FARGO WEEK 28 SAT FEB 11TH</p> <p>THE 7 DEADLY BANKS & THEIR CEOs</p> <p>bankofamerica - BRIAN MOYNIHAN</p> <p>citi - JANE FRASER</p> <p>JP MORGAN chase - JAMIE DIMON</p> <p>PNC - WILLIAM DEMCHAK</p> <p>TRUIST - WILLIAM ROGERS JR</p> <p>US BANCORP - ANDY CECERE</p> <p>wellsfargo - CHARLES SCHARF</p> <p>COLLECTIVELY WORTH 13 "TRILLION" IN ASSETS</p> <p>1a. DIVEST FROM LAW ENFORCEMENT AGENCIES & PROSECUTORS WHO REFUSE TO HOLD LAW ENFORCEMENT ACCOUNTABLE</p> <p>1b. REPARATIONS FOR THE BLACKS AFFECTED BY STATE SANCTIONED TERRORISM</p> <p>2a. CEASE PREDATORY LOANS & OTHER MEANS OF REDLINING</p> <p>2b. REPARATIONS FOR FAMILIES WHO WERE CONNED OUT OF THEIR HOMES</p> <p>3a. DIVEST FROM THE PRISON INDUSTRIAL COMPLEX (PIC) & POLICIES THAT CRIMINALIZE THE BLACKS</p> <p>3b. REPARATIONS FOR THE BLACKS WHO HAVE BEEN DEVASTATED BY THE PIC</p> <p>4a. REPARATIONS FOR DESCENDANTS OF AFRICANS WHO WERE ENSLAVED IN THE U.S.</p> <p>4b. CEASE SABOTAGING BLACK WEALTH</p> <p>4c. REPARATIONS FOR THE FINANCIAL HARDSHIPS YOUR INSTITUTIONS PRACTICE IN BLACK COMMUNITIES</p> <p>4d. MAKE EQUITABLE INVESTMENTS IN COMMUNITIES WHERE YOUR INSTITUTIONS DENY THE BLACKS EMPLOYMENT OPPORTUNITIES</p> <p>4e. AUDIT PROGRAMS DESIGNED TO HELP THE BLACKS & MAKE THESE PROGRAMS MORE EFFICIENT</p>
2023	INSTAGRAM	2/17/2023	<p>Empowering the Black community through financial literacy and growth! Proud to see our President, Todd McDonald and CEO, Alden McDonald, join forces with Jamie Dimon, President of Chase Bank, for a meaningful discussion on building a brighter future for Black-owned banks #BlackHistoryMonth #LibertyBank #ChaseBank #FinancialEmpowerment</p>
2023	INSTAGRAM	2/22/2023	<p>I absolutely love when community partnerships and support come together 🧡🏡❤️. It fills my heart to sponsor events like this in support of making an impact in the community.</p> <p>OK, family, look at what we are doing for Black History Month 🧡🏡 please...presenting "Black Leaders in Our Community" #fortworth</p> <p>Super excited for urbanvillagefamilyservices in collaboration with fw_communitymoe Monique Winfree of chase Bank !!We are finishing up Black History Month with a special event and will be providing 🧡 Financial Literacy Workshops and Financial Services as a new service 🧡</p> <p>Join us next week from today, on Monday, February 27th at our center on 3116 E.Rosedale Street, Fort Worth TX 76105</p> <p>RSVP here👉🏿👉🏿👉🏿👉🏿👉🏿 https://chase.surveymonkey.com/r/bkleadermixer</p> <p>Thank you to our sponsors, Chase Bank, HOWARD Coaching and Consulting, LLC and Stop Six Realty, LLC</p> <p>#thankyou #blackexcellence #blackhistorymonth2023 #collaboration #financialservices #community #urbanvillagefamilyservices</p> <p>#blackownedbusiness #blackexcellence #blacksuperheroes #blackhistorymonth2023</p> <p>#howardcoachingandconsulting #strategicplanning #consultingservices</p>
2023	TWITTER	2/27/2023	<p>#Philadelphia: With the opening of a new community branch in West Philadelphia, JPMorgan @Chase provides community members with valuable information and resources. #RacialEquity #COMMUNITY</p> <p>ow.ly/zYC5ON3Nm5</p>
2023	INSTAGRAM	3/4/2023	<p>VIPS community partner Marlice Sanders, with Chase Bank, hosted a Financial Literacy workshop for VIPS' Take The Lead Scholars at Glen Oaks High School. This workshop confronts generational poverty by teaching effective strategies to save and budget. Ms. Sanders also thoroughly discussed the question of "What is Credit," the impact credit has on future purchasing power, and tips on how to successfully build credit.</p>
2023	Social Media	3/6/2023	<p>Customer service follow up: We're constantly looking for ways to service more customers and we apologize for the long wait. May we know the location of this ATM so that we can share your feedback? Customer response: St Rd 26 Lafayette In. One of only 2 branches and by proxy 2 ATMs in Lafayette In. The fastest growing city in Indiana and already OVER 70k but in the last three years you have closed all of the branches closest to the city's growth.... FOLLOW-UP: Thank you for sharing this. Upon checking it appears that there are 4 branches in Lafayette and there's no indication that they're closed. Is the entire branch closed are you just referring to the ATM? Customer response: The Teal Rd and Tippecanoe Mall locations are closed. You have the Downtown branch and the one I was at. It was 5:45 when I pulled up to be the NINTH car in the line. I left the receipt at home I'll check it in a bit but I'm pretty sure I didn't pull away until almost 6:20. After closing the mall location you at least kept the ATM for a year... But I'm guessing you sold the building a few months ago because the ATM was removed from the building about 6-8 weeks ago. The branches in WEST Lafayette are in a city across the river that is another 45+k population.</p>
2023	INSTAGRAM	3/6/2023	<p>Join us and our partners at Chase for a free financially healthy workshop that will teach you how to build your personal credit to help benefit your small business moving forward! Tuesday, March 21, 2023 at 11am via ZOOM.</p>
2023	Social Media	3/14/2023	<p>Why all of a sudden @Chase banks and ATMs are closing or out of order? If y'all are going out of business just say that! Customer Service FOLLOW-UP: @[REDACTED CONTENT] Hi there. Having access to our ATM vestibules at any time is important and I'd like to help you with your experience. Will you please DM your full name zip code the exact branch location and any other details you'd like to share? Customer response: Good morning. My name is [REDACTED CONTENT] and my zip code is 77502. The Chase banks all seem like they are closing. The one on Fairmont and Burke is closed the one in shaver and 15th closed the ATM location on Richey and Allen Genoa is closed and so is the one on the Gulf fwy. Customer service FOLLOW-UP: Thank you for sharing this [REDACTED CONTENT]. Upon checking it appears that there are 4 branches in Pasadena and there's no indication that they're closed. Is the entire branch closed are you just referring to the ATM?</p>
2023	INSTAGRAM	3/15/2023	<p>Yesterday we concluded our financial literacy class.</p> <p>Over the period of 6 weeks our neighbors received valuable financial education. We are thankful to Chase bank for teaching it.</p> <p>Stay tuned as another class is coming soon</p>
2023	TWITTER	3/18/2023	<p>#NABJEmerge23 Lunch & Learn with @WalterReports & Tanisha Ritter, Community Manager, Community & Business Development @Chase talking the importance of Financial Literacy and Developing Smart Financial Habits pic.twitter.com/63fDsOYTUW</p>

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2023	INSTAGRAM	3/22/2023	<p>The Mavericks' charter is to advance charity, culture, community, and commerce through the West Valley. Everything we do is done with the 4Cs in mind, so when we received the invitation to attend an event like The Chase for Business Experience, we knew we had to participate. This one-of-a-kind event allowed local businesses to meet with industry leaders, network, and learn from the best in multiple disciplines. Some event highlights included kurt13warner speaking about motivating teams and the ginblossomsaz getting attendees on their feet, dancing, and celebrating to wrap up a phenomenal event.</p> <p>To our partners at Chase, thank you for the invitation and all you do for the community.</p> <p>#charity #community #commerce #culture #nonprofit #businessleaders #501c3 #giveback #togetherwecan #makingadifference #networking #education #theexperience</p>
2023	Social Media	3/27/2023	<p>I LOVE THIS BRANCH, HOWEVER, I AM UPSET THAT THEY ARE NO LONGER OPEN ON SATURDAYS AND THIS IS WHEN WE HAVE TO DO OUR DEPOSIT VISITS AND TRANSACTIONS. WE LIVE IN A RURAL AREA AND WITH THIS BRANCH CLOSING SATURDAYS WE HAVE TO DRIVE A HOUR AWAY TO DO OUR BANKING. NOT GOOD AT ALL. WE ARE CONSIDERING CHANGING BANKS BECAUSE OF THIS.</p>
2023	INSTAGRAM	4/6/2023	<p>El 31 de Marzo, tuvimos el privilegio de alinearnos con Chase Bank y celebrar on taller de Como Comprender y Construir el Crédito. Maria Behun, la gerente de la comunidad de Chase, educó a todas las mujeres en su viaje financiero. Fue un gran taller y fue muy beneficioso para todas. Gracias chase y Maria Behun para esta oportunidad! 😊❤️</p> <p>On March 31st, we had the privilege of aligning with Chase Bank and holding a workshop on how to understand and build credit. Maria Behun, the community manager at Chase, made all the women educated on their financial journey. It was a great workshop and it was very beneficial for everyone. Thank you chase and Maria Behun for this opportunity. 😊</p>
2023	TWITTER	4/13/2023	<p>@Chase, I am requesting these charges be amended, as a person who has low income with bills etc., "a deposit needs to be made by 11PM ET on the business day following the day your account is overdrawn" is NOT feasible. I could say more, but will end on this. Do Better. pic.twitter.com/UXXTHS22JV</p>
2023	TWITTER	4/13/2023	<p>ACF's Metro Phoenix Affordable Housing Collaborative Fund has \$2.9M for nonprofits to advance affordable housing production & preservation, thanks to generous donations from JPMorgan @Chase. Click the link for more info and to apply. azfoundation.org/nonprofits/loa...</p>
2023	INSTAGRAM	4/19/2023	<p>I definitely would like to thank garyhartfield & #Alhartfoundation alongside chase for an amazing event on the #powerofcapital for small businesses in the black and brown community #entrepreneurship #tampabusiness #chasebank</p>
2023	INSTAGRAM	4/19/2023	<p>"The Anacostia Arts Center is gearing up for a major transformation backed in part by a new \$2 million donation from JPMorgan Chase & Co., according to WACIF (The Washington Area Community Investment Fund Inc.), its nonprofit owner.</p> <p>The Chase donation unveiled last week marks the largest contribution so far to the \$37 million project and the third from a major bank — Bank of America committed \$1 million to the project last spring, and Truist Bank pledged about \$117,000 to the renovation. Chase and Bank of America are both participating in a \$4.7 billion commitment led by the Greater Washington Partnership to invest in minority-owned businesses, according to the Washington Business Journal.</p> <p>WACIF has around \$4 million left to raise for the arts center campaign.</p> <p>The project is set to revitalize the 35,000-square-foot Anacostia site on Good Hope Road SE, which already serves as a hub for local arts, food, and health-related small businesses, and includes a lower-level coworking space, The Hive. WACIF is working with STUDIOS Architecture on renovation plans that include two additional floors of office space with a rooftop terrace and penthouse for events and gatherings. WACIF team members say the renderings are on display in the lobby of the arts center so visitors can provide feedback.</p> <p>Construction could begin by spring of 2024, according to WACIF chief of staff Brendon Miller."</p> <p>Read more dcist</p>
2023	INSTAGRAM	4/25/2023	<p>Get ready for FREE financial advice from our new partners chase at the Bell Gardens Club! 📄🔗</p> <p>On May 1st, they'll be here to help you with everything from credit scores to retirement plans and more . Plus, don't miss out on tours of the Club!</p> <p>📄 RSVP at qrco.de/CCChase or visit the link in our bio!</p> <p>#bgcmla #boysandgirlsclub #chasebank #jpmorganchase #bellgardens #downey #community #freeevent #financialliteracy #finance #money #losangeles</p>
2023	LINKEDIN	4/27/2023	<p>Thank you to everyone who came out this morning to the Cafecito con Chase for Business workshop "Manejando su flujo de efectivo" brought to you by the IHCC SBA Community Navigator Pilot Program! We are here to help. 🙌</p> <p>#smallbusiness #pequenasempresas #ihccbusiness #community #cashflow</p>

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2023	INSTAGRAM	4/29/2023	<p>🇺🇸 FIGHT 2 SAVE BLACK LA #BREAKTHEBANK EMANCIPATION FROM EXPLOITATION BANK BLACK 💰💰💰</p> <p>#GRANDCLOSINGS CONTINUE CHASE BANK WEEK 35 FRI APR 28TH WELLS FARGO WEEK 39 SAT APR 29TH</p> <p>BLK DEMANDS THE 7 DEADLY BANKS & THEIR CEOs bankofamerica - BRIAN MOYNIHAN citi - JANE FRASER JP MORGAN chase - JAMIE DIMON PNC - WILLIAM DEMCHAK TRUIST - WILLIAM ROGERS JR US BANCORP - ANDY CECERE wellsfargo - CHARLES SCHARF COLLECTIVELY WORTH 13 "TRILLION" IN ASSETS</p> <p>1a. DIVEST FROM LAW ENFORCEMENT AGENCIES & PROSECUTORS WHO REFUSE TO HOLD LAW ENFORCEMENT ACCOUNTABLE 1b. REPARATIONS FOR BLACK PEOPLE AFFECTED BY STATE SANCTIONED TERRORISM</p> <p>2a. CEASE PREDATORY LOANS & OTHER MEANS OF REDLINING 2b. REPARATIONS FOR BLACK FAMILIES WHO WERE CONNED OUT OF THEIR HOMES</p> <p>3a. DIVEST FROM THE PRISON INDUSTRIAL COMPLEX (PIC) & POLICIES THAT DISPROPORTIONATELY TARGETS BLACK PEOPLE</p>
2023	TWITTER	5/9/2023	KYCC Community Economic Development's Small Business Program and Chase hosted a workshop for local business owners on the importance of banking. Thank you @Chase for presenting and teaching our small business owners about banking and bank accounts! pic.twitter.com/ah4CPCZVm4
2023	LINKEDIN	5/16/2023	<p>JPMorgan Chase & Co. has developed a model that extends beyond banking services, showcasing their dedication to community engagement and support for small businesses. Thanks to Chase's mentorship and the Miami Bayside Foundation belief in our mission, Neuro Consulting Solutions (NCS) successfully launched.</p> <p>Silvia Gil, the founder of NCS, had the opportunity to share her inspiring journey from classroom assistant to entrepreneur. We are immensely grateful to Chase for their guidance and the Miami Bayside Foundation for their unwavering support. Our mission is to equip the public and private sectors with the knowledge and tools necessary to effectively accommodate and empower neurodiverse individuals, while also providing direct assistance to our neurodiverse clients.</p> <p>Pictured: Chase, JPMorgan Chase & Co., Silvia Gil, Jackie Gutierrez, Andrea Moreno, Vaughn Lucas, Emeli Aguirre, Guillermo Diaz, Isabel Halliday</p>
2023	INSTAGRAM	5/17/2023	<p>Thank you so much chase for hosting this well needed table talk about how to grow their homeownership numbers.</p> <p>As a 14 year professional in the space of real estate and creating wealth for the black community. It's truly bigger than the commission check. It's creating the opportunity to allow every one an opportunity of what a true piece of america is.</p> <p>I was just sharing a story with someone yesterday that i remember when i was 19 years old, i was looking at condos with an FHA loan and obtaining a seller's credit. While I beat myself up today for not pulling the trigger on this, If i can go back to my 19 year old self. I would. I would pull the trigger 30 times. I watched that same condo get sold for over 120k then watched the community grow to a vale of 250k plus today.</p> <p>My goal is truly stress the importance of owning a piece a land, a piece of investment and a home.</p> <p>With that magic wand, all things are possible.</p> <p>Chase, and all staff members, thank you for inviting narebsouthflorida to the table and thank you for inviting me to the table</p>
2023	INSTAGRAM	5/17/2023	<p>Hi everyone! When I'm not busy cooking, I love to network with fellow entrepreneurs. Recently, I had the pleasure of attending the Chase for Business event in Dallas, Texas during National Small Business Week. It reminded me of the importance of supporting smallbusinesses.</p> <p>There are many great reasons to support small local businesses this year:</p> <ul style="list-style-type: none"> • Small businesses tend to give back more to their communities. • Small businesses make a significant economic impact. • Small businesses offer better customer service. • Small businesses offer a greater variety of products. <p>This particular event showcased small businesses based in Dallas, and it was evident how much these businesses contributed to the community and offered fantastic products. Chase for Business did an outstanding job organizing the event, and it's easy to see why they're the go-to partner for small business owners in my community and beyond.</p> <p>I had a wonderful time at the event, and I encourage you to check out your local Chase for more exciting events like this. Let's continue to support small businesses and our local communities.</p>
2023	INSTAGRAM	5/21/2023	We made chase give up a billion dollars and Chase bank continues to redline black communities! When the community steps up to organize, we WIN. #ReparateChase
2023	TWITTER	5/23/2023	Investing Impact Capital in #SmallBusiness and #MinorityOwnedBusiness very literally means making someone's dream come true. Thank you @JPMorgan @Chase for giving me the chance to talk about my journey to #ImpactInvesting. jpmorgan.com/commercial-ban... pic.twitter.com/GoeOpM4hpz

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Year	Comment Source	Comment Received Date	Comment
2023	INSTAGRAM	5/23/2023	<p>This afternoon, Andrea Andrade, with Chase Bank- Community and Business Development, stopped by to provide a Financial Literacy session to our members. The tutorial covered credit establishment, budgeting and savings. We are excited to be able to offer such useful and supportive professional development sessions to our teams. Thank you again Andrea for supporting our corps!</p> <p>#youthdevelopmentprogram #financialfreedom #Stockton #earnwhileyoulearn #localcorpsstrength #wearesjcoe #jointhecorps</p>
2023	INSTAGRAM	5/26/2023	<p>One of our core values is Building Leaders - Today we receive at College Hunks Rocky Fong VP of Community and Business Development at chase Bank to Talk about Your Financial Journey.</p>
2023	FACEBOOK	5/26/2023	<p>they suck so bad that the review link doesnt work , they dont want the truth published as chase bank are greedy selfish scums who discriminate less wealthy people</p>
2023	INSTAGRAM	5/27/2023	<p>Had the pleasure of attending chase bank West Philadelphia Branch to attend their Small Business Masterclasses this month!</p> <p>Their "Window of Opportunity" workshop highlighted how to certify your business, accessing diversity programs in corporate programs and securing funding for your business!</p> <p>Thank you to those who facilitated this event! I'm thankful for the new connections made here with other small business owners as well! Until next time! 😊</p> <p>#chasebank #chaseyourdreams #entrepreneur #smallbusinessowner #supportsmallbusiness #blackentrepreneurs #philanthropy #community</p>
2023	TWITTER	6/10/2023	<p>Why the hell is every @Chase #ATM in downtown #nyc locked & impossible to access on a Friday night in June? To keep the homeless out? @jpmorgan can't afford to spend any of its 412.07 billion to hire workers to help? Sucky way to treat loyal customers. Time to switch #banks.</p> <p>pic.twitter.com/HF2LcpQ4Z</p>
2023	LINKEDIN	6/17/2023	<p>Truly amazed at what JPMorgan Chase & Co. / Chase for Business is doing in local communities across America. We are so thankful to participate in each of their local market activations as this rolls out throughout 2023. We hope everyone enjoys their econscious™ 100% organic cotton Chase local activation dad caps!</p> <p>#business #bcorp #activation</p>
2023	INSTAGRAM	6/17/2023	<p>DW and our partners at Chase Bank, Builders of Hope CDC and Shekinah Legacy Holdings are giving the A,B,Cs to homeownership in the Black community.</p> <p>Black Americans lag significantly in homeownership (44%), that number has only increased 0.4% in the last 10 years and is nearly 29 percentage points less than White Americans (72.7%)</p> <p>Let's close the gap!</p> <p>Join DW this Thursday, June 22nd at lifeindeepellum and hear from panelists who are experts in the real estate industry.</p> <p>Check the link in the bio and RSVP for this free event!</p>
2023	INSTAGRAM	6/21/2023	<p>It was an honor to elevate and educate over 80 small businesses that participated in our Start to Scale Business Playbook series! In one month, we were able to educate over 150 BLACK Angelinos about best business practices, business credit, street vending, pitching, and so much more! On Juneteenth, we joined Chase Bank to award three amazing small businesses with grants to accelerate their businesses to the next level! More educational opportunities coming soon!</p>
2023	INSTAGRAM	7/10/2023	<p>Calling all Bell Gardens residents!</p> <p>Boys & Girls Clubs of Metro Los Angeles is hosting our first Community Connections event on July 18th starting at 5 PM at the Bell Gardens Club. Link in bio to RSVP or visit https://qrco.de/CCChase!</p> <p>We will have free financial advice from Chase Bank during our community panel, tours of the Club, and free food!</p> <p>This is a great opportunity to learn about our latest partnerships and resources and see if the Bell Gardens Club is a good fit for your child.</p> <p>#bgcmla #chasebank #freefinancialadvice #bellgardens #losangeles #budgeting #community #resources #creditscores</p>
2023	INSTAGRAM	7/13/2023	<p>A proposed new office building on Chattanooga's North Shore is slated to bring Chase bank's first retail branch to the city along with an AFC Urgent Care location.</p> <p>"The North Shore continues to grow," said Matt McGauley, chief executive of Chattanooga-based FTC Development.</p> <p>"People will need these services."</p> <p>Read more at the link in our bio.</p>
2023	INSTAGRAM	7/27/2023	<p>JP Morgan Chase, Community Banking has kicked off their financial literacy workshops. They will be visiting our seven Summer enrichment sites to teach youth banking as they go back to school. Don't forget to enroll your child in our summer camp. It's not too late to join !!</p> <p>#Youth #Youthprogram #Nonprofit #Ucc #Ucccares #Nonprofitlife #Finance #FinancialReadiness #Community</p>

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2023	INSTAGRAM	8/16/2023	<p>As a small business, if your banker is not calling you and asking how to help you grow? then you might want to change that relationship. We are honored to have completed the Chase Minority Mentorship program. chase jpmorganchase is committed to helping Minority owned business thrive and we couldn't be happier to be a part of it!</p> <p>We are so grateful to our mentor and business advisors, Josué Figueroa ☆ for the time and patience with us and for helping us find strategic ways to help our business grow!</p> <p>Today we had our Graduation ceremony at the Chase Community Branch in Philly. We also were able to catch up with our digitalundivided Familia! It was a mini Breakthrough Philly reunion. Loved being connected with new founders and seeing everyone.</p> <p>Pa Alante Mi gente!</p>
2023	TWITTER	8/16/2023	<p>Congrats to The Housing Collective for receiving a grant from @jpmorgan @Chase to create more affordable housing solutions across the state!</p> <p>Read more about the grant: cthousingopportunity.org/news/leading-c...</p>
2023	TWITTER	8/18/2023	It is wonderful to see @MediciRoad (led by @capitalimpact's Equitable Development Initiative grad Thomas Houston) receive funding from @jpmorgan @Chase to grow its affordable housing efforts for underserved households in D.C.
2023	TWITTER	8/18/2023	It is wonderful to see @MediciRoad (led by @capitalimpact's Equitable Development Initiative grad Thomas Houston) receive funding from @jpmorgan @Chase to grow its affordable housing efforts for underserved households in D.C.
2023	INSTAGRAM	8/18/2023	It is wonderful to see @MediciRoad (led by our sister organization @capitalimpact's Equitable Development Initiative grad Thomas Houston) receive funding from @jpmorgan @Chase to grow its affordable housing efforts for underserved households in D.C.
2023	INSTAGRAM	8/22/2023	Get a backpack with school supplies to start the new school year on Saturday, Aug. 19, from 10am-1pm at the Chase Oakland Community Center Branch, 3005 Broadway. Chase is hosting fun activities for the families including face painting, jewelry making and a financial health workshop. This is a great way to bring the community together!
2023	INSTAGRAM	8/22/2023	Thank you to our Annual sponsor CHASE BANK chase for supporting out Hispanic community ! Amazing loan programs like Homebuyer Grants !
2023	INSTAGRAM	8/28/2023	<p>Thank you so much chase for hosting this well needed table talk about how to grow their homeownership numbers.</p> <p>As a 14 year professional in the space of real estate and creating wealth for the black community. It's truly bigger than the commission check. It's creating the opportunity to allow every one an opportunity of what a true piece of america is.</p> <p>I was just sharing a story with someone yesterday that i remember when i was 19 years old, i was looking at condos with an FHA loan and obtaining a seller's credit. While I beat myself up today for not pulling the trigger on this, if i can go back to my 19 year old self. I would. I would pull the trigger 30 times. I watched that same condo get sold for over 120k then watched the community grow to a vale of 250k plus today.</p> <p>My goal is truly stress the importance of owning a piece a land, a piece of investment and a home.</p> <p>With that magic wand, all things are possible.</p> <p>Chase, and all staff members, thank you for inviting narebsouthflorida to the table and thank you for inviting me to the table</p>
2023	LINKEDIN	8/31/2023	Chase sucks for minorities! I'm a minority business owner in Philly, I set up a workforce development program for my community and went to chase for sponsorship. I explained that I was operating out of pocket and the pandemic really hurt my business so funds were limited. So the Vice President Sr. Business Consultant Philadelphia PA used this opportunity to take advantage of me. I hosted 2 financial literacy workshops I provided everything including the venue and lite refreshments. I ask him to bring some bottled water to the second workshop he bought 2 cases and left 1 in the car. So before the 3rd workshop which I was partnering with the city of Philadelphia to provide free minority certifications for minority contractors I told Tim I needed compensation and he told me there was no money in the budget for this because he was offering a free service! They wanted minority business owners with two years in business with revenues of six figures at least to come to these classes. Access to capital how to apply for loans that sort of thing! Which is all well and good and needed. But ultimately this was for Chase to get new accounts and he tried to do this on my back without one cent of compensation to this day Stay away from Chase!
2023	TWITTER	9/4/2023	@Chase Why do you block the use of Chase ATMs at Flatbush Ave & Church Ave in Brooklyn, NY? Residents (who are black and low-income) are forced to use other ATMs & then you charge \$5 for using non-Chase ATMs. This is Fraud and Racism! @CFPB @RitaJosephNYC @TheDemocrats @CoriBush
2023	FACEBOOK	9/9/2023	Why is Chase closing so many Branches?
2023	LINKEDIN	9/15/2023	<p>Great time representing JPMorgan Chase & Co. at the recent Omnivorous community event hosted by Community Roots Housing! It was a pleasure to see all the community members and small business partners coming together and making an effort to create inclusive, affordable housing and foster thriving, just communities. A big thank you to Bob Powers from Chase Community Development Banking division for supporting and partnering with this meaningful organization, and appreciate all the colleagues, partners, and community leaders who came out to support the event!</p> <p>"Everyone has the right to a quality affordable home" is the north star of Community Roots Housing that drives their work. Today, with nearly 50 apartment buildings and over 2,000 residents, they continue their commitment to build community with and for people. #jpmorganchase #chase #onechase #communityrootshousing #affordablehousing #racialequity #communityengagement #communitydevelopment</p> <p>Cécile Chalifour, Laura Orella, Maxwell Koziol, Don Blakeney, Ken Takahashi, Vicki Foege, Susan Yang, M. Michelle Purnell-Hepburn, Eileen Franz, Darcy Donahoe-Wilmot, Selina Pichardo, M.A., Laura Mathieu</p>

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2023	INSTAGRAM	9/20/2023	<p>WHAT A MAGICAL NIGHT! Thank you to everyone who joined us on Saturday, September 16th, at the Memorial Auditorium for our SOLD OUT 10th annual Hard Hats and High Heels Gala.</p> <p>With a goal of \$475,000, we raised \$497,795 to build and repair homes for low-income families, seniors, and veterans in our region!!!</p> <p>A huge thank you to the Sacramento Memorial Auditorium for hosting, as well as our generous sponsors and partners:</p> <p>Presenting Sponsor: mySMUD</p> <p>Future Framer Sponsor: U.S. Bank</p> <p>Hope Builder Sponsors: Capitol Barricade, Inc., Sunseri Construction, Inc., Chase Bank, Phillips 66</p> <p>Roof Raiser Sponsors: LPAS Architecture + Design, River City Bank, InterWest Insurance Services, Health Net, Amazon, Broadway Vet Hospital, Venetian Pet Hospital, Goodfellow Bros., United Surgical Partners, Central Valley Community Bank, Umpqua Bank, Susan Sheridan and Elfrena Foord, The Setzer Foundation</p> <p>Wall Raiser Sponsors: CohnReznik, EJ Reed Construction, Cooper & Associates Realty, Weintraub Tobin, El Dorado Savings Bank, Acorn Finance, HMC Architects, Taylor & Wiley, Teichert Construction, Headwaters Building Group, Pretty Please Aesthetics, Roy Alexander, Ron & Beverly Lamb, Steven & Jennifer Ryder, Anne Gambino & Michael Gordon, Leah & Ryan Miller</p> <p>Exclusive Wine & Bubbles Sponsor: Bogle Family Vineyards</p> <p>Emcees: Kevin John and Shiloh Costello</p>
2023	TWITTER	9/21/2023	<p>Thank you Jamie Dimon for your continued commitment to Detroit's recovery. We're proud to work with @jpmorgan @Chase and @MayorMikeDuggan to provide #AffordableHousing for all Detroit residents and #capitalaccess for #minoritydevelopers through the DHFF. freep.com/story/money/bu...pic.twitter.com/Bpf89i5Plz</p>
2023	INSTAGRAM	9/22/2023	<p>[Comment received from multiple users] Extending our sincerest thanks to Chase Bank Manager & Community Development Specialist Mr. Jonathan Escobar for investing into our Staff, educating them on Chase Banks Financial Literacy workshops.</p> <p>Today Jonathan capped off the 5 week Financial Literacy series, bringing in their Home Owner/Mortgage Experts Mr. Erin & Mr. Chris.</p> <p>ONH firmly beliefs our students must be equipped w/ financial literacy, upon discussion w/ our Board of Directors & Administrative Team we firmly belief our staff our equally important in being financially educated & empowered to be financially healthy.</p> <p>Thank you Chase Bank / JP Morgan for your genuine investment you are pouring into San Bernardino.</p> <p>#financialliteracy #financialfreedom #financialindependence #chasebank #jpmorgan #breakinggenerationalpoverty</p> <p>chase j_esco_fh familyassistanceprograms jpmorganchase</p>
2023	INSTAGRAM	9/22/2023	<p>[Comment received from multiple users] Extending our sincerest thanks to Chase Bank Manager & Community Development Specialist Mr. Jonathan Escobar for investing into our Staff, educating them on Chase Banks Financial Literacy workshops.</p> <p>Today Jonathan capped off the 5 week Financial Literacy series, bringing in their Home Owner/Mortgage Experts Mr. Erin & Mr. Chris.</p> <p>ONH firmly beliefs our students must be equipped w/ financial literacy, upon discussion w/ our Board of Directors & Administrative Team we firmly belief our staff our equally important in being financially educated & empowered to be financially healthy.</p> <p>Thank you Chase Bank / JP Morgan for your genuine investment you are pouring into San Bernardino.</p> <p>#financialliteracy #financialfreedom #financialindependence #chasebank #jpmorgan #breakinggenerationalpoverty</p> <p>chase j_esco_fh familyassistanceprograms jpmorganchase</p>
2023	INSTAGRAM	9/22/2023	<p>Empowering Dreams, Enriching Lives: Join us in the pursuit of financial success and knowledge at Chase Bank. Together, we're building a brighter future for entrepreneurs and small business owners in our local #Philadelphia communities! We are #JPMorganChase</p>
2023	TWITTER	9/23/2023	<p>Hey @Chase! How about letting your users use the indoor atm's?! Looks like a universal studios Hollywood horror night LINE. One atm working and the device to let us use the interior atm's doesn't work... one bank for our Hispanic community and only one working atm...horrible... pic.twitter.com/DVQK5tBdI</p>
2023	TWITTER	9/27/2023	<p>@chase needs to educate their spokesperson @KevinHart4real or tell him to stop spewing harmful information about the lack of financial institutions and resources in low-income communities.</p>

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2023	TWITTER	10/2/2023	Thanks to support from our partners at @FifthThird and @Chase, we're able to invest game-changing capital in Detroit #AffordableHousing developers like Sonia Mays, CEO of @Develop_Detroit, and developer of the West Boston apartments. youtube.com/watch?v=Nqebva...
2023	TWITTER	10/3/2023	Housing Action Illinois would like to extend a heartfelt thank you to our Platinum Sponsor for our #HousingMatters2023 Conference: @jpmorgan @Chase. Thank you for supporting our work to expand affordable housing and end homelessness! pic.twitter.com/eH1NUyJXH8
2023	INSTAGRAM	10/4/2023	WE'RE HEADING TO PHILLY! Join us in Philadelphia for a full-day of the Luminary LIVE experience on Tuesday, October 17th with our partners at Chase for Business to advance, build, and connect with others in the community. 🌟 From panels, networking, and workshops with various partners, to fireside chats with incredible speakers and leading experts, we've got you covered. Come with questions, be ready to make new connections, and leave with a multitude of resources and tools. Register today at the link in bio and gain access to the info sessions you need and the networking opportunities you've been missing! #weareluminary #inthisitogether #comestitourtable #chase #luminaryLIVE #philly #community #networking #businessleaders #bosslady #smallbiztips #entrepreneurlife #successful
2023	INSTAGRAM	10/9/2023	Welcome to chase bank in mcintoshvillage !!! #bank #peachtreecity #community
2023	INSTAGRAM	10/16/2023	Ladies happy Monday!!! We are super excited since we are 5 days away from our Women with Vision Summit!! We would love to welcome our next Panelists Andrea from jpmorgan chase . She is a Vice President, Sr. Business Consultant and has worked with Chase for Business on Minority Entrepreneurs. We are overjoyed for this incredible leader who will be sharing a wealth of knowledge and insights. Click link in bio to get your tickets and we cannot wait to see you all! 💖 #jpmorgan #chase #community #womenwithvision #growthmindset #dreams #opportunity #njevets #yourdreamwall
2023	LINKEDIN	10/20/2023	Don't get me wrong... I really like my JPMorgan Chase & Co. Chase neighborhood branch. They are wonderful! However, today I had the extreme pleasure of visiting the Summerhill Community Bank branch, and COMMUNITY needs to be in all caps!! Kevin B. Brown and his team are showing LOVE and strengthening the community through EXCELLENT customer service and programs that can strength the finances of those in the community. This my new branch! Thank you Rashida Trimble Winfrey, MBA, Ladonna Murphy and Kevin for being so DOPE!
2023	LINKEDIN	10/22/2023	This past Friday, JPMorgan Chase & Co. had the pleasure to host the good people from: LBAN/Latino Business Action Network Latino Economic Development Center (LEDC) Greater Washington Hispanic Chamber of Commerce and local entrepreneurs, business and civic leaders from the #DMV area to discuss the growing economic impact and contributions of the #Latino #Hispanic business community. Thank you to our local Chase & Chase for Business banking leaders, community managers, senior business consultants for your leadership (especially Maritza Gonzalez, Ph.D. Tasnim Segal Sobella Erica Ayuso, MS, MBA) in bringing this event together, to Arturo Cazares for his presentation and insights, and to our guests, collaborators, neighbors, and partners for your support. Kristina Sicard , CSBC Alfonso Guzman Darla Harris, CSBC Amilcar Ayala Miguel N. Gamal Aburdene Marcos, WMCP* Arlaka Jayasekara Fabiola Copa Montes Silvana Montenegro William Jaramillo Kristin Coleman Jasdomin Santana, MSM, MSO Aline Danieli, CSM Juan Galicia-Diaz David Gregor Veronica Echeverri, LMSW Evelynna Rosario Kareli Lizárraga, MS Ed. (she, her, ella) Cassandra S Leneskie
2023	INSTAGRAM	10/23/2023	Thanks to Channel Heath and chase bank for visiting our 9th and 10th grade GEAR UP classes at Mt. Healthy High school last week. gearup_mt.healthy Students learned lots of great information about credit scores, debt, and healthy spending practices.
2023	INSTAGRAM	10/24/2023	Thomas Callahan, the executive director of the Partnership for Financial Equity, said that while the number of branches across the state is dwindling as digital banking rises, some banks are making intentional choices about placing their physical branches in communities of color. For example, earlier this year, Reading Cooperative Bank opened its first full branch in Lawrence. In 2020, Lawrence has a population of about 80,000 people and 81.1% of the people in the city identified as Hispanic, according to Census records. Chase opened a branch in Mattapan in late 2021, which also serves as a community space for the area. "We're seeing some very strategic branch openings going into communities of color. That is a really good sign, given the importance branches play in low-income communities and communities of color," Callahan said.
2023	TWITTER	11/11/2023	I will now include Banks, that charge poor middle-Class 30+ interest , to in Slave, Steal all future income. "WellsFargo @Chase eCiti , Goldman , Bank America, etc! @SenateDems @SenWarren @FareedZakaria @NBCNews @ABC @nytimes @washingtonpost
2023	TWITTER	11/14/2023	.@AHFMag recognizes Jessel Amin, Andrea Bell, Nick Cangelosi, Lindsey Haines, and Zach Johnson as this year's Young Leaders in affordable housing. @Chase @OregonHCS @TheMichaelsOrg @FullCircle310 @GormanUSA pic.twitter.com/w8g7mBb53g
2023	TWITTER	11/14/2023	#CDFIs play a critical role in underserved communities. A new report from @JPMorgan @Chase details the ways #CDFIs create economic opportunity, #AffordableHousing and essential community service through combining #Capital with technical assistance. jpmorgan.com/insights/real-...

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2023	INSTAGRAM	11/22/2023	EMPOWERING OUR KIDS WITH FINANCIAL EDUCATION,, Eduardo Cabrera, Community Manager at chase Bank, talks about the importance in talking to our kids about money EARLY. #👉YesYes #Reels #ReelsInstagram #Chase #Community #FinancialLiteracy #Education #Youth #Empowerment #EddieTranzcendent #BeTranzcendent
2023	TWITTER	12/6/2023	.@WellsFargo and @BankofAmerica are serving the low income West End Atlanta neighborhood. @Chase left the neighborhood. Time for you to come back to the 30310. @BankingGOP @SenateBanking
2023	TWITTER	12/23/2023	.@Chase your overdraft policies hurt millions of low income families
2023	TWITTER	12/29/2023	@Chase ATM screen never worked. I'm done with you it. It's better to let it go and open account with local/community bank. #chase #chasebank #worse #Service

From: [REDACTED CONTENT]
Sent: Monday, January 15, 2024 9:54 AM
To: Executive Office
Subject: Chase Bank branch location at 68-20 ROCKAWAY BEACH BLVD, ARVERNE, NY
Categories: EXTERNAL SENDER – Review for phishing. Report if suspicious. For help visit go/phish

Hello Chase,

You have an emptied branch location (now with only ATMs) at 68-20 Rockaway Beach Blvd in Arverne-by-the-Sea (NY). I urge you to consider again opening a full services branch here. I live in [REDACTED CONTENT], a beautiful, new, upscale rental building complex. We are surrounded by recently built townhouses and soon will have a very large, luxury condo building ([REDACTED CONTENT]) - all virtually across the street from your prior Chase branch location.

This is an opportunity to do well and do good! Reopening your branch will serve our lower income neighbors while you can also tap into the present and growing ranks of high net-income residents who want convenient in-person banking.

Thank you,
[REDACTED CONTENT]
[REDACTED CONTENT]

Executive Office (Mail Code [REDACTED CONTENT])
[REDACTED CONTENT]
Columbus, OH 43219



January 24, 2024

[REDACTED CONTENT]
[REDACTED CONTENT]

Thank you for sharing your concerns with us

Dear [REDACTED CONTENT]:

We are responding to your inquiry about the closure of our Arverne by the Sea branch. Thank you for sharing your concerns.

We consolidated our Arverne by the Sea branch in May 2021 because of the proximity to our other branches and lack of transactional and sales volumes the branch.

We do not plan to re-open the branch in the immediate vicinity in the foreseeable future.

Although we have made the decision to close our 68-20 Rockaway Beach Boulevard branch, the next closest branch is at 1912 Mott Avenue. The branch is open Monday through Friday from 9 a.m. to 5 p.m. and Saturday from 9 a.m. to 2 p.m. Eastern Time. Please visit chase.com for a list of other ATM and branch locations near you.

If you have questions, please call us at 1-xxx-xxx-8049 and reference case number [REDACTED CONTENT]. We accept operator relay calls. We're here Monday through Friday from 8 a.m. to 9 p.m. and Saturday from 9 a.m. to 6 p.m. Eastern Time.

Sincerely,

Executive Office
1-xxx-xxx-8049
1-xxx-xxx-3403 Fax; it's free from any Chase branch
[REDACTED CONTENT]

Esta comunicación contiene información importante acerca de la cuenta. Si tiene alguna pregunta o necesita ayuda para traducirla, comuníquese con nosotros llamando al 1-xxx-xxx-8049, de lunes a viernes de 8 a.m. a 9 p.m. y sábados de 9 a.m. a 6 p.m., hora del Este.



February 20, 2024

[REDACTED CONTENT], West Region Executive, Community Engagements
[REDACTED CONTENT], CA Director, Community Engagement
[REDACTED CONTENT], Head of Community Reinvestment & Community
Partnerships [REDACTED CONTENT], Head, National Stakeholder & Policy
Engagement JPMorgan Chase Bank

Sent Via Email

Re: *40 California organizations comment on JPMorgan Chase Bank's CRA performance and identify community credit needs and opportunities: Follow up to November 1, 2023 meeting.*

Dear [REDACTED CONTENT]

On behalf of Rise Economy (formerly the California Reinvestment Coalition), we want to thank you very much for meeting with our coalition members on November 1, 2023. We appreciated that a number of JPMorgan Chase Bank ("Chase" or "Bank") staff members met with us in person in Los Angeles, that other key Bank staff participated virtually (as did Rise Economy members who could not get to Los Angeles), and that most everyone stayed the full three hours scheduled for the meeting, plus a few additional minutes so that everyone could be heard. This letter is intended to capture the comments, questions and requests made at the meeting.

Rise Economy is building a powerful movement for economic justice, focused on knocking down the historical barriers for Black, Latine/x, and other People of Color who have faced hardships building generational wealth. We're focused on creating a more equitable society where BIPOC have access to resources and opportunities to build generational wealth. We accomplish this by driving empowerment, advocacy and action, and growing collaboration.

Our members have been eager to meet with Chase. This reflects the deep impact that the Bank has, and can have, on BIPOC communities in our state. And as [REDACTED CONTENT] noted, it has been a few years since we last met in person. Our interest in meeting was of course heightened by the Bank's acquisition of First Republic Bank ("FRB") in May, in a transaction that was not subject to public comment and following which Chase did not appear to make any additional commitments to better serve California communities.

We were pleased to bring to the discussion forty (40) California-based community organizations who were able to help the Bank identify community credit needs and opportunities and who were able to comment on various aspects of the Bank's performance.



As such, we view this meeting as an important opportunity for the Bank to learn how it might enhance its CRA related performance in California, and we believe this dialogue should inform the Bank's plans and CRA examinations. As such, we request that this letter be placed in the Bank's CRA Public File. We similarly have been meeting with the Bank's peers and providing comments on their CRA-related opportunities and performance.

In general. While JPMorgan Chase is engaging in many positive activities in California, we are concerned that Chase is not transparent about the level and extent of its reinvestment activity in the state. We note that Chase did respond to the joint data request from Rise Economy (then California Reinvestment Coalition) and the Greenlining Institute in 2022, but has not responded to our 2023 data request relating to Bank performance in 2022. While the Bank indicated it would try to provide us data before the meeting, and in fact suggested we push the meeting back to make this more likely, additional data was not provided. We find the lack of data on Chase performance particularly concerning in light of the Bank's acquisition of First Republic Bank, one of the largest California banks.

FRB Acquisition. More specifically, when the FRB acquisition was announced, we asked JPMorgan Chase to keep all FRB branches in California open; to fund all investments, grants and projects in the FRB pipeline; and to make a transparent commitment to California communities. What we saw instead was Chase announcing it would close 21 branches in our state. In our conversations and in our meeting, you indicated that Chase was working to fund some of the projects and grants in the FRB pipeline. We are encouraged to hear that and look forward to learning more.

Yet Chase's acquisition of FRB stands in stark contrast to the First Citizens Bank ("FCB") acquisition of Silicon Valley Bank ("SVB"). FRB And SVB were similarly sized (approximately \$200 Billion in assets in 2022), focused on serving wealthy customers, state chartered, and engaged in significant community development efforts in our state. Both banks began to fail, and were acquired by larger institutions in emergency transactions not subject to public comment or the customary merger review process. That is where the similarities end.

While Silicon Valley Bank had a Community Benefits Agreement with Rise Economy, First Republic did not. FRB did however make discreet commitments, including an important commitment not to finance new fossil fuel expansion projects, and made certain anti-displacement financing commitments, in part, due to Rise Economy advocacy. We do not believe that Chase has chosen to honor any of these FRB commitments.



First Citizens Bank for its part negotiated in good faith a \$6.5 Billion addendum to its existing \$8 Billion CBA commitment to California communities, agreed not to close California branches, agreed to fund SVB projects and grants in the pipeline, and agreed to retain SVB branch and community development staff. We appreciate that FCB has been transparent about its CRA activity in California, what its expected CRA activity will be in California, and how these efforts will be enhanced to account for the loss of SVB CRA activity. We do not see the same transparency or commitments with Chase and its FRB acquisition.

We reiterate our request that Chase provide a baseline for CRA activity in California by First Republic Bank and JPMorgan Chase in 2022 and 2021, and a commitment to exceed that baseline for reinvestment activity in the state in 2024, with annual increases in activity going forward. We are concerned that otherwise, Chase could engage in LESS reinvestment activity in 2024 than the performance of both banks in 2022 and years prior. To the extent that Chase fully intends to enhance its reinvestment activities in California, transparency and a forward-looking commitment can only help to substantially allay community concerns.

According to the American Banker, "JPMorgan Chase closed out the most profitable year in U.S. banking history with its seventh consecutive quarter of record net interest income and a surprise forecast that the windfall may continue this year." We wonder if this will be a good year for JPMorgan Chase's reinvestment activities in California, or just for JPMorgan Chase shareholders.

Branches. According to our data analysis, since COVID and up until the time of our meeting, Chase closed 164 branches in California. Most of those branches were located in BIPOC neighborhoods. How does this reconcile with the Bank's racial equity commitments? As Rise Economy member organizations note, local branches can be a lifeline for small businesses, economic development and philanthropy in communities and are generally well trafficked when located in LMI neighborhoods of color. Further, our analysis suggests that during the same time period (2000 through 2023), Chase opened approximately 40 new branches in our state (for a net LOSS of bank branches in our state of 124), but only 25% of these new branches were in LMI communities. Earlier this month, Chase announced that it would be opening 500 new branches across its footprint, but it is unclear whether this will result in a net increase or net decrease in Chase branches in LMI, rural and BIPOC neighborhoods.

We ask the Bank to commit to not close any additional branches in low or moderate-income communities, rural communities, or communities of color in California, unless it is willing to site a new branch in a neighborhood with similar characteristics in our state. We ask the Bank to open new branches in LMI, rural and BIPOC neighborhoods in the state to the extent of all FRB branch closures in those neighborhoods.



Foreclosure Prevention. Rise Economy members expressed concern about increasing foreclosures in California and about particular JPMorgan Chase practices and policies. Housing counselors and legal service lawyers are seeing more cases industry-wide involving “zombie” second mortgages, tangled titles, challenging loan modifications, and successors in interest (“widows and orphans”), and expressed particular difficulty in trying to access the state homeowners assistance fund, CalMRP, on behalf of Chase borrowers.

We ask that the Bank commit to halt all foreclosure proceedings upon receipt of a CMRP application, if it has not done so already, and to develop a meaningful escalation process if advocates and homeowners are hitting barriers with Chase Single Points of Contacts (SPOCs).

Homeownership. Rise Economy members recommended areas for improvement in Chase’s mortgage lending practices and support for homeownership. By way of comparison, Rise Economy members noted that First Republic Bank had offered some of the lowest interest rates on its mortgages, which enabled more low-income borrowers to get mortgages and become homeowners. Additionally, Chase’s down payment assistance programs are insufficient, offering homebuyers in California’s high cost markets only \$5,000. Members noted that the Bank’s peers are much more generous and make their programs more attractive to borrowers. We have since read that Chase may be increasing this amount to \$7,500, which would be an improvement, but still less than would be impactful in our state.

Rise Economy members asked if it is true that the Bank offers shared loans to homebuyers in other states, yet does not do so in California. Limited equity and related alternative models of homeownership are becoming more mainstream and offer a viable path to homeownership in expensive states such as ours. Relatedly, there is a need for capital for Community Land Trusts and similar nonprofit entities that seek to acquire and preserve existing housing to keep that housing affordable and to prevent displacement. These products need to be flexible and allow for the quick disbursement of funds so that mission-driven nonprofit organizations can take housing off of the speculative market. We understand Chase has committed funds for housing preservation and that those funds are being distributed in California and other states, which we appreciate and wish to understand better.

There is also a need for construction loans, home improvement loans, and loans to support Accessory Dwelling Units (ADUs). We understand that there may be a gap in the Bank’s product offerings in these areas. Rise Economy members also suggested that Chase consider social impact bonds as a creative way to support affordable homeownership opportunities.

Additionally, the Bank’s 2022 mortgage lending data suggests potential redlining risks in the following communities in California:

- Applications in Majority Asian neighborhoods

- Originations in Majority Asian neighborhoods
- Withdrawn applications in Majority Asian neighborhoods
- Withdrawn applications in Majority Minority neighborhoods
- Incomplete applications in Majority Hispanic neighborhoods
- Incomplete applications in Majority Black/Hispanic neighborhoods
- Approvals in Majority Hispanic neighborhoods
- Approvals in Majority Asian neighborhoods
- Approvals in Majority-Minority neighborhoods
- Approvals in Majority Black/Hispanic neighborhoods
- Denials in Black neighborhoods
- Denials in Hispanic neighborhoods
- Denials in Majority-Minority neighborhoods
- Denials in Majority Black/Hispanic neighborhoods
- Collateral Denials in Hispanic neighborhoods
- Collateral Denials in Majority-Minority neighborhoods
- Collateral Denials in Majority Black/Hispanic neighborhoods
- Subprime Spread in Black neighborhoods
- Subprime Spread in Hispanic neighborhoods
- Subprime Spread in Majority-Minority neighborhoods
- Subprime Spread in Majority Black/Hispanic neighborhoods

We ask the Bank to increase the level of down payment available via the downpayment assistance program, and to work to connect this assistance to other existing local and state homebuyer assistance programs in California. The Bank should also offer shared loans in California and commit significant resources to support community land trusts and limited equity models of homeownership and to help these entities acquire and preserve housing that is, and can remain, affordable.

We also urge the Bank to set a goal to double the percentage of its mortgage lending to African American, Latine, Asian American, and Native American borrowers, and to develop a concrete plan to achieve this increase through the use of hiring and diverse employment goals, placing more loan officers in BIPOC communities, opening new branch locations in BIPOC areas, robust marketing and outreach, deliberate and enhanced use of ethnic media, partnerships with key affinity groups, product design, and other measures.

Special Purpose Credit Program. One of the most powerful ways to address lending disparities and the racial wealth gap is through the adoption of a Special Purpose Credit Program. We applaud the Bank for agreeing to do so and for beginning to implement this program. And yet, we believe the Bank can achieve greater success if it modifies the program to become a borrower-based, as opposed to a neighborhood-based, program. Rise Economy members have



had several conversations with several financial institutions regarding several SPCP designs, and our overriding feeling is that, however well intentioned, neighborhood-based SPCPs will inevitably foster gentrification (as borrowers of various incomes and demographics that are not underserved are allowed to apply for the SPCP) and segregation (as residents of neighborhoods of color may not be able to take advantage of the neighborhood-based SPCP to move to a neighborhood of their choice, which could be a neighborhood that does not qualify under the program). This is not a theoretical discussion, and we are concerned that, in this way, neighborhood based SPCPs may run afoul of fair housing and fair lending principles.

In fact, we understand that while Chase may be reaching African American, Latine and Asian American Pacific Islander households with its SPCP homeownership product, perhaps over one-quarter of all beneficiaries of the SPCP are white borrowers who are using the SPCP to purchase homes in neighborhoods of color, which may be producing gentrification as an unintended consequence. Again, we applaud Chase for developing a SPCP mortgage (and small business) product, but we urge you to reconsider the design of the program to better serve the fair lending goals of the company and the Equal Credit Opportunity Act.

We also note that Chase appears to be far off its goal of establishing an incremental 40,000 new home loans for BIPOC borrowers at \$8 Billion, and appears to be struggling to reach its initial baseline, having funded only \$765 Million. At the same time, we commend Chase for making a Racial Equity Commitment ("REC"), and for its transparency regarding its performance in striving to meet the goals set forth in the REC. We urge the bank to embrace a similar level of transparency for all of its community activities.

We ask the Bank to revise its mortgage SPCP to specifically target African American borrowers and other underserved BIPOC borrowers, to explore ways to make the program more affordable for more borrowers, to work with local housing counseling agencies, to provide community organizations with HMDA-like data regarding which borrowers are being served by the SPCP, and to commit to dedicate additional resources to the SPCP in California so that it can better serve and reach more borrowers in all areas of California.

Affordable housing. Indisputably, California continues to face a critical shortage of affordable housing and this represents a primary community credit need for CRA purposes. To its credit, JPMorgan Chase included in its REC a goal to support the creation and preservation of government subsidized affordable housing.

Unfortunately, Chase appears to be lagging on its subsidized affordable housing goal, having completed approximately 20% of the goal during 40% of the REC's 5 year term. Specifically, Chase committed to 22,000 additional preserved government subsidized affordable units, yet only completed 4,350 in two years. Further the Bank committed to \$1 Billion of loans and 7,000



affordable rental units through development of Agency and Off-Balance Sheet Lending through government-sponsored enterprise partnerships, yet only report \$155 Million and 1464 units through 2022.

During our meeting, a Rise Economy member noted that Community Land Trusts are well positioned to purchase distressed properties, preserve tenancies, create homeownership opportunities for LMI households, mitigate risk for the bank, and serve ITIN borrowers. By way of comparison, First Citizens Bank committed \$25 million to help CLTs and other housing nonprofits to purchase distressed properties in furtherance of developing state policy designed to mitigate the negative impact of investor real estate purchases on household stability and homeownership. FCB then agreed to fund an additional \$11 million in such investments to honor commitments made by SVB when it acquired the bank.

A Rise Economy member discussed the community credit needs of building the capacity of affordable housing developers of color. As one example of what another institution is doing in response to the identification of this need, U.S. Bank committed to develop a SPCP for affordable housing developers of color, is implementing this program, and is reaching smaller and BIPOC led developers. During the meeting, Chase indicated it has been supporting developers of color in a variety of ways.

An ongoing concern of ours is that many banks are financing landlords that are evicting, harassing, or displacing tenants, or not maintaining properties in a habitable fashion, inconsistent with our Anti-Displacement Code of Conduct. As noted above, even First Republic Bank made commitments to address this concern.

We ask the Bank to commit to:

- *A greater percentage of its deals to be with smaller and BIPOC led developers and to do so by developing a SPCP for developers of color, by connecting with on the ground groups such as the Black Developers Forum, by looking to finance small site and landfill projects that may be more conducive to emerging developers, and by working to make it easier to access the Enterprise developers of color fund, amongst other approaches.*
- *Agree to meet with CLTs to determine whether it can offer and/or develop products that will work for CLTs.*
- *Invest \$60 Million to help CLTs and other nonprofits purchase distressed properties instead of investors, consistent with California policy.*
- *Review its commercial real estate lending policies so that they align with our Anti-Displacement Code of Conduct.*

CDFIs. We note that Chase achieved high marks for its support of CDFIs in a CCEDA and Rise Economy survey of CDFIs and CDCs, and those efforts are appreciated. During the meeting, Rise



Economy members, however, expressed concern that Chase is not partnering with smaller CDFIs that are more likely to be led by people of color. Members noted that smaller and emerging CDFIs aren't able to access the same opportunities as bigger and more established ones. Emerging CDFIs are often overlooked and left behind, resulting in small CDFIs being unable to rise to the next level to qualify for more funding from bigger banks. We also noted that Chase was behind its REC goal for New Markets Tax Credit investments, though the bank reported it is taking action to address this deficiency.

We ask the Bank to increase local support of and engagement with CDFIs, and to track and to dedicate funding to smaller and BIPOC-led CDFIs in California.

Supplier Diversity. A Rise Economy member asked whether Chase has a goal for its supplier diversity efforts in California and if this goal includes a subgoal for the Asian American Pacific Islander community, in addition to other groups. This question was not answered.

Can you provide data for the Bank's supplier diversity performance in California for 2022 and 2023 for all race, ethnic, and gender groups, and the Bank's goals for supplier diversity in 2024?

Small Business Banking. Rise Economy members noted that Chase appears far behind its small business lending goals from the REC, not even hitting its baseline performance. We appreciate the Bank's efforts to develop a small business special purpose credit program, to lower lending limits and offer smaller sized loans, and to mentor small businesses. While we appreciate that COVID has impacted big banks as well as small businesses, Rise Economy members also noted that the Bank's small business goals were developed during COVID. Rise Economy members asked how they can help Chase meet its small business lending goals.

We ask the Bank to commit to:

- *Specific marketing dollars to support ethnic media in California, to increase annually over a five-year period.*
- *Creating a commercial down payment assistance program via a Special Purpose Credit Program to help BIPOC small business owners purchase their buildings, build wealth and avoid displacement.*
- *Specific dollar commitments in support of small business technical assistance in California, to increase annually over a five-year period.*
- *Sharing data on the percentage of CRA small business loans in California which are credit card loans, versus term and other types of credit products, including the neighborhood demographics for loans originated through each lending channel.*



Philanthropy. The REC commits Chase to contribute \$2B to underserved communities, though actual performance appears to be lagging.

Rise Economy members noted that Chase may do a good job with philanthropy to large nonprofits, but does less well in supporting smaller organizations. For example, the Bank has developed and deployed its own financial literacy program instead of supporting local nonprofits that have the necessary cultural competency, community relationships, and language access to properly serve the community (and in many cases, are already doing this work). The Bank should view capacity building of small nonprofits tied to the community as a good investment.

There is also a need to support faith based organizations, especially those exploring whether they can take advantage of a new state law making it easier to build affordable housing on Church-owned properties.

As with many areas of the Bank's performance, we are unsure about the Bank's overall philanthropy efforts in our state. In contrast, U.S. Bank has made a transparent commitment to Rise Economy that it will donate \$40 million/year in CA over the next 5 years. At the same time, we believe that Chase is roughly 3x the size of U.S. Bank in California. We believe that in order to keep pace with U.S. Bank while accounting for its much bigger size, Chase would need to commit approximately \$120 million/year in philanthropy in our state.

We ask the Bank to commit to increase grants in California substantially each year for the next 5 years so that it is at least in line with U.S. Bank's commitment, accounting for size.

Consumer accounts and customer service. As noted above, Chase does offer its own financial literacy program. However, there is concern that the Bank may be using financial literacy as a marketing tool to promote its own products. In contrast, nonprofit organizations that teach financial literacy aim to empower clients with information, enabling them to make informed financial decisions. Nonprofits do not steer clients towards a particular banking institution but provide them with knowledge so they can choose a bank that best suits their financial needs. The goal of nonprofit financial literacy programs is to ensure that clients can make fair and well-informed financial choices, enhancing their financial well-being.

One Rise Economy service provider member expressed concern that their clients were receiving poor treatment at Chase branches when they tried to open accounts. The Director, a Chase customer for over a decade, also indicated that when they reached out to Chase to discuss the matter, no return call was made.



Further concern was expressed by Rise Economy membership that Chase contracts with collection agencies to recover debts, often without properly notifying the client. Lack of proper communication leaves clients unaware that they are being sued, resulting in significant harm to low to moderate-income (LMI) communities. These collection efforts are reported to sometimes extend to the point of contacting clients' employers to garnish their wages, putting clients at risk of losing their jobs. Additionally, it was asserted that bank accounts are being levied, causing further financial strain. It's important to recognize that when a client is unable to pay their credit card bill, it's typically due to financial hardship. Rather than working directly with clients to find mutually beneficial solutions for debt recovery, we are concerned that Chase's approach can lead to dire consequences, potentially pushing individuals toward homelessness.

For its part, the Bank expressed that Chase community managers are from the community, speak the languages of the community, don't sell products as a default, and are measured by participant experiences, which all sound very positive. We are not sure how to reconcile these vastly different perspectives

Additionally, as many banks move to reduce or eliminate pernicious overdraft fees, Chase retains its place in the top two of institutions, charging \$1.2 Billion in fees in 2022, according to CFPB analysis. Through the fourth quarter of 2023, Chase has collected \$1.104 Billion in overdraft related surcharges, according to its Call Report. Chase appears to charge overdraft fees of \$34 per overdraft (if the account is overdrawn by \$50 or more) and permits its customers to overdraw and be charged up to 3x a day, for a total of \$104/day.

We ask the Bank to eliminate OD fees altogether. If it refuses to do so, we urge the Bank to at a minimum, reduce its OD fees to \$10 per day and only allow 1 OD per day.

Rural and Native American communities. As has been the case for many years, organizations serving the San Joaquin Valley and other rural areas within the state feel neglected by Big Banks. To the extent the bank has special products, or Special Purpose Credit Programs, these need to be made meaningfully available in rural communities as well as in the cities. Rise Economy members from the Central Valley and serving the Native American community indicated they did not experience any Chase Community Centers in their area. When staffed with culturally competent community managers, these locations can provide critical access to Native American rural communities. We need targeted outreach and support for Native American communities. Chase can work through Tribes to most effectively serve Native Americans. Finally, there is a lack of investments and lending in rural California, particularly the Central Valley.



We request that Chase make specific commitments to tribes in California, commit resources to Native and tribal outreach, and commit to develop a plan to serve Native American, tribal and indigenous communities in California. We further ask the Bank to report on the total amount of CRA activity in each of the thirteen counties of the San Joaquin Valley, and to compare the percentage of California reinvestment in each county to each county's percentage of Chase deposits in the state. We also ask that all special products that are currently restricted geographically be made available and advertised in the Valley and other rural parts of the state.

Climate Change and Environmental Justice. Rise Economy members have become increasingly concerned about the disproportionate impacts on BIPOC communities of climate change. Banks primarily connect to this issue through the financing of fossil fuels. And in this regard, Chase is arguably the most problematic banking organization in the world. According to the Banking on Climate Chaos report, the Bank is the worst offender in the world, investing and lending a devastating \$434.15 Billion in fossil fuel financing since the Paris agreement, with \$39.2 Billion in financing in 2022 alone.

Additionally, Rise Economy research, in partnership with Rainforest Action Network (RAN), has also identified billions of dollars in underwriting to companies operating facilities in California. Further, Rise Economy research of Payment Protection Program SBA data found that Chase originated nearly 800 PPP loans to Mining, Oil and Gas Extraction Companies, collecting an estimated \$4 Million in fees for doing so. And we are concerned that we are only scratching the surface in our understanding of how Chase is financing climate change. As one example, our allies at Public Citizen discovered that a Chase controlled company was the source of a recent, huge oil spill in the Gulf of Mexico.

Unfortunately, we did not have time for a full discussion of the issues, including an opportunity for Chase to respond, during the meeting. Rise Economy members testified compellingly to the health impacts of having bank-financed refineries in the middle of residential neighborhoods, and the connections between bank financing, environmental racism, and housing instability.

Further, Rise Economy was alarmed to see the bank's new energy mix target in your November Climate report last year. Our concern is that by mixing these metrics it makes it harder to understand the level of fossil fuel investment the bank will be engaged in. We recognize and see value in some ability to account for financing of the energy transition, but we don't think this is the right way to do it.

Finally, we are disappointed to see that JPMorgan Asset Management is departing from the [Climate Action 100+](#) initiative, which comprises hundreds of institutional investors with tens of trillions of dollars under management that have committed to engage with major corporate polluters on climate disclosures and actions. The departure, along with that of State Street

Global Advisors and a pullback from Blackrock, weakens “the climate group’s plan to use shareholder influence to step up pressure on polluting companies to decarbonise, because they mean that none of the world’s five largest asset managers are fully behind the effort.” For its part, Chase “said it had made a ‘significant investment’ in its own stewardship team and corporate engagement: ‘Given these strengths and the evolution of its own stewardship capabilities, JPMAM has determined that it will no longer participate in Climate Action 100+ engagements.’” Yet, some see this move by Chase as caving to anti-ESG political pressures. We will be watching to see if all JPMorgan Chase entities are helping or hurting efforts to mitigate the advance and the impacts of climate change.

We ask the Bank to:

- *Refrain from any new financing of fossil fuel extraction activities, either through corporate or project-based finance. This is critical to the survival of the LMI communities of color the Bank is meant to serve. First Republic Bank, which Chase acquired, made a similar commitment.*
- *Share its policies designed to ensure that California communities of color are not blue-lined and denied bank products or offered bank products at a higher price due to perceptions about the climate related risk associated with our communities.*
- *Commit significant and specific investment dollars in climate and weather resiliency efforts in BIPOC communities in California. The Bank should develop and disclose a funding goal for this for 2024, with increases in ensuing years.*

Lobbying and Litigation. The Bank’s Environmental, Social, Governance Report and its Racial Equity Commitment are replete with statements regarding how the Bank will use its considerable influence to impact policy decisions that in turn will impact LMI and BIPOC communities. Examples include:

- “We execute on and enhance our six-pillar Community and Affordable Lending strategy ... participating in policy reform to drive more inclusive growth.”
- “Our commitment to closing the racial wealth gap will remain, no matter what headwinds and economic uncertainties we face.”
- “We are advancing policy reforms that promote access to capital and advisory assistance for underserved entrepreneurs.”
- “We are committed to considering diverse perspectives, particularly those of the communities we serve, in the Firm’s decisions.”
- “We are committed to independent decision-making at the Firm and providing appropriate feedback on the efforts by these associations, including where there is misalignment between the Firm’s ESG objectives and trade associations positions or activities.”
- “The firm continues to support and advocate for the goals of section 1071 of the Dodd-Frank Act, which will mandate collection of data on small business loan applicants,



including the race of the principal business owners. However, the rule implementing section 1071 is not yet finalized or in effect....The firm is committed to doing its part to help close the racial wealth gap and drive inclusive growth”

Yet we are concerned that we have seen Chase show up on the wrong side of important policy and legal initiatives that have a profound impact on LMI and BIPOC communities, including the debate on section 1071 of the Dodd Frank Act, which the Bank suggests it strongly supports. We have reiterated our dismay that the Bank, through its trade associations, opposed the Consumer Financial Protection Bureau (CFPB)’s efforts to fight non-credit discrimination through its supervision authority. The American Bankers Association (ABA), Consumer Bankers Association (CBA), and Chamber of Commerce went so far as to argue that the CFPB is unconstitutional, an argument that was made by the payday lenders and that went all the way to the United States Supreme Court, and which threatens to undermine many of the consumer protections our coalition has fought to secure. We note that Chase appears to be represented on both the ABA and CBA Boards of Directors.

We were further dismayed to see the ABA join the lawsuit challenging the final section 1071 small business data collection rule, which Rise Economy members have long sought and fought to establish. The ABA apparently also lobbied in favor of the Congressional Review Act Resolution through which the industry and certain members of Congress sought to overturn the Section 1071 rule. We do not understand how the Bank can make statements in response to the murder of George Floyd and in support of racial justice and closing the racial wealth gap, and tout its interest and ability to influence policies for the good of communities, all the while being a prominent stakeholder in efforts to oppose the Section 1071 Rule.

We also know that Chase lobbying has been counterproductive to policies designed to slow climate change. According to CERES, in the last three years, Chase has not met expectations for advocating for Paris aligned climate policies as part of a coalition of companies, and has not met expectations to refrain from opposition to Paris aligned climate policies. And according to Influence Map, Chase has a Sustainable Finance (Paris aligned policies) score of “D”; and a Climate Results (disclosures, ESG, etc.) score of “C-”. Additionally, we note that our allies at the Interfaith Center for Corporate Responsibility and other shareholder organizations have expressed concern with Chase and a few of its peers regarding declining support for climate and ESG related proposals. And of great concern to Rise Economy and our members, we see that JPMorgan Chase is represented on the board of directors of the California Chamber of Commerce, which recently filed a legal challenge against two “nation-leading climate disclosure laws.”



Last but not least, the ABA has filed a legal challenge to the new Community Reinvestment Act (CRA) final rule, which, while not perfect from our perspective, would likely promote an increase in investment in underserved communities.

JPMorgan Chase sits not only on the board of the ABA, but is the only bank to have a seat on the board of directors of a Plaintiff in all of the recent industry challenges of great concern to Rise Economy and our membership noted above. While Chase talks about using its influence to further policies to support communities, its actions at best show it to fail to exercise its influence to prevent profound challenges to landmark and impactful policy matters that would significantly benefit BIPOC communities and our planet.

We ask CEO Jamie Dimon and JPMorgan Chase to respond to our letter dated September 8, 2023 on these issues, to strongly, affirmatively, and publicly support the Section 1071 and the CRA Rules, and to use its influence so that banking trade groups of which it is a member refrain from lobbying against consumer protections and measures designed to reverse the causes and impacts of climate change on our communities.

The First Republic Bank Acquisition. We asked how Chase is honoring First Republic Bank funding relationships and pipeline projects, whether it was keeping FRB staff, and whether it was continuing FRB commitments (including commitments to address displacement financing concerns and to refrain from financing fossil fuel companies and projects). We had raised these issues via a public statement when the acquisition was announced and in ensuing conversations with Chase staff. Yet, Rise Economy members noted that the first thing Chase did after the acquisition was to move to close 21 branches in our state.

We believe FRB engaged in at least \$4-\$5 Billion in CRA activity in CA per year. Does Chase believe there is a different baseline? If not, is Chase planning to invest an additional \$4-\$5B in CRA in California per year to make up for the loss of FRB? Will Chase disclose the CRA baselines for FRB and Chase in California in 2021 and 2022, and indicate what its goals are for 2024 through 2028? Will Chase negotiate a CBA with Rise Economy and our members?

Follow-up Meetings. Lastly, throughout the meeting in November, there were several issues that were flagged by Chase bank staff as opportunities for further discussion with Rise Economy members. In an effort to balance the capacities of our respective organizations, we suggested moving forward with one follow-up meeting, early in 2024, on the issue of housing (affordable housing development, preservation, BIPOC homeownership, and foreclosure prevention).

We thank you for agreeing to this arrangement and look forward to a productive meeting.



[REDACTED CONTENT] thank you and your colleagues again for agreeing to meet, for being engaged during a long meeting, and for your willingness to respond to each of the requests made in this letter. We ask that you respond by March 15, 2024.

We appreciate your interest in helping to meet the needs of California communities. We believe that our communities deserve transparency relating to bank performance and goals in meeting these needs. Please let us know if you agree.

If you have any questions about this letter or want to discuss follow up items emanating from the meeting and this letter, please feel free to contact us [REDACTED CONTENT] or [REDACTED CONTENT].

On behalf of Rise Economy, our member organizations, and the communities we represent, we thank you for your efforts.

Very Truly Yours,

[REDACTED CONTENT]
Chief of Legal and Strategy

[REDACTED CONTENT]
Southern California Organizer

cc: Acting Comptroller Michael Hsu
 Federal Reserve Board of Governors Vice Chair Michael Barr

JPMORGAN CHASE & CO.

March 8, 2024

Via Electronic Mail

[REDACTED CONTENT], Chief of Legal
and Strategy [REDACTED CONTENT],
Southern California Organizer Rise
Economy
[REDACTED CONTENT]
Oakland, CA 94612

RE: 40 California Organizations Comment on JPMorgan Chase Bank's CRA Performance
and Identify Community Credit Needs and Opportunities: Follow up to November 1,
2023 Meeting

Dear [REDACTED CONTENT],

This letter responds to the Rise Economy (Rise) letter to [REDACTED CONTENT] of JPMorgan Chase Bank, NA (JPMCB) dated February 20, 2024. Thank you for following up on our in-person meeting last November, which we found both productive and insightful.

Rise makes several observations and seeks commitments from JPMCB in connection with our purchase of First Republic Bank's (FRB) assets. As we discussed in our meeting, many of the important topics and issues discussed in Rise's letter are addressed at the Firm level which ensures coordination and prioritization. The Firm will also adopt initiatives, such as the Racial Equity Commitment (discussed in more detail later), that articulate the purpose and goals similar to a Commitment Benefits Agreement with timeframes, milestones and controls to measure progress and achievements. We appreciate the opportunity to address these matters and share our comprehensive strategies in California which are aimed at enhancing financial inclusion, supporting affordable housing, bolstering small business growth, and promoting diverse supplier engagement. Our commitment to economic empowerment and racial equity is reflected in our targeted investments and programs designed to address systemic challenges and drive meaningful change in underserved communities.

JPMCB Branch Network

JPMCB maintains a strong branch distribution and, while many banks are closing branches, JPMCB announced on February 6 plans to open more than 500 new branches over the next three years to provide greater access to financial services, including for low- and moderate-income (LMI) and rural communities. JPMCB takes a thoughtful approach to its branch network to ensure that branches are located near customers' homes, places of work, and other activities. Throughout California, JPMCB maintains a branch network that serves LMI communities. During 2020-2023, JPMCB invested heavily in its branches to ensure that branches are refreshed and meet customer needs, including opening two Community Center branches which are located in historically underserved neighborhoods in Los Angeles and Oakland. Additionally, JPMCB established or revitalized dozens of other community-style branches – the vast majority of which are located in LMI areas. All of these branches provide a dedicated space to

host community events and financial health workshops that are open to the public. Within the state, JPMCB also remodeled dozens of other LMI branches to ensure a positive customer experience and improve customer access to JPMCB's banking services.

JPMCB purchased some FRB branches. As always, JPMCB seeks to place branches in the right places for its customers. In some cases, FRB branches were across the street or very near to existing Chase branches. In those situations, JPMCB assessed the branches in overlapping areas to determine which would best serve its customers and their needs. With the transition, heritage FRB customers have access to JPMCB's entire network including its 4,800 branches, 15,000 ATMs and industry leading digital capabilities. This is a big improvement from First Republic's footprint, which was limited primarily to offices in New York, Florida and California.

Homeownership, SPCPs, and Foreclosure Prevention

JPMCB is committed to addressing the homeownership gap with a strategic approach that encompasses our comprehensive suite of business, data, policy, and philanthropic resources. Our efforts are particularly focused on enhancing housing affordability, stability, and increasing homeownership opportunities for Black, Hispanic, and Latino households. Highlights of our initiatives include:

- **\$30 Billion Racial Equity Commitment:** As part of this commitment, JPMCB's home lending business pledged an additional \$8 billion in mortgages and \$4 billion in refinancing loans to Black, Hispanic, and Latino households by 2025, underscoring our dedication to making homeownership more accessible and equitable.
- **Special Purpose Credit Program (SPCP):** Launched in 2021, the SPCP aims to improve access to credit and offer credit on more favorable terms in minority majority census tracts. In the Retail channel, enhancements to this program include a homebuyer grant increase to \$7,500, available in over 10,000 census tracts, to assist with one of the key factors impeding access to credit – down payments and closing costs, reflecting our responsiveness to community feedback. In the Correspondent channel, the SPCP supports regional mortgage lenders that originate loans in minority communities across JPMCB's footprint by offering improved pricing and/or expanded credit guidelines through our Community Lending Program.
- **DreaMaker Mortgage Program:** Targeted towards LMI customers, the DreaMaker mortgage offers competitive rates, low down payments, and reduced mortgage insurance. Eligible customers can receive up to \$7,500 in homebuyer grants, promoting broader access to homeownership.
- **Support for Heirs Property Homeowners:** JPMCB is actively involved in policy advocacy and supports initiatives designed to preserve generational wealth through homeownership. Our contributions include a \$500,000 grant to Howard University for the establishment of an Estate Planning and Heirs' Property Legal Clinic, aiming to educate attorneys and provide free legal services in estate planning across the country.
- **Policy Advocacy:** Our policy recommendations focus on preventing and resolving heirs' property cases, ensuring families have access to estate planning options, and supporting the Uniform Partition of Heirs Property Act (UPHPA) to safeguard families from losing their homes due to partition sales.
- **Foreclosure Prevention:** JPMCB's home lending business implemented a variety of forbearance programs to assist customers with both federally backed and non-federally backed loans. These programs, tailored in accordance with the guidelines of applicable investors/insurers, encompass options like unemployment and disaster forbearance. The specific details and eligibility criteria of

these programs vary based on the investor or insurer involved, ensuring a broad spectrum of support tailored to diverse customer needs during challenging times.

JPMCB remains steadfast in our commitment to close the homeownership gap, leveraging our resources to foster an equitable and inclusive housing market. We are dedicated to continuous dialogue and collaboration with community partners to refine and advance our strategies for impactful change.

Level of Community Development Investment from JPMCB and FRB

As an active and national leader in community development (CD) finance, JPMCB promotes affordable housing, economic development and the revitalization of LMI communities across the country. JPMC's level of community development investment has not diminished but rather increased since the acquisition of FRB assets. In JPMCB's last CRA Performance Evaluation (covering 2014-2019), it conducted an average of \$309 million in investments per year in California. In FRB's last CRA Performance Evaluation (covering 2018-2021), it conducted an average of \$265 million in CD investments per year in California. In 2023, JPMCB invested over \$800 million in community development initiatives in California, far exceeding the combined annualized investments for the prior exam periods. The Evermont Project in South Los Angeles, summarized below, is a great representation of our ability to respond to community needs while deploying our expertise and resources towards complex transactions.

- **Evermont Project - Los Angeles, California:** Once a center for a variety of retail businesses, the corner of South Vermont and Manchester Avenues was vacant for years. Co-developers BRIDGE Housing, the Coalition for Responsible Community Development (CRCD), and Primestor Development came together to build Evermont to address the needs of a historically marginalized and under-resourced neighborhood, where 78% of residents earn low-to-moderate incomes. Evermont is a new mixed-use seven-story development that will deliver 180 total units at 30%-60% AMI for seniors and families, retail stores, a transit plaza, and a Metro training facility. The first phase of construction saw the development of the SEED School of Los Angeles, the county's first public charter boarding school that prepares students for careers in transportation infrastructure, STEM, and the humanities. The residential units, led by BRIDGE Housing and CRCD, will offer 62 permanent supportive housing apartments for seniors who have experienced chronic homelessness, and feature 118 affordable homes for families with low incomes, including 60 permanent supportive housing units. Commercial space will be anchored by a grocery-anchored retail space and auxiliary space, with a focus on local businesses. The retail and commercial space will generate an estimated 155 full-time jobs; in the meantime, through a local-hire program, the construction of Evermont itself will provide an estimated 120 new jobs and training opportunities for the local workforce. Evermont's location along the Vermont Corridor, is home to the second busiest transit stop in the entire Los Angeles Metro system. In addition to the residential development, the project also focuses on public transit. This is exemplified by a new, landscaped public transit plaza located on Vermont Avenue, plus improved pedestrian and cycling connections to provide easy access to bus and rail lines for residents, and a Metro training center to facilitate employment into public transit jobs, all on the project's site.

The project includes \$92MM in construction loans, \$64MM in LIHTC equity, and \$40MM in New Market Tax Credit Qualified Equity to support construction of a transit oriented and mixed use, 180-unit affordable housing development aimed at low-income families, seniors experiencing homelessness and/or mental illness, and Transition Aged Youth in South Central Los Angeles. JPMCB Chase is also providing \$40,000,000 in New Market Tax Credit Qualified Equity

Investments for the construction of retail and workforce development space as part of the mixed-use development.

Affordable Housing

Advancing affordable housing has always been and will be a key firm goal. Our comprehensive approach involves leveraging our industry expertise, financial solutions, and a strategic combination of business and philanthropic efforts to support the entire lifecycle of affordable housing development. As part of JPMCB's 2020 Racial Equity Commitment, the firm aims to significantly enhance our affordable housing efforts by financing the creation and preservation of 100,000 affordable rental units over five years. This ambitious goal involves \$14 billion in new loans, equity investments, and other initiatives. By the end of 2021, we had already approved approximately \$13 billion in loans, aiding the preservation of over 100,000 affordable housing and rental units across the United States. Key components of our strategy include:

- **Community Development Banking (CDB):** Over the past decade, CDB has provided over \$2 billion in financing nationally to community development intermediaries, including Community Development Financial Institutions (CDFIs) and Low-Income Housing Credit (LIHTC) syndicators. In the Los Angeles area, notable partnerships include financing and banking services for Century Housing Corporation, a mission-driven CDFI focused on affordable home development in California.
- **New Market Tax Credits (NMTC) Investments:** Our NMTC investments are designed to deeply impact underserved communities by supporting affordable housing development, community facilities, and small businesses. These investments not only drive economic growth but also address critical social inequities.
- **Community Development Banking Capital Solutions:** This specialized team is dedicated to providing innovative financing options for affordable housing and community facilities. By collaborating with a wide range of capital sources, the firm is able to offer unique solutions that meet the diverse needs of community development projects.
- **\$500 Million Commitment to Affordable Preservation Funds:** Of this commitment, \$76 million has been allocated to support affordable housing preservation, demonstrating our ongoing dedication to maintaining and enhancing affordable living spaces.
- **Expansion of Lending to CDFIs:** In line with our Racial Equity Commitment, Community Development Banking (CDB) is expanding lending to CDFIs by \$300 million. Efforts include potential financing arrangements with Clearinghouse Community Development Corporation, Genesis Los Angeles Economic Development Corporation, and Lendistry, further supporting affordable housing and community development across diverse regions in California.
- **Notable Projects:** In 2023, JPMCB invested in four significant projects across California, totaling \$80.5 million in qualified equity investments. These projects, such as Juntos Fruitvale in Oakland and Canal Alliance in San Rafael, exemplify the firm's commitment to supporting minority-led organizations and initiatives that contribute to the vitality of their communities.

JPMCB's approach to affordable housing is multi-faceted, aiming not only to finance and preserve housing units but also to support the broader ecosystem of community development. Through targeted investments, strategic partnerships, and innovative financing solutions, we are dedicated to making a lasting impact on affordable housing availability and quality, particularly in underserved communities.

Philanthropy and Support for CDFIs

Our Firm believes that we are only as strong as the communities we serve and the economies they support. That core belief leads JPMCB to build opportunities in neighborhoods and communities across California and the globe. We understand we can play a role to drive local economies, helping communities grow and building personal prosperity. This is particularly important during challenging times, as we continue to help build a more sustainable, inclusive economy. Our efforts are focused where we believe we can leverage our business and expertise to create meaningful impact, including through:

- Building careers and skills
- Fueling business growth and entrepreneurship
- Catalyzing community development
- Strengthening financial health and wealth creation
- Promoting environmental sustainability within our communities

As a core component of this strategy, JPMCB is deeply committed to supporting CDFIs across California, leveraging a broad spectrum of financing solutions from philanthropy to debt. Our collaboration with CDFIs extends beyond financial support, offering resources like our Service Corps program, where JPMCB employees lend their expertise to enhance organizational sustainability and community impact. This commitment is evidenced by our significant contributions, including over \$500,000 to Rise Economy's Resilience Fund to bolster capacity building, technical assistance, and funding to BIPOC (Black, Indigenous, People of Color) -led nonprofit organizations achieving CDFI certification.

Further affirming our role, a survey by the California Community Economic Development Association (CCEDA) in collaboration with Rise Economy highlighted *JPMC as a leading supporter (top 2 in terms of philanthropic support) of CDFIs and CDCs in the state*. This independent research underscores our efforts to bolster the CDFI ecosystem, particularly recognizing our impact on BIPOC-led CDFIs and our overarching dedication to sustainable community development and economic empowerment in underserved communities.

Supplier Diversity

JPMCB is committed to fostering diversity and inclusion within its supply chain, prioritizing partnerships with businesses owned by historically underrepresented groups, including minorities, women, military veterans, disabled veterans, service-disabled veterans, people with disabilities, and members of the LGBT+ community.

Our supplier diversity mission focuses on three main pillars: enhancing diversity in our supply chain, reflecting the demographics of our customers, and stimulating economic growth in the communities we serve. To build capacity and expertise among diverse suppliers, we invest in their development, ensuring they are well-positioned to collaborate with us and other corporations.

This commitment was further intensified in 2020 with our Racial Equity Commitment, where we pledged to spend an additional \$750 million with Black, Hispanic, and Latino suppliers over five years, marking a significant step towards economic inclusivity and the empowerment of diverse entrepreneurs.

Small Business Banking

Under our 2020 Racial Equity Commitment, JPMCB pledged to extend an additional \$2 billion in loans to small businesses in predominantly Black, Hispanic, and Latino communities over five years. Our Minority

Entrepreneur Consultant program, initiated in 2020, has successfully deployed 51 consultants across 13 key cities, focusing on coaching and advising Black, Latino, and Hispanic small business owners. This program has already mentored over 4,000 entrepreneurs, with plans for expansion in 2024 due to its success.

Recognizing the historical challenges in accessing capital faced by small business owners in communities of color, Chase aims to facilitate this through our Special Purpose Credit Program (SPCP) for business loans and credit cards, targeting businesses in majority Black, Hispanic, and Latino neighborhoods. This initiative has supported over 10,000 small businesses in accessing credit more responsibly across the 48 contiguous states, demonstrating our commitment to changing the landscape of financial support for small business owners in underserved communities.

Consumer Accounts and Customer Service

JPMCB has undertaken significant initiatives to enhance access to financial services in underserved communities. Since October 2020, we have inaugurated 10 Community Center Branches in Low and Moderate Income (LMI) neighborhoods, introducing a community-inspired model offering free financial health resources, skills training, local pop-up shops, and fintech innovations. Notably, two of these centers were opened in California in 2021, located in Oakland and South Los Angeles.

Additionally, as part of our Racial Equity Commitment, we opened 47 out of a planned 100 new branches in LMI areas nationally, significantly focusing on communities with larger Black, Hispanic, and Latino populations. By 2021, California boasted 250 JPMCB branches in LMI and communities of color.

Further supporting our community engagement, over 100 Community Managers have been appointed nationwide to serve as local ambassadors, fostering relationships with community leaders, nonprofit partners, and small businesses, while also offering one-on-one financial coaching and spearheading financial health initiatives within our branches.

Climate Sustainability

Sustainability and the management of climate-related risks and opportunities remain high priorities to JPMCB. Our sustainability strategy encompasses comprehensive efforts to finance sustainable development, reduce our operational environmental impact, and collaborate with clients to embrace green initiatives. Through significant commitments to renewable energy financing and developing sustainable solutions, we aim to lead by example in addressing climate change and promoting environmental stewardship within the communities we serve.

Our participation in Climate Action 100+ in 2020 was a step towards enhancing our engagement with companies on climate change, reflecting the importance we place on understanding and addressing the material economic risks and opportunities presented by climate change. Despite not renewing our membership, JPMorgan Asset Management (JPMAM) has significantly bolstered its sustainable investing efforts, including a dedicated team of 40 sustainable investing professionals and a global investment stewardship team. These teams, supported by in-house climate research specialists and 300 global research analysts, continue to review and minimize climate risk in our investment stewardship efforts. Our unwavering belief in the materiality of climate change to our clients' accounts underpins our comprehensive approach to investment stewardship and climate research.

Conclusion

JPMCB is deeply committed to advancing economic inclusion and equity across the communities we serve. We appreciate the opportunity to address these matters and share our comprehensive strategies aimed at enhancing financial inclusion, supporting affordable housing, bolstering small business growth, and promoting diverse supplier engagement. Our commitment to economic empowerment and racial equity is reflected in our targeted investments and programs designed to address systemic challenges and drive meaningful change in underserved communities. Our work to support the economic and financial well-being of the communities we serve is on-going, and emblematic of our deep commitment to communities across the state of California.

We will continue to foster and maintain open communication with Rise Economy and all our community partners. In the spirit of transparency, we are dedicated to engaging in proactive dialogues, seeking feedback, and adapting our strategies to better meet the needs of the communities we serve. The importance of accurate, consistent data underpins our global operations, requiring meticulous internal coordination to ensure our outcomes are reliable and in line with compliance standards. This is demonstrated in our annual ESG Reports, providing transparency around our progress in meeting our goals, like those that are part of our Racial Equity Commitment. We welcome continued dialogue with Rise Economy and its members on our progress.

We have also noted the feedback and requests for commitments expressed by Rise Economy throughout each of the core topic areas. We approach these discussions with a focus on constructive engagement, aiming to find meaningful ways to collaborate and make progress on shared objectives. Our commitment to enhancing economic inclusivity and community well-being guides our actions, as we continuously explore opportunities to align our initiatives with the aspirations of the communities we serve.

Respectfully,

[REDACTED CONTENT]

West Region Executive, Community Engagements

cc: Acting Comptroller Michael Hsu
 Federal Reserve Board of Governors Vice Chair Michael Barr



**GREATER ROCHESTER
COMMUNITY REINVESTMENT COALITION
1 WEST MAIN STREET, SUITE 200
ROCHESTER, NEW YORK 14614**

March 19, 2024

[REDACTED CONTENT]

Examiner-In-Charge

JPMorgan Chase Bank, N.A

Office of the Comptroller of the Currency

[REDACTED CONTENT]

New York, NY 10036

Via email: [REDACTED CONTENT]

RE: JPMorgan Chase CRA Exam

To [REDACTED CONTENT]:

We are writing to you on behalf of the Greater Rochester Community Reinvestment Coalition (GRCRC) to submit comments regarding JPMorgan Chase's (JPMC) CRA Exam conducted by the Office of the Comptroller of the Currency (OCC) and covering 2020-2023.

The Greater Rochester Community Reinvestment Coalition (GRCRC) was launched in 1993 to generate and continue discussions about lending patterns in Rochester. GRCRC, convened by Empire Justice Center, has met with numerous banks and state and federal regulators during CRA exams and mergers, and submitted dozens of data-driven comments to the appropriate state and federal regulators who have oversight of the banks. GRCRC, Empire Justice Center, and its predecessor organization the Public Interest Law Office of Rochester, have released seventeen analyses of home mortgage lending, small business lending, and access to credit over the past 29 years. The organizations use data driven analyses to identify strengths and weaknesses in lending patterns and to generate discussions with the top financial depositories in the Rochester NY MSA.¹

¹ Our analyses include “#AllTogetherNow: Improving Small Business Lending in the Rochester NY Community” (found at: <https://empirejustice.org/wp-content/uploads/2018/01/alltogethernow-s.pdf>) and “Too Big to Fail...Too Poor to Bank: How Mainstream Financial Services Can Help Low-Income Working Families Succeed” (found at: <https://empirejustice.org/wp-content/uploads/2018/09/Access-to-Credit-Report-2018-FINAL.pdf>).

In preparing for these comments, we asked JPMC to share its community development lending and investments and CRA-related grants (CDLI) with us. We used the numbers the bank shared with us in Tables 10 and 11 to calculate the total reinvestments JPMC has made in the Rochester community over the exam period and to estimate the percentage of deposits reinvested.

We met with examiner and community affairs staff of the OCC on March 14 to share some of the comments here as well as what we were seeing in the Rochester NY market. We thank them for taking the time to meet with us.

We shared a draft of this letter with JPMC on March 12th. The bank replied that its response to our letter will be after our deadline of March 19th to submit our letter to the OCC. We look forward to reading the bank's response and further engaging with the bank to support the Rochester community.

As of June 30, 2023, JPMorgan Chase had \$3.43 billion in deposits at its 23 Rochester metropolitan statistical area (MSA) offices for 14.5 percent of the depository market, making JPMC the third largest bank in the Rochester NY MSA.² (See Table 1 in Appendix 1.) However, as JPMC is one of the country's largest banks, the Rochester area comprises only 0.2% of the bank's national deposits. GRCRC continues to be concerned, through our experience with JPMC and other large banks, that as banks grow, they focus less on smaller communities like the Rochester NY area.

These comments focus on four areas:

- JPMC's Reinvestment of Deposits into the Community
- JPMC's HMDA/Mortgage Lending
- JPMC's CRA Small Business Lending
- JPMC's Response to Community Needs and Opportunities for Investment

JPMC'S REINVESTMENT OF DEPOSITS INTO THE ROCHESTER COMMUNITY

We thank JPMorgan Chase for sharing a detailed summary with us of its CRA-related investments for 2020 through 2022. This information, as well as our calculations from publicly available mortgage lending and CRA small business lending data are shown in Tables 10 and 11 in the Appendix to assess how much of JPMC's deposits were reinvested into the Rochester community during the exam period and how this compares to previous exam periods. We chose to focus on 2020 through 2022 because the 2023 mortgage and small business lending data won't be publicly available in time to incorporate into our analysis.

² From the FDIC Market Share 2023 Report, as found at: <https://www5.fdic.gov/sod/sodMarketBank.asp?barItem=2>

JPMC reinvested a total of \$288.89 million in CRA-eligible loans, grants, and investments in the Rochester community between 2020 and 2022, 3 years of the 4-year exam period. As seen in Table 10 (Table 10a) in the Appendix, this included:

- \$145.95 million in community development loans in the following categories:
 - 8 – Affordable Housing
 - 2 – K-12 Education
 - 14 – Economic Development, Revitalization, and Stabilization
- \$25.08 million of investments in 3 affordable housing development projects
- \$795,000 for 6 CRA-eligible grants in the following categories:
 - K-12 Education – 1
 - Affordable Housing – 1
 - Other (Adult financial education & non-profit support) – 4
- \$40.58 million in mortgage loans to low-moderate income households and/or in low-moderate income census tracts.
- \$76.49 million in CRA small business loans to businesses in low-moderate income tracts and/or to businesses with gross annual revenues under \$1 million

We are basing our calculations of how much of its deposits JPMC is reinvesting in the Rochester MSA community on its 2022 deposits, as that is the last year of the data we are using. JPMC invested a total of \$288.89 million in the Rochester MSA during the current exam period, and the bank had \$3.6 billion in deposits in 2022. We estimate that JPMC reinvested 7.9% of its deposits into the Rochester community during the 2024 exam period (2020-2022), for an annualized average of \$96 million or 2.64% of deposits. (See Table 10, Table 10b.) JPMC's annualized dollar volume of \$96 million in reinvestments for this exam is a substantial rebound from the last exam on which we commented and similar to its annualized reinvestments for the 2011 and 2007 exams.

However, JPMC's Rochester MSA deposits have grown by 83% since the 2007 exam while its annualized reinvestments have only grown by 1%. Due to the large increase in its deposits and lack of growth in average annual reinvestments, **JPMC's annualized percent of deposits reinvested in the Rochester community for this exam is only 2.64%, 45% less than its 2007 exam rate of 4.78% and 62% less than the 2011 exam rate of 6.96%.**

Today, JPMC has a substantially lower reinvestment rate than some of its peers. In October 2021, GRCRC commented on the CRA performance of Canandaigua National Bank (CNB), then the region's 4th largest bank. We calculated that CNB had annualized reinvestments of \$205 million for a rate of at least 7% per year.³ In our May 2022 comment letter on Five Star Bank's CRA performance, we calculated that Five Star, the area's 7th largest bank, had annualized

³ See p.14 at: <https://empirejustice.org/wp-content/uploads/2021/10/CNB-CRA-Exam-Comments-10-2021.pdf>.

reinvestments of \$91 million, for a rate of at least 6.7% per year.⁴ These reinvestment rates are at least 2.5 times higher than JPMC's 2.64% annualized reinvestment rate. The region's largest bank, M&T, also had substantially higher annual reinvestments in dollar volume and percentage of deposits reinvested than JPMC. During its 2019-March 2023 exam period, M&T reinvested an annualized average of \$262 million or 5.34% of its deposits into the Rochester community.⁵

We were also able to track how JPMC's CRA-related reinvestments into the Rochester NY MSA changed between 2020 and 2022 because we had annual mortgage and small business lending numbers and the bank gave us its CDLI numbers by year. Table 11 shows that JPMC's total annual CRA-related reinvestments were \$5.9 million or 6% higher in 2022 than in 2020. However, because the bank's deposits grew each year, JPMC's reinvestments as a percentage of its deposits remained very low and were 0.3 points or 9% lower in 2022 than in 2020.

The Community Reinvestment Act obligates banks to serve the communities in which they are located. JPMC has 23 branches in the Rochester NY MSA and holds 14.5% of the area's deposits. JPMorgan Chase has an obligation to serve the Rochester community. As seen by its rate of 6.96% in reinvestments during its 2011 exam period and compared to its peers, the bank can do better. **We urge JPMC to grow over the next several years its annual reinvestments in its Rochester NY assessment area to 7% of its deposits, which is \$255 million at the 2022 level of deposits.** We believe JPMC can take a significant step toward this by increasing its annual reinvestments by \$100 million to an annualized average of \$196 million or 5.4% of 2022 deposits.

We are mindful that we did not include the 2023 reinvestments in our analysis, so we urge the OCC examiners and JPMC to use our methodology and include these reinvestments (with the 2023 deposits as the benchmark) to see if JPMC increased its annualized reinvestments and the percentage of deposits reinvested.

JPMC'S HMDA LENDING IN MSA and UNDERSERVED COMMUNITIES

Our lending analysis focuses on originated loans. We examine lending from 2019-2022 to align with the publicly available data for the exam period with a baseline of 2019 before the exam period.

This section on JPMC's HMDA lending is divided into the following categories:

- Total number loans and total dollar volume mortgage lending

⁴ See p.12 at: <https://empirejustice.org/wp-content/uploads/2022/06/Five-Star-CRA-Exam-Comments-pdf-05-2022-1.pdf>.

⁵ <https://empirejustice.org/wp-content/uploads/2023/05/MT-CRA-Exam-Comments-05-2023-pdf-002.pdf>.

- Home purchase loans
- JPMC's lending compared to its peers

JPMC Bank's Total Mortgage Lending

Total Loans

In 2022, JPMC originated 251 mortgage loans (1st lien loans on owner-occupied (principal and secondary), 1-4 family site-built units) in the Rochester MSA compared to 360 loans in 2019, a decrease of 30 percent.⁶ (See Table 2 in Appendix). JPMC's low point for total loan originations was 2020 for all categories. Loan originations then almost doubled for all categories in 2021 while total lending the Rochester MSA declined to near 2020 levels in 2022. Lending, however, in all of the formerly redlined communities consistently increased between 2020 and 2022.

While JPMC's total number of mortgage loan originations in the Rochester NY MSA was lower in 2022 than in 2019, the bank performed better in 2022 than 2019 in the city of Rochester, to Black and Latine households, in low-moderate income census tracts, and in majority communities of color. Compared to 2019, JPMC's 2022 lending was:

- 25% higher in the city.
- 2% higher among Black/Latine households.
- 9% lower among low-moderate income households.
- 31% higher in low-moderate income census tracts
- 115% higher in majority nonwhite census tracts (50% or more nonwhite residents).

Despite its lower Rochester MSA lending in 2022, JPMC made more loans in almost every community category, resulting in a greater distribution of its loans among these categories in 2022 than in 2019 (see the bottom section of Table 2). JPMC's 2022 performance was the same as or stronger than that of all financial institutions (AFI) in the distribution of its loans across all of the communities. Of the 251 loans JPMC made in 2022,

- 16% were in the city, compared to 9% in 2019, and 12% for AFI
- 20% were to Black and Latine households, compared to 13% in 2019, and 11% for AFI
- 43% were to low-moderate income households, compared to 33% in 2019, and 43% for AFI
- 22% were in low-moderate income census tracts, compared to 12% in 2019, and 21% for AFI

⁶ Empire Justice Center uses the Static HMDA LAR data from the CFPB website, at: <https://ffiec.cfpb.gov/data-publication/>.

- 11% were in nonwhite census tracts, compared to 4% in 2019, and 8% for AFI

Total Dollar Volume Lending

In 2022, JPMorgan Chase originated an aggregate of \$46.65 million in total mortgage lending (1st lien loans on owner-occupied (principal and secondary), 1-4 family site-built units). As seen by Table 3 in the Appendix, this was \$8.2 million or 15% less than the bank's dollar volume of lending in 2019 and \$39.7 million or 46% less than in 2021. The 2019 to 2022 decrease is significantly less than the 30% decrease in the total number of loans during the same time period.

Despite the decrease in the Rochester NY MSA, JPMC's total dollar volume of lending increased or held steady in all other categories. Between 2019 and 2022, JPMC's dollar volume of lending:

- Increased by 33% in the city
- Increased by 1% among Black and Latine households
- Increased by 6% among low-moderate income households
- Increased by 67% in low-moderate income census tracts
- Increased by 148% in nonwhite census tracts.

The proportions of JPMC's dollar volume of lending going to other areas of the Rochester community in 2022 were greater than those of 2019 (see bottom section of Table 3) and exceeded the average proportions of all financial institutions (AFI) in several categories except to LMI households and census tracts.

Of the \$46.65 million JPMC originated in the Rochester MSA in 2022,

- 10% went to the city, compared to 6% in 2019, and 8% for AFI
- 15% went to Black and Latine households, compared to 12% in 2019, and 9% for AFI
- 27% went to low-moderate income households, compared to 21% in 2019, and 29% for AFI
- 14% went to low-moderate income census tracts, compared to 7% in 2019, and 15% for AFI
- 6% went to nonwhite census tracts, compared to 2% in 2019, and 5% for AFI

Note that, for every year, the proportions of the total dollar volume of lending going to these historically, and still, marginalized communities are less than the proportions of the number of loans going to them. This suggests that the mortgages, and home values, in these communities are on average lower than in other parts of the Rochester MSA.

JPMC's Home Purchase Lending

Home Purchase Loan Originations

We also analyzed JPMC's home purchase originations (1st lien loans on owner-occupied, (principal and secondary) 1-4 family site-built units). As can be seen by Table 4 in the Appendix, JPMC originated 119 home purchase loans in the Rochester NY MSA in 2022, 32% fewer than in 2019. In 2020, the first year of the COVID-19 pandemic, JPMC made only 80 loans. While the bank's lending recovered somewhat in 2021, its 2022 MSA lending is essentially unchanged from 2021.

JPMC also did fewer home purchase loans in two of the historically marginalized communities in 2022 than in 2019, while doing more loans in the other three categories. Compared to 2019, JPMC's 2022 home purchase loan originations were:

- 10% more in the city.
- 10% fewer among Black and Latine households.
- 17% fewer among low-moderate income households.
- 24% more in low-moderate income census tracts.
- 80% more in nonwhite census tracts.

JPMC Bank's distribution of its home purchase loans was greater in 2022 than in 2019 in all the traditionally redlined and underserved categories. JPMC's distribution was higher than that of all financial institutions (AFI) in all but one category (see bottom section of Table 4). Of the 119 home purchase loans made by JPMC in 2022,

- 19% were in the city, compared to 12% in 2019, and 13% for AFI
- 23% were to Black and Latine households, compared to 17% in 2019, and 13% for AFI
- 41% were to low-moderate income households, compared to 34% in 2019, and 42% for AFI
- 26% were in low-moderate income census tracts, compared to 14% in 2019, and 22% for AFI
- 15% were in nonwhite census tracts, compared to 4% in 2019, and 9% for AFI

JPMC's Mortgage Lending Compared to Its Peers

GRCRC believes in the importance of comparing the lending of a bank to its peers. As JPMorgan Chase is the third largest bank in the Rochester area, we compare its lending to its closest peers, the other of the eight largest banks in the Rochester MSA. In 2022, JPMC **ranked**

third in deposits in the Rochester MSA, with **14.5 percent of the market**, so these might be considered benchmarks as well.

Total Mortgage Lending Compared to Peers

Our first comparison is of the total number of mortgage originations by the top 8 banks (1st lien loans on owner-occupied (principal and secondary), 1-4 family site-built units). As seen on Table 5 in the Appendix, JPMC originated 251 mortgage loans in 2022, making JPMC the 6th largest lender among the top 8 banks. JPMC's 1.5% Rochester MSA mortgage loan market share is dramatically lower than its 14.5% depository market share, and its 6th place ranking among the top 8 banks is lower than its 3rd place depository market share ranking.

Another way a depository can demonstrate its CRA commitment to a community is by maintaining market shares in the various target communities that are similar to or greater than its overall MSA market share (middle part of table). JPMC met or exceeded its 1.5% MSA total lending market share in every historically redlined/underserved community. In 2022, JPMC had:

- 2.0% of the market in the city
- 2.5% of the market among Black and Latine households
- 1.5% of the market among low-moderate income households
- 1.5% of the market in low-moderate income census tracts
- 2.0% of the market in nonwhite census tracts

JPMC's distribution of its total lending to all five target communities was similar to or higher than the distribution of all financial institutions (AFI) and the "Top 8" banks (bottom part of table).

Dollar Volume Lending Compared to Peers

In 2022, JPMC made \$46.65 million in mortgage lending in the Rochester MSA, capturing 1.5% of the market and ranking 6th among the top 8 depositories in the Rochester MSA. (See Table 6 in the Appendix.) This is substantially less than its depository market share and lower than its 3rd place depository market share ranking. While it may not be feasible for a bank to capture 14% of the mortgage lending market, we want to point out that Canandaigua NB (the area's 2nd largest bank with 15% of the market) ranked 1st among the top 8 banks in the total number of loans and dollar volume of lending, capturing 6.6% and 8.7% respectively, of these markets.

JPMC's dollar volume market share in underserved markets was greater than its MSA lending market share in 3 of the 5 market categories. Among Rochester's various markets, JPMC had a market share of:

- 1.7% in the city
- 2.3% among Black and Latine households
- 1.3% among low-moderate income households
- 1.4% in low-moderate income census tracts
- 1.8% in nonwhite census tracts

In the distribution of its dollar volume of lending among the various Rochester community categories, JPMC Bank exceeded the percentages of AFI in 3 of the 5 categories and exceeded the area's "Top 8" banks in all categories (bottom section of Table 6).

Home Purchase Lending Compared to Peers

JPMC Bank made only 119 home purchase loans (1st lien loans on owner-occupied (principal and secondary), 1-4 family site-built units) in the Rochester MSA in 2022. This corresponds to 1.2% of the market, placing JPMC 7th among the Rochester area top 8 banks in home purchase loan originations (see Table 7 in the Appendix), substantially less than its depository market share, and much lower than its 3rd place depository market share ranking.

JPMC's home purchase loan market shares in all community categories were the same as or more than its Rochester MSA market share of 1.2%. JPMC captured:

- 1.8% of the market in the city
- 2.2% of the market among Black and Latine households
- 1.2% of the market among low-moderate income households
- 1.4% of the market in low-moderate income census tracts
- 2.0% of the market in nonwhite census tracts

JPMC's distribution of its home purchase loans to the above categories was more than the distributions for the top 8 banks and AFI for all but the percentage of loans to LMI households.

A Snapshot of JPMC's 2023 Mortgage Lending in Monroe County

Our coalition member, the **SW Street Liaison Office (the Office)**, a service of the **19th Ward Community Association**, often does an analysis of a bank's lending in Monroe County and the 4 quadrants of the city of Rochester. For this letter, the Office did a search of Monroe County records for all variants of "JP Morgan Chase, NA" for January 1, 2023 to December 31, 2023

and found 106 mortgages for 1 and 2-family dwellings.⁷ Following is a summary of what the Office found. (See also attached memo.)

- Of the 106 1-2 family loans, 34 (32%) were for city of Rochester residences and 72 (68%) were in properties in the rest of Monroe County.
 - 7 of the city loans were in the SW Quadrant (19th Ward plus five adjacent neighborhoods), suggesting balance across the city's quadrants.
 - 32 of the 34 city residential loans (94%) were for owner-occupied properties. "This is a commendable very high percentage, indicating intentionality on the part of Chase!"
 - 22 of the 34 city loans, or 65%, were used to purchase a home. There were only 5 refinances, 5 loan modifications and no HELOCs.

[REDACTED CONTENT] of the SW Street Liaison Office concluded his analysis with, "Although Chase is a relatively small player in Monroe County home purchase lending, we found their support for owner-occupancy very welcome. Based on the above metrics, a larger volume of Chase mortgages for owner-occupants would be welcome in the future."

GRCRC urges JPMC Bank to financially invest in neighborhood-based organizations like the 19th Ward Community Association and the SW Street Liaison Office, as they are critical to supporting Rochester's neighborhoods and small businesses.

Conclusion: JPMC's Mortgage Lending

GRCRC believes that traditionally underserved families and communities benefit more when they obtain mortgages from lenders with a local depository presence than from little-regulated mortgage companies or lenders with no local CRA obligations. It benefits both the borrower and the bank when borrowers develop additional financial relationships with their mortgage lender. The Rochester area top 8 banks are losing this advantage of multiple financial relationships; in 2022 they captured only 19% of the owner-occupied home purchase lending market.

Since 2014 JPMorgan Chase has not been a big home purchase mortgage lender; its biggest year was 2019 when the bank originated 175 home purchase loans for only 2% of the market. Between 2010 and 2013, JPMC made between 274 and 348 loans for 3-4% of the Rochester MSA market.

As we all know, March 2020 was the start of the COVID-19 pandemic. JPMC has yet to fully recover its home purchase mortgage lending to the level it was in 2019. This may be a sign that

⁷ According to the Office, the mortgages were primarily for purchases, plus a few refi's and loan modifications.

the bank is pulling further back on its mortgage lending in Rochester, an MSA that is a drop-in-the-bucket of its national depository market.

Racial Disparities in Homeownership and Lending

In October 2023 the Office of the New York State Attorney General (OAG) released a report on racial disparities in homeownership, finding that, “People of color have lower rates of homeownership in New York,”⁸ and that,

- Homeownership in the state is concentrated in white households and neighborhoods. White households are more than twice as likely to own their home as compared to Black or Latino households.
- Lower homeownership rates for people of color are present in every single region in the state, showing the pervasive and systemic challenges to closing the homeownership gap.
- Statewide, 7.6% of purchase applications were from Black residents and 9.5% were from Latino residents, approximately half of each group’s representation in the overall state population.
- People of color who apply for loans for purchase mortgages were more likely to be denied.
 - Applicants of color in New York are denied home purchase mortgages at higher rates than are white applicants.
 - This is true even when controlling for credit score, income, size of loan, debt-to-income ratio, loan to-value ratio, and year of application.⁹

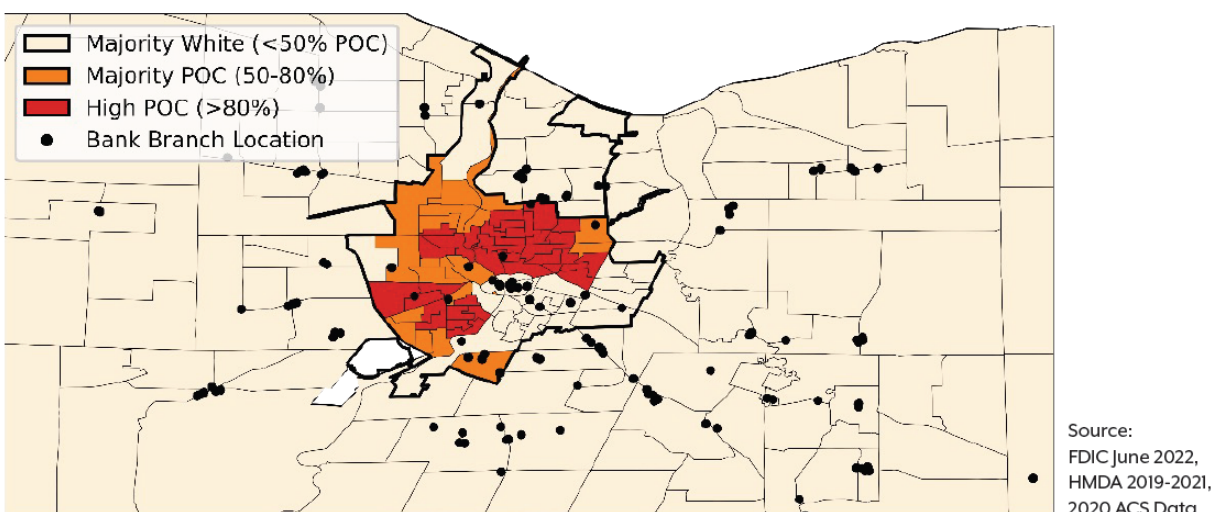
A look at the distribution of bank branches further illustrates the broken relationship between neighborhoods of color and lenders. The map of Rochester in Figure 5 shows bank branches [as of June 2022] almost exclusively located in majority white neighborhoods. Most residents in neighborhoods of color must travel much farther than their white neighborhood counterparts to reach a bank.¹⁰

⁸ <https://ag.ny.gov/sites/default/files/reports/oag-report-racial-disparities-in-homeownership.pdf>, p.2.

⁹ Ibid, p. 2.

¹⁰ Ibid, p. 16.

Figure 5: Bank branches in Rochester



According to the OAG, while not illustrated like the above map, “This pattern is not unique to Rochester: We see similar distributions across the state.”¹¹

The OAG looked at a variety of data points, controlling for credit score, income, DTI, and LTV. It found that in Rochester, a Black applicant is 68% more likely to be denied than a white applicant.¹² The OAG report does not break out the data by lender. So, while it describes the problem in aggregate, it is not possible to pinpoint a specific lender and ask them to change specific practices.

In January 2024, the NYS Department of Financial Services (DFS) issued a report that describes lending by individual lenders.¹³ The Rochester tables document lenders that originated at least 100 loans in the Rochester MSA. The report includes the number and percentage of loans to minority borrowers and in majority-minority census tracts. The report also includes other counties and MSAs in which JPMC has branches and thus CRA obligations.

The DFS found that in the Rochester MSA in 2022, JPMC originated:

- 11% of its loans in majority-minority tracts or 29 loans
- 26% of its loans to minority borrowers or 64 loans¹⁴

¹¹ Ibid, p. 16.

¹² Ibid, p. 20.

¹³

https://www.dfs.ny.gov/system/files/documents/2024/01/2023_annual_minority_mortgage_lending_report_20240122.pdf

¹⁴ Ibid, pp. 51-52.

Considering the OAG report documenting disparities in lending even when controlling for underwriting criteria, and the DFS report documenting lending by lender, we encourage the OCC to conduct a fair lending exam as warranted and include its findings in JPMC's CRA Performance Evaluation.

Considerations for a Special Purpose Credit Product

Chase's \$5,000 Homebuyer Grant¹⁵ available in 6,700 minority census tracts across the country may be a special purpose credit program (SPCP). We want to share here the importance of such products in meeting the credit needs of Black and brown people—those who have been historically redlined and continue to be discriminated against, and how to best design these products.

GRCRC members, including The Housing Council at PathStone, NeighborWorks Community Partners, Greater Rochester Housing Partnership, CCCS of Rochester, and The Urban League of Rochester, were at an in-person meeting convened by JPMC last year. We are using information shared during that meeting, as well as other information gathered through research, to formulate these comments.

Research from Liberty St Economics (FRBNY)¹⁶ documents that younger borrowers are struggling with credit card and auto loan payments. In 2021, delinquencies for borrowers in their 20s and 30s were running at 3.5%, up from 1.5% in 2020. High rents are making it harder for millennials to save for a mortgage, when PITI would be lower than their rent. Hence the need for both larger grants for 1st time borrowers and flexible underwriting.

The median home price in the Rochester area is \$200,000 (as of Q4 2022) and rents have increased. High rents and inflation in food and utilities make it virtually impossible for a tenant at 80% area median income to save. First generation, LMI borrowers will also struggle to save the \$10,000 plus needed for downpayment and closing costs. New York also has high property taxes making homeownership more unaffordable. The mismatch of incomes and basic living costs mean that residents are living paycheck to paycheck. As described in another section below, the result of this is that, as of 2017, 50% of city of Rochester residents had subprime credit. While we understand the importance of saving for closing costs and down payment assistance, it seems that 1st generation families from no-/low-wealth backgrounds will need a much larger infusion of down payment and closing cost assistance than has been the norm over the past few years.

¹⁵ <https://media.chase.com/news/chase-homebuyer-grant>; this was expanded in January 2024, <https://media.chase.com/news/homebuyer-grant-dreammaker-enhancements>.

¹⁶ <https://libertystreeteconomics.newyorkfed.org/2023/02/younger-borrowers-are-struggling-with-credit-card-and-auto-loan-payments/>

Even though JPMC Bank is headquartered in New York City, the bank needs to look at the costs in the different markets across its footprint. JPMC's home mortgage team should look at the total cost of housing (principal, interest, taxes, and insurance) in Rochester and other parts of upstate and western New York and then design its SPCP to fit these markets.

To support successful homeownership among Rochester's Black and Brown families who continue to be impacted by the history of redlining and exclusion in this community, and considering income, rents and housing prices in Rochester, we believe a SPCP should:

- Include payment and closing cost assistance totaling \$10,000 or above.
- Be a portfolio product with flexible underwriting.

We will be convening GRCRC members to fine tune the details of what is needed for a SPCP to work in Rochester. We would be happy to share these details with JPMC as it develops its SPCP, particularly around its eligibility and underwriting criteria, to ensure that it works for the Rochester market.

In addition to SPCPs, as seen by GRCRC member The Housing Council at PathStone, lenders need to improve access to homeownership through expanding affordable mortgage options to include products and staff who successfully work with the Section 8 Housing Choice Voucher program, down payment assistance programs and IDAs to encourage savings and improve downpayment resources as well as limiting upfront costs and interest rates. Also, the Rochester community needs post purchase lending products that safely and affordably allow homeowners to finance home repairs.

Meanwhile affordable owner and renter housing developed by not for profits such as The Urban League of Rochester, Greater Rochester Housing Partnership, and PathStone will be essential to serving LMI tenants and first-time homeowners. For more on the GRHP projects, see below in our Community Development section.

JPMC'S BANK SMALL BUSINESS LENDING

CRA Small Business Lending

Table 8 in the Appendix shows JPMC's CRA small business loans and dollar volume of lending from 2019 to 2022.

Number of Small Business Loans

JPMorgan Chase made 3,462 small business loans in the Rochester MSA in 2022, 7% fewer than in 2019 and 17% more than in 2021 (see top section of Table 8). Despite the decrease in its loans in the MSA, the bank made more small business loans in all but one of the various categories in 2022 than in 2019.

In 2021, JPMC made:

- 627 loans to businesses in low-moderate income census tracts, 15% more than 2019
- 3,439 loans of \$100,000 or less, 7% fewer than 2019
- 618 loans of \$100,000 or less to businesses in low-moderate income census tracts, 15% more than 2019
- 2,359 loans to businesses with gross annual revenues under \$1 million, 22% more than 2019
- 409 loans to businesses with gross annual revenues under \$1 million in low-moderate income census tracts, 55% more than 2019

JPMC performed similar to or better than all financial institutions (AFI) in 2022 in its distribution of small business loans to businesses in LMI tracts, businesses with gross annual revenues less than \$1 million, and these smaller businesses in LMI tracts.

Dollar Volume of Small Business Lending

In 2022, JPMC did \$46.3 million in small business lending in the Rochester MSA. As seen at the bottom half of Table 8, this was 7% less than in 2019 and 31% less than in 2020. JPMC's dollar volume of small business lending for loans to businesses in LMI tracts and for smaller loans ($\leq \$100,000$) was 5% lower in 2022 than 2019. The bank increased its dollar volume of lending for smaller loans in LMI tracts, to businesses with gross annual revenues under \$1 million and to these businesses in LMI tracts. JPMC's dollar volume of small business lending in the Rochester MSA was at its highest level in 2020 while the number of loans it made was at its lowest level.

In 2022, JPMC made:

- \$8.5 million in loans to businesses in low-moderate income census tracts, 5% less than 2019
- \$39.5 million in loans of \$100,000 or less, 5% less than 2019
- \$7.7 million in loans of \$100,000 or less to businesses in low-moderate income census tracts, 15% more than 2019

- \$24.5 million in loans to businesses with gross annual revenues under \$1 million, 8% more than 2019
- \$4.2 million in loans to businesses with gross annual revenues under \$1 million in low-moderate income census tracts, 30% more than 2019

JPMC did not do as well as all financial institutions in the distribution of its dollar volume of lending to businesses in LMI tracts, but outperformed AFI to businesses with gross annual revenues under \$1 million in LMI tracts and to businesses with gross annual revenues under \$1 million.

JPMC's Small Business Lending Compared to Peers

As with mortgage lending, we compare a bank's small business lending to its peers, the other depositories with the greatest market shares in the Rochester NY MSA. Table 9 in the Appendix compares the small business loans, dollar volume lending and market shares for the Rochester MSA's top 8 banks for 2022. (Community Bank, the 9th largest bank, was substituted for Lyons NB, as Lyons did not report small business lending.)

Number of Loans Market Share

In 2022, with 3,462 loans, JPMC captured 17.7% of the small business loan market in the Rochester MSA, exceeding its 14.5% depository market share and making JPMC the largest small business lender among the top 8 banks in terms of number of loans (see top part of Table 9). JPMC fell short of its overall MSA market share among businesses in LMI tracts and exceeded its MSA market share among businesses with gross annual revenues under \$1 million and among businesses with gross annual revenues under \$1 million in LMI census tracts. In 2022, JPMC had a market share of:

- 15.3% among businesses in low-moderate income census tracts
- 18.6% in loans of \$100,000 or less
- 16.2% in loans of \$100,000 or less to businesses in low-moderate income census tracts
- 23.7% among businesses with gross annual revenues under \$1 million
- 20.0% among businesses with gross annual revenues under \$1 million in low-moderate income census tracts

JPMC Bank underperformed the Top 8 Banks in the distribution of its small business loans to businesses in LMI tracts and exceeded the Top8 in the percentage of its loans going to businesses with gross annual revenues under \$1 million and to businesses with gross annual revenues under \$1 million in LMI census tracts.

Dollar Volume Lending Market Share

In 2022, with \$46.3 million in lending, JPMC captured 7.3% of the dollar volume of small business lending in the Rochester MSA, placing it 3rd among the top 8 banks. (See the bottom half of Table 9.) JPMC's dollar volume market share of 7.3% is one-half its depository market share of 14.5%, and its 3rd place market share rank is the same as its depository market share rank.

JPMC's dollar volume of lending market share among businesses in LMI tracts did not match its overall MSA market share, but its market shares among businesses with gross annual revenues under \$1 million and businesses with gross annual revenues under \$1 million in LMI census tracts exceeded its MSA market share. Compared to its overall dollar volume market share of 7.3%, in 2022 JPMC captured:

- 5.8% of the dollar volume of lending to businesses in low-moderate income census tracts
- 15.0% of the dollar volume of lending for loans of \$100,000 or less
- 14.2% of the dollar volume of lending for loans of \$100,000 or less to businesses in low-moderate income tracts
- 11.0% of the dollar volume of lending to businesses with gross annual revenues under \$1 million
- 9.4% of the dollar volume of lending to businesses with gross annual revenues under \$1 million located in low-moderate income census tracts

Averaging \$13,380 per loan, JPMC has the smallest average loan size among the top 8 banks, and the average size of its loans declined consistently between 2020 and 2022 (see Table 8). This small loan size, combined with the facts that over 99% of JPMC's loans were \$100,000 or less and that 85% of its dollar volume of lending was in loans of \$100,000 or less (both of which are the largest proportions among the top 8 banks) indicate that JPMC was the largest credit card lender among the top 8 banks and did the bulk of its small business lending via credit cards.

With respect to the distribution of its dollar volume of lending, JPMC did not match the "Top 8" banks in dollar volume of lending to businesses in LMI communities, while exceeding the Top 8 in dollar volume of lending to businesses with gross annual revenues under \$1 million and to businesses with gross annual revenues under \$1 million in LMI tracts (bottom of Table 9).

Small Business Lending Summary

To stabilize the economy, create jobs and build wealth in the Rochester community, area businesses need access to affordable, responsible credit. This has been especially true as businesses continue to struggle with some of the highest inflation rates since the 1980s.

GRCRC is concerned that JPMorgan Chase is doing the bulk of its CRA small business lending via higher cost credit card loans (as suggested by the data) rather than taking the time and working to market, underwrite, and originate more affordable “traditional” small business loans.

We are pleased to see that JPMC is doing significant proportions of its loans and dollar volume of lending to businesses with gross annual revenues under \$1 million; we are again concerned that many of these loans may be the higher cost credit card loans. These smaller businesses are where we find new businesses, especially those started and owned by Black, Brown and immigrant entrepreneurs. While many businesses, including smaller businesses, appreciate the flexibility of credit cards, we urge JPMC to work with Rochester area smaller businesses to help them access more affordable credit to help their businesses grow and thrive.

JPMC BANK’S REINVESTMENT OF DEPOSITS INTO THE COMMUNITY, RESPONSE TO COMMUNITY NEEDS AND OPPORTUNITIES FOR INVESTMENT

Included in this section is information several GRCRC members shared with us on local community development needs, how JPMC has worked with and/or funded their organizations to address them, and suggestions on how JPMC might help address emerging and ongoing needs.

Reinvesting Deposits into the Community

We urge JPMC Bank to actively work with GRCRC members and other organizations in the Rochester area to grow its CRA-related lending and investments within the Rochester MSA to 7% of its area deposits annually. This would be about **\$255 million per year** in reinvestments based on the June 2022 deposits. The bank can start by investing in some of the community development opportunities laid out in this section. (See section at the beginning of this letter for our analysis of the bank’s reinvestments.)

First, we want to acknowledge and thank JPMC for some of the ways the bank has supported the work of GRCRC member organizations. We summarize these in this next section, at times including suggestions for additional opportunities.

Specific Community Development Activities

GRCRC members shared with us the following community development activities that JPMC is currently supporting.

JPMorgan Chase has generously supported several of the **Urban League of Rochester’s (ULR)** programs during the 2020-2023 time frame. These include the Interrupt Racism Summit, the

ROC Women's Business Center, and the Black Scholars program. ULR received \$[REDACTED CONTENT] in 2020, \$[REDACTED CONTENT] in both 2021 and 2022 and \$[REDACTED CONTENT] in 2023 in support of our mission for greater equity.

- The Interrupt Racism Summit is an immersive learning experience for youth and adults, thoughtfully curated for attendees to identify, interrupt, and dismantle processes of systemic racism. The Summit includes keynote speakers and breakout sessions. The Summit is designed to be a transformative, inclusive opportunity for everyone, creating space for those already committed to antiracist and DEI-related work and those just beginning. The format is designed to promote growth, provide resources and advance equitable opportunities for all our community members. The Summit draws upwards of 500 people annually.
- The ROC Women's Business Center (RWBC) is part of the U.S. Small Business Administration's (SBA) network of 140 interconnected centers across the country. The RWBC provides a unique array of services specifically for female entrepreneurs, including one-on-one counseling, training, networking, workshops, technical assistance, and mentoring on numerous business development topics, including business startup, financial management, marketing, and procurement. The RWBC focuses on serving women entrepreneurs from socially and economically disadvantaged communities in the Rochester Area. The goal of RWBC is to support women entrepreneurs in creating stable, financially successful businesses and to create a more equitable and prosperous Rochester through the small business community. While SBA provides core funding for RWBC, each center must secure matching funds making additional funders such as JP Morgan Chase critical to the center's operations.
- ULR's Black Scholar program provides academic recognition, college readiness assistance, and scholarship incentives to students who achieve and maintain a 'B' average or better (83% and up) throughout high school. The program supports students in the Greater Rochester metropolitan area (the City of Rochester and the 6 surrounding counties).

GRCRC thanks JPMorgan Chase for this financial and in-kind support of these Urban League of Rochester initiatives.

The **Greater Rochester Housing Partnership (GRHP)** is a not-for-profit lender (a CDFI) dedicated to the creation and preservation of affordable housing in the Rochester NY region, including through construction lending and single-family homeownership programs. GRHP's single-family homeownership work includes the following: 1) acquisition-rehab-resale of vacant properties for purchase by first-time LMI buyers through HOME Rochester and Make Monroe Home; 2) new construction of energy efficient, single-family homes for purchase by first-time LMI buyers currently as a developer partner through the City's Buy the Block program.

Since 2002, the **HOME Rochester Program** has been rehabilitating vacant homes, revitalizing neighborhoods, and providing quality affordable homeownership opportunities in the City of Rochester. GRHP provides management services to the program as well as needed financing. The **Rochester Housing Development Fund Corporation** (RHDFC), GRHP, and public and private partners of HOME Rochester have acquired and rehabilitated more than 850 vacant homes located in city of Rochester neighborhoods and sold them to first-time homebuyers. HOME Rochester properties are sold at prices that are affordable to low- and moderate-income homebuyers and that are in line with comparable values of similar neighborhood properties. HOME Rochester houses carry a 15-year affordability period (homebuyers agree to live in their houses for 15 years or sell to another income-eligible buyer during the affordability period). This program requirement ensures that the investment made to rehabilitate a HOME Rochester property results in affordable housing that is sustainable for at least 15 years. This residency requirement also ensures these homes remain owner-occupied for at least 15 years which in turn helps with neighborhood stability.

In 2019, the HOME Rochester model was expanded into suburban Monroe County. Through **Make Monroe Home**, the Rochester Housing Development Fund Corporation rehabilitates vacant county properties for purchase by LMI first-time homebuyers. Eight homes have been completed and sold in the county to date.

GRHP develops newly constructed, energy efficient homes for purchase by LMI first-time homebuyers on vacant parcels in the city of Rochester. Currently, GRHP (through its general contractor partner) is building 24 new homes in a targeted, formerly redlined area through the City of Rochester's **Buy the Block Program**. To date, 15 homes have been completed and sold to income eligible first-time homebuyers. Four additional homes are currently underway (and under contract with buyers) and 5 more will begin construction in spring 2024. More than 250 interested buyers applied for these 24 project homes (although a number of these applicants did not meet program qualifications). For all of these programs, homebuyers must be able to qualify for a conventional, fixed rate mortgage and contribute a minimum of \$1,500 of their own money toward the purchase of the home. Mortgage lenders who offer products that fit with the characteristics of these programs (including underwriting that allows for the CLTV levels these programs carry) is key to their success. In addition, these programs would benefit from flexible sources of subsidy (foundation grants) that could be used to help cover the difference between total development cost and sale price and support the project's energy goals.

For decades, JPMC has been a steady and critical financing partner supporting the **Greater Rochester Housing Partnership** (GRHP) and **Rochester Housing Development Fund Corporation's** (RHDFC) affordable housing missions including single-family homeownership programs serving low-moderate income first-time homebuyers.

At the end of 2023, GRHP and RHDFC closed on their 10th HOME Rochester acquisition and construction financing facility with JPMC as the lead lender. This is a \$14 million facility with a three-year term. GRHP will be looking to establish the next facility with JPMC in 3 years (2026). As of mid-2023, 850 homes have been rehabbed through this program.

GRCRC is grateful for JPMC's longtime support of GRHP and RHDFC, and we hope it will continue.

It is our understanding that JPMC is active in other parts of the affordable housing space, as well, including providing construction loans to LIHTC financed projects, in particular. The **Ibero-American Development Corporation** (IADC) is developing the Alta Vista at St. Joseph's Park project downtown; it looks like JPMC has provided some financing for this project.

Local developers will likely break ground on LIHTC projects in the next three years, and JPMC will have an opportunity to provide a financing proposal for these projects. If JPMC could offer a reduced interest rate that would help these projects. **GRHP**, as a CDFI construction lender, would also be interested in participation shares of these loans.

The **Enterprise Center at PathStone** is an affiliate of **PathStone Corporation**, a multi-state community development corporation. Established in 1997, the Enterprise Center is a designated Community Development Financial Institution (CDFI). Its mission is to enhance the economic self-sufficiency and quality of life of individuals and communities through entrepreneurial training, technical assistance, access to financing for new and expanding businesses, and mortgage products for underserved borrowers.

The Enterprise Center at PathStone and JPMorgan Chase have had a formal relationship for several years. JPMC has partnered with The Enterprise Center at PathStone to provide technical assistance and business training to emerging and established small businesses in Buffalo-Erie County and Rochester-Monroe County. More recently and at the end of 2023, JPMorgan Chase provided The Enterprise Center at PathStone with a three-year \$[REDACTED CONTENT] grant for outreach, training and technical assistance to underserved communities and minorities in upstate NY, working alongside other CDFIs in the region (Launch NY, WEDI and Pursuit) on a joint project called Capital Connect.

GRCRC asks JPMC to make sure that funds, in the form of low-interest loans and/or grants, continue to be allocated to The Enterprise Center at PathStone and other CDCs and CDFIs that are working towards providing capital to our community's small businesses and mostly minority-owned clients.

CCCS of Rochester (CCCSR) helps individuals and families build financial wellness and peace of mind through financial education and counseling. Each year, CCCSR helps more than 12,000 residents manage debt, improve their credit, increase their savings, and manage their money effectively. Nearly 80% of CCCSR's clients are considered low-to-moderate income (LMI) according to HUD standards and more than 45% are considered low income. CCCSR received \$[REDACTED CONTENT] in fair-share support from Chase Card Services between 2020 and 2023 where creditors, like Chase, pay CCCSR a percentage of the payments that CCCS helps customers make towards Chase credit card debt.

JPMorgan Chase provided a \$[REDACTED CONTENT] sponsorship to **The Housing Council at PathStone's** community event in 2021, has made scholarships available for staff development trainings, and has invited its team to participate in community listening sessions focused on the needs of LMI households and households of color.

However, JPMC has not provided regular financial support to The Housing Council in terms of an operating grant. Its program participants have not traditionally relied on Chase mortgage products for home ownership, opting instead to utilize local lending products tailored to the needs of the community. JPMC has extended an invitation to utilize its financial wellness curriculum to improve the financial capacity of The Housing Council's participants but the organization is not aware of products available in the local market that address the needs shared at the community roundtable.

Empire Justice Center would like to thank JPMC for its \$[REDACTED CONTENT] grant in August 2023 for general operating support.

Community Development Opportunities

GRCRC members share with us the needs in the Rochester community and initiatives, programs and needs of the member organizations. We then include these as opportunities in our comment letters as possible investment opportunities for the banks. We understand that each bank will not be able to invest in all these opportunities. At the least, we ask that JPMC consider these on-the-ground perspectives when making decisions about products, investments and contributions so it can more effectively address the needs of the Rochester community and support low-moderate income and BIPOC communities.

Structural Racial and Income Inequality in Upstate New York

We first want to frame the need for consumer protections in the big picture context of rising income inequality. Incomes of working families have not kept up with rising housing, education,

childcare and health costs. This has resulted in millions of Americans struggling to pay for basic necessities. As seen in a recent NYT Magazine article by Matt Desmond,¹⁷

- Nationally, “[r]ent has more than doubled over the past two decades, rising much faster than renters’ incomes. Median rent rose from \$483 in 2000 to \$1,216 in 2021.”
- “From 2000 to 2022 in the average American city, the cost of fuel and utilities increased by 115 percent.”

Upstate New York had still not fully recovered from the financial crisis of 2008 when COVID-19 struck. Income inequality is exemplified in the post-industrial cities of upstate New York. The city of Rochester has the highest concentration of children living in poverty compared to cities of similar size in the United States. In 2019, Rochester came in dead last in a list of the country's 50 hottest job markets published by the Wall Street Journal.¹⁸

New Yorkers are feeling the financial strain of record high debt burdens, especially in upstate areas where poverty rates are some of the worst in the nation. The poverty rates in upstate cities such as Rochester (57%), Syracuse (56%), and Buffalo (53%), despite best efforts, show no signs of decreasing in any meaningful amount.

Rural areas across upstate are also deeply affected by poverty. According to a study by Common Ground Health,¹⁹ the rural and urban areas of the Finger Lakes region of New York with the highest rates of poverty were also the areas with the lowest life-expectancies. Not only does financial insecurity cost New York billions of dollars per year, it contributes to a public health crisis that cannot be ignored.

In 2017, the New York Federal Reserve issued a report on the credit profile of city of Rochester residents. The 2017 report looked at data at the ZIP Code level in the city of Rochester. This report found that more than 50% of city of Rochester residents had subprime credit. In some ZIP Codes 50 -75% of city residents had subprime credit. These ZIP Codes are majority nonwhite.²⁰

Most bank branches have left these neighborhoods. Working families making \$15-25 an hour can't pay all their essential bills on time. These families may also have monthly incomes that are volatile. They may not have paid sick leave or a guaranteed minimum number of hours. They

¹⁷ <https://www.nytimes.com/2023/03/09/magazine/poverty-by-america-matthew-desmond.html>

¹⁸ <https://www.democratandchronicle.com/story/news/2019/03/10/rochester-worst-job-market-country-wall-street-journal/3089794002/>

¹⁹ <https://www.commongroundhealth.org/insights/library/premature-mortality-and-socioeconomic-status>. Also see full report: <https://media.cmsmax.com/ravk3pgz5ktlujs1r08ci/overloaded-the-heavy-toll-of-poverty-on-our-regions-health.pdf>

²⁰ <https://www.newyorkfed.org/data-and-statistics/data-visualization/community-credit-profiles/index.html#overview>

may not be sure how much money they will have at the end of the month. Given the high cost of housing, childcare, education and health care, the minimum wage and/or volatile incomes leave families in a situation where one or more bills are left unpaid. An unexpected car repair or medical bill throws their monthly expenses into crisis. Earlier research done by the Federal Reserve documents that 40% of Americans don't have \$400 in emergency savings.

There is a structural mismatch between incomes and expenses. According to research from the Federal Reserve Board, the median Black family in the under 35 age group had only \$600 in wealth, compared with \$25,400 among young white families.²¹ This has a disparate impact on Black and Brown families, who have no intergenerational wealth, in how they access or rather fail to access credit.

Professor Lisa Servon documented the lives of working families who use check cashers and pay day lenders. Her book “The Unbanking of America” shows that working families make very complicated choices about using a check casher instead of their own bank.²²

Empire Justice Center used her research to look at the underbanked in Rochester, New York. Our 2018 report “Too Big to Fail” found similar patterns in Rochester. Those who choose a check casher over their bank do so because their bank does not offer a product that fits into their lives.²³

In February 2024 the National Consumer Law Center released an updated issue brief: “Past Imperfect: How credit scores “bake in” and perpetuate past discrimination.²⁴ The issue brief documents: “In 2021, the median credit score from Vantage Score for Black consumers was 639, while for white consumers it was nearly 100 points higher at 730 and Asian consumers’ median was 752. Latino consumers were in between with a median score of 673.”

“But the disparity in wealth is even more stunning: the typical Black family has a median wealth of only about 15 percent (\$44,900) of the typical white family (\$285,000). The typical Latino family similarly has only about 20 percent of the wealth (\$61,600) of the typical white family.”

Banks don't serve the needs of such families. Bank products are designed for customers who have disposable income at the end of the month. When families don't have enough money to pay for essentials, an unexpected decline in income or an emergency expense results in a subprime score. Families turn to predatory products to pay rent so they are not homeless, to pay the car loan so they can keep their job, or to buy groceries so they don't go hungry.

²¹ <https://www.federalreserve.gov/econres/notes/feds-notes/disparities-in-wealth-by-race-and-ethnicity-in-the-2019-survey-of-consumer-finances-20200928.htm>

²² <https://www.lisaservon.com/>

²³ https://empirejustice.org/resources_post/report-big-fail-poor-bank-mainstream-financial-services-can-help-low-income-working-families-succeed/

²⁴ https://www.nclc.org/wp-content/uploads/2016/05/20240227_Issue-Brief_Past-Imperfect.pdf

A 639-credit score means a Black family cannot qualify for a mortgage, given how mortgages are underwritten. As seen below, subprime auto loans further destroy credit. Subprime credit cards also make it hard to save or pay off debt. The wealth disparity means that Black families can't turn to each other for an emergency loan. In this comment letter we describe mortgage loans, small dollar loans, and even auto products that build wealth rather than extract it. The NCLC issue brief also makes multiple recommendations to achieve that goal.

Banks have a choice on how they process payments--to maximize short term profit or to create long term sustainability for both the bank and the customer. Even when a customer's bank book shows a balance, more and more banks have chosen the former, to clear deposits and charges so that the customer is hit by an overdraft fee.²⁵

In January 2024 the Consumer Financial Protection Bureau (CFPB) issued new overdraft rules. The rules will reduce the amount of overdraft fees that banks can charge. As seen in the press release by Americans for Financial Reform on the proposed regulations,

- “Overdraft fees take a lot of money out of people’s pockets; it’s about \$9 billion per year. Megabanks are big beneficiaries.
- “The most vulnerable consumers are the ones that pay. A consumer is three times more likely to pay overdrafts if they make less than \$65k than if they make more than \$175k.
- “By contrast, banks are incredibly profitable. On Friday, JPMorgan reported the largest profit by an American bank in history – \$49 billion last year – thanks in part to billions in overdraft revenue.”²⁶

We look forward to the final overdraft rule that will limit the ability of banks to extract wealth from the lowest income consumers.

There is no shortage of predatory lenders who know how to make enormous profits by selling high-cost products to low-income borrowers. These products are set up for the consumer to fail and for the investors behind the products to make money. The interest rates/fees are abusive and designed to be vastly profitable with no relation to the risk taken by the lenders. Some loans are bundled into investment vehicles. The largest banks fund the companies that create and market these products.

Some federal and state regulators are finally starting to look at the systemic risk posed by these practices. We need to change the laws to stop these practices that result in enormous profits for corporations, and financial hardship or worse in the life of working families.

²⁵ <https://www.politico.com/news/2020/09/28/racial-wealth-gap-federal-reserve-422658>

²⁶ <https://ourfinancialsecurity.org/2024/01/news-release-cfpb-overdrafts/>

Consumer advocates have been raising these issues for decades. Now academics and regulators are beginning to appreciate the societal costs of poverty. Being repeatedly evicted and changing schools has enormous consequences on a family's emotional and physical health. We are finally starting to move from a mindset that blames poor people for their poverty.

The CRA was passed in 1977 to address the decades of redlining that had been happening in our communities. While the law says banks should serve the entire community in which they do business, including low- and moderate- income (LMI) communities, redlining mainly happened in, and continues to happen in and impact, Black and brown communities. This is why banks must make decisions about their CRA-related lending, investments, and grants through the lens of racial equity, as well as economic equity.

As in the rest of the nation, there is much work to be done in New York to come to terms with our history and to address structural racial and income inequality. We need to look at the laws and economic policies that perpetuate structural racism and keep communities segregated. We also need structural change to ensure that jobs pay a living wage. New York State must develop and foster an environment where affordable housing, health care, and quality childcare are a reality for all people.

At the institutional level, banks must shift policies, practices, and culture to align with racial equity, anti-oppression, and cultural humility. This includes work to:

- Become welcoming for all people particularly those who have been historically, and continue to be, marginalized.
- Assure employees, from the CEO down to staff underwriting loans, and those working with the public, are doing internal and interpersonal work (including implicit bias training) to address internalized racism and other forms of oppression.
- Find ways to go into the community to create ease/support for BIPOC and Black and brown-owned businesses.

A Brookings' paper shares how private sector leaders can significantly move the needle towards racial equity and an equitable economy via a 3-part framework:²⁷

- Adopt internal changes within individual companies to promote diversity, equity, and inclusion.
- Act collectively with other CEOs to make regionwide progress on racial equity and equitable growth, including improving key regional performance indicators.

²⁷ <https://www.brookings.edu/essay/from-commitments-to-action-how-ceos-can-advance-racial-equity-in-their-regional-economies/>.

- Encourage business-led civic organizations to adopt their own changes toward equity and inclusive economic growth.

The paper also includes links to data metrics to measure progress at the MSA level. We urge JPMC's leaders to work with other local private sector leaders and groups from the **RASE Commission** to implement this or a similar framework in the Rochester community.

In addition to these suggestions, JPMC can take other constructive actions to support BIPOC people, businesses, and communities. JPMC can:

- Start tracking how much of its CRA related activities and support (lending, philanthropy, and community development loans and investments) goes to BIPOC people, businesses and organizations led by people of color, and BIPOC communities, and create specific goals to increase these levels of support over time.
- Partner with and/or support BIPOC-led organizations that JPMC has not worked with in the past, including through investments, grants, and hiring local BIPOC-led vendors for supplies and services.
- Learn about the history of redlining in the Rochester area²⁸ and work with the Black and Brown residents of the impacted neighborhoods to address the vestiges of redlining and to build wealth and equity in ways that do not push-out lower income residents.

Research from the University of Houston highlights the intersections of race and advertising. The results underscore the power of advertising and access on behavior.²⁹ We hope JPMC will find this research helpful as the bank continues its work in Black and Brown communities as well as its internal work in addressing the legacy of racism in this country. We look forward to hearing how the bank is progressing in this critical work.

Bank Branches

Like most GRCRC members, the **Urban League of Rochester (ULR)** is very concerned about banking deserts, which impact our community's ability to open bank accounts and access lending or financial education services. In addition to Chase, other banks have closed branches in

²⁸ For an excellent overview of the local history see: Shane Wiegand, "Racist Policy and Resistance in Rochester," at: <https://www.youtube.com/watch?v=1ivgX0AXrPs>.

²⁹ Hawkins, Jim and Penner, Tiffany, "Advertising Injustices: Marketing Race and Credit in America," (September 15, 2021). *Emory Law Journal*, Vol. 70, No. 1619, 2021, Available at SSRN: https://papers.ssrn.com/sol3/papers.cfm?abstract_id=3924970.

Rochester, especially in neighborhoods already impacted by a legacy of redlining, lack of generational wealth and little access to transportation to branches in other neighborhoods.

ULR's clients repeatedly report use of Chime, a neo-bank offering financial services to consumers via a mobile app, rather than traditional banking. Clients turn to mobile banking alternatives to traditional banking due to limited accessibility to banks in the community and convenience. With Chime, consumers may use any ATM at the expense of a small fee. Another issue that ULR has observed is a lack of financial literacy and credit building education in the community.

Specifically, the **19th Ward Community Association** and its **SW Street Liaison Office** are disturbed by the closure of the Chase West End Branch in 2022. According to the SW Street Liaison Office,

Chase, and its predecessor Lincoln-Alliance Bank across the street at 886 West Main St., have met the banking needs for the Bull's Head area since 1922 – one hundred years!

Closing the Chase branch office at 36 Genesee St. at Bull's Head in October 2022 left our community with no full-service physical bank office. Although the closure was required to enable the City of Rochester's Bull's Head Revitalization Project, the community had hoped that the bank would relocate temporarily to nearby vacant office space. It did not relocate.

This branch closure has been a huge loss for our community in which 28% of the dwelling units have no vehicle, and over 400 business entities line the surrounding commercial corridors. Further, Chase has given no indication that they would return to the Bull's Head area after the planned revitalization.

JPMC also closed its Chase University of Rochester River Campus Branch, which was not accessible to the 19th Ward, even though it looked close on a map. These branch closures are in addition to Chase's 2016 closure of its Portland-Clifford Branch, located in a low-moderate income majority BIPOC neighborhood.

We understand that the **City of Rochester** is very interested in discussing a new branch with JPMC. This would replace the Chase branch that was closed to enable the demolition of Bull's Head Plaza. The City of Rochester is requesting that someone from JPMC reach out to them to discuss the reopening of a Chase branch in Bulls Head especially since the revitalization at Bull's

Head is now picking up speed.³⁰ We will reach out to the bank to make the connection. **We urge Chase to follow up with the City as soon as possible.**

To address the issues of banking deserts and use of neo-banking apps, JPMC could at least increase the number of Chase branches along Rochester's bus lines and provide funding to community agencies that provide financial education and programming to underserved populations.

Abusive Auto Lending

One prevalent consequence of lack of access to sound credit and banking services is abusive auto lending. In the Rochester MSA and surrounding rural counties of the Finger Lakes and Western New York, where almost no viable public transportation options exist, cars are essential for getting to work, medical appointments, and accessing other basic services.

Without access to auto loans from banks, subprime auto lenders and "Buy Here Pay here" dealers are prevalent. These predatory dealers and lenders sell people cars with loan contracts that are designed to fail.

At \$1.44 trillion, auto debt is at an historic high.³¹

Until recently, there was limited data/information on abusive auto lending. Research by Consumer Reports published in December 2021 sheds some light on the abuses.³² Consumer Reports purchased almost a million loan files and documented the mismatch between credit scores and interest rates. In addition, many of the abusive auto lending practices are described at a panel discussion that included elected officials from Connecticut, as well as Ruhi Maker Esq. and Chuck Bell (Consumer Reports) from New York.³³

Legal Assistance of Western New York (LawNY) is the primary free legal services provider in 13 of the 14 counties in the Rochester MSA and the rural counties in the Finger Lakes. LawNY turns away hundreds of callers each year seeking help with consumer legal problems because of the sheer volume of people needing assistance. Staff members see hidden fees for the dealership, and costly, yet worthless, extended warranties added to the contracts without the consumer's knowledge. It is not uncommon for a consumer to buy a used car with over 100,000 miles on it that was advertised at a number around 5,000 miles. That consumer will end up with a loan that will cost them more than three times that amount by the time they are done making payments.

³⁰ <https://www.wxxinews.org/local-news/2024-01-22/get-an-early-look-at-bulls-head-redevelopment-plans-public-meeting-set-for-monday-evening>

³¹ <https://uspirg.org/news/usp/new-fed-data-reveal-auto-debt-historic-highs>

³² <https://www.consumerreports.org/car-financing/how-loophole-ridden-auto-lending-laws-harm-consumers-a3113489289/>

³³ https://drive.google.com/file/d/15kRAB6qV94VD3_RPYB_mzbvwnMWceowx/view

The pattern LawNY has observed is that most consumers are not even made aware of the terms of the loan at the time they purchase the car. The majority of documents are signed on a computer, by clicking a button that is often controlled by the salesperson or signed on paper with the salesperson's hand hiding pertinent information. Frequently consumers leave the lot with their car but not their contract. When they finally do receive the contract, they are shocked to learn that the car they purchased will cost them more than twice what they were told by the dealer. Because there is no cooling-off period for car sales, consumers are left with no recourse to return the car after learning it is unaffordable, and dealers will often direct consumers to the company that indirectly financed their loan, even though the consumers have only ever interacted with the dealer. All of this results in extremely high default rates--25% for subprime auto loans made at "Buy Here Pay Here" dealerships, compared to only 1% default rates for low-interest auto loans made by traditional banks. When individuals default on their auto loans, the lender will repossess the vehicle and auction it off for a fraction of the fair market value. In most instances, this leaves a large deficiency balance on the loan that the lenders will pursue in the courts by filing lawsuits against the consumers, again increasing what the loan costs by adding attorney's fees, court costs, and post-judgment interest. Without access to legal representation, many of these lawsuits result in default judgments against the consumers, even when there are legal defenses. Consumers will then end up paying for these cars for years after they surrendered them and for thousands of dollars more than they were ever worth. This results in a cycle of subprime credit that is almost impossible to break.

Just how predatory lenders do this is laid out in the complaint filed by the New York Attorney General and the CFPB against Credit Acceptance Corporation (CAC) in January 2023.³⁴ The complaint alleges that CAC advertised its loans as fixing credit. They were in fact designed to fail, end in repossession, and extract money from borrowers with impaired credit via inflated payments, repossessions, and judgments. CAC used a proprietary algorithm to pick the price, loan terms, and useless add-ons to maximize profit. This lawsuit could impact 1.9 million borrowers.

Considering the abuses outlined here and in the CAC press release and complaint, we urge JPMorgan Chase to design a responsible auto lending product, or products, for used autos and borrowers with subprime credit and that works in both direct and indirect channels.

³⁴ <https://ag.ny.gov/press-release/2023/attorney-general-james-and-cfpb-sue-auto-lender-cheating-thousands-new-yorkers>

JPMC Bank does direct and indirect auto lending. On the bank's website³⁵ it allows for 620-credit score.³⁶ Interest rates range from 16% to as high as 25% depending on amount, the length of the loan, and the age of the car. With respect to its indirect auto lending, JPMC should work to strengthen its oversight to ensure that auto dealers are putting borrowers into responsible, affordable loans without unaffordable, unneeded add-ons.

JP Morgan Chase can also financially support nonprofit law firms like LawNY that are representing consumers who are trapped in unaffordable, predatory auto loans.

Additionally, there are still many credit-challenged LMI consumers who have no other option than a very high-interest, high-payment auto loan to address their transportation needs. By investing in affordable auto loan programs like **CCCSR's Driven2Success**, consumers can avoid the inherent challenges that arise from expensive loans such as upside-down balances and loans that outlast vehicles. Driven2Success provides counseling and education to help LMI residents who need transportation for work purposes to qualify for auto loans with local lenders. In its first full year of operation, the program educated more than 500 residents about savvy car buying and helped 25 LMI borrowers with challenged credit to get approved for auto loans.

Access to Affordable Products for the Un- and Under-Banked

As seen in the NY Times article by Matthew Desmond:³⁷

“Every year: almost \$11 billion in overdraft fees, \$1.6 billion in check-cashing fees and up to \$8.2 billion in payday-loan fees. That's more than \$55 million in [fees collected predominantly from low-income Americans each day](#) — not even counting the annual revenue collected by pawnshops and title loan services and rent-to-own schemes.”

“According to the F.D.I.C., [one in 19 U.S. households had no bank account in 2019](#), amounting to more than seven million families. Compared with white families, Black and Hispanic families were nearly five times as likely to lack a bank account. Where there is exclusion, there is exploitation. Unbanked Americans have created a market, and thousands of check-cashing outlets now serve that market....In 2020, Americans spent \$1.6 billion just to cash checks.”

“Roughly a third of all payday loans are now issued online, and almost half of borrowers who have taken out [online loans have had lenders overdraw their bank accounts](#). The average borrower stays indebted for five months, paying \$520 in fees to borrow \$375.”

³⁵ <https://autofinance.chase.com/auto-finance/auto-loans#:~:text=A%20down%20payment%20isn't,to%20your%20dealership%20to%20apply>

³⁶ Using the Chase payment calculator, we tried different financing amounts, credit scores, and autos—new or used here: <https://autopreferred.chase.com/garage/auto-loan-calculator?offercode=WDXDUXXX30>

³⁷ <https://www.nytimes.com/2023/03/09/magazine/poverty-by-america-matthew-desmond.html>

While brick and mortar payday lending is illegal in New York, online payday lending is used by many NY consumers because they don't know that payday lending is illegal in NYS and/or they need money for an emergency.

Banks can develop products and practices to address this wealth extraction from low-moderate income consumers. The CFE Fund's Bank On initiative works with financial institutions to develop safe, low-cost transactional accounts that meet the Bank On National Account Standards.³⁸

The Chase Secure Banking account is JPMC's account that meets the Bank On National Account Standards.³⁹ The account includes, among other features, no minimum deposit to open, a nonwaivable \$4.95 monthly service fee, no overdraft fees, a debit card, free use of Chase ATMs, and free money orders and cashier's checks.

One problematic feature is that customers can send money using Zelle after enrolling in the service. Consumers using Zelle are still being harmed by imposter scams, and Zelle does not have clear reimbursement policies.⁴⁰ While Chase states: "Neither Chase nor Zelle® offers a protection program for any authorized payments made with Zelle®, or provide coverage for non-received, damaged, or not-as-described goods and services you purchase using Zelle®, so you might not be able to get your money back once you send it,"⁴¹ GRCRC urges JPMC to work with Zelle to develop clear reimbursement policies and better protection against imposter scams.

Banks with Bank On accounts often need to better market these accounts. GRCRC is glad to see that the Chase Secure Banking Account shows up easily on the bank's website,⁴² is included on the checking account comparison page, and that the Bank On certification is included on the account page.

Bank members of the Bank On coalition can use Public Service Announcements (PSAs) in the media markets that serve low-moderate income and Black and Brown customers. These PSAs should be in Spanish and in the languages spoken by New Americans as described below. Social media is also a good tool to reach underserved customers. Banks can also conduct their own webinars at not-for-profits that serve lower income consumers and work with not-for-profits to ensure their Bank On accounts become well known. GRCRC looks forward to hearing how JPMC is taking advantage of these Bank On resources or using other avenues to market its Chase Secure Banking account to lower income and communities of color.

³⁸ <https://bankon.wpenginepowered.com/wp-content/uploads/2022/08/Bank-On-National-Account-Standards-2023-2024.pdf>

³⁹ <https://personal.chase.com/personal/secure-banking>

⁴⁰ <https://www.consumerfinancemonitor.com/2024/02/20/democratic-senators-continue-to-pressure-zelle-and-other-payment-apps-to-change-fraud-policies/>

⁴¹ Footnote 7 at: <https://personal.chase.com/personal/secure-banking>.

⁴² <https://personal.chase.com/personal/checking>

According to a chart by the CFPB, in 2021 JPMC Bank made \$1.135 billion in overdraft fees, putting it in 2nd place among the top 75 reporters of overdraft/NSF fee revenue.⁴³ JPMC's overdraft fee is \$34, with a maximum of 3 fees per business day (up to \$102). These fees do not apply to the bank's Chase Secure Banking account as it does not allow overdrafts. The bank gives customers the option to bring their account balance back to a positive balance by the end of the next business day after the previous night's transaction processing to avoid the overdraft charge. There are other exceptions, as well.⁴⁴ Overall, it looks like Chase still has some of the highest overdraft/NSF fees among the nation's banks.⁴⁵ GRCRC urges the OCC examiners to take these high fees and their well-documented harms to consumers⁴⁶ into account in the bank's performance evaluation.

Recognizing that emergencies will arise, we encourage JPMC to develop a Chase small dollar loan for \$500, - \$1,000 that is low fee and is repaid in 4-5 payments. We could not find any information on such a personal loan on the Chase website, while we found information on loans for its "Private Clients" and for customers with a Chase credit card (My Chase Loan).

Finally, over the past few years, **CCCSR** has found that many clients need ongoing, one-on-one support to make real improvements to crucial areas of their personal finances such as their savings and credit. When counselors support clients with longer-term coaching, they experience increased outcomes in debt repayment, savings, and credit score increases. For example, last year the **Financial Empowerment Center Program** (a partnership between the City of Rochester and CCCSR) served 919 clients through long-term coaching of whom 295 achieved an outcome such as reducing delinquent accounts, reducing non-mortgage debt, and increased credit score. JPMC should consider financially supporting this program.

Other Community Opportunities

Improving Housing Affordability for Renters and Owners

On January 30th Empire Justice Center submitted comments to the City of Rochester on its proposed draft zoning code. The comments describe the housing crisis and recommend increased density of both affordable rental and homeowner units.⁴⁷

Several sources show how housing prices have increased in the Rochester NY MSA.

⁴³ <https://www.consumerfinance.gov/data-research/research-reports/vast-majority-of-nsf-fees-have-been-eliminated-saving-consumers-nearly-2-billion-annually/#ref1>

⁴⁴ See p. 13 of:

https://www.chase.com/apps/services/pdfreader.ir3bX5+1BmnVLAebCaB6HLcw0CnSihi2PeiQYAVMKN9ZQwaNYLntSYCiTyp1tIze6Jv8OEs+sh7q86FiFalDYjYUXA_iWOlwK0Jh2Vjw8NU3mSOYQWrUvQ==.pdf

⁴⁵ <https://www.nerdwallet.com/article/banking/overdraft-fees-what-banks-charge>

⁴⁶ <https://www.consumerfinance.gov/data-research/research-reports/data-spotlight-consumer-experiences-with-overdraft-programs/full-report/>

⁴⁷ <https://empirejustice.org/wp-content/uploads/2024/01/ROC-Draft-Zoning-Code-Empire-Justice-Center-Comments-01-30-2024-003.pdf>

- Based on anecdotal evidence, climate refugees from the Southwest and West are relocating to Rochester and making cash purchases.⁴⁸
- A Rochester suburb has been ranked as the hottest zip code in the US with respect to home sales.⁴⁹
- According to [research](#) by the Greater Rochester Association of Realtors (GRAR), the median sales price of a home in the Greater Rochester market rose to \$200,000, more than an 11% increase over 2021 and almost 43% higher than in 2018.⁵⁰
- Homes are going over the asking price, a recent first-time homebuyer shared in a January 2023 news story. “I was bidding up to \$30,000 over the asking price,” Clark explained. “What I found out was that was the bottom of a pile of 18 offers and the final sale price went for \$70,000 over and it was an increase of \$100,000 home value in four years.”⁵¹
- A quick March 2023 search of homes in Rochester between \$125,000 and \$160,000 on Zillow showed only a handful of homes for sale.

There are over 55,000 rent burdened housing units in Monroe County, of which almost 30,000 are in the city of Rochester.⁵² In a 2021 report, ACT Rochester found that over 2,000 city of Rochester landlords are marginal or predatory landlords (some out of state/country) and that they own 50% of the rental housing units in the city.⁵³ These landlords extract high rent from tenants who have limited choices due to the lack of affordable housing. Meanwhile, they do little to repair and maintain the properties.

JPMC can increase housing affordability by supporting some of the rural housing-related programs described below, as well as increasing its support of those offered by GRHP (as described above). Specifically, JPMC can provide deep subsidies/investments into GRHP’s HOME Rochester and Make Monroe Home programs to make these program’s rehabilitated properties affordable to lower income families. These properties are becoming increasingly unaffordable for families other than those near 80% of the area’s median income due to higher rehabilitation costs, the post-COVID increases in housing prices in the Rochester area, and higher interest rates.

Also, refer to our section on Considerations for Special Purpose Credit Programs in our conclusion to the HMDA Lending section above for how Chase can improve the affordability of mortgage credit.

⁴⁸ Bank meeting with mortgage paralegal, March 2023.

⁴⁹ <https://www.grar.org/brighton-ranked-no-1-on-realtor-coms-2022-hottest-zip-codes-in-america-list/>

⁵⁰ <https://rochesterbeacon.com/2023/03/09/the-road-to-rent-stability/>

⁵¹ <https://www.rochesterfirst.com/economy/the-new-obstacles-making-rochesters-housing-market-more-expensive/>

⁵² U.S. Census Bureau (2016-2020). Tenure by Housing Costs as a Percentage of Household Income in the Past 12 Months American Community Survey 5-year estimates. Table B25106. Retrieved from <https://censusreporter.org>

⁵³ https://actrochester.org/tinymce/source/OtherReports/FINAL_MonroeRentalStudy_Nov2021.pdf, pp. 14-16.

Needs of LMI Communities in Rural Areas

We ask that Chase Bank increase its support for programs that work with low-income households, particularly in rural communities, who are seeking to buy a home or make other essential large purchases, such as a car, but have a low credit rating or limited credit history.

For example, in rural Western New York, Legal Assistance of Western New York (**LawNY®**) can identify many ways in which JPMorgan Chase can meet the financial and investment needs of the LMI communities it serves. **LawNY®** is a long-standing legal services provider in the counties of Steuben, Chemung, Tompkins, Allegany, Cattaraugus, Chautauqua, Livingston, Monroe, Ontario, Schuyler, Seneca, Steuben, Tioga, Wayne, and Yates.

While a majority of JPMC's Chase branches are located in the urban and suburban areas of Monroe County, Chase does have branches in more rural-oriented areas of LawNY's service area, such as Ontario, Wayne, and Tompkins counties. Even the branches located in cities, such as the Chase branch in Ithaca, provide critical financial services and lending opportunities to surrounding rural areas where bank branches and available financial services are scarce.

Liam O'Halloran-Veazey, a legal fellow employed at **LawNY®** to work regionally on housing, consumer, and community reinvestment issues covering LawNY's more rural-oriented service area, points out that:

“Bank closures, disinvestment, and limited access to safe credit and stable financial services deeply impacts LMI communities in LawNY's service area. While regional and small banks are struggling, Liam says it is essential that large banks operating in its rural service area step up and meet the credit, financial, and investment needs of the region. JPMorgan Chase, along with other major financial institutions, can do much more to meet these deep financial and investment needs.”

According to Liam:

Mortgages to buy homes in our rural area are relatively affordable compared to rents. In 2022, the median residential sales price in Allegany County, as listed by the NYS Department of Taxation and Finance, was \$93,250 – one of the lowest levels of any county in New York state. For Steuben County, the average home sales price was \$135,000. For the counties of Ontario and Wayne, where JPMC has branches, the averages were \$260,000 and \$181,000 respectively. All of these county averages are well

below the state average, which was \$305,000 in 2021 (excluding NYC) but is now estimated to be even higher.⁵⁴

However, most of our legal services clients have low credit ratings, even though many have steady income from employment or social security benefits and favorable recent payment records. in any of the counties in New York State. Despite the relatively low monthly payments required to amortize a mortgage, our clients and other consumers like them are trapped in rental housing.

Many households, unable to get financing from banks, enter into one-sided, high interest and risky land contracts or “rent-to-own” agreements. Some of the finance companies attract purchasers based on inflated internet advertising. Other finance companies market severely substandard homes typically bought at tax or mortgage foreclosure auctions. Many of the housing cases handled by our office involve defending clients in these oppressive arrangements or assisting them with the very difficult task of obtaining a deed for ownership, even when the buyers have made all their payments. Other cases involve title issues, such as the failure of the finance company or seller to pay property taxes, or the seller has failed to maintain their own mortgage payments. In a land contract or “rent-to- own” transaction, title problems of the seller can result in the loss of the buyer’s investment in the home through a foreclosure action brought by a third party.

Liam and other attorneys and advocates at LawNY propose the following ways that JPMC can reinvest in rural Western NY and help lead the way in combating some of its LMI client communities’ most pervasive issues.

1. Expand small dollar mortgage lending and FHA, VA, USDA lending.
2. Adopt more inclusive methods of evaluating an applicant’s credit worthiness, such as consideration of positive rental history and utility payment.
3. Increase investments in credit/financial counseling coupled with credit-building programs.
4. Provide greater access to low-interest auto loans but increase oversight for auto dealers when doing indirect auto lending.
5. Provide community development investments to expand affordable housing for both rehabilitating existing affordable housing and developing new affordable housing.
6. Expand refinancing eligibility for LMI communities, especially to buyout LMI borrowers from risky land contracts and rent-to-own agreements.

⁵⁴ Statewide residential median sale price - excluding New York City, NY Dept. of Taxation and Finance, <https://www.tax.ny.gov/research/property/assess/sales/stmedprice.htm>; *New York Housing Market 2024: Trends & House Prices*, Forbes, <https://www.forbes.com/advisor/mortgages/real-estate/new-york-housingmarket/#:~:text=Statewide%2C%20the%20median%20sales%20price,areas%20of%20New%20York%2C%20though.>

7. Prioritizing keeping bank branches open or arranging to sell/donate branches to CDFIs well-positioned to maintain financial services to LMI communities (who are acutely vulnerable to branch closures).

LawNY® welcomes the opportunity to meet with JPMorgan Chase to discuss the above proposals and other ways JPMC can expand its community reinvestment activities in line with the needs of LMI communities in rural Western New York.

GRCRC urges JPMorgan Chase to work with LawNY to see how the bank can increase access to homeownership in the rural areas of NYS.

Language Access

Over 5.7 million people living in New York speak a language other than English. Of these, 2.5 million speak English less than well (i.e., they have Limited English Proficiency (“LEP”)). Monroe County has a population of 741,770, of which 103,800 or 14% speak a language other than English at home (US Census Population Estimate, 2015-2019). This includes many Spanish-speaking American citizens who relocated from Puerto Rico to Monroe County after Hurricane Maria in 2017. Rochester also has a significant population of refugees who speak Arabic, Nepali, Somali, and Swahili. Rochester has the largest concentration of Deaf and hard-of-hearing residents in the country.

Since over 103,000 Monroe County residents have language barriers, the need for language access for bank customers in our community is great, including the need for in-language access to products such as mortgages and consumer loans, as well as language access for consumers with mortgage delinquencies and facing foreclosure who need forbearances or loan modifications.⁵⁵

“Limited English proficient” or “LEP” is the term used by the federal government, most states, and local school districts to identify those individuals who do not speak English as their primary language and who have a limited ability to read, speak, write, or understand English.⁵⁶ JPMC has information in Spanish on its Chase website.⁵⁷ Our Spanish-speaking colleagues looked at the details and found that:

- Not all information, even on the home page, is translated when switched to Spanish on the website. The banners and ads remain in English.

⁵⁵ For more on this, see <https://www.americanbanker.com/podcast/lost-in-translation-why-non-english-speakers-can-struggle-at-banks>.

⁵⁶ <https://www.lep.gov/faq/faqs-rights-lep-individuals/commonly-asked-questions-and-answers-regarding-limited-english>

⁵⁷ <https://www.chase.com/espanol>.

- Any icon that is connected to business and credit cards is not translated into any language. Nor is the information on how to connect to a JPMorgan Advisor to make investments translated into Spanish.
- All the information under Educación y metas (Education and Goals) is in English.
- On the bottom, the menu is translated into Spanish, but when clicking on many Spanish links, a message says they are being taken to a page that will most likely not be translated. The page is within Chase products.
- The section for Chase customers to make a payment asks for a lost debit card that is translated into Spanish.
- When asked in Spanish to take a survey, the survey pops up in English.

Not having any of the business products or credit card products translated shows that the final decision on what is translated on the website is not made with an equitable lens. Those making the decisions assume that those with language barriers are not business owners. This is despite the fact that nationally, “Though Hispanic owners often have difficulty getting financing, in the decade from 2012 to 2022, their small businesses multiplied by 44 percent (more than 10 times the rate of other similarly sized businesses).”⁵⁸

As of the date of this letter, FHFA and the CFPB have developed some guidance on the obligations of financial institutions to serve LEP consumers. **We urge the regulators at the Federal Reserve, the OCC, and the CFPB to develop detailed guidance so that the majority of the LEP population is equitably served when accessing financial products and services.**

Empire Justice Center has advocated for language access in mortgage originations for over a decade. A recent development will require mortgage lenders Fannie Mae and Freddie Mac to collect information on borrowers’ preferred language, as well as any housing counseling services they’ve used. This information will enable lenders to make as much information as possible about their mortgages in the language the borrower understands best. The press release [here](#) has more information. Equifax is the first credit report agency to provide credit reports in Spanish ([Equifax Spanish Credit Report](#)). This will empower Spanish-speaking consumers to take hold of their finances and not depend on a third party to translate the information.⁵⁹

Supporting CDFI Credit Unions

Genesee Co-op FCU is a CDFI-Certified Credit Union serving primarily low-income people and people of color in Rochester, NY, one of the poorest cities in the country. Genesee Co-op has been rapidly growing to help more community members avoid predatory lending and build wealth. The credit union specializes in offering responsible and affordable car loans to

⁵⁸ <https://www.nytimes.com/2024/03/18/opinion/hispanic-immigrants-economic-progress.html>

⁵⁹ <https://www.cnbc.com/2021/09/29/spanish-language-credit-reports-a-big-win-for-financial-empowerment-.html>

underserved individuals and helping people buy their first homes. Genesee Co-op is looking for \$2 million in non-member deposits at 0% interest rate to support its lending in these communities. Such investments of 5 years or longer will allow the credit union to increase its affordable auto lending and to do interest rate buy-downs on its mortgage loans for first-time home buyers. GRCRC urges JPMC to make significant patient investments in CDFIs like Genesee Co-op.

Climate Change and a Just Transition

In 2019, NYS adopted the country's most ambitious climate targets--to have 100 percent carbon free electricity by 2040 and have economy-wide, net-zero carbon emissions by 2050. We need massive investments to make this happen, and we need to make sure it is a just transition, where, at a minimum, impoverished communities and communities of color are not disproportionately burdened or harmed.

The Climate Solutions Accelerator of the Genesee-Finger Lakes Region has ideas for how banks can evaluate their businesses through the lens of climate change, elect to move their businesses towards climate-friendly solutions, provide support for organizations that are doing this work in their footprint, and support lower income and BIPOC communities in the transition to net-zero greenhouse gas emissions. JPMC can:

- Provide low-cost home improvement or refinance loans and other innovative financing products to people of color and low-moderate income households and tenant occupied buildings to make home energy efficiency projects more affordable and feasible. This will allow owners to weatherize, get heat pumps and heat pump hot water heaters, put in electric car chargers, and install solar panels, which will reduce energy costs, decrease families' carbon footprints and improve indoor air quality.
- Provide affordable financing for small businesses, particularly micro-businesses and Black and brown-owned businesses, that want to improve their energy efficiency and reduce their reliance on fossil fuels.
- Create community development financing goals and products to support projects that provide substantive opportunities for low-moderate income communities to benefit from the transition to renewable energy and reduce their use of fossil fuels, e.g. community solar, district geothermal.
- Invest in renewable energy, including geothermal, solar, wind, battery storage and other building energy efficiency investments, along with clean energy workforce development to support the growing demand of this transition.
- Require or strongly encourage borrowers to include energy upgrades in their renovation projects, especially for multifamily buildings that require major renovations.

- Include information about energy upgrades (and corresponding energy bill savings) and/or referrals to relevant energy programs (e.g., AMPED and other NYSERDA-funded Regional Clean Energy Hubs) as part of homebuyer/financial education programs.
- Provide philanthropic support to nonprofit organizations that are working to address environmental justice/climate justice and climate change.
- Reduce the bank's own carbon footprint.

GRCRC urges JPMC to connect with these organizations to hear more about the important work they are doing to improve the Rochester community and to seriously consider their recommendations to advance the work.

CONCLUSION

Economic disparities and racial segregation in the Rochester community persist. Rochester is the 14th most segregated metro area in the US.⁶⁰ We have much work and introspection ahead of us to fully understand how structural racism and economic inequality continue to divide our communities and disproportionately harm Black and Brown communities, while ultimately harming us all.⁶¹ Like all financial institutions in this country, JPMC is part of and has benefitted from these systems.⁶²

The current economic lay of the land, particularly around inflation, high interest rates, and the lack of affordable rental units and homes for first-time homebuyers means we need creative investments, programs, and products to make owner- and renter-housing more affordable and to increase support for those most impacted by today's economic situation—Black and Brown low-moderate-income first-time home buyers and small business owners. Rochester has many initiatives and organizations to increase the supply of housing, to support lower income consumers to move closer to homeownership, and to provide technical assistance and financing for small businesses, several of which are described in this letter.

JPMC has made some progress in supporting historically marginalized communities. While its overall mortgage lending declined over the exam period, its lending to Black and Brown borrowers and in communities of color increased. The bank is supporting lower income customers with its Bank On Certified Chase Secure Banking Account. In addition, JPMC has been the lead lender for a number of years on GRHP and RHDFC's HOME Rochester financing

⁶⁰ White-Black segregation. Appendix C. https://www.brookings.edu/wp-content/uploads/2022/05/A-2020-Census-Portrait-of-America_s-Largest-Metro-Areas_-Populati.pdf

⁶¹ See Heather McGhee. 2021. **The Sum of Us: What Racism Costs Everyone and How We Can Prosper Together.**

⁶² For more on how the financial system has benefitted from structural racism and other forms of oppression, see: Take on Wall Street, "To What Extent Was Our Economy Designed to Be Fair?" at: <https://isoureconomyfair.org/>.

facility. In fact, almost 51% of the bank's reinvestment dollars is in community development loans.

JPMC can do more to increase its LMI neighborhood small business lending through term loans and/or business lines of credit. The bank can also work with local developers of affordable housing to invest in more projects like Alta Vista and invest in our local CDFIs to help meet the goal we are seeking of an additional \$100 million in reinvestments. JPMC can also increase its philanthropic support of organizations here in Rochester who are helping consumers build credit, buy reliable used cars with responsible loans, and become homeowners. Finally, the bank can connect these organizations to the responsible mortgage, auto loan, and transaction products the bank already has, so consumers can more easily access them.

GRCRC and its member organizations look forward to talking with JPMC about how to best meet the needs of communities harmed by structural racism, economic inequality, and the climate crisis in ways that are compatible with safe and sound business practices.

Sincerely,

[REDACTED CONTENT]
Senior Attorney

[REDACTED CONTENT]
Researcher/Policy Analyst

CC:
[REDACTED CONTENT], JPMC
[REDACTED CONTENT], JPMC
[REDACTED CONTENT], OCC
[REDACTED CONTENT], OCC

Appendix: Tables 1-11

Table 1: Offices and Deposits of all FDIC-Insured Institutions											
Deposit Market Share Report											
Deposits as of: June 30, 2023											
	Selected Market										
	Metropolitan Statistical Area(s):										
	ROCHESTER, NY										
Rank	Institution Name	CERT	State (Hqtrd)	Bank Class	State/ Federal	Outside of Market		Inside of Market			
						No. of Offices	Deposits \$000	No. of Offices	Deposits \$000	Market Share	% US Deposits
1	Manufacturers and Traders Trust Company	588	NY	SM	State	1,006	161,266,058	29	3,986,404	16.84%	2.4%
2	The Canandaigua National Bank and Trust Company	6985	NY	N	Federal	0	0	26	3,603,003	15.22%	100.0%
3	JPMorgan Chase Bank, National Association	628	OH	N	Federal	4,852	2,064,610,783	23	3,431,217	14.49%	0.2%
4	Keybank National Association	17534	OH	N	Federal	958	145,164,174	27	3,020,047	12.76%	2.0%
5	Bank of America, National Association	3510	NC	N	Federal	3,802	1,877,299,426	9	1,861,229	7.86%	0.1%
6	Citizens Bank, National Association	57957	RI	N	Federal	1,071	178,947,971	22	1,766,195	7.46%	1.0%
7	The Lyons National Bank	7151	NY	N	Federal	4	253,530	12	1,465,643	6.19%	85.3%
8	Five Star Bank	659	NY	SM	State	28	3,726,569	21	1,338,825	5.66%	26.4%
9	Community Bank, National Association	6989	NY	N	Federal	197	12,147,902	15	933,099	3.94%	7.1%
10	Genesee Regional Bank	26333	NY	NM	State	0	0	3	823,371	3.48%	100.0%
11	Tompkins Community Bank	609	NY	NM	State	57	5,792,703	8	710,346	3.00%	10.9%
12	The Upstate National Bank	13748	NY	N	Federal	2	25,726	1	185,683	0.78%	87.8%
13	Wayne Bank	698	PA	NM	State	27	1,573,282	2	159,722	0.67%	9.2%
14	Evans Bank, National Association	6947	NY	N	Federal	16	1,639,810	4	150,182	0.63%	8.4%
15	Generations Bank	16040	NY	SB	Federal	5	228,614	4	108,132	0.46%	32.1%
16	Northwest Bank	28178	PA	SB	State	141	11,966,579	2	77,035	0.33%	0.6%
17	Savannah Bank National Association	14619	NY	N	Federal	4	121,697	1	44,405	0.19%	26.7%
18	Woodforest National Bank	23220	TX	N	Federal	772	7,961,435	3	7,287	0.03%	0.1%
	Number of Institutions in the Market: 18				TOTALS	12,942	4,472,726,259	212	23,671,825	100	

Table 2: JPMorgan Chase Total Mortgage Lending 2019-2022**Rochester, NY MSA**

(1st lien loans on owner-occupied (principal & secondary), 1-4 family, site built units)

					2021-2022		2019-2022	
	2019	2020	2021	2022	# change	% change	# change	% change
MSA	360	243	437	251	-186	-43%	-109	-30%
City	32	15	36	40	4	11%	8	25%
Black/Latino HH	48	19	34	49	15	44%	1	2%
Low-Mod Income HH	120	66	108	109	1	1%	-11	-9%
Low-Mod Income CT	42	14	34	55	21	62%	13	31%
Majority Non-White CT	13	5	12	28	16	133%	15	115%
					AFI			
% of loans in:	2019	2020	2021	2022	2022			
City	9%	6%	8%	16%	12%			
Black/Latino HH	13%	8%	8%	20%	11%			
Low-Mod Income HH	33%	27%	25%	43%	43%			
Low-Mod Income CT	12%	6%	8%	22%	21%			
Majority Non-White CT	4%	2%	3%	11%	8%			

Source: Annual HMDA LAR data from FFEIC and CFPB.

Table 3: JPMorgan Chase Total Dollar Volume Mortgage Lending 2019-2022**Rochester, NY MSA**

(Aggregate amount of 1st lien loans on owner-occupied (principal & secondary), 1-4 family, site built units, \$0

					2021-2022		2019-2022	
	2019	2020	2021	2022	# change	% change	# change	% change
MSA	54,800	45,005	86,385	46,645	-39,740	-46%	-8,155	-15%
City	3,460	1,775	5,350	4,590	-760	-14%	1,130	33%
Black/Latino HH	6,710	3,045	5,170	6,785	1,615	31%	75	1%
Low-Mod Income HH	11,750	8,300	12,710	12,505	-205	-2%	755	6%
Low-Mod Income CT	3,980	1,650	4,420	6,635	2,215	50%	2,655	67%
Majority Non-White CT	1,105	385	1,500	2,740	1,240	83%	1,635	148%
					AFI			
% of lending in:	2019	2020	2021	2022	2022			
City	6%	4%	6%	10%	8%			
Black/Latino HH	12%	7%	6%	15%	9%			
Low-Mod Income HH	21%	18%	15%	27%	29%			
Low-Mod Income CT	7%	4%	5%	14%	15%			
Majority Non-White CT	2%	1%	2%	6%	5%			

Source: Annual HMDA LAR data from FFEIC and CFPB.

Table 4: JPMorgan Chase Home Purchase Loans 2019-2022**Rochester, NY MSA**

(1st lien loans on owner-occupied (principal & secondary), 1-4 family, site built units)

					2021-2022		2019-2022	
	2019	2020	2021	2022	# change	% change	# change	% change
MSA	175	80	118	119	1	1%	-56	-32%
City	21	5	16	23	7	44%	2	10%
Black/Latino HH	30	9	13	27	14	108%	-3	-10%
Low-Mod Income HH	59	33	42	49	7	17%	-10	-17%
Low-Mod Income CT	25	8	18	31	13	72%	6	24%
Majority Non-White CT	10	3	7	18	11	157%	8	80%
					AFI			
% of loans in:	2019	2020	2021	2022	2022			
City	12%	6%	14%	19%	13%			
Black/Latino HH	17%	11%	11%	23%	13%			
Low-Mod Income HH	34%	41%	36%	41%	42%			
Low-Mod Income CT	14%	10%	15%	26%	22%			
Majority Non-White CT	6%	4%	6%	15%	9%			

Source: Annual HMDA LAR data from FFEIC and CFPB.

Table 5: Top 8 Banks Total Mortgage Originations 2022

Rochester, NY MSA

(1st lien loans on owner-occupied (principal and secondary), 1-4 family, site built units)

Annual HMDA data	AFI	BOA	CNB	Citizens	Five Star	JPMC	KeyBank	Lyons NB	M&T	Top 8	OFI
MSA	17,290	150	1,149	577	223	251	356	571	469	3,746	13,544
City	2,003	33	96	91	50	40	30	14	79	433	1,570
Black/Latino HH	1,928	40	64	95	67	49	20	20	90	445	1,483
Low-Mod Income HH	7,434	78	384	334	144	109	141	185	237	1,612	5,822
Low-Mod Income CT	3,571	46	160	144	84	55	61	121	124	795	2,776
Majority Non-White CT	1,403	27	52	84	51	28	14	7	70	333	1,070
MARKETSHARE											
		BOA	CNB	Citizens	Five Star	JPMC	KeyBank	Lyons NB	M&T	Top 8	OFI
MSA		0.9%	6.6%	3.3%	1.3%	1.5%	2.1%	3.3%	2.7%	22%	78%
City		1.6%	4.8%	4.5%	2.5%	2.0%	1.5%	0.7%	3.9%	22%	78%
Black/Latino HH		2.1%	3.3%	4.9%	3.5%	2.5%	1.0%	1.0%	4.7%	23%	77%
Low-Mod Income HH		1.0%	5.2%	4.5%	1.9%	1.5%	1.9%	2.5%	3.2%	22%	78%
Low-Mod Income CT		1.3%	4.5%	4.0%	2.4%	1.5%	1.7%	3.4%	3.5%	22%	78%
Majority Non-White CT		1.9%	3.7%	6.0%	3.6%	2.0%	1.0%	0.5%	5.0%	24%	76%
Loans as %											
of MSA TOTAL IN:	AFI	BOA	CNB	Citizens	Five Star	JPMC	KeyBank	Lyons NB	M&T	Top 8	OFI
City	12%	22%	8%	16%	22%	16%	8%	2%	17%	12%	12%
Black/Latino HH	11%	27%	6%	16%	30%	20%	6%	4%	19%	12%	11%
Low-Mod Income HH	43%	52%	33%	58%	65%	43%	40%	32%	51%	43%	43%
Low-Mod Income CT	21%	31%	14%	25%	38%	22%	17%	21%	26%	21%	20%
Majority Non-White CT	8%	18%	5%	15%	23%	11%	4%	1%	15%	9%	8%

Source: FFIEC Home Mortgage Disclosure Act (HMDA) 2022 Snapshot National Loan Level Dataset, as of 5/1/2023, downloaded from:

<https://ffiec.cfpb.gov/data-browser/data/2022?category=states&items=NY>

Prepared by: Empire Justice Center, 585-454-4060

Table 6: Top 8 Banks Dollar Volume HMDA Lending 2022

Rochester, NY MSA

Total Dollar Volume of Lending (000's) (1st lien loans on owner-occupied (principal and secondary), 1-4 family, site built units)

DOLLAR VOL LENDING	AFI	BOA	CNB	Citizens	Five Star	JPMC	KeyBank	Lyons NB	M&T	Top 8	OFI
MSA	\$3,211,270	29,170	280,125	87,805	29,005	46,645	72,290	135,585	73,045	\$753,670	\$2,457,600
City	\$265,185	4,665	16,280	8,775	4,930	4,590	5,560	2,500	8,555	\$55,855	\$209,330
Black/Latino HH	\$298,100	6,810	12,070	11,255	7,145	6,785	4,050	4,640	11,410	\$64,165	\$233,935
Low-Mod Income HH	\$940,830	10,760	54,810	38,880	14,620	12,505	15,005	23,015	26,145	\$195,740	\$745,090
Low-Mod Income CT	\$474,965	5,880	27,360	14,920	8,660	6,635	7,175	19,285	14,660	\$104,575	\$370,390
Majority Non-White CT	\$153,575	3,315	6,450	7,710	5,105	2,740	1,430	985	7,080	\$34,815	\$118,760
MARKETSHARE											
		BOA	CNB	Citizens	Five Star	JPMC	KeyBank	Lyons NB	M&T	Top 8	OFI
MSA		0.9%	8.7%	2.7%	0.9%	1.5%	2.3%	4.2%	2.3%	23%	77%
City		1.8%	6.1%	3.3%	1.9%	1.7%	2.1%	0.9%	3.2%	21%	79%
Black/Latino HH		2.3%	4.0%	3.8%	2.4%	2.3%	1.4%	1.6%	3.8%	22%	78%
Low-Mod Income HH		1.1%	5.8%	4.1%	1.6%	1.3%	1.6%	2.4%	2.8%	21%	79%
Low-Mod Income CT		1.2%	5.8%	3.1%	1.8%	1.4%	1.5%	4.1%	3.1%	22%	78%
Majority Non-White CT		2.2%	4.2%	5.0%	3.3%	1.8%	0.9%	0.6%	4.6%	23%	77%
Loans as %											
of MSA TOTAL IN:	AFI	BOA	CNB	Citizens	Five Star	JPMC	KeyBank	Lyons NB	M&T	Top 8	OFI
City	8%	16%	6%	10%	17%	10%	8%	2%	12%	7%	9%
Black/Latino HH	9%	23%	4%	13%	25%	15%	6%	3%	16%	9%	10%
Low-Mod Income HH	29%	37%	20%	44%	50%	27%	21%	17%	36%	26%	30%
Low-Mod Income CT	15%	20%	10%	17%	30%	14%	10%	14%	20%	14%	15%
Majority Non-White CT	5%	11%	2%	9%	18%	6%	2%	1%	10%	5%	5%

Source: FFIEC Home Mortgage Disclosure Act (HMDA) 2022 Snapshot National Loan Level Dataset, as of 5/1/2023, downloaded from: <https://ffiec.cfbp.gov/data-browser/data/2022?category=states&items=NY>

Prepared by: Empire Justice Center, 585-454-4060

Table 7: Top 8 Banks Home Purchase Originations 2022

Rochester, NY MSA

(1st lien home purchase loans on owner-occupied (principal and secondary), 1-4 family, site built units)

Annual HMDA data	AFI	BOA	CNB	Citizens	Five Star	JPMC	KeyBank	Lyons NB	M&T	Top 8	OFI
MSA	9,754	96	740	78	144	119	133	305	205	1,820	7,934
City	1,299	30	67	27	49	23	14	13	54	277	1,022
Black/Latino HH	1,247	36	50	34	62	27	12	17	63	301	946
Low-Mod Income HH	4,062	59	252	49	102	49	51	106	121	789	3,273
Low-Mod Income CT	2,177	41	113	36	71	31	23	65	87	467	1,710
Majority Non-White CT	916	26	41	30	50	18	6	7	54	232	684
MARKETSHARE											
		BOA	CNB	Citizens	Five Star	JPMC	KeyBank	Lyons NB	M&T	Top 8	OFI
MSA		1.0%	7.6%	0.8%	1.5%	1.2%	1.4%	3.1%	2.1%	19%	81%
City		2.3%	5.2%	2.1%	3.8%	1.8%	1.1%	1.0%	4.2%	21%	79%
Black/Latino HH		2.9%	4.0%	2.7%	5.0%	2.2%	1.0%	1.4%	5.1%	24%	76%
Low-Mod Income HH		1.5%	6.2%	1.2%	2.5%	1.2%	1.3%	2.6%	3.0%	19%	81%
Low-Mod Income CT		1.9%	5.2%	1.7%	3.3%	1.4%	1.1%	3.0%	4.0%	21%	79%
Majority Non-White CT		2.8%	4.5%	3.3%	5.5%	2.0%	0.7%	0.8%	5.9%	25%	75%
Loans as %											
of MSA TOTAL IN:	AFI	BOA	CNB	Citizens	Five Star	JPMC	KeyBank	Lyons NB	M&T	Top 8	OFI
City	13%	31%	9%	35%	34%	19%	11%	4%	26%	15%	13%
Black/Latino HH	13%	38%	7%	44%	43%	23%	9%	6%	31%	17%	12%
Low-Mod Income HH	42%	61%	34%	63%	71%	41%	38%	35%	59%	43%	41%
Low-Mod Income CT	22%	43%	15%	46%	49%	26%	17%	21%	42%	26%	22%
Majority Non-White CT	9%	27%	6%	38%	35%	15%	5%	2%	26%	13%	9%

Source: FFIEC Home Mortgage Disclosure Act (HMDA) 2022 Snapshot National Loan Level Dataset, as of 5/1/2023, downloaded from:
<https://ffiec.cfbp.gov/data-browser/data/2022?category=states&items=NY>

Prepared by: Empire Justice Center, 585-454-4060

Table 8: JPMorgan Chase Small Business Lending 2019-2022								
Rochester NY MSA (Inside and Outside Assessment Area)								
Number of Loans					2021-2022	2021-2022	2019-2022	2019-2022
	2019	2020	2021	2022	# change	% change	# change	% change
Number of Loans Ranking								
Rochester MSA Total	3,727	2,026	2,957	3,462	505	17%	-265	-7%
Rochester MSA in LMI CT	544	332	483	627	144	30%	83	15%
Loan Amt <= \$100,000	3,701	1,909	2,906	3,439	533	18%	-262	-7%
Loan Amt <= \$100,000 in LMI CT	538	307	476	618	142	30%	80	15%
Bus. w. GAR < \$1 M	1,940	1,040	1,659	2,359	700	42%	419	22%
Bus. w. GAR < \$1 M in LMI CT	264	171	267	409	142	53%	145	55%
					AFI			
% of Rochester MSA Loans In:	2019	2020	2021	2022	2022			
Rochester MSA in LMI CT	15%	16%	16%	18%	19%			
Loan Amt <= \$100,000	99%	94%	98%	99%	91%			
Loan Amt <= \$100,000 in LMI CT	14%	15%	16%	18%	17%			
Bus. w. GAR < \$1 M	52%	51%	56%	68%	43%			
Bus. w. GAR < \$1 M in LMI CT	7%	8%	9%	12%	7%			
Aggregate Amount of Loans (Millions of Dollars)								
	2019	2020	2021	2022	2021-2022	2021-2022	2019-2022	2019-2022
					# change	% change	# change	% change
Dollar Volume of Lending Ranking								
Rochester MSA Total	\$50.04	\$67.60	\$49.63	\$46.33	-\$3.31	-7%	-\$3.72	-7%
Avg Loan Size (in thousands)	\$13.43	\$33.37	\$16.78	\$13.38	-\$3.40	-20%	-\$0.05	0%
Rochester MSA in LMI CT	\$8.96	\$13.42	\$9.20	\$8.49	-\$0.71	-8%	-\$0.47	-5%
Loan Amt <= \$100,000	\$41.41	\$32.79	\$35.39	\$39.46	\$4.07	11%	-\$1.95	-5%
Loan Amt <= \$100,000 in LMI CT	\$6.73	\$6.14	\$6.57	\$7.71	\$1.14	17%	\$0.98	15%
Bus. w. GAR < \$1 M	\$22.71	\$15.77	\$15.08	\$24.48	\$9.40	62%	\$1.77	8%
Bus. w. GAR < \$1 M in LMI CT	\$3.24	\$3.20	\$2.55	\$4.21	\$1.66	65%	\$0.97	30%
					AFI			
% of Rochester MSA Loans In:	2019	2020	2021	2022	2022			
Rochester MSA in LMI CT	18%	20%	19%	18%	22%			
Loan Amt <= \$100,000	83%	49%	71%	85%	36%			
Loan Amt <= \$100,000 in LMI CT	13%	9%	13%	17%	7%			
Bus. w. GAR < \$1 M	45%	23%	30%	53%	26%			
Bus. w. GAR < \$1 M in LMI CT	6%	5%	5%	9%	5%			
Notes: From annual FFIEC CRA small business lending public data, available at https://www.ffiec.gov/cra/craproducts.htm .								

Table 9: Top 8 Banks Small Business Lending, 2022

Top 8 Depositories, Rochester, NY MSA

Number of Loans												
	AFI	BOA	CNB	Citizens	Cmtly Bk	Five Star	JPMC	KeyBank	M&T	Top 7	Top 8	OFI
Number of Loans Ranking												
Rochester MSA Total	19,566	871	1,343	115	124	94	3,462	677	579	7,141	7,265	12,301
Rochester MSA in LMI CT	4,101	197	289	32	29	27	627	166	112	1,450	1,479	2,622
Loan Amt <= \$100,000	18,442	840	1,118	103	85	55	3,439	613	410	6,578	6,663	11,779
Loan Amt <= \$100,000 in LMI CT	3,826	190	241	32	19	12	618	142	76	1,311	1,330	2,496
Bus. w. GAR < \$1 M	9,953	553	680	90	95	52	2,359	348	358	4,440	4,535	5,418
Bus. w. GAR < \$1 M in LMI CT	2,049	133	146	27	21	15	409	81	67	745	766	1,283
Marketshare												
		BOA	CNB	Citizens	Cmtly Bk	Five Star	JPMC	KeyBank	M&T	Top 7	Top 8	OFI
Rochester MSA Total		4.5%	6.9%	0.6%	0.6%	0.5%	17.7%	3.5%	3.0%	36.5%	37.1%	62.9%
Rochester MSA in LMI CT		4.8%	7.0%	0.8%	0.7%	0.7%	15.3%	4.0%	2.7%	35.4%	36.1%	63.9%
Loan Amt <= \$100,000		4.6%	6.1%	0.6%	0.5%	0.3%	18.6%	3.3%	2.2%	35.7%	36.1%	63.9%
Loan Amt <= \$100,000 in LMI CT		5.0%	6.3%	0.8%	0.5%	0.3%	16.2%	3.7%	2.0%	34.3%	34.8%	65.2%
Bus. w. GAR < \$1 M		5.6%	6.8%	0.9%	1.0%	0.5%	23.7%	3.5%	3.6%	44.6%	45.6%	54.4%
Bus. w. GAR < \$1 M in LMI CT		6.5%	7.1%	1.3%	1.0%	0.7%	20.0%	4.0%	3.3%	42.9%	43.9%	62.6%
Percentage of Rochester MSA Loans In:												
	AFI	BOA	CNB	Citizens	Cmtly Bk	Five Star	JPMC	KeyBank	M&T	Top 7	Top 8	OFI
Rochester MSA in LMI CT	21.0%	22.6%	21.5%	27.8%	23.4%	28.7%	18.1%	24.5%	19.3%	20.3%	20.4%	21.3%
Loan Amt <= \$100,000	94.3%	96.4%	83.2%	89.6%	68.5%	58.5%	99.3%	90.5%	70.8%	92.1%	91.7%	95.8%
Loan Amt <= \$100,000 in LMI CT	19.6%	21.8%	17.9%	27.8%	15.3%	12.8%	17.9%	21.0%	13.1%	18.4%	18.3%	20.3%
Bus. w. GAR < \$1 M	50.9%	63.5%	50.6%	78.3%	76.6%	55.3%	68.1%	51.4%	61.8%	62.2%	62.4%	44.0%
Bus. w. GAR < \$1 M in LMI CT	10.5%	15.3%	10.9%	23.5%	16.9%	16.0%	11.8%	12.0%	11.6%	10.4%	10.5%	10.4%
Total Amount of Loans (Millions of Dollars)												
	AFI	BOA	CNB	Citizens	Cmtly Bk	Five Star	JPMC	KeyBank	M&T	Top 7	Top 8	OFI
Dollar Volume of Lending Ranking												
Rochester MSA Total	\$638.03	\$25.17	\$123.92	\$5.14	\$18.01	\$18.38	\$46.33	\$33.82	\$81.88	\$334.64	\$352.65	\$285.38
Avg Loan Size (in thousands)	\$32.61	\$28.90	\$92.27	\$44.67	\$145.24	\$195.56	\$13.38	\$49.95	\$141.42	\$46.86	\$48.54	\$23.20
Rochester MSA in LMI CT	\$146.91	\$4.58	\$25.51	\$82	\$5.06	\$6.84	\$8.49	\$10.75	\$17.08	\$74.07	\$79.13	\$67.78
Loan Amt <= \$100,000	\$263.66	\$13.15	\$47.98	\$2.38	\$4.36	\$1.54	\$39.46	\$9.54	\$13.84	\$127.88	\$132.24	\$131.42
Loan Amt <= \$100,000 in LMI CT	\$54.18	\$2.85	\$10.29	\$71	\$1.07	\$22	\$7.71	\$2.37	\$2.50	\$26.63	\$27.70	\$26.48
Bus. w. GAR < \$1 M	\$222.32	\$9.31	\$49.40	\$2.59	\$11.65	\$3.81	\$24.48	\$8.38	\$33.23	\$131.20	\$142.85	\$79.47
Bus. w. GAR < \$1 M in LMI CT	\$44.76	\$1.80	\$9.79	\$60	\$3.16	\$1.65	\$4.21	\$2.20	\$6.79	\$27.04	\$30.20	\$14.56
Marketshare												
		BOA	CNB	Citizens	Cmtly Bk	Five Star	JPMC	KeyBank	M&T	Top 7	Top 8	OFI
Rochester MSA Total		3.9%	19.4%	0.8%	2.8%	2.9%	7.3%	5.3%	12.8%	52.4%	55.3%	44.7%
Rochester MSA in LMI CT		3.1%	17.4%	0.6%	3.4%	4.7%	5.8%	7.3%	11.6%	50.4%	53.9%	46.1%
Loan Amt <= \$100,000		5.0%	18.2%	0.9%	1.7%	0.6%	15.0%	3.6%	5.2%	48.5%	50.2%	49.8%
Loan Amt <= \$100,000 in LMI CT		5.3%	19.0%	1.3%	2.0%	0.4%	14.2%	4.4%	4.6%	49.2%	51.1%	48.9%
Bus. w. GAR < \$1 M		4.2%	22.2%	1.2%	5.2%	1.7%	11.0%	3.8%	14.9%	59.0%	64.3%	35.7%
Bus. w. GAR < \$1 M in LMI CT		4.0%	21.9%	1.3%	7.1%	3.7%	9.4%	4.9%	15.2%	60.4%	67.5%	32.5%
Percentage of Rochester MSA Loans In:												
	AFI	BOA	CNB	Citizens	Cmtly Bk	Five Star	JPMC	KeyBank	M&T	Top 7	Top 8	OFI
Rochester MSA in LMI CT	23.0%	18.2%	20.6%	16.0%	28.1%	37.2%	18.3%	31.8%	20.9%	22.1%	22.4%	23.8%
Loan Amt <= \$100,000	41.3%	52.2%	38.7%	46.3%	24.2%	8.4%	85.2%	28.2%	16.9%	38.2%	37.5%	46.0%
Loan Amt <= \$100,000 in LMI CT	8.5%	11.3%	8.3%	13.7%	5.9%	1.2%	16.6%	7.0%	3.1%	8.0%	7.9%	9.3%
Bus. w. GAR < \$1 M	34.8%	37.0%	39.9%	50.3%	64.7%	20.7%	52.9%	24.8%	40.6%	39.2%	40.5%	27.8%
Bus. w. GAR < \$1 M in LMI CT	7.0%	7.1%	7.9%	11.7%	17.5%	9.0%	9.1%	6.5%	8.3%	8.1%	8.6%	5.1%
Notes: Lyons NB reported no loans, so included the next largest bank--Community Bank (Cmtly Bk). Top 7 does NOT include Cmtly Bk.												
AFI: All Financial Institutions												
OFI: Other Financial Institutions												
Prepared by: Empire Justice Center, 585-454-4060												

Table 10

Table 10a: JPMorgan Chase's Total Community Development Lending, Investments and Grants and CRA Eligible Mortgage and Small Business Lending					
Rochester MSA					
(in millions)					
2024 Exam Period (2020-2022) #					
	Economic Development/ Revitalization	Affordable Housing	K-12 Education	Other	Total
Community Development Loans	\$23.67	\$120.46	\$1.82		\$145.95
Community Development Investments		\$25.08			\$25.08
CRA-Eligible Grants/Donations		\$0.25	\$0.03	\$0.52	\$0.80
Subtotal	\$23.67	\$145.79	\$1.85	\$0.52	\$171.82
Mortgage Lending*		\$40.58			\$40.58
Small Business Lending**	\$76.49				\$76.49
Total	\$100.16	\$186.37	\$1.85	\$0.52	\$288.89
Annualized over 3 years	\$33.39	\$62.12	\$0.62	\$0.17	\$96.30
Notes: * Includes all HMDA mortgage originations to low-moderate income households and/or in low-moderate census tracts for 2019-21 (unduplicated)					
** Includes CRA Small business loans in low-moderate income census tracts and/or to businesses with gross annual revenues under \$1 million for 2019-2021 (unduplicated).					
# While the exam period is 2020-2023, numbers were only available through 2022. CDLI numbers provided by JPMorgan Chase, mortgage and small business lending numbers calculated by Empire Justice Center.					
Annualized the reinvestments over 3 years, even though the entire exam period is 4 years, given that the 2023 numbers were not available.					

Table 10b: JPMorgan Chase's Deposits, CRA-Related Reinvestments & % Deposits Reinvested in the Rochester NY Community Across Exams					
	Deposits (millions)	Reinvestments (millions)		% Deposits Reinvested	
		Total Over Entire Exam	Annualized	Entire Exam Period	Annualized
2024 Exam Period (2020-2022, 3 years)	\$3,648	\$289	\$96	7.92%	2.64%
2016 Exam Period (2011-2013, 3 years)	\$2,082	\$169	\$56	8.13%	2.71%
2011 Exam Period (2007-2010, 4 years)	\$1,293	\$360	\$90	27.86%	6.96%
2007 Exam Period (2004-2006, 3 years)	\$1,993	\$286	\$95	14.34%	4.78%
2007-2024 Change (#)	\$1,655	\$3	\$1	-6.42%	-2.14%
2007-2024 Change (%)	83%	1%	1%	-45%	-45%

Table 11: JPMorgan Chase's Annual Community Development Lending, Investments and Grants and CRA Eligible Mortgage and Small Business Lending (in millions)

Rochester NY MSA, 2020-2022					
	2020	2021	2022	# Change 2020-2022	% Change 2020-2022
FDIC Deposits	\$ 3,126.3	\$ 3,407.1	\$ 3,647.7	\$ 521.4	17%
Depository Market Share	13.9%	13.5%	14.1%	0.2%	1%
LMI Mortgage Lending*	9.5	15.2	15.9	\$ 6.4	68%
LMI Small Business Lending**	26.0	21.7	28.8	2.8	11%
Total LMI Mortgage and LMI Small Business Lending	\$ 35.5	\$ 37.0	\$ 44.7	\$ 9.2	26%
Community Development Lending***	57.3	30.2	58.4	\$ 1.1	2%
Community Development Investments***	4.2	20.9	-	-4.2	-100%
CRA-Eligible Grants***	0.5	-	0.3	-0.2	-43%
Total CDLI	\$ 62.0	\$ 51.1	\$ 58.7	-3.33	-5%
Total Annual CRA-Related Reinvestments	\$ 97.5	\$ 88.0	\$ 103.4	\$ 5.9	6%
Percent of deposits reinvested in community	3.1%	2.6%	2.8%	-0.3%	-9%

* Includes all mortgage originations to low-moderate income households and/or in low-moderate income census tracts for that year (unduplicated).

** Includes CRA small business loans in low-moderate income census tracts or to businesses with gross annual revenues under \$1 million for that year (unduplicated); calculated by Empire Justice.

*** Annual numbers reported by JPMC.

Prepared by Empire Justice Center, 02/27/2024.



19th Ward Community Association
P.O. Box 24754, Rochester NY 14624
585.328.6571 19thward@19thwca.org
www.19wca.org



DATE: February 29, 2024

TO: Empire Justice Center

RE: **JP Morgan Chase Bank**

In anticipation of the pending CRA review there are two aspects of Chase banking service that merit comment.

1) **Closure of the Chase “West End Branch”**

Chase, and its predecessor Lincoln-Alliance Bank across the street at 886 West Main St., have met the banking needs for the Bull’s Head area since 1922 – a hundred years!

Closing the Chase branch office at 36 Genesee St. at Bull’s Head in October 2022 left our community with no full-service physical bank office. Although the closure was required to enable the City of Rochester’s Bull’s Head Revitalization Project, the community had hoped that Chase would relocate temporarily to nearby vacant office space. It did not relocate.

This branch closure has been a huge loss for our community in which 28% of the dwelling units have no vehicle, and over 400 business entities line the surrounding commercial corridors. Further, Chase has given no indication that they would return to the Bull’s Head area after the planned revitalization

2) **Mortgage Lending**

An informal look at recent JP Morgan Chase Bank mortgage lending numbers in Monroe County was undertaken. Some observations are below.

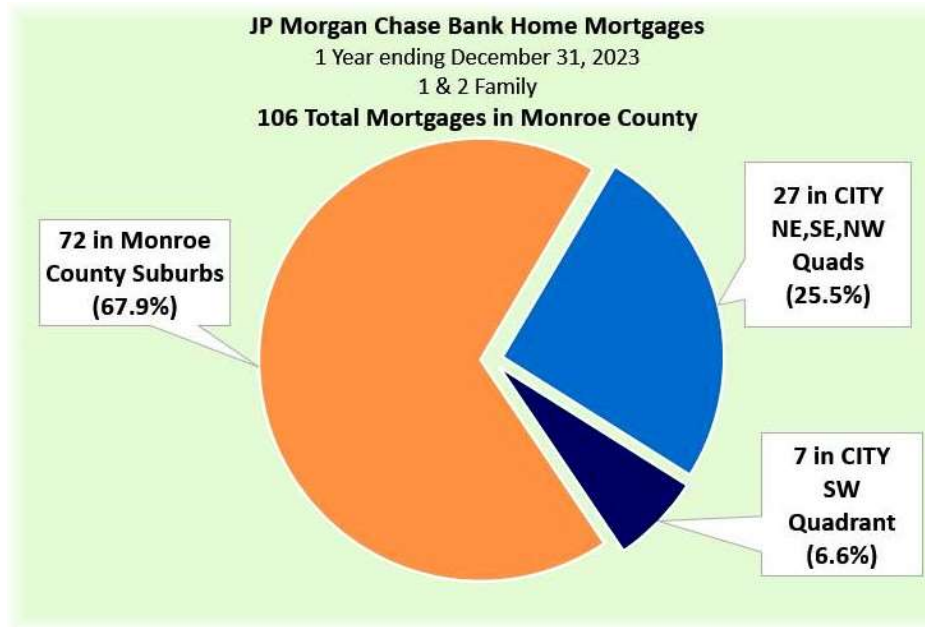
Source: Monroe County Records, searching for all variants of “JP Morgan Chase, NA”

Period: The most recent full calendar year from January 1 to December 31, 2023

Total: Found 106 mortgages for 1 and 2-family dwellings in Monroe County

Mortgages: included were primarily for purchases, plus a few refi’s and loan modifications

The chart on the following page illustrates the breakdown of Chase mortgages in Monroe County over the past calendar year.



Observations:

- **City vs Suburbs:** of 106 loans, 72 (67.9%) were outside the City vs 34 (32.1%) were for City of Rochester homes.
- **SW Quadrant vs other parts of the City:** Of the 34 City loans, 7 were in the SW Quadrant (19th Ward plus five adjacent neighborhoods). This suggests balance across City quadrants.
- **City Owner-Occupancy** – although the chart does not illustrate this, 32 of the 34 City loans (94%) were placed with owner-occupants. This is a commendable very high percentage, indicating intentionality on the part of Chase!
- **Purchase vs Other Loans** –of the 34 City loans, 22 (65%), were used to purchase a home. There were only 5 refinances, 5 loan modifications and no HELOC's.

Although Chase is a relatively small player in Monroe County home purchase lending, we found their support for owner-occupancy very welcome. Based on the above metrics, a larger volume of Chase mortgages for owner-occupants would be welcome in the future.

We ask that our comments be included in the upcoming CRA review for JP Morgan Chase.

Sincerely,

John DeMott

C: Josie McClary, President, 19th Ward Community Association

From: [REDACTED CONTENT]
To: [REDACTED CONTENT]
Cc: [REDACTED CONTENT]
Subject: RE: JPMorgan Chase CRA Exam--Comments of the Greater Rochester Community Reinvestment Coalition
Date: Thursday, August 22, 2024 3:43:00 PM
Attachments:

Dear [REDACTED CONTENT]:

I hope you are all enjoying the tail end of summer.

On behalf of the JPMC team, I thank you, the Greater Rochester Community Reinvestment Coalition, and the Empire Justice Center for the thoughtful feedback submitted on the firm's CRA performance in the Rochester, NY MSA for the period 2020-2023.

Attached you will find our formal response which will be included in our Public File.

We hope this letter highlights our ongoing commitment to the greater Rochester region. As always, we appreciate your feedback, concerns, and longstanding partnership and look forward to further discussions.

In appreciation,
[REDACTED CONTENT]

[REDACTED CONTENT]
VP, Northeast Region Director | Corporate Responsibility | Public Engagement
[REDACTED CONTENT] | New York, NY 10017 | T: xxx xxx 3829 | M: xxx-xxx-0598 |
E: [REDACTED CONTENT]
www.jpmorganchase.com/corporateresponsibility

August 21, 2024

Via Electronic Mail

[REDACTED CONTENT], Esq., Senior Attorney
[REDACTED CONTENT], Researcher/Policy Analyst
Greater Rochester Community Reinvestment Coalition (GRCRC)
[REDACTED CONTENT]
Rochester, NY 14614

RE: JPMorgan Chase CRA Exam covering 2020-2023; Letter to Office of the Comptroller of the Currency (OCC) dated March 19, 2024

Dear Mmes. [REDACTED CONTENT] and [REDACTED CONTENT]:

This letter responds to the Greater Rochester Community Reinvestment Coalition's (GRCRC) letter dated March 19, 2024 to [REDACTED CONTENT], Examiner-In-Charge of JPMorgan Chase Bank, NA (JPMC) CRA Exam conducted by the Office of the Comptroller of the Currency (OCC) and covering the period 2020-2023.

In its letter, GRCRC provided comprehensive observation, analysis, and recommendations on JPMC's market presence and business strategy in the Rochester Metropolitan Statistical Area (MSA). Comments covered several areas: reinvestments of deposits, homeownership, small business lending, community development activities, branch network, financial inclusion, language access, and climate.

We thank you for this important stakeholder feedback and appreciate the opportunity to discuss the bank's commitment to responding to the needs of the communities where we do business.

JPMC Commitment to Rochester

Reinvestment of Deposits

JPMC is strongly committed to achieving the highest possible level of community impact and to helping meet the financial needs of customers and communities in Rochester by providing loans, investments, and services. To help ascertain community needs, the bank maintains on-going communication with key community partners and advocacy groups, including the Empire Justice Center (EJC), the steering member of GRCRC.

The bank has evidenced its commitment in Rochester during the 2020-2023 Community Reinvestment Act (CRA) evaluation period through the following:

- \$107.5 million in total Community Development (CD) investments, including \$61.7 million during the 2020-2023 CRA evaluation period and \$45.8 million in investments maintained from prior evaluation periods, which supported 1,919 total units of affordable housing

- \$82.9 million in CD loans, which supported 198 units of affordable housing
- \$499 million in home loans, small business loans, and small farm loans
- 580 CD services for a total of 1,192 hours, which benefitted 1,839 individuals

Branch Network

JPMC takes a thoughtful approach to its branch network to ensure that branches are located near customers' homes, places of work, and other activities. JPMC maintains a branch network in Rochester that serves low- and moderate-income (LMI) communities with 35% of branches and 36% of ATMs located in LMI communities. JPMC continues to invest in existing branches to further meet customer needs, making significant updates to convert three of its Rochester branches located in or near LMI areas to community-style branches. These branches provide a dedicated space to host community events and financial health workshops that are open to the public. Regarding the branch located at 36 Genesee St, which closed in October of 2022, the City of Rochester asked JPMC to vacate the plaza so they could proceed with the revitalization plan for the entire Bull's Head Urban Renewal Area. JPMC plans to re-evaluate opportunities for a new branch upon completion of the re-development.

In addition to the bank's branch network, JPMC also maintains alternative delivery systems to ensure customers can bank when and where it is most convenient for them. Alternative delivery systems include: deposit-taking ATMs, online banking, mobile banking, and telephone banking. Each of these alternative delivery systems are accessible to and used by LMI customers in Rochester.

JPMC Home Lending and Small Business Lending

Home Lending

JPMC is committed to increasing the bank's presence in Rochester, including majority-minority and LMI communities, and has lending advisors who serve all customers and communities. The bank continues to cultivate a broad network of external relationships, including real estate professionals, nonprofit housing counselors, builders, and correspondent lenders through sponsorship and engagement to inform localized strategies.

Drastic interest rate increases and declining housing affordability have significantly impacted financial institutions' ability to help customers achieve homeownership. Despite the challenging environment, JPMC has increased access to credit through a wide array of products and programs to help homeowners achieve and sustain homeownership.

Some examples of the bank's commitment include:

- JPMC's Home Lending Special Purpose Credit Program (SPCP), which aims to expand access to credit to historically underserved areas, particularly majority-Black and -Hispanic communities.
- The bank's \$5,000 Homebuyer Grant has been applied to home loans for customers in the greater Rochester region which can be used to reduce interest rates, closing costs, and/or applied toward down payment.

- The Chase DreaMaker mortgage program, exclusively available to LMI customers, allows a customer to put down a minimum of 3 percent versus 20 percent for a conventional mortgage .
- Through a partnership with the local NeighborWorks America affiliate (NeighborWorks Community Partners), JPMC delivers a variety of programming in Rochester, including pre-purchase homeownership education workshops.

Small Business Lending

JPMC continually expands support for small businesses at every stage of growth. The bank has dedicated business bankers who support clients through local branches, community networks, and online tools. JPMC serves small business customers across all industries and is a Small Business Administration preferred lender.

Some examples of the bank's commitment include:

- An innovative SPCP designed to improve access to credit for small business owners in historically underserved areas, one of which was the first of its kind to be offered to small business owners nationally. This is one of many initiatives JPMC has introduced to expand small business relationships, drive inclusive economic growth and increase access to credit for minority small business owners in a sustainable way.
- JPMC's significant contribution to PPP lending, with over 20% of PPP loans extended in Rochester provided to businesses in low- or moderate-income tracts.

Responsiveness to Community Needs

For 225 years, JPMC has served clients, customers and communities across the U.S. The bank's approach is holistic, and combines resources from across lines of business, corporate philanthropy, and research and policy to foster an inclusive economy around the world, focusing on the areas where it has the resources and expertise to make a significant impact. JPMC listens and learns from the local communities we serve to design solutions to meet financial needs and to collaborate with public and nonprofit leaders to deploy those solutions.

Some of the local nonprofits we have partnered to respond to community specific needs include the Rochester Area Community Foundation, Connected Communities, and the Venture Jobs Foundation.

In addition to providing local expertise and support through branches, the bank lends to small, mid-sized and big businesses; and finances hospitals, schools, grocery stores, homes, automobiles, governments, and local financial institutions – including regional banks, community banks, community development financial institutions and minority deposit institutions that also provide mortgages, small business loans and other community lending services.

JPMC believes that business growth is linked to the financial health of the customers, clients and communities it serves, and is committed to being the bank for all. For example, JPMC continues to

invest in services and support to bridge language barriers and make the financial system more accessible for Limited English Proficiency (LEP) populations.

JPMC customers engage with the bank across several channels: branches, ATMs, phone, digital and mobile. In all of these channels, the bank supports customer needs through a number of services (free of charge) to communicate in the languages they speak. Because we hire our bankers directly from the communities we serve, they frequently speak the languages of those communities. Given the large number of languages spoken in the U.S., if we're not able to meet a customer's language needs in a branch, we offer on-demand, vendor-based interpreters, or, if the customer prefers, will work with a third-party they designate.

As it relates to our Spanish speaking customers, the bank has long maintained dedicated Spanish-language call center queues reachable via phone and staffed by representatives who receive the same training and authority provided to English-speaking representatives. If JPMC requires an English version of a non-English document provided by the customer (i.e., a bank statement from a non-US bank) in connection with a product or service, we will generally have the document translated for the customer.

JPMC supports a significant amount of electronic information in Spanish, and is working to improve the experience across our digital platforms. The majority of the bank's most-visited digital areas (e.g., payments and account services) are available in Spanish, and work is underway to increase translated content, including product pages and educational articles.

Building upon the bank's efforts to help people achieve their financial goals, become financially resilient, and build and sustain wealth, the bank created three community-focused roles to strengthen its relationship with underserved communities, nonprofits, small businesses at the neighborhood level: Community Managers, Community Home Lending Advisors, and Senior Business Consultants. These roles help increase financial health through interactive programs in their communities and connecting community members with resources and experts on topics such as budgeting, credit, saving, investing, small business expansion, and homeownership. Some of these roles are filled by multilingual individuals, and many of the resources they can offer are available in both English and Spanish.

For example, JPMC's Community Manager based in Rochester has lived and worked in the city of Rochester for more than 20 years and has been pivotal in the bank's local engagement strategy and in delivering CD services. Since 2022 when the role was created, the bank's Rochester Community Manager has participated in more than 280 financial health and community events, impacting nearly 3,000 people and helping them increase their access to economic empowerment resources.

Secure Checking

JPMC is committed to ensuring everyone has access to safe and affordable financial services and has demonstrated this commitment by providing grants and supportive services to enable the creation and expansion of the Bank On program. Our Chase Secure Banking product offers consumers low-cost checking or savings accounts, with no overdraft fees, and provide users with the benefits of being a JPMC customer, like access to thousands of fee-free ATMs, free money orders and cashier's checks, JPMC's mobile app, and support from bankers in person or by phone. Since its launch in 2019, the bank

has made Chase Secure Banking available to more than 1.8 million accounts to help people access mainstream banking.

Sustainability

JPMC believes that the strength of our company is inextricably linked to the vitality of communities. The bank puts this philosophy into action by operating at the nexus of business, policy and community. The bank's integrated model allow us to tap a wide-ranging set of tools and perspectives to address societal issues impacting clients, customers and employees and drive favorable conditions for the firm's continued success. JPMC's environmental sustainability is guided by three pillars: scaling green solutions; balancing environmental, social and economic needs; and minimizing operational impact.

JPMC invites you to learn more about some of the bank's initiatives via the following resources:

- [2023 Climate Report](#)
- [Sustainable Development Target Approach](#)
- [Carbon Compass Methodologies](#)
- [ESG Webpage](#)

Conclusion

JPMC is deeply committed to advancing economic inclusion in Rochester; the bank appreciates the opportunity to comment on these matters and highlight comprehensive strategies aimed at enhancing financial inclusion and economic opportunity. JPMC's dedication to the communities where we do business is reflected in targeted investments and programs designed to address systemic challenges and drive meaningful change in underserved communities. The bank's work to support the economic and financial well-being of the communities in Rochester is on-going, and emblematic of a deep commitment to communities across the state of New York.

JPMC will continue to foster and maintain open communication with the Empire Justice Center, the Greater Rochester Community Reinvestment Coalition, its member organizations, and all the bank's community partners. In the spirit of transparency, JPMC is dedicated to engaging in proactive dialogue, seeking feedback, and adapting our approach to better meet the needs of the communities we serve.

Sincerely,

[REDACTED CONTENT]

East Region Executive, Community Engagement
Corporate Responsibility
JPMorganChase

Customer Comments Received via Regulatory Agency Website

Comment: Henderson, TX

Date Submitted: 3/30/2024

Submitted Via: CFPB Online Customer Complaint Form

Customer Comments

1.)12/01/2024 for the amount of\$140,000 action requested reservice loan 2.) 03/24/2024for the amount of \$119,000 action requested reservice loan 3.) 03/25/2024for the amount of \$79,999 action requested reservice loan 4.) 03/26/2024forthe amount of \$79,999 action requested reservice loan 5.)03/27/2024for the amount of \$79,999 action requested reservice loan A.) I spoke to a Loan Manager named [REDACTED CONTENT] and she claims that Chase Bank/Chase Auto is not governed by Truth in Lending Act and Equal Credit Opportunity Act that derived as a violation of false and misleading information by itself. B.) An inquiry mark on my credit report was brought to the Loan Manager's attention that there was a credit transaction that occurred without me being compensated. I explained to the Loan Manager's attention that the social security number was given to Chase Bank/Chase Auto for the specific purpose of obtaining possession of the vehicle an that the credit pulled from card needed to be cured and that it was a Unauthorized Use of Credit. Injury is caused by not giving equal exchange and opportunity by leaving inquiries lowering credit score. We believe in good faith that Chase Bank/Chase Auto is acting under racial and national origin discrimination as a result of a habitual pattern of five occurrences of racial and national origin discrimination adding unreasonable prohibiting factors. In result of the habitual pattern, Chase Bank/Chase Auto is also in violation of Discouragement. Chase Bank/Chase Auto also failed to disclose the compensation of the credit transactions given to third party causing another violation.

Chase Bank NA
ATTN: Executive Office
FOWARD TO:
% Chase Auto Department
[REDACTED CONTENT]
[REDACTED CONTENT]
Monroe, Louisiana 71203
[REDACTED CONTENT]

[REDACTED CONTENT]
[REDACTED CONTENT]
Henderson, Texas 75652
[REDACTED CONTENT]

NOTICE TO DISPUTE AN ADVERSE ACTION FOR THE DENIAL &
UNAUTHORIZED USE OF CREDIT
(12 CFR 1002.4(a)
15 USC 1691(a)- Scope of Prohibition
15 USC 1602 - Commerce & Trade
(Definition of Rules of Construction)

This "Notice of Dispute of Adverse Action against Chase Bank/Chase Auto (creditor) for the denial and Unauthorized Use of Credit " (of the borrower's credit) that falls within the purview of Regulation B, which is issued by the Bureau of Consumer Financial Protection pursuant to the Equal Credit Opportunity Act (ECOA) of the Consumer Credit Protection Act.

Regulation B, as outlined in 12 CFR § 1002.1, sets out the purpose of promoting the availability of credit to all creditworthy applicants without regard to certain protected characteristics, such as race, color, religion, national origin, sex, marital status, age, or receipt of public assistance. The regulation prohibits creditor practices that discriminate on the basis of these factors and requires creditors to inform applicants of the actions taken on their credit applications.

Unreasonably, I believe in good faith that Chase Bank denied me the use of credit based on more than one of the protected characteristics (e.g., race, sex, etc.), which gives me grounds to file a Notice of Dispute of Adverse Action to challenge the decision. Chase Bank is then obligated to investigate the dispute based on the content below, and to respond in accordance with the requirements set forth in Regulation B.

****VIOLATIONS BY CHASE BANK**

The explanations of this collection constitutes violations by Chase Bank follows:

1.) Discrimination- Chase Bank is discriminating against me by redlining my national origin and race. I applied for auto loan on 5 separate occasions:

A.) December 1, 2023/loan application #[REDACTED CONTENT] DENIED

B.) March 24, 2024/loan application #[REDACTED CONTENT] DENIED

C.) March 25, 2024/loan application #[REDACTED CONTENT]

DENIED

D.) March 26, 2024/loan application #[REDACTED CONTENT] DENIED

E.) March 27, 2024/loan application #[REDACTED CONTENT] DENIED

F.). Currently, there are no prohibiting factors relating to the denial of credit identified at this moment.

2.) Discouragement- The repetitive act of 5 consecutive unlawful denials without any prohibiting factors are commonly enough to discourage my personal future seeking prosperity and achievements in respect to personal and household use. Deprivation of race and the pursuit of happiness results in the loss of opportunities for not obtaining the right to auto possession and use, each credit transaction that has been unlawfully denied also creates injury. Each denial delays transactions causing vehicles to be resold.

3.) Unauthorized Use of Credit and Failure to Disclose Required Information- In the event, I gave my Electronic Signature with my Social Security Number and my authorization to Chase Bank for only the extension of credit for me, instead Chase Bank continuously and unlawfully deny my applications. In addition, a proper evaluation of the denial of credit is not a result that includes: low credit scores, application procedures used to evaluate creditworthiness, and income is also considered as a credit transaction that "ANY" applicant can not be deprived of. <<12 CFR 1002.4(a) In the event, Chase Bank leaves a mark on my credit report manipulating my score by adding more damages making it a burden to obtain consideration of extending credit. It is evident that a credit transaction has taken place and it is quite common that the lender and credit agencies compensate themselves under an account that is created for my benefit, not just for corporations.<< 15 USC 1544. There is a great potential for grounds of security fraud and insider trading schemes. Stacking denials and inquiries increases damage levels. Chase Bank never disclose that the credit transactions (credit applications) are already funded by the finance charges.

"It shall be unlawful for ANY creditor to discriminate against ANY applicant, with respect to ANY aspect of a credit transaction."

15 USC 1691(a)

EXPLANATION

1.) Keywords are "ANY". ANY, means all, ANY creditor includes Chase Bank/Chase Auto, ANY applicant includes me, ANY aspect of a credit transaction (<<see definition) includes the denial of credit. (<<see definition) The context in 15 USC 1691(a) clearly outlined that there are no exceptions to the word "ANY". ANY is an adjective that constitutes the described nouns as a designated group that has the autonomous right to creditworthiness. Prohibiting factors are included as violations. The explanation within this paragraph is enough alone to substantiate that Chase Bank is in violation of the Equal Credit Opportunity Act / Regulation B and the Truth in Lending Act / Regulation Z, including other Consumer Protection Acts that will later be submitted.

REMEDY

I will continue to seek proper compensation for specific performance as a result of the possession of the vehicle and to exercise my right to set off the listed price of \$79,999.00 with my exemption. Furthermore, a perfected claim is predicated on the credits that Chase Bank continuously uses unauthorized. After this notice, There are a multitude of financial assets with my endorsement being traded on the secondary market and Chase Bank is in possession of my company's assets placed in collections that can set off the listed price of that vehicle several times easily. Finance Charge (<<see definition) of \$0 down<< 15 USC 1662.

REQUEST

I am requesting all documents, papers, correspondence, books of accounts, and financial and corporate records regarding credit transactions, credit application # [REDACTED CONTENT] and #[REDACTED CONTENT]. Please send requested information within 7 days of receiving this notice, if credit can not be extended.

15 USC 44

ATTENTION

ANY HOLDER OF THIS CONSUMER CREDIT CONTRACT IS SUBJECT TO ALL CLAIMS AND DEFENSES WHICH THE DEBTOR COULD ASSERT AGAINST THE SELLER OF GOODS OR SERVICES OBTAINED WITH THE PROCEEDS HEREOF. RECOVERY HEREUNDER BY THE DEBTOR SHALL NOT EXCEED AMOUNTS PAID BY THE DEBTOR HEREUNDER.

PLEASE SEND ALL ACCOUNTING INFORMATION THAT INCLUDES THE ABOVE CREDIT TRANSACTIONS

It's important for the creditor to comply with the procedures outlined in Regulation B in handling the Notice of Dispute, including conducting a prompt investigation and providing a written response to the borrower.

In this situation, if the borrower believes that the denial of credit use was based on a prohibited factor under the ECOA, they would have the right to challenge the adverse action through the

mechanisms provided for under Regulation B. This may involve filing a formal Notice of Dispute and engaging in the dispute resolution process outlined in the regulation.

It's advisable for creditors to carefully review the specific provisions of Regulation B to ensure compliance with the requirements when dealing with Notice of Disputes of Adverse Action to mitigate legal risks and potential violations of the ECOA. Additionally, seeking the advice of legal counsel with expertise in consumer financial protection laws may be beneficial in navigating the complexities of ECOA compliance and dispute resolution processes.

Power of Attorney,
[REDACTED CONTENT]

Executive Office (Mail Code [REDACTED CONTENT])
[REDACTED CONTENT]
Columbus, OH 43219



April 5, 2024

[REDACTED CONTENT]
[REDACTED CONTENT].
Henderson, TX 75652

Here is information about your applications

Reference Numbers: [REDACTED CONTENT] and [REDACTED CONTENT]

Dear [REDACTED CONTENT]:

We are responding to your complaint about your declined auto applications. We appreciate the opportunity to assist you.

We take complaints that claim discrimination seriously. We do not tolerate any form of discrimination as it is strictly against our policy and contrary to our corporate culture.

On December 1, 2023, we received an auto loan application in your name from [REDACTED CONTENT] GMC Cadillac (dealership) to finance a 2024 Hummer EV. Additionally, on March 27, 2024, we received a second application in your name from [REDACTED CONTENT] (dealership) to finance a 2022 Porsche Taycan.

By submitting the applications, you agreed to authorize the dealerships and those to whom the dealerships submit your application to obtain credit reports to determine your creditworthiness. Based on your applications, we processed inquiries through TransUnion on your credit file.

We have enclosed a copy of our credit decision letter dated December 15, 2023, for the application submitted on December 1, 2023. For the second application submitted on March 24, 2024, we could not approve your application based on the below reason:

- No Fico scores available

We will be sending you a letter with an explanation of the reasons why we could not approve your application under a separate mailing as required

Because every consumer's credit report is unique, we are not able to advise you on how a particular action will impact your credit report or credit score. For more information about this matter please contact the credit agencies directly.

Thank you for your feedback

We appreciate you taking the time to tell us about the service you received from us. Your feedback is important to us and helps us to serve you better. We aim to provide our customers with exceptional service and are sorry if you feel we did not meet this goal with the information provided by our lending department about the Equal Credit Opportunity Act Notice (ECOA).

We follow all regulations, including ECOA, which promotes the availability of credit to all creditworthy applicants without discrimination. We are required to fairly review every application. Your applications

were reviewed in good faith and were denied based on credit guidelines. Per ECOA you were properly notified within 30 days as required.

The Truth in Lending Act (TILA) only applies if we approve the credit application. We would be required to fully disclose the offered terms of the approved credit on the contract. At this time your applications were not approved and we did not offer credit.

While we regret your dissatisfaction, we confirmed that the applications were appropriately handled and correctly declined. We found no evidence to support your claims of any violation of law or security fraud. We were not unable open an auto loan account; will not issue any type of compensation and we are not required to respond to the remainder of your requests. We will be returning the documents sent to us in a separate cover letter.

If you have questions, please call [REDACTED CONTENT] at 1-xxx-xxx-8049, extension [REDACTED CONTENT], or call the Executive Office. Our office is available Monday through Friday from 8 a.m. to 9 p.m. and Saturday from 9 a.m. to 6 p.m. Eastern Time. We accept operator relay calls.

Sincerely,

Executive Office
1-xxx-xxx-8049
1-xxx-xxx-3403 Fax; it's free from any Chase branch
[REDACTED CONTENT]
chase.com

cc: Consumer Financial Protection Bureau, Complaint ID [REDACTED CONTENT]

Enclosure

Esta comunicación contiene información importante acerca de la cuenta. Si tiene alguna pregunta o necesita ayuda para traducirla, comuníquese con nosotros llamando al 1-xxx-xxx-8049, de lunes a viernes de 8 a.m. a 9 p.m. y sábados de 9 a.m. a 6 p.m., hora del Este.

EQUAL CREDIT OPPORTUNITY ACT NOTICE The federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The federal agency that administers compliance with this law concerning this creditor is the Consumer Financial Protection Bureau, 1700 G Street NW, Washington, DC 20552.

Under the Fair Credit Reporting Act, you also have a right to a free copy of your report from the reporting {{agency OR agencies}}, if you request it no later than 60 days after you receive this notice. In addition, if you find that any information contained in the report you receive is inaccurate or incomplete, you have the right to dispute the matter with the reporting {{agency OR agencies}}.

ID [REDACTED CONTENT]

From: [REDACTED CONTENT]
Sent: Sunday, May 05, 2024 6:59 AM
To: Executive Office
Subject: I already pay!!

Categories: EXTERNAL SENDER – Review for phishing. Report if suspicious. For help visit [go/phish](#)

You guys closed my acc but sent me ,a 4th letter I didn't pay it. I contacted my attorney and I'm gonna take action for defamation and harassment. Check your records I send them all to early warning systems and the OCC . I actually did a little investigation myself and found out the accounts you were closing was in poor neighborhoods and with people less than 10k . My account was closed after I took out about 7k to pay off a credit card.. I told the OCC all that. Do not sent me any false letters. I told the OCC that.

Executive Office (Mail Code [REDACTED CONTENT])
[REDACTED CONTENT]
Columbus, OH 43219



June 26, 2024

[REDACTED CONTENT]
[REDACTED CONTENT]
Fort Lauderdale, FL 33309-6466

We closed your accounts

Dear [REDACTED CONTENT]:

We are responding to your complaint about your experience when you visited our branch to remove the funds from your restricted account, and the way we reported your account ending in 7063 to Early Warning Services (EWS). Thank you for sharing your concerns.

We appreciate you taking the time to tell us about our service. Your feedback helps us serve you better. Our goal is to provide you with exceptional service, and we are sorry if we fell short this time.

We restricted your accounts ending in 0040, 8853, and 7063 on April 17, 2024, and they closed automatically on April 23, 2024. We confirmed that we made an exception, and made the funds from your savings account ending in 7063 available to you, and you withdrew \$[REDACTED CONTENT] on April 18, 2024, at the branch.

The account ending in 0040 closed with a balance of \$[REDACTED CONTENT] and the account ending in 8853 closed with a balance of \$[REDACTED CONTENT]. We mailed cashier check [REDACTED CONTENT] for the total of \$[REDACTED CONTENT] from the two accounts on April 24, 2024, by standard mail to the address above. We confirmed that the check was paid on April 30, 2024.

We have enclosed copies of the bank statements for your accounts ending in 0040, 8853 and 7063 from April 3, 2024, to May 15, 2024, for your records. We confirmed that the account ending in 0040 closed on April 23, 2024, and the bank statement generated on May 15, 2024, was the last statement we created for the account.

The Deposit Account Agreement allows us to close an account other than a CD at any time, for any reason or no reason, and without prior notice. After a review of your accounts, we believe it is best to close your accounts due to excessive claims. We gave you a copy of the agreement when you opened the account. You can see the current agreement on [chase.com](https://www.chase.com). Our decision will not change.

We take complaints that take discrimination seriously. We do not tolerate any form of discrimination as it is strictly against our policy and contrary to our corporate culture.

Here is information about the balance for your account ending in 7063

Your account ending in 7063 was closed with an overdrawn balance of \$[REDACTED CONTENT] on April 23, 2024. The balance included \$[REDACTED CONTENT] in principal and \$[REDACTED CONTENT] in fees. The account currently has a zero balance remaining, because we processed the full payment on April 27, 2024.

We confirmed that the availability of the funds you transferred from your account ending in 7063 to account ending in 0040 for \$[REDACTED CONTENT] was delayed because of the account's restriction. We completed the funds transfer on April 18, 2024, after you completed the withdrawal at the branch and the funds were credited to your account ending in 0040. We confirmed that you received the funds when you made a branch withdrawal on April 18, 2024, for \$[REDACTED CONTENT].

Here is information about our credit reporting

We are reporting the status of the account ending in 0040 accurately to Early Warning Services (EWS) as "closed" and reporting the status of the account ending in 7063 as "account abuse," or charged off, and we cannot remove that status at this time. We are not able to speak about the scoring impacts of this status, or if EWS considers this a negative or positive status. You can contact EWS directly at 1-800-325-7775 to discuss the reporting impacts.

We cannot speak on behalf of other companies. We recommend you contact them directly.

The Fair Credit Reporting Act requires us to send accurate information about your account activity and status to the credit reporting agencies. We cannot make credit amendments as a courtesy.

If you would like information about your credit reports, please contact the credit reporting agencies below.

Equifax	Experian	Innovis	TransUnion
PO Box 740256	PO Box 9701	PO Box 1640	PO Box 2000
Atlanta, GA 30374-0256	Allen, TX 75013	Pittsburgh, PA 15230-1640	Chester, PA 19022-2000
1-888-378-4329	1-800-493-1058	1-800-540-2505	1-800-916-8800
equifax.com	experian.com	innovis.com	transunion.com

If you have questions, please call us at 1-xxx-xxx-8049 and reference case number [REDACTED CONTENT]. We accept operator relay calls. We're here Monday through Friday from 8 a.m. to 9 p.m. and Saturday from 9 a.m. to 6 p.m. Eastern Time.

Sincerely,

Executive Office
1-xxx-xxx-8049
1-xxx-xxx-3403 Fax; it's free from any Chase branch
[REDACTED CONTENT]
chase.com

cc: Consumer Financial Protection Bureau, Complaint ID [REDACTED CONTENT]

Enclosures

Esta comunicación contiene información importante acerca de la cuenta. Si tiene alguna pregunta o necesita ayuda para traducirla, comuníquese con nosotros llamando al 1-xxx-xxx-8049, de lunes a viernes de 8 a.m. a 9 p.m. y sábados de 9 a.m. a 6 p.m., hora del Este.

From: [REDACTED CONTENT]

Sent: Tuesday, June 18, 2024 5:47 PM

To: [REDACTED CONTENT] @jpmchase.com>

Cc: [REDACTED CONTENT]

Subject: [EXTERNAL]Thank You for the Financial Workshop!

Dear [REDACTED CONTENT],

I hope you are having a great evening.

I wanted to extend my heartfelt thanks for coming to Pittsburgh to conduct the financial workshop for our Learn and Earn Program participants. Your insights and expertise were incredibly valuable.

I also want to apologize for the inconvenience caused by the malfunctioning AC. Despite the heat, your session remained engaging and impactful. In our post-workshop survey, a majority of the participants expressed how much they loved creating their vision boards, which added a creative and motivating element to the learning experience.

If you have any pictures that you are able to share, send them my way. Unfortunately, I was not able to take any pictures while they were doing their vision boards.

Thank you once again for your dedication and for making a significant difference in our program. We hope to have the opportunity to work with you again in the future.

Best regards,

--

[REDACTED CONTENT]

Youth Workforce Development Coordinator

Latino Community Center

Mobile: xxx.xxx.6796

Office: xxx.xxx.7446 Ext. xxx

<http://www.latinocommunitycenter.org>



NEIGHBORHOOD HOUSING SERVICES BROOKLYN

COMMUNITY DEVELOPMENT CORPORATION, INC

[REDACTED CONTENT] • Brooklyn, NY 11226

Tel xxx.xxx.4679 • Fax xxx.xxx.4743

www.nhsbrooklyn.org

August 15, 2024

JPMorgan Chase
237 Park Ave,
New York, NY 10017
Attention: [REDACTED CONTENT]

Dear [REDACTED CONTENT],

On behalf of the Board of Directors and Staff of Neighborhood Housing Services of Brooklyn CDC, Inc (NHS Brooklyn), I would like to personally invite you to attend our Annual Gala that is on Thursday, October 24th at 6:30pm. The event will be held at [REDACTED CONTENT], located at [REDACTED CONTENT] in Coney Island.

We would also like to present JP Morgan Chase with our "Corporate Partner Award". We would like to publicly thank JP Morgan Chase, for their commitment to economic upward mobility and your steadfast support of our work.

Your continued support is appreciated, and your efforts resulted in NHS Brooklyn obtaining countless resources for the community. In 2022, NHS Brooklyn was awarded a grant from the JP Morgan Chase Foundation in support of the Small Business Preservation Initiative and supports our Property Management Program. The primary purpose of the grant was to create a new social enterprise that provided minority women owners of small buildings of two and four housing units, with affordable but high-quality property management services and training.

Additional housing program support from JP Morgan Chase allowed us to annually serve 10,900 low-and-moderate-income (LMI) families who live in the predominantly Black communities of East Flatbush, Flatbush, the Flatlands, Crown Heights, Prospect Heights, Lefferts Gardens, East New York, Canarsie, Brownsville, and Coney Island. Therefore, we support families in eight of Brooklyn's 18 Community Districts, with a total population of 981,000 or 37% of the borough's nearly 2.6 million residents.

We received over 5,730 requests for services, educated over 4,200 residents, counseled 247 tenants, homebuyers, and homeowners, distributed 34 grants and loans totaling \$714,800; and facilitated new homeowners with their first mortgages totaling \$19 million in investments.

We intend to start the business part of the event at 7:00 PM. We kindly await your response. If you have any questions, feel free to give me a call directly at (xxx) xxx-8013.

Warm Regards,

[REDACTED CONTENT]

Chief Executive Director



EQUAL HOUSING
OPPORTUNITY

Building Communities. Transforming Lives

From: Landbank <[REDACTED CONTENT]>
Sent: Monday, September 16, 2024 3:42 PM
To: [REDACTED CONTENT]
Subject: [EXTERNAL]Jefferson County Land Bank question

Good afternoon all.

My name is [REDACTED CONTENT]. I am the director of the Jefferson County Land Bank. I received your contact information from [REDACTED CONTENT], Urban Projects Director for the City of Steubenville and Board Member for the Jefferson County Land Bank. I am hoping that one of you can help me or point me in the direction of someone who can.

The Jefferson County Land Reutilization Corporation or more commonly known as Jefferson County Land Bank was formed in May 2014. The land bank's mission is to assist in riding neighborhoods of blight by demolishing vacant dilapidated structures and returning the land into productive use. Although the land bank is relatively new, we have successfully demolished 286 blighted and dilapidated structures throughout Jefferson County, Ohio.

The Jefferson County Land Bank was recently awarded the Welcome Home Ohio (WHO) grant from the Ohio Department of Development. Under this grant program; we will be building three new single family homes in Jefferson County. Two of these homes will be in the North End of Steubenville in an effort to compliment Jefferson Metropolitan housing Authority and the City of Steubenville's HUD Neighborhood Choice Grant. One of the sites for one of the new homes is [REDACTED CONTENT], Steubenville.

Before the land bank can demolish a structure, the land bank must take ownership of the structure. A title search is completed on all parcels before the land bank acquires any structures. The title must be a clean title before the land bank can acquire any properties. When performing a title search on [REDACTED CONTENT], Steubenville, Ohio; a dilapidated commercial structure, it was discovered in the chain of title to the parcel there was a bank name change. It is unclear from the deeds if both banks are the same. In Deed Volume xxx at page xxx as recorded in the Jefferson County Ohio's Recorder's Office; the property was conveyed to "First National Bank nka Bank One Easter, NA". This deed was recorded on February 27, 1987. The next conveyance was from "Bank One Steubenville, NA. Successor to Bank One of Eastern Ohio" This deed was recorded on December 14, 1987. It is assumed that both of these entities are the same; however confirmation is required to indicate that both entities are in fact the same entity. We are looking for confirmation from that both of these entities are the same in order to provide a clear title for this property.

I have contacted the FDIC and researched the FDIC Bank Find Suite, but have not been able to confirm that the entities are the same. According to the FDIC both First National Bank and Bank One Steubenville merged and became a part of JPMorgan Chase Bank at different dates. According to examiner's note #2 on page 5 of the attached title search; Bank One Eastern, NA; now JPMorgan Chase Bank may have an interest in the parcel. In order to clear this issue on the title for this property; either an affidavit of facts relating to the bank names or a quit claim deed from JPMorgan Chase will need to be put on record.

Title Search Link is below.

[Title search-626 N.5th St.pdf](#)

Please let me know if you can assist the Jefferson County Land Bank with this matter or direct me to whom may be able to assist me. As due to the grant program, this is a time sensitive matter. If you have any questions, or need additional information, please do not hesitate to contact me.

Thank you,

[REDACTED CONTENT]

Jefferson County Land Bank

[REDACTED CONTENT]

Steubenville, Ohio 43952

[REDACTED CONTENT]

xxx-xxx-8655 Direct #

xxx-xxx-3343 Fax #



Executive Office (Mail Code [REDACTED CONTENT])
[REDACTED CONTENT]
Columbus, OH 43219



September 25, 2024

[REDACTED CONTENT]
Jefferson County Land Bank
[REDACTED CONTENT]

Here is the information you requested

Dear [REDACTED CONTENT]:

We are responding to your inquiry to get confirmation that banking entities are the same. We reviewed your inquiry and here is information about it. Thank you for sharing your concerns.

In response to your request for the title information for the property you reference in your correspondence, we can confirm that Bank One of Eastern Ohio, NA and Bank One, Steubenville, NA were separate operating banks. Ultimately, both merged to become Bank one, NA, which later merged and became part of JPMorgan Chase Bank, NA. The details are outlined below.

The First National Bank of Girard changed it's name several times. On April 1, 1983, the name changed to Bank One of Eastern Ohio, NA. On September 1, 1987, the name became Bank One, Youngstown, N.A. The entity merged and became part of Bank One, N.A. on May 17, 1997, and then on November 13, 2004, merged and became part of JPMorgan Chase Bank, NA.

First National Bank in Bellaire also changed it's name several times. On September 1, 1987, the name changed to Bank One, Steubenville, NA. The name changed again on January 1, 1996, to Bank One, Wheeling-Steubenville, NA. On August 8, 2003, the entity merged and became part of Bank One, N.A. and on November 13, 2004, merged and became part of JPMorgan Chase Bank, NA.

If you have questions, please call us at 1-xxx-xxx-8049 and reference case number [REDACTED CONTENT]. We accept operator relay calls. We're here Monday through Friday from 8 a.m. to 9 p.m. and Saturday from 9 a.m. to 6 p.m. Eastern Time.

Sincerely,

Executive Office
1-xxx-xxx-8049
1-xxx-xxx-3403 Fax; it's free from any Chase branch
[REDACTED CONTENT]
chase.com

Esta comunicación contiene información importante acerca de la cuenta. Si tiene alguna pregunta o necesita ayuda para traducirla, comuníquese con nosotros llamando al 1-xxx-xxx-8049, de lunes a viernes de 8 a.m. a 9 p.m. y sábados de 9 a.m. a 6 p.m., hora del Este.



September 30, 2024

Chairperson

[REDACTED CONTENT]

Vice Chair

[REDACTED CONTENT]

Board of Directors

[REDACTED CONTENT]

Dear [REDACTED CONTENT]

Since 1999, the Urban League movement has been a champion for both the unserved and the underserved in Delaware. “*Urban League Fights for You*” is a slogan used by National Urban League that represents our “fight for better education for our children; access to quality, affordable health care; affordable housing; to save homes from foreclosures; and for jobs and justice.” At the Metropolitan Wilmington Urban League, we are fighting for the entire community! Our mission of economic self-reliance, parity, and civil rights is our battle call. At our Empowerment Breakfast, as we celebrate 25 years of empowerment, we like to honor local leaders, businesses and partners who are also working to achieve equality and provide opportunities.

We are pleased to inform you that JPMorgan Chase & Co has been selected to be **the recipient of our 2024 Equity Award!** Specifically, we want to salute JPMorgan Chase & Co for being a supporter of our Housing Program and empowering many Delawareans with housing and financial opportunities. The award will be presented at our Empowerment Breakfast on Thursday, November 14, 2024 at the **Riverfront Events, 760 Justison Street, Wilmington, DE. The keynote speaker is [REDACTED CONTENT], FoodCorps Co-CEO.** We begin with a reception at 8:00 AM and the program at 8:30 AM. As an award recipient we ask that you or your designee receive the award and provide a 1-minute acceptance speech. Please email a picture or logo and short description of JPMorgan Chase & Co for inclusion in our journal to [\[REDACTED CONTENT\]](#)

We trust that you will be able to join us and that you will accept the award. If you have questions or need clarification, please do not hesitate to contact me. Congratulations and we look forward to seeing you on November 14th.

Sincerely,

[REDACTED CONTENT]
President & CEO

[REDACTED CONTENT] • Wilmington, Delaware 19801

TO Whom This CONCERNS:

WAS VERY disappointed THAT Chase bank WASN'T
Coming TO ~~US HWY 19~~ S.R. 52 + LITTLE ROAD
They said They ARE PUTTING one in SPRINGHILL
There is A GREAT Deal of population here AT
S.R. 52 + US HWY 19, BAYONET POINT AREA
IN Hudson, There are a GREAT number of People
THAT ARE VETERANS Here Chase bank would
be GREAT Here US Highway 19 + STATE Road
52, BAYONET POINT Florida is growing
with ALL kinds of bussinesses Here AT This
INTERSECTION STATE Road 52 and US HWY. 19
Need your bank Here b/c The Traffic is
great here + difficult TO get TO your other
Chase banks THAT ARE LOCATED IN PORT RICHEY
PLEASE LOOK INTO This AS SOON AS POSSIBLE
You can google This AREA UP AT This LOCATION
STATE Road 52, and US Highway 19, BAYONET POINT
Florida, Hudson, Great LOCATION for your bank here

Sincerely:

[REDACTED CONTENT]

[REDACTED CONTENT]

Hudson, FLA. 34667

P.S. Some NEW YORK bussinesses ARE HERE - HERE ARE
GARY PLASTICS ARE HERE, and other NEW YORK base
bussinesses ARE HERE

Executive Office (Mail Code [REDACTED CONTENT])
[REDACTED CONTENT]
Columbus, OH 43219



October 21, 2024

[REDACTED CONTENT]
[REDACTED CONTENT]
Hudson, FL 34667-3112

Here's the information about your concern

Dear [REDACTED CONTENT]:

We are responding to your inquiry about our new branch location and your service experience. Thank you for sharing your concerns.

We appreciate you taking time to tell us about our service. Your feedback helps us serve you better. Our goal is to provide our customers with exceptional service.

We are actively looking for a new location in Port Richey. We do not have a specific site identified, but we are seeking a location. Our closest current branch is approximately 3.5 miles south at Little Rd & Ridge.

Thank you for banking with us. If you have questions, please call us at 1-xxx-xxx-8049 and reference case number [REDACTED CONTENT]. We accept operator relay calls. We're here Monday through Friday from 8 a.m. to 9 p.m. and Saturday from 9 a.m. to 6 p.m. Eastern Time.

Sincerely,

Executive Office
1-877-805-8049
1-866-535-3403 Fax; it's free from any Chase branch
[REDACTED CONTENT]
chase.com

Esta comunicación contiene información importante acerca de la cuenta. Si tiene alguna pregunta o necesita ayuda para traducirla, comuníquese con nosotros llamando al 1-xxx-xxx-8049, de lunes a viernes de 8 a.m. a 9 p.m. y sábados de 9 a.m. a 6 p.m., hora del Este.

From: [REDACTED CONTENT]

Sent: Wednesday, October 16, 2024 9:19 AM

Cc: [REDACTED CONTENT]

Subject: [EXTERNAL]New Solutions for Workforce Housing Webinar - Thank you for attending!

Thank you for attending GOPC's "New Solutions for Workforce Housing" webinar, generously sponsored by JPMorgan Chase. This webinar took place on October 8th, 2024. GOPC would like to thank our panelists for sharing their time and insights, and all who attended.

If you were unable to join us for the webinar, or would like to access the recordings/slide deck, please visit GOPC's website. The webinar recording and slide deck are accessible at the top of the page.

GOPC would appreciate if you would take a few moments to complete a post-webinar survey to share your feedback about the webinar. The survey also includes an opportunity for you to share what topics you would like for GOPC to highlight on future webinars.

If you have any questions, please do not hesitate to reach out.

[REDACTED CONTENT], **MPPA**

Director of Outreach and Projects

Greater Ohio Policy Center

[REDACTED CONTENT] Columbus, Ohio 43215

Working from home, please contact my mobile: (xxx) xxx-9584

www.greaterohio.org

From: [REDACTED CONTENT]
Sent: Wednesday, October 16, 2024 12:49:01 PM
To: [REDACTED CONTENT]
Cc: [REDACTED CONTENT]
Subject: [EXTERNAL]your impact in action!

Hello Chase friends,

I wanted to send along an update on our Reentry Clinic we just had on October 12th at OhioMeansJobs and thank you for the strong support. The expungement clinic was a big success with a large volunteer turnout. Eight Chase employees gave up their Saturday to join us and they were a huge help across the board.

Demand for the clinic was extremely high. We were able to get about 640 clients through Legal Aid intake and sent to the Municipal Court's Self-Help Center for review prior to the clinic; ultimately, we had about 325 clients who were eligible that chose to schedule appointments for the clinic. Of those scheduled clients, approximately 215 came to the clinic and were assisted with applications. We also helped just over 100 walk-in clients who were assisted with the entire process (intake through application or an explanation as to ineligibility) at the clinic on Saturday. These are amazing numbers!

The day of the event, volunteers came from all over Central Ohio and beyond and many community partners participated including: the judiciary and clerk staff from Muni and Common Pleas, Ohio Justice Bus, The City of Columbus, OhioMeansJobs, The Columbus Urban League, and Columbus NAACP. The event was a very long day for our staff but the majority of the staff work occurred in the weeks and months leading up to the event, pre-screening the clients and managing all of the logistics. We appreciate Chase's recognition of the often-unglamorous hours that go into something like this with the \$50,000 sponsorship award. The community impact of this investment is impressive.

Thank you for continuing to support this work through this valuable partnership.

[REDACTED CONTENT]

[REDACTED CONTENT]
Development Director
Columbus Office
[REDACTED CONTENT]
xxx-xxx-0155
Fax: xxx-xxx-4514
lasco.org

Honda Empowerment Award: JPMorganChase

JPMorganChase

The Columbus Urban League proudly names JPMorganChase as the 2024 Honda Empowerment Award recipient, presented annually to a company that has shown exceptional commitment to social justice and economic development, particularly for underrepresented communities in Central Ohio. Their achievements will be recognized on stage at CUL's 49th Annual Empowerment Day on Tuesday, October 22 at [REDACTED CONTENT].

"JPMorganChase has been a vital partner in advancing our mission to create an inclusive economy," said CUL President & CEO [REDACTED CONTENT]. "Their generous support of our AccelerateHer program has empowered entrepreneurs, including Black women, with the knowledge and resources needed to succeed. This dedication exemplifies how corporate leadership can drive meaningful change in our community."

In 2023, JPMorganChase committed \$3 million in philanthropic support to the Columbus Urban League's AccelerateHer program with the goal of connecting 100 women entrepreneurs to education and support, access to capital, and contracting opportunities. This commitment was part of the firm's annual competition to source innovative and sustainable ideas to advance equity in the United States. It also built upon JPMorganChase's mission of using its knowledge, skills, and resources to connect business owners with the capital, connections, customers, and resources needed for growth, further deepening the firm's more than 210-year history in Central Ohio.

"JPMorganChase is proud to partner with local officials, community leaders, and organizations—like the Columbus Urban League—to break down barriers to opportunity and advance business growth and entrepreneurship in Central Ohio," said [REDACTED CONTENT], Market Executive for Middle Market Banking at JPMorganChase Commercial Banking, and Board Member of the Columbus Urban League. "By working together, we're helping to create a more prosperous region that enables everyone to thrive."

This belief is at the heart of CUL priorities and inspires this year's Empowerment Day theme: "A Business Imperative: Why Central Ohio Must Create an Inclusive Economy."

The 2024 program will also include a keynote from [REDACTED CONTENT]. The luncheon begins at noon, with doors opening at 11:30 a.m. More information and sponsorship opportunities can be found at cul.org/empower.

CRA Public File Written Comments 2024			
JPMorgan Chase Bank N.A.		JPMc Response	
Comment Received Date	Comment		
5/12/2024	Not ever hearing back from [REDACTED CONTENT]. I have decided to move this money to a different bank closer to my home in Wenatchee. I remain disappointed with Chase's decision to close the Wenatchee branch and then terminate the cash machine option in Wenatchee as well.	JPMc representative spoke to the customer and discussed the options to close his CD by phone since it's inconvenient for him to drive over here.	
5/14/2024	[REDACTED CONTENT] Customer email to JPMc: I am pretty upset with the lack of professionalism with how this was handled. I will be closing my chase accounts and moving to another bank going forward. I understand phones being down, but in 2024, there are numerous ways to contact clients. Additionally, I did not appreciate the attitude of the woman at the door who said she "let you know I was there" and couldn't even get a face to face comment about being called over power lines come back up. My husband and I both took off work for this.	Branch manager called client explaining how our phone lines and computer systems were down, and that we contacted her as soon as we were able. Apologized for the inconvenience.	
5/21/2024	Customer email to JPMc: Once would think with the prospect of this branch closing some management would be taking extra measures for retention purposes to make sure things are running efficiently. Today 5/21 and yesterday two machines are not being filled nor being maintained satisfactory. I could not make transactions that I needed to make only follow the wishes that the machine wanted me to make. At this point it is obvious Chase could not care at all how things are operating. The situation is a joke noted. [REDACTED CONTENT]	JPMc representative called customer to address the issue.	
5/22/2024	Customer complaint to the CFPB: I am being discriminated again from this company they do not offer me any products or services because I am a low income or no income individual can this be addressed as soon as possible.	JPMc representative contacted the customer via letter. Dear [REDACTED CONTENT]: You are responded to your complaint about not being able to open an account with us. Thank you for [REDACTED CONTENT]. JPMc representative called customer, explained the branch closure/delay, and was able to reschedule with the customer.	
6/10/2024	Attention (Chase) 1-26-24 Janine Dimon I lived in NY and really love Chase for my banking needs. My children also use Chase for years already. I moved to Beaufort, SC and there is not one Chase in this area. There is a Chase in Charleston, an hour and some away. Beaufort has so many people that are moving here from up North. I see so many license plates for NY, NY, Cal, Texas in SC. People are moving here in groves a Chase bank would be great in Beaufort, SC. I still use Chase even though I live here, but it's hard to do this. Thank you for your time [REDACTED CONTENT]	JPMc representative called the customer and thanked them for their feedback. Advised that we do not have any immediate plans for Beaufort, SC but we will consider the feedback as we continue our expansion in the Carolinas.	
6/10/2024	Good evening Reg Holmes - I want to bring to your attention that the Chase Bank branch in Mattapan Square has restricted access to the ATM to only the same hours that the Chase Bank is open. The Greater Mattapan Neighborhood Council (GMNC) started banking at that location when it opened. We did so because (a) the branch location is in Mattapan Square, (b) the branch customer service we receive is excellent and (c) Janine Dimon made a promise that "Chase is the bank for everyone". This does not look like banking for everyone. Customers should be able to use an ATM at any time of the day. If security is needed, Chase should provide it. We appreciate any and all assistance in reversing this decision. We intend to (a) send a letter to [REDACTED CONTENT], Atlantic Division Administrator and (b) file a report of complaint with the Division of Banks. No bank should be allowed to do business in Massachusetts and not provide the same standard practices across all locations. Thank you. Best, [REDACTED CONTENT]	JPMc representative contacted the organization and extended the ATM hours and added security guards.	
6/12/2024	On April 7, 2023, I stopped over at my Chase branch at 2300 W Valencia Rd, Tucson, AZ 85746 in order to close out one of my safety deposit boxes. Before the annual payment was due. When I arrived at the bank, the clerk was a sign on the door that the bank was closed until further notice due to a ceiling collapse issue. I turned out that this branch was closed at the way until early October 2023. I.e. closed down for a month! I was not able to stop the automatic \$1300 annual payment for this safety box. In early June, I spoke with [REDACTED CONTENT], the branch manager at the 725 W. Apo Tucson branch and they told me that the only way that I would be refunded this amount is after the branch reopened. They also told me that there was no notice sent to the safety box bank customers because of the last minute bank closure. In the meantime, another box came due on June 2023 with the same problem - ie automatic payment of \$180 taken from my account. I intended to close this box out also, but was also unable to do so. When the branch finally did reopen in Early October - I stopped by and closed out my boxes. I explained my situation to [REDACTED CONTENT] Branch Manager and they said that they would take care of the refunds. After many weeks - I spoke with [REDACTED CONTENT] at the Branch Complaint Escalation Group and they said that the bank would NOT refund me after all. They said about notices and told her that I did not receive any notice about the bank closure. As per [REDACTED CONTENT] above - refunds were NOT sent. I would like the automatic payment of \$180 + 2 - \$380 refunded to me. Thank you, [REDACTED CONTENT] Tucson, AZ 85735	JPMc representative called customer and left a voicemail stating that the two annual fee refunds were approved and would be mailed to them.	
6/17/2024	[REDACTED CONTENT] I want to file the Fremont branch this afternoon to deposit a check and found it closed Temporarily? Or for longer? Sorry to bother you, but I had your card Thank you for any help you may be able to make. [REDACTED CONTENT]	JPMc representative called client to let them know the situation.	
6/19/2024	Customer had visited the branch on 6/6/24 and wasn't aware the branch was closed. Customer stated there were no signs mentioning the closure and there were other clients there wondering the same thing. Customer had tried to call another branch close by and was unable to get through and received an automated message. This is not about me account but the website mentions the branch closing. So many branches have been closed in areas, in that I have to drive nearly an hour to go to the bank and back. Not all transactions can be done online. Since you have closed all the xxxxx branches but one, when I do go, I have to wait in line because everyone else is there too. We don't even have an atm close. I know to your people xxxxx and xxx xxx are treated as one community. We are not. I have shared my concerns with the local branch but they are unable to do anything...and now you have closed another branch. I have been a customer of Chase in xxx since it was Purdie National, then Bank One, then Chase...over 30 years but now I am seriously considering changing due to lack of customer caring. Again, not all banking can be done online and taking away our branches is a huge disservice. I keep hoping that while closing 3 of 4 xxx branches you are considering opening another one as a better served location, especially on the south side where there has been so much growth. Please pass this message on to the appropriate department, for the good of it will. Thank you. [REDACTED CONTENT]	JPMc representative emailed the customer and apologized for the inconvenience and offered to assist them at a nearby branch. Hello, [REDACTED CONTENT] Thank you for contacting us. We appreciate your feedback regarding the recent branch closures in your area. We also appreciate you for being our customer for a long time. [REDACTED CONTENT], we apologize for the inconvenience due to the branch closures in your area. Rest assured that we will share your complaint with the appropriate team that reviews future enhancements including branch locations. We appreciate you being a Chase customer. Thank you. [REDACTED CONTENT] Chase Email Servicing	
7/11/2024	Client has been trying to access their 1508 at a different location and that location is closed due to flooding. They have contacted our banker by phone and email and they contacted the multi site branch manager for a branch manager to contact client. Client then emailed me today threatening legal action.	JPMc representative attempted to contact the customer twice and was unsuccessful. Branch planning would work with the branch manager to get the customer access.	
7/16/2024	Client expressed frustration regarding branch emergency closure. I should possibly mention to you first, the quality expressing my disappointment in [REDACTED CONTENT] providing feedback but not advocating for an IMPACT Q&A Fund - isn't that her job? To rally impact in the firm and not just tax benefits - which is what Bridge is. Bridge is a real estate tax benefit vehicle - doing affordable housing which is just pumping out very profitable real estate developments that prohibit low income families from owning and expand the wealth gap. Sorry but really looking for JPMorgan to take a stand in the impact arena. BTW - I got my 2023 in and got a huge grant and I'm ready to talk to Notre Dame. Should I reconnect with your colleague directly? I am sorry I took a while, but I needed to get this big lift behind me and make sure I understood what I'm building. And do. We are doing something that is game changing and I'd love to get NO involved. I AM if you have a 30 min window to discuss the email back to [REDACTED CONTENT] and NO. I'm around - gloriously cleaning my house and THROWING OUT EVERYTHING. [REDACTED CONTENT]	JPMc representative called customer and apologized to client and rescheduled appointment to complete estate account for deceased wife. JPMc representative called customer and apologized for the inconvenience the experience may cause and to document clients feedback.	
7/17/2024	Deposit a check from a NYS bank to another NYS bank. BOTH accounts are in my name. The deposit was on 7/5/24. The deposited funds will be unavailable until 7/16/24. I claim that the bank has engaged in predatory / discriminatory practices because the deposit was made at an underbanked / low income neighborhood branch. The funds would be available earlier had the deposit been made at a affluent neighborhood. The bank has provided no customer protection for engaging in such practices. I have made similar deposits in the past but from the same accounts at an affluent branch and the funds were readily available. CM would like to Fine CHASE bank at the State and Federal level. Expose their discriminatory practice to the public. Restriction towards myself in the amount of \$300,000, this is 10K my deposit.	Dear [REDACTED CONTENT]: We are responding to your inquiry about your deposit hold and the request for compensation. Thank you for sharing your concerns. The check you deposited for \$30,000 on July 5, 2024, required an additional review, so we placed a hold on it. Every check deposit is subject to a secondary review and the funds may not be available for up to seven business days from the date the deposit was made. We released the deposit hold and made your funds available on July 8, 2024. If we know that we will place a hold on your deposit's funds, we will print the available date on your receipt. Upon further review, we made your funds available within the allowed timeframe. Our goal is to make sure your funds get paid. Please see the section titled "Funds Availability Policy" in our Deposit Account Agreement (DAA). This agreement explains that we may delay the availability for the full amount of the check, including the first \$225, up to the seventh business day after the day of your deposit under the following circumstances: •We deposited a check totaling more than \$5,250 in any one day •We redeposited a check that had been returned unpaid •We have overdrawn your account repeatedly in the last six months; or •There is an emergency, such as a failure of communications of our systems. Regulation CC, or the Expedited Funds Availability Act, allows banks to place up to it seven business day hold on a deposit if they have reasonable cause to believe the check may not be paid. A bank does not benefit from placing a hold on a deposit. We respectfully decline the allegations you made against us and your request for compensation as no bank error occurred. Our position was in accordance with our DAA and we are in full compliance with all regulations governing check deposits and holds. We do not tolerate any form of discrimination as it is strictly against our policy and contrary to our corporate culture. Thank you for banking with us. If you have questions, please call us at 1-800-8048 and reference case number [REDACTED CONTENT]. We accept operator relay calls. We're here Monday through Friday from 8 a.m. to 9 p.m. and Saturday from 9 a.m. to 6 p.m. Eastern Time. Sincerely, Executive Office	
7/18/2024	so disappointed in Chase, want to Chase Hwy 460 Hwy 6 N Houston, TX 77084 to deposit a large amount of cash, drive in red lights, ATM green lights, not working, parked went inside bldg & sign says CLOSED, WHY NO SIGN POSTED OUTSIDE SO PEOPLE DON'T WASTE THEIR TIME?? not from Chase advising what hours were closed in Houston??? then when you call Cust Service you get people who know nothing about the branches, and give you phone numbers that don't go with the location given; when you do get this to a branch, & thru all the AT's junk & supposedly get put on hold for 5-7 hrs. At comes back on after less than 5 minutes & say, "sorry helping other customers, and to call bank and bring up!!" I've been with Chase a very long time & I know I'm low on the bottom line in importance but really, I'm sure I'm not the only customer being treated like this, no idea now of when or where I can deposit my cash!!! hoping someone who really cares about customers can take the time to read this & actually DO something about this issue. Not putting much trust in this happening [REDACTED CONTENT] you should have my email & phone number	Hello [REDACTED CONTENT], Thank you for contacting us. We're sorry to learn that you're unable to make a deposit because the branch was closed and we apologize you're unable to speak to a representative. Allow us to assist. [REDACTED CONTENT], thank you for your feedback. We will share it with the appropriate team. We value your relationship with us, and rest assured that we are continually working to improve our products and services to meet and exceed your banking experience. If you need further assistance, please call us at 1-800-935-9935, we accept operator relay calls. We appreciate you being a Chase customer. Thank you, [REDACTED CONTENT] Chase Email Servicing	
7/18/2024	Client email that she was surprised to see us closed on Tuesday and is worried chase is closing the branch permanently which she found disturbing.	JPMc representative called customer and left a voicemail advising that it was only a temporary closure.	
7/18/2024	Hola [REDACTED CONTENT], espero este bien, fumos por el banco en la 107 y la 12 y lo encontramos cerrado. Por favor nos puedes decir si van a volver abrir, o donde podemos ir para proximas cosas. Saludos.	JPMc representative called customer and advised that the branch is open and that it was only a temporary closure due to air conditioning.	
7/21/2024	Translation: Hi [REDACTED CONTENT], hoping you are well, we went to the bank on 107th and 12th and found it closed. Please can you tell us if you are going to reopen, or where we can go for future appointments. Greetings. Hello Janine, I hope this email finds you well. I am writing because of the horrible experience I had tonight trying to withdraw money from a Chase location in Queens, New York. I spent the day off of state to celebrate an occasion and upon my return back to Queens I decided to stop at a Chase bank on Broadway in Astoria. I needed cash to let me give the money to my landlord who is an elderly woman who likes cash instead of checks or Zelle Quickpay. To my disappointment, the ATM vestibule are locked at locations that are deemed "unsafe" but I figured going to a well populated area such as Broadway would bring me luck. To my dismay, I could not enter the building to get to the ATM to withdraw my money. It was extremely frustrating as I look across the street and see patrons of one of your competitors at the ATMs of those institutions. I then went to 3 other Chase banks within a 3 mile radius of the area and experienced the same luck with the others. I do not understand why I cannot have access to my cash at the time that I need it because of "safety" but if I choose to use another ATM I suffer a fee. Furthermore, why is it that if I went to a Chase out of state or say in Nassau county, I'd have access to a ATM. It'd go as far as to let it borderline discrimination to refuse access of service to residents in Queens, NY but allow it elsewhere. Maybe this email will never get to your eyes or maybe you just don't care and that's fine, but I've been banking with Chase for over 15 years. It's extremely frustrating to feel like I am not getting the same service other people receive because where I live. I had to conform my life to make sure I get to Chase before 10 pm otherwise I won't have access to cash. What's the point of bank if cash is being tested tonight? Sincerely, A frustrated customer	We appreciate you taking the time in sharing your concerns about our ATMs. Our ATM hours have been updated for security reasons and are open 7a-10p daily. We apologize for any inconvenience this may have caused and thank you for your feedback about our ATM hours.	
7/22/2024	(Customer) sent an email very upset about a letter he received stating that our branch is closing and relocating on Oct. 14th (which is incorrect) and that it didn't state the new location.	JPMc representative called customer and let them know the new location and mentioned the correct date.	
7/25/2024	You guys keep closing branches and ripping up ATMs. The last convenient ATM for me was at Columbia Mall and now it's gone. Seems like Chase is more interested cutting back services to boost profits than it is in serving its customers. Well Fargo has a branch office and ATM's at the mall, think I'm going to check them out.	JPMc representative called customer and apologized for any inconvenience and informed customer that we are opening new branches in the Columbia area.	
8/2/2024	I'm writing to express my disappointment with the recent unannounced closure of my local Chase branch. Today marks the second time I've been unable to complete essential banking tasks due to unexpected closures. I don't have a car so it's not easy to get to other offices. I've learned from neighbors that the branch has been closed for several days without any communication to customers. These closures have caused significant inconvenience, particularly today when I was unable to get a cashless check. The lack of advance notice or explanation is unacceptable for a financial institution of Chase's caliber. Given this repeated issue and the absence of customer communication, I am seriously considering relocating my accounts to a more reliable bank. I expect better service and transparency from my banking partner. When I have a car for banking access, I have always suggested Chase. I would appreciate a prompt response addressing this situation and detailing steps Chase will take to improve communication and reliability starting when the branch will re-open.	N/A	
8/2/2024	Customer sent an email stating they were upset about our branch closing and they sent me an email asking if the new branch was going to have safe deposit boxes and a drive up, which I mentioned that it will not. They were very upset about that and wanted to Chase to let him know why they did not have safe deposit boxes.	JPMc representative called customer and advised that the new branch will not have a drive up or safety deposit boxes.	
8/3/2024	I have emailed and said there will be closed at the Chase bank in California is my bank will be close for this future. I am concern and worry about my money How can I protect my money a lot?	JPMc representative contacted the customer and confirmed that their branch is not closing and invited them to come to the branch to meet.	
8/6/2024	Client emailed JPMc representative regarding closed drive thru including pictures of the drive thru with several tents and trash where the unboxed have set up camps. There was also a lot of graffiti on the building.	JPMc representative contacted the customer and advised that the complaint has been submitted on their behalf and the facilities department has been contacted regarding the concerns.	
8/6/2024	Customer sent a message and stated Chase really need close the branch in Las Vegas at Spring Mountain or at least fire the manager, as they claimed the incompetence is overwhelming. They asked us to watch the footage around 1:30PM, and they described themselves as the guys in purple shorts, tall, skinny, and ugly. He/she is saying they cannot find an ATM that works and everyone decides to help everyone but him/her. He/she said that they came inside because the drive thru ATM did not or the line in the lobby. So, they get in line, and he/she claimed that the branch decided to ask everyone in line if we [branch] can help other customers until they get to him/her, which they felt he/she was singled-out. Then it's their time to finally get to a representative and they stated that we [branch] won't help the customer. He/she would like an explanation if the customer did something wrong. He/she also questioned us if it was because the way he/she dressed, and he/she know it was casual, but they planned to stay in the car and make a deposit in the drive thru. He/she repeatedly asked us, if it is because he/she is white or ugly?	JPMc representative contacted the customer and apologized for their experience.	
8/13/2024	As of this morning, our bank is still closed due to a water damage issue. They originally told us the bank would reopen on 7/31, however every time we've tried to drop the nightly deposits since then the after hours card reader to access the deposit drop drive thru is disabled and when I went to this morning to try and drop them, I was told that the bank is still not operating and they do not have a date set as to when they will reopen. All 7 deposits (including the one from 7/31) are currently being dropped by my master card at a different Chase location. Considering our bank will likely not be reopening anytime soon, is there a more permanent solution to this situation to ensure our deposits can be dropped nightly?	JPMc representative contacted the customer and updated them on the status of the temporary branch closure and provided options of open locations located within a one mile radius.	
8/22/2024	Can someone please tell me why the Chase Branch in St Helens OR 97053 has been closed for at least the last three days?	JPMc representative contacted the customer and provided an update on the branch closure.	
8/22/2024	Client mentioned in a email to his financial advisor that he came to the branch at 1:40 on Saturday and the branch doors were locked and branch closed.	JPMc representative contacted the customer and confirmed that the branch was open at that time and discussed the situation with them.	
8/27/2024	Client went to location where meeting was set to take place only to find that the branch was temporarily closed. Client emailed the meeting confirmation to ask employee why they were not informed.	JPMc representative attempted to contact the customer regarding the branch issues and to change the meeting location.	

CRA Public File Written Comments 2024		
Comment Received Date	Comment	JPMC Response
9/6/2024	Customer emailed during branch network outage asking for update on claim. Upset that [they] has not heard back from claims department or branch for follow up of reassertion of claim.	JPMC representative logged complaint and followed up with the appropriate department regarding the customer's concerns.
9/9/2024	Customer email to JPMC: THIS MORNING I DROVE TO MY REGULAR BRANCH BANK AT TEMPLE TX ONLY TO FIND IT LOCKED, AND A SIGN ON THE DOOR, SIMPLY, 'BRANCH IS CLOSED', NO OTHER INFORMATION, PARKING LOT FULL OF DISORIENTED CUSTOMERS WONDERING WHAT TO DO. WENT HOME AND CHECKED THE SITE, IT SHOWS BRANCH CLOSED ALL THIS WEEK, NO EXPLANATION. I CANNOT CALL ANYONE AT THE BRANCH, ALL CALLS JUST GOING TO AUTO. THIS IS ONE OF THE WORST CUSTOMER RELATIONS EVEN I HAVE EVERY WITNESSED. SUDDEN CLOSING, NO INFO, NO PHONE RESPONSE. THIS IS NOT LIKE CHASE, NOT NECESSARY, AND I'M SO DISAPPOINTED. STILL DON'T KNOW WHAT TO DO, I'M ANGRY ABOUT IT.	N/A
9/10/2024	Client send me email stating his branch was temporarily closed and he would like to know a time frame of when it will open because it is inconveniencing [them] since its the closest branch near him.	JPMC representative contacted the branch manager to confirm the timeframe for the branch closure.
9/30/2024	We need a Chase Bank branch here PLEASE ASAP !!! We don't have close by a any Chase Bank here in central Florida! People must travel for away. PLEASE- PLEASE- PLEASE I'm a customer with Chase many many years... Thank you so very much hope my prayer finally get results soon... Sincerely, [REDACTED CONTENT]	JPMC representative called customer and thanked them for their feedback, let them know that it was shared with the appropriate internal group, and if any new branches are built in that area they will be listed on the branch location search.
9/23/2024	That it is ridiculous that the branch was closed.	JPMC representative contacted the customer to apologize for their experience and advised that their complaint was filed.
9/27/2024	I hope this message finds you well. I am writing to express a pressing need for a local Chase Bank branch in Ki Village. Currently, residents must travel to Monroe to access banking services, with two existing locations there. While Monroe is not far in terms of distance, the reality is that a round trip can easily exceed 30 minutes due to heavy traffic conditions in and out of Ki Village. This is an issue that affects many of your account holders, particularly those who may need to visit the bank frequently. Additionally, I would like to highlight the unique challenges faced by our community. Many women in Ki Village either do not drive or have limited access to transportation, making it difficult for them to reach the Monroe locations for their banking needs. The lack of convenient banking services in our area creates unnecessary barriers for numerous residents who rely on Chase for their financial transactions. To address these issues, I propose not only the establishment of a full service Chase Bank branch but even the opening of a local Chase ATM in Ki Village. This would allow residents to conveniently deposit checks, withdraw cash, and conduct essential banking activities without the time-consuming commute. Ki Village has a growing population, and the demand for local banking services is evident. Establishing a Chase branch or ATM here would not only serve the community's needs but would also enhance Chase's presence and reputation in our area. By investing in the local infrastructure, Chase can demonstrate its commitment to supporting community growth and customer convenience. Thank you for considering this proposal. I strongly believe that the establishment of banking services in Ki Village would greatly benefit both residents and the Chase brand.	JPMC representative called customer and thanked them for their feedback and advised that it was provided to the appropriate parties for review.
9/30/2024	Hi [REDACTED CONTENT], it is very unprofessional that you didn't give any advance notice that your branch would be closed today. I came at the way to Newport and found that the branch was closed, with only a paper notice posted on the door. Hope the service will improve. Best, [REDACTED CONTENT]	JPMC representative called customer and apologized for the inconvenience and rescheduled the appointment.
10/2/2024	Mr. Demin, I have recently built a new home in Pahrump, NV - and I have been a longtime customer of Chase. All the large banks have a branch in Pahrump except Chase, I was wondering if you have a branch planned there for the future. It has been an up-and coming area about 60 miles north of Las Vegas, many retired people have relocated there over the last 30 years and now many new younger families are also moving there. It may be a good time for Chase to expand into this area. [REDACTED CONTENT] [REDACTED CONTENT] xxx xxx-0085 call [REDACTED CONTENT]	JPMC representative contacted the customer and informed them that the bank does not currently have plans to open any new builds in the city and state they suggested.
10/2/2024	The Chase branch in Chicago in Lincoln Park at 2170 N Clybourn Ave, Chicago, IL 60614 is temporarily closed without warning. Nothing posted on Chase's website or in the app. This caused me to waste an hour of travel time today and now I have to scramble on Monday to get what I need done. Such unreliability from my banking institution is making me consider whether I want to continue doing business with Chase.	Hello [REDACTED CONTENT], Thank you for contacting us. Mark, we're sorry to know about your recent banking experience and apologize for the inconvenience this may have caused. We made a business decision about some branches that were closed. We know this decision affects some of our customers and we're sorry. Nonetheless, we'll share your feedback with the appropriate team. While no changes can be made, this feedback will help us evaluate if changes can be made at a future date. If you need further assistance, please send us a secure message. Sincerely, [REDACTED CONTENT] Chase Email Servicing
10/9/2024	Good Evening, If we need to open our box js there any way for this. Its been long time the bank is closed and dint know the exact reason of what's going on. Regards, [REDACTED CONTENT]	JPMC representative contacted the customer and advised that the branch was temporarily closed due to an environmental safety issue, there is no risk to the contents of the safety deposit box, and apologized for the inconvenience.
10/10/2024	Customer came for their 2 PM appointment, but the branch was closed due to a power outage.	JPMC representative contacted the customer and apologized for the inconvenience and offered to reschedule the appointment.
10/23/2024	When did the 81578 branch close and why? Will it reopen? How do we get our safe deposit items?	JPMC representative called customer and advised that the branch would be back open tomorrow.
11/2/2024	Customer email to JPMC: #1 My wife tells me that the Wolfe/Ranch 99 Chase branch is temporarily closed and we are unable to access our safe deposit box. Apparently if we access our box, the box will be closed. We were also not told a date when this branch will be re-open. Is this true? If so, this is the second time we are having to go through this with Chase. First time, our branch was closed in Fremont & Mary ave and we shifted (our boxes) to this Ranch99 Wolfe branch and now Deja Vu all over again. If we are having to move out our boxes this time, very likely we will end our relationship with Chase and move to a different bank close. This is really very distressing to my family. #2 In addition to this, we also got a mail while I was out that the free box for Private clients will no longer be available and we will be charged the fees for both the boxes starting sometime in Nov. I can understand Chase policy change and this is probably beyond your control...but charging for a box while we don't have access to it, is something I would request to put it on hold until my item #1 gets settled. Say?	JPMC representative contacted the customer and apologized for their experience and escalated their concerns to the appropriate groups.
11/15/2024	Customer email to JPMC: You need to get your act together or I'll find a new bank. You closed the nearest location to me in round lake IL. The other location in round lake beach had a huge long line. Now I'm in Antioch IL and no atm doesn't work. Im sitting in line for the other typing this, hopefully it works.	JPMC representative contacted the customer and apologized for their experience and advised that their concerns were escalated to the proper groups.
12/5/2024	[REDACTED CONTENT], Hello [REDACTED CONTENT], this is [REDACTED CONTENT]. I stop by yesterday at Safeway Chase, I didn't know it was closed. I found a property that is 335K. (I'll attach address and price. Now, I need HOME LOAN. Are you available today? Call email me anytime, thank you [REDACTED CONTENT]. Sincerely, [REDACTED CONTENT] xxx xxx-8902	JPMC representative called customer and advised that the Rainer Safeway branch was consolidated.
12/27/2024	Hello, I am writing about the branch listed above. I do most of my banking through the mobile app, but need to go to a branch about 6 times a year. This location is closed more often than it is open. I'm not sure the point of having the physical building if you can just put a sign up on the door saying "this branch temporarily closed" whenever it's convenient for you. As the largest bank in the country, I would expect a more professional way of doing business. I can't believe this is even acceptable within Chase. I would expect something like this from a mom and pop operation. Just a few examples of places that are open when they say they should be open: Target, Walmart, McDonald's, Arby's, Great Clips, Speedway. If you walked up to a Walmart at noon on a Wednesday and it was closed you would wonder why. If this happened multiple times, wouldn't you stop shopping there? I've been a Chase client for decades. I used to keep a lot of money in the bank, but since your interest rates are so terrible I removed most of it and keep it elsewhere. Our relationship has been strained for quite some time and I feel like we may have hit an inflection point. I called the customer service number and although the lady was friendly, her suggestion was to call ahead and make an appointment. Calling the branch directly isn't that great? And I should expect someone to be there based on the hours posted online and on the door to the building. I would suggest permanently closing the building or at least turning off the lights when no one is there or placing a sign up along the road so people don't pull into the plaza. Sorta like Vacancy and No Vacancy signs for hotels. Silly suggestion, yes! But no sillier than investing millions in a location that seems to rarely be open. Business is slow so why open it when you have the profit, but customers don't come because you never know when it will be open. It's just crazy. I get the sense that this happens more often throughout the country than just at this location. Take the hit, close the branches, save your fixed expenses and reinvest the savings into being more competitive with the online banks. Thanks, [REDACTED CONTENT]	JPMC representative contacted the customer and apologized for their experience and advised that their concerns were escalated to the proper groups.

CRA Public File Comments Received via Social Media 2024		
Comment Source	Comment Received Date	JPMorgan Chase Bank N.A. Comment
TWITTER	1/19/2024	Excuse the language but it's appropriate here. @Chase has grown to be the largest by doing many things well but as a consumer bank they are absolute [expletive]. It is clear they build branches & play in that space as a CRA req only.
FACEBOOK	1/19/2024	I live in Scott Plains. The branch is closed. And so is the Plainfield branch. Customer service was useless in trying to find an open branch. Is Chase closing down?
INSTAGRAM	2/10/2024	Celebrating with eden, Housing CEO Linda Mandolini, thecityofsanrafael City Manager Christine Alibovich, violatorman CEO Anne Grey, San Rafael Councilmember Kierste and SR DPW Director April Miller the grand opening of the Visalon Healthy Aging Campus which has 67 low-income affordable units as well as critical support services, including medical facilities, community programs and a lunch cafe open to all older adults in Marin. This visionary facility was made possible by many agencies and individuals including the City of San Rafael, Housing Trust Silicon Valley, chase Community Development Banking, marincountygov marincountyfns senmikemenguire marinhousingauthority Buildingcommunity Ekomunitypartners Boartnersinhousing #housingourneighbors
LINKEDIN	2/16/2024	Chase's Massive Expansion: Over 500 New Branches and 3,500 Jobs "When we open a branch, we're not only investing in the financial health of residents, we're committed to the health and vitality of the entire community." - Marianne Lake, CEO at Consumer & Community Banking "Every day approximately 900,000 people walk into a Chase branch to cash a check, make a deposit or speak to one of our experts about an important financial decision that could impact their lives." - Jennifer Roberts, CEO at Chase Consumer Banking "We want customers to feel welcomed when they walk through the door. Our Community Centers are specifically designed to change that." - Diedra Porché, Head of Chase Community and Business Development at JPMorgan Chase & Co. #Hiring #Expansion #SoFNews
TWITTER	2/19/2024	Read our take and check out the key highlights .@Chase can spend \$3 Billion dollars on a new skyscraper in Manhattan. They can pay their CEO Jamie Dimon \$36 million a year. But when it comes to their customers, they can't afford to keep their locations clean, or free of junkies putting said customers in danger! pic.twitter.com/sbunv12PQv
FACEBOOK	2/27/2024	Here we go again, Part 2, and, NO WAY WOULD CHASE EVER CONSIDER SKIMMING, INFLATING, PADDING, FLUFFING UP, AND EXAGGERATING THEIR PAYOFF/REINSTATEMENT NUMBERS SENT TO THE FEDERAL HOMEOWNERS ASSISTANCE PROGRAM CALLED HAF (HOMEOWNERS ASSISTANCE FUND PROGRAM) OR ITS SUBSIDIARY, PAHAF (PENNSYLVANIA HOMEOWNERS ASSISTANCE FUND PROGRAM) WORTH \$9.9611 BILLION DOLLARS IN HOMEOWNERS ASSISTANCE AID IN ORDER TO DEFRAUD THE FEDERAL GOVERNMENT, THE UNITED STATES TREASURY, AND, BY ASSOCIATION, ALL OF THE HONEST HARD-WORKING UNITED STATES TAXPAYERS BY FORCING THE HAF PROGRAM ADMINISTRATORS TO PAY THEIR FALSELY INFLATED, FRAUDULENT, AND PHONY SO-CALLED "CORPORATE ADVANCES" LIKE WHAT COULD HAVE HAPPENED TO ME, ALL FALSE, FABRICATED, AND FICTITIOUS PAYOFF NUMBERS, WOULD CHASE? BUT, FOLKS, JUST THINK ABOUT IT! HERE WE HAVE A COVID-19 PROGRAM FUNDED BY THE UNITED STATES TREASURY WORTH \$9.9611,100,000.00 (THAT'S WITH A "B") AND DO YOU THINK THAT JPMORGAN CHASE BANK MAY BE THE ONLY CULPRIT THAT'S DIPPING IN OUR POCKETS BY CONNING, SCAMMING AND HOODWINNING ALL THE U.S. TAXPAYERS IN THIS MASSIVE PROGRAM. ALTHOUGH, THEN, FOLKS, A FOOL IS SOON PARTED WITH HIS/HER MONEY, SOMEONE ONCE SAID. AND, AS JOE BIDEN WOULD SAY, "CMON, MAN! THAT'S MALAREV!!!" NO, CHASE WOULDN'T DO THIS, AND NO, NOT WELLS FARGO, NOT CAPITAL ONE, NOT TRUIST BANK (FORMERLY BB&T BANK), NOT PNC BANK, NOT SUTTON BANK, NO, OF COURSE NOT, BECAUSE WHILE THREATENING TO FORECLOSE ON ALL OF THE STRUGGLING HOMEOWNERS HOMES WHO APPLIED FOR HAF HOMEOWNERS ASSISTANCE THAT THEY MUST AGREE WITH THE FALSE, PHONY, AND FICTITIOUS PAYOFF NUMBERS, OR ELSE CHASE WILL AGGRESSIVELY FORECLOSE ON ALL THEIR HOMES, NOT CHASE, NO, NOT CHASE, NO. NOT U.S. BANKS BECAUSE U.S. BANKS CANNOT BE THAT MORALLY REPREHENSIBLE, OR COULD THEY, BUT WAIT... ...AND IF THOSE POOR HOMEOWNERS DON'T AGREE TO THE FRAUD, PILFERING, AND SCAMMING CONDUCTED BY CHASE, AS WHAT COULD HAVE HAPPENED TO ME, BUT CHASE WOULD NEVER CONSIDER SUCH A THING AS INFLECTING SO MUCH PAIN, HARM, AND SUFFERING UPON THE AMERICAN HOMEOWNERS, PARTICULARLY AFTER THOSE HOMEOWNERS HAD ALREADY SUFFERED IMMENSELY AND PLENTY FROM A COVID-19 GLOBAL PANDEMIC, NOW, WOULD THEY? ... BECAUSE THOSE HAF APPLICANTS WHO HAD SUFFERED DURING THE COVID-19 GLOBAL PANDEMIC AND NATIONAL EMERGENCY, SUCH AS I DO, PARTICULARLY IF YOU ARE AN ELDERLY HAF APPLICANT, CHASE WOULD FORCE YOU ONTO THE STREETS AND BOOT YOU TO THE CURB AFTER YOU LIVED IN THE SAME HOUSE FOR 27 YEARS, SUCH AS I HAVE, IF YOU DON'T AGREE WITH CHASE'S FALSE PAYOFF NUMBERS BY INFLATING THEIR SO FRIENDLY-SOUNDING "CORPORATE ADVANCES" AND THEN DISGUISE FAKE, FRAUDULENT, AND FABRICATED FEES, CHARGES AND EXPENSES UNDER THAT CATEGORY, NAH, NEVER; NOT CHASE... NO, NOT WELLS FARGO, NOT TRUIST, NO, NO NOT IN THE UNITED STATES... BUT WAIT, THERE'S MORE... ... AND THEN EXPECTING THE UNITED STATES TREASURY TO PAY FOR THOSE PHONY CHARGES ON BEHALF OF THE HAF APPLICANTS WHO WERE THE HOMEOWNERS WHO HAD ALREADY SUFFERED PLENTY FROM THE COVID-19 PANDEMIC, A GOVERNMENT PROGRAM THAT IS STILL ONGOING THROUGH AT LEAST CALENDAR YEAR 2024, WHILE CHASE CONTINUES TO DEFRAUD, BAMBOLIZE, AND CON-YALL, WOULD THEY? ... BECAUSE CHASE ARE THE FINEST FOLKS ON THE PLANET. AND CHASE DOESN'T DISCRIMINATE AGAINST THE ELDERLY BECAUSE THAT WOULD BE NOT JUST BE HIGHLY IMMORAL, THAT WOULD ALSO BE ILLEGAL, A BIG NO-NO FOR CHASE, SO BECAUSE IT IS ILLEGAL TO DISCRIMINATE AGAINST THE ELDERLY, SUCH AS I AM, CHASE WOULD NEVER CONSIDER SUCH A THING, WOULD CHASE? WELL, IF YOU BELIEVE THAT, I HAVE SOME FINE REAL ESTATE FOR SALE IN THE DEEPEST PART OF THE EVERGLADES IN THE FINE STATE OF FLORIDA, BECAUSE, LOOK WHAT CHASE HAS BEEN UP TO WHILE YOU WEREN'T PAYING ATTENTION, BECAUSE CHASE ISN'T QUITE AS SQUEAKY CLEAN AS Y'ALL MAY HAVE THOUGHT, TO WIT: RE-QUOTE: "JPMorgan reaches \$290 million settlement with Jeffrey Epstein victims CNN Business JPMorgan Chase, the nation's largest bank, agreed to pay a then-record \$13 billion fine to federal and state authorities in order to settle claims that it had misled investors JPMorgan CEO to be deposed over bank's relationship with Jeffrey Epstein Jeffrey Epstein The Guardian in May 2023, Jamie Dimon testified under oath in connection with two lawsuits filed against JPMorgan Chase. The plaintiffs accused the bank of serving the late sex offender Jeffrey Epstein." AND, FACT, TO WIT, QUOTE "After JPMorgan Chase Admits to Its 4th and 5th Felony Charge, Its Board Gives a \$50 Million Bonus to Its CEO, Jamie Dimon (walkstreetparade.com)", AND FACT, TO WIT, QUOTE How is a corrupt criminal like Jamie Dimon, not in prison for fraud? by Blair Erickson Medium AND FACT, TOW WIT, QUOTE : 3-Count Felon, JPMorgan Chase, Caught Laundering More Dirty Money - CounterPunch.org." AND THIS BEGS THE QUESTION, WHY DOESN'T THE UNITED STATES TAKE A PAGE OUT OF THE PLAYBOOK OF SOME OTHER NATIONS WHERE "BAD BANKERS" GO TO PRISON, SUCH AS THIS FINE PLACE, FACT, TO WIT, QUOTE : Welcome to Iceland, Where Bad Bankers Go to Prison - Bloomberg WILL JPMORGAN CHASE BANK EVER BE AN HONEST BANK? WELL, I DON'T THINK SO, AS THEY FORCE ME OUT INTO THE STREETS, AN ELDERLY HOMEOWNER FROM PENNSYLVANIA WHO HAS RESIDED IN THE SAME HOME FOR 27 YEARS BECAUSE I DON'T AGREE TO THEIR FRAUDULENT, ILLICIT, AND UNLAWFUL CONDUCT IN THEIR BEHAVIOR OF DEFRAUDING, HOODWINNING, AND DECEIVING THE HONEST HARD-WORKING UNITED STATES TAXPAYERS. WHO'S WITH ME TO GO TO MANHATTAN, NEW YORK CITY, TO WITNESS THE SO CALLED "PEEP WALK" WHERE THE PLETHORA OF CHASE EXECUTIVES PERFORM THEMSELVES JUST LIKE THEIR CROOKED NEIGHBORS OF CHASE RIGHT NEXT DOOR IN NEW YORK CITY, THE ONES WHO PERFORMED THE "PEEP WALK" JUST TWO WEEKS AGO, RE: 70 New York City housing employees charged in largest single-day bribery bust in DOJ history (msn.com) SO, IF YOU DON'T BELIEVE THAT THE U.S. SO-CALLED "BIG FOUR" BANKS ARE NOT COMPLICIT IN SCAMMING THE UNITED STATES TREASURY OF TENS OF MILLIONS OF DOLLARS THROUGH THE NATIONWIDE AND BEYOND HAF PROGRAM BY USING THE SO + NATIONWIDE INDIVIDUAL HAF PROGRAMS AS UNSUSPECTING, OR SUSPECTING "CONDUITS" TO LAUNDER, PILFER, AND SKIM WHAT MAY BE AN EPIC, HISTORIC, AND RECORD-BREAKING CRIMINAL ENTERPRISE-LIKE SCAM, CONDUCTED BY THE "BIG BANKS" IN ABSOLUTE COLLUSION AND A SCAM SO HUMONGOUS THAT IT WOULD MAKE THAT NEW YORK CITY RECORD-BREAKING HOUSING AUTHORITY SCAM LOOK LIKE "SMALL POTATOES" IN COMPARISON, THEN YOU HAVE ANOTHER THING COMING, AND HERE'S WHY "CHASE, you're picking on the wrong Americans!" And Capital One Bank N.A. says - "Why is he using ALL CAPITALS?"
TWITTER	2/29/2024	ITS A SCAM so life in America is for the greedy, hell bound, uber rich and certainly not hardworking families trying to get out of debt @Chase despicable how you treat customers and keep people in poverty, shame on you! 2/2
INSTAGRAM	3/3/2024	Very exciting interview with Jamie Dimon. Our partners at @jpmorgan @Chase are making a permanent commitment to advancing BlackEquity through #SupplierDiversity, #AffordableHousing and more. @indyrecorder indianapolisrecorder.com/execute-conv.
INSTAGRAM	3/26/2024	#financialliteracy for #younglenses #Studentassembly middleseacher Chase #community 🏡 A Huge Shoutout to Mr. Rodriguez from Chase Bank! 🙌 Yesterday, our 3rd graders had the privilege of learning about money and budgeting, thanks to Mr. Rodriguez from Chase Bank! His engaging lesson covered understanding the difference between needs and wants and smart budget allocation. 🧐👏 We truly appreciate Mr. Rodriguez taking the time to visit and impart such valuable knowledge. It was an eye-opener for many and sparked great conversations among our young learners about financial responsibility. 🙌👏🙌 A big round of applause also goes to our fantastic teachers who played a crucial role in guiding the students through the activities, ensuring the lessons learned were both fun and meaningful. 🙌👏🙌 Thank you, Mr. Rodriguez and our dedicated teachers, for making a real difference in our students' education! 🙌👏 #financialliteracy #educationmatters #thankyou #chasebank #learningfun
FACEBOOK	3/28/2024	There's a whole file with your bank where we tried getting a refinance of ten years, instead we were given a mortgage modification adding an additional 100000 to the loan. If Chase would of worked with us back in 2011 the house would have been paid for. Instead they told us no programs were available. It's predatory lending the way we've been treated with this bank
LINKEDIN	4/4/2024	Last week, KYCC's Community Economic Development Small Business Program hosted workshops for 30 Korean and Spanish small business owners and entrepreneurs, offering them educational resources to support their business goals. Each workshop was intended to reach the specific needs of our small business community in Koreatown, helping Korean small business owners grow their business and supporting Latin American entrepreneurs to start their businesses and create solid finances. The Korean workshop was led by Moon Sunyoung, CEO of Wise California Finance and host of Sunyoung Yoon's Money Talk, who covered business trends, marketing strategies, and personal finance tips with Korean business owners. In the Spanish workshop led by Laura Peralta, VP of Community and Business Development for Chase Bank, the majority of the attendees were women heads of households, all of whom are entrepreneurs and street vendors. The workshop covered information about the importance of good credit, and also gave attendees the opportunity to learn about KYCC's Tax Time Savings and Fresh Start Loan savings program. Thank you to each of our guest speakers for leading these workshops and providing important resources for some amazing entrepreneurs in our community!
TWITTER	4/22/2024	#KYCCCLA #Koreatown #SmallBusinessDevelopment @EnterpriseNow is proud to support so many nonprofits partners making a difference along East Colfax. Thank you @Chase and others for your continued support to keep low income renters in their community.
TWITTER	4/23/2024	enews@denverpost.com/infinity/arcic... Changing corridor @Chase The "you don't have enough money in your account for your small business, so we're going to fine you 15\$ that you clearly don't have," is predatory and cruel. @BernieSanders please tell these cvnts to stop. @tammybalbin this is killing #wfi small business. pic.twitter.com/winnlmclco
TWITTER	4/26/2024	Today, we're hosting a tour of our Melrose North #supportivehousing #affordablehousing with @jpmorgan @Chase in the South Bronx neighborhood of Morrisania. pic.twitter.com/dlan3MvQUIM
TWITTER	4/26/2024	@jpmorgan @Chase's construction loans and equity financing are absolutely vital for making supportive and affordable housing projects like Melrose North a reality. #endhomelessness pic.twitter.com/APf8y9dXx
TWITTER	4/27/2024	Do you know how bad shit gotta be for @Chase to GAF about low-income people? They've run out of suckers. pic.twitter.com/3JN3yWPl9u
LINKEDIN	4/29/2024	44 seconds. That's all it took on-air with Good Morning America for Bonita Fierce Candles to have our highest sales in a single day on our website - more than the entirety of BFCM in 2023. In a full circle moment, 5 years ago I used to work across the street from GMA studios. Now I'm on the other side of the camera promoting my small, Latina-owned business across the nation. As we kick off National Small Business Week, I encourage every person to shop small. We are the backbone of local economies who bring communities together. Thanks to the Chase for Business team who truly believe in amplifying BIPOC, small businesses, was this segment able to come to life.
INSTAGRAM	4/30/2024	https://mkd.in/dT9GTpQ And that's a wrap to our volunteer month 🙌 to all who volunteered their time and energy, thank you for being the heartbeat of our mission. A special shoutout to our sponsors, chase bankofamerica applebank who not only generously sponsor us but also roll up their sleeves and volunteer alongside u s. Your support, both in resources and hands-on involvement, has been nothing short of extraordinary. As this month comes to an end, we eagerly anticipate the next with hope of seeing familiar faces and welcoming new ones. Let's continue this journey together, inspiring more to join our cause and m aking even greater strides toward positive change. Here to the end of one month and the beginning of countless more stories of compassion and community 🙌👏🙌
INSTAGRAM	5/1/2024	#habitatforhumanity #longisland #volunteermomth #applebank #chasebank #bankofamerica #volunteer #affordablehousing #sponsor #sponsorship #nonprofit I joined my colleagues and Chase to announce the opening of a new Chase Community Center located at 128 East Fordham Road. This center, one of only two dozen in the country, will help our residents and business access new economic opportunities with community events and financial health workshops. Thank you to Chase for their investment in our community and I look forward to seeing our entrepreneurs benefit from these services. ----- Me uní a mis colegas y a Chase Bank para anunciar la inauguración de un nuevo Centro Comunitario de Chase, ubicado en el 128 de East Fordham Road. Este centro, uno de solo dos docenas en el país, ayudará a nuestros residentes y empresas a acceder a nuevas oportunidades económicas con eventos comunitarios y talleres de salud financiera. Gracias a Chase por su inversión en nuestra comunidad y espero ver a muchos emprendedores beneficiados de estos servicios.
LINKEDIN	5/1/2024	Happy National Small Business Week! On April 1st, KYCC's Community Economic Development Small Business Program hosted a Spanish workshop for 30 Spanish speaking business owners. This workshop was intended to provide financial support education and one-on-one consultations to help clients establish a foundation of good bookkeeping practices for their businesses. We believe a good business starts with good financial organization! That's why our Small Business Program works with professionals in banking like Laura Peralta, VP of Community and Business Development at Chase Bank, who joined us again to lead this workshop. Many of our workshop attendees schedule consultations with our business counselors afterwards to dig deeper and receive assistance tailored to their individual business needs. Thank you to Chase Bank for the support and providing resources for our amazing small business owners in our community. Stay tuned for our upcoming workshops this month! ☐
INSTAGRAM	5/2/2024	#KYCCCLA #SmallBusinessDevelopment A community is more than just apartments. That's why we're so proud of our beautiful community spaces, including a playground and garden, which offers space for our residents to gather, get some fresh air, and enjoy time outdoors at Melrose North in the South Bronx. jpmorgan chase's construction loans and equity financing are absolutely vital for making supportive and affordable housing projects like Melrose North a reality. Link in bio. #endhomelessness #supportivehousing #affordablehousing #NewYorkersNY
TWITTER	5/2/2024	CYNH: @Chase invested \$10 million in Affordable Housing Trust initiatives. It takes all of us, working together, to create housing for every resident in every neighborhood. @Columbia #community #affordability READ MORE 📖 bit.ly/3xJHfED
TWITTER	5/3/2024	At @bus.org, we are committed to providing world-class housing and social services for New Yorkers in need. With continued investments from partners like @jpmorgan @chase, the Bronx's future is incredibly bright. pix11.com/news/local-news...

CBA Public File Comments Received via Social Media 2024		
Comment Source	Comment Received Date	JPMorgan Chase Bank N.A. Comment
LINKEDIN	5/9/2024	<p>Abode Housing Development was proud to join community partners and stakeholders recently to celebrate the grand opening of Kifer Senior Apartments — an affordable housing development that is adding 80 new homes for #seniors in the city of Santa Clara.</p> <p>Regina Cestini Williams, Executive Director of SV at Home, was the May 8 ceremony's emcee. The event's speakers included Santa Clara Mayor Lisa Gilmore, Preston Prince, Executive Director of the Housing Authority of the County of Santa Clara; Consuelo Hernandez, AICP, Director, Santa Clara County Office of Supportive Housing; James Vossoughi, Executive Director, Community Development Banking at Chase; Chad Bojorques, Chief Program Officer of Destination: Home; Louis Chicoine, CEO of Abode Housing Development & Abode Property Management; and others.</p> <p>"It's been said that the true measure of a society is found in how it treats its most vulnerable members," Chicoine said. "If true, the Kifer site is a symbol of Santa Clara's strength because it provides housing and services to seniors and veterans, some of our community's most vulnerable people."</p> <p>Kifer Senior Apartments provides 80 units of housing that is affordable to low-income senior households. The six-story building sits on a half-acre property at 3333 Kifer Road in the city of Santa Clara. The #housing#development is a combination of 30 studio apartments, 45 one-bedroom units, 4 two-bedroom units, and an on-site manager unit. More than half of the units are reserved for seniors experiencing homelessness and eight apartments are set aside for senior #veterans experiencing homelessness.</p> <p>Abode Housing Development has partnered on this site with the City of Santa Clara; County of Santa Clara; Destination: Home; Housing Trust Silicon Valley; California Department of Housing & Community Development; Housing for a Healthy California Program; Housing Authority of the County of Santa Clara; U.S. Department of Veterans Affairs; Santa Clara County Office of Supportive Housing; California Tax Credit Allocation Committee; California Debt Limit Allocation Committee; Enterprise Community Investment, Inc.; Chase; Capital One; Comerica Bank; GLO Architecture; Johnstone Moyer, Inc.; and The John Stewart Company.</p> <p>"We're excited to add much-needed units of affordable housing at this development," Chicoine said. "It will strengthen Santa Clara County and help reduce homelessness in this region."</p> <p>#HousingEndsHomelessness #HousingFirst #AffordableHousingMonth</p>
TWITTER	5/15/2024	Kevin Bowen of @Chase explains the company's \$30 billion commitment to fair and equitable housing, as well as how it works to promote affordable housing and wealth creation.
LINKEDIN	5/16/2024	<p>thetortgagepoint.com/2024/05/15/out...</p> <p>Wow, surprising news from the US. Chase to open new branches and to hire more staff. Read on!👉</p> <p>At first sight, quite a surprising announcement by Chase, a respected leader in #BankingInnovation in the US.</p> <p>Here is what the bank is planning to do by 2027:</p> <ul style="list-style-type: none"> 🔹 open 500+ new branches across US, 🔹 renovate 1,700+ existing branches, 🔹 create 3,500+ jobs. <p>However, the above plans don't seem to be in line with cutting costs by shifting customer engagement to m-banking applications.</p> <p>Chase are well aware of the investment needed, and even want to focus on low-income and rural communities. Perhaps a well intended initiative, but raises questions about #profitability.</p> <p>👉 What do you think about the surprising move? Interested in hearing your opinion.👉</p>
TWITTER	5/21/2024	Why is @Chase closing branches at 4-4s when they're supposed to close at 5
TWITTER	5/24/2024	Make it make sense
LINKEDIN	6/4/2024	<p>@Chase y'all are THE HARDEST BANK to get ahold of, your customer service reps are RUDE, and you close banks in low income areas. I really do pray on your downfall EVERY DAMN DAY.</p> <p>Join us for our 2nd Annual Affordable Housing Expo on Saturday, June 22nd, 10am-4pm at The Graduate Center CUNY (365 5th Ave at 34th Street).</p> <p>This event is free and open to the public for anyone interested in learning more about how to obtain affordable housing in New York City.</p> <p>Space is limited, and registration is encouraged.</p> <p>Visit https://linkd.in/envid5bn for more details.</p> <p>A special thank you to our generous sponsors:</p> <p>Platinum: Nationwide Mortgage Bankers, Inc. Puleo Delise, PLLC Gold: The Soloview Group, The Soloview Foundation Silver: Bank of America Citizens, Mortgage World Bankers, Peapack Private Bronze: Center for NYC Neighborhoods, Dime Community Bank, Emigrant Bank, Flagstar Bank, LISC NY, Valley Bank, Webster Bank, Wells Fargo</p> <p>Cafe Chase, Citi, Ridgeview Savings Bank Totes & Lyanards, Amalgamated Bank, East West Bank Exhibitors: Bridge Insurance Agency & Greaves Financial Services, Guaranteed Rate, Hamlet Home Inspections, Inc., HomeSmart, Keller Williams Realty Gold Coast, Keller Williams of Greater Nassau, Keller Williams Legendary, Legros Law Firm, PLLC, M&T Bank, NYC Commission on Human Rights, NYC Department of Housing Preservation & Development, NYC Mayor's Public Engagement Unit Home Support Unit, NYC Mayor's Public Engagement Unit Tenant Support Unit, PNC, State of New York Mortgage Agency, TD</p>
TWITTER	6/12/2024	Nice try, @Chase. But you can't paint murals over 90 years of redlining. pic.twitter.com/NBM5VvC9WQ
LINKEDIN	6/14/2024	<p>Architectural Partners Grand Opening honors the past & celebrates a new beginning for Charleston's Eastside. Thank you WCBD News 21 Count on 2 News and all of our partners. James Dozan Company/JDC Management, LLC, Trident Construction, LLC, City of Charleston Charleston County Housing and Neighborhood Revitalization Redstone Sugar Creek Capital Chase Cedar Rapids Bank & Trust CLIMB Fund Charleston County Housing and Redevelopment Authority SC Housing HOUSING AUTHORITY OF THE CITY OF CHARLESTON South Carolina Community Loan Fund Federal Home Loan Bank of Atlanta Truist Martinikley architectsengineers Bello Garris Architects DesignWorks Forsberg Engineering & Surveying Ecs Southeast</p> <p>Barcherschool Barcherschoolapartments #Affordablehousing #Historicrenovation</p>
INSTAGRAM	6/26/2024	<p>We are proud to partner with Chase Money Skills Workshop</p> <p>You're invited to a complimentary workshop: "Grow Your Business & Connect Locally!" Discover strategies to fuel your business growth and network with other local entrepreneurs.</p> <p>Space is limited. Please RSVP by June 28th at link 📍 in bio.</p> <p>chase</p> <p>Date: Friday, June 28, 2024 Time: 5:45 PM - 7:00 PM ET Location: Chase - Usca Avenue Branch 257 Usca Avenue, Brooklyn, NY 11213 Deposit products provided by JPMorgan Chase Bank, N.A. Member FDIC ©2024 JPMorgan Chase & Co. CMINV-IP-0424</p> <p>ITMAGLOVCEBAGVAGDGYTCANDMPAHTSKYBES MSKH HHVBSZOHNG #vestindianapysprade #brooklyn #karnival #newyork #caribbeanculture #nycarnival #newyorkcarnival #nycarnival #newyorkcarnival2024 #nycarnival2024 #wiadca #panorama #worldstage #fyp #explorepape #brooklyn #panorama #kiddescarnival #trinidadandtobago #carnival #oca #fete #ecomunity #mas #pan #mokojumbe #costume #culture #liveband #library #dances #dj #santamaritana #s...</p> <p>📍 Did You Miss It? 📍 Our 8th Annual Rooftop Soiree & Friends in Diversity Event was spectacular! More than 500 of you showed up to celebrate small business vitality, economic development, and intersectionality, kicking off Pride season with us. 🌈🍷🥂</p> <p>A huge thank you to our friends and partners, we are grateful for your support and collaboration. Here's to a vibrant and inclusive community! 🍷🥂</p> <p>📍 thecnboc 📍 lacct 📍 officialboc 📍 thebcharlotte 📍 rt_alliance</p> <p>A huge shoutout to our Presenting Sponsor, Chase Bank! 🏦</p> <p>We also want to show gratitude to our event sponsors:</p> <p>📍 Skyline Terrace 📍 residentsculture 📍 pulsevodka 📍 seasonsedprovisions 📍 rephotovideo 📍 citgeekinc & jennifer carbuta designs 📍 dejabodesigns 📍 jubastentertainment</p> <p>Our entertainment was fabulous, and we appreciate them:</p> <p>📍 Lion Performers with thunderingwavema 📍 litalchanel, Ms. Charlotte Pride 📍 dancers with the caribbeancharlotte</p> <p>The evening would not have been possible without the support of our partners at amazon and the "Glamazon" ERG volunteers. 🥰</p> <p>We look forward to next year!</p> <p>#RooftopSoiree #FriendsInDiversity #PrideSeason #SmallBusiness #EconomicDevelopment #Intersectionality #Community #Pride2024</p>
INSTAGRAM	6/27/2024	<p>Attention!!!! This Saturday, July 20th, 2024, from 10 am-2pm, my non-profit organization inspirecommunitycoalition, in partnership with chase Bank, will be hosting a Back-to-School Community Event. This event is welcoming for all ages, especially our youth. We will have games, raffles, prizes, and food for all participants.</p> <p>In addition, Chase Bank Vice President of Community Impact tatirobets, will be facilitating some workshops for parents and students regarding financial management and scholarship opportunities for our students.</p> <p>In order for our youth to receive a backpack 🎒, we are requesting all students and parents to register for at least one of the workshops. Below and in the bio are the direct links to RSVP for a workshop.</p> <p>RSVP is required to receive a backpack. 1 backpack per RSVP.</p> <p>Registration links:</p> <p>11am workshop: Back To School "Valuable Lessons to teach Your Kids about Money" at Crenshaw - New Registration https://events.chase.com/ereg/newreg.php?eventid=XXXXXXX000&</p> <p>12:30 pm workshop: Back To School Understanding and Building Your Credit at Crenshaw - New Registration https://events.chase.com/ereg/newreg.php?eventid=XXXXXXX000</p> <p>See you all on Saturday!!</p> <p>#inspirecommunitycoalition #JPMorganChase #Community #BackToSchool #Communityevent #servantleadership #youthprograms #scholarship #financialmanagement</p>
INSTAGRAM	7/19/2024	<p>📍 EMPOWERING OUR COMMUNITY! 📍</p> <p>This past Saturday, we had an incredible day in Atlanta's Summerhill neighborhood as we partnered with Chase for "Chase in the Community, a meaningful event focused on economic empowerment. In total, more than 300 Atlantans joined us for a vibrant day of educational learning, financial literacy, complimentary refreshments, music, and games!</p> <p>Highlights consisted of dynamic workshops centered on Investing 101, Building Credit, and Managing Cash Flow, among other essential fundamentals for families seeking to navigate their financial futures confidently.</p> <p>📍 📍 Also, 400 backpacks filled with school supplies were distributed, ensuring that students are well-prepared as they head back to school. Thank you deeply to Westside Works for providing career resources and helping attendees explore new opportunities.</p> <p>Lastly, special thanks to Chase's VP of Community & Business Development, Mathilda Lambert, for being a valued advocate and for championing this initiative alongside our membership. Together, we provided a bright spark toward the future for Summerhill and Atlanta as a whole! We appreciate everyone who attended and contributed to the success of this event!</p> <p>—📍 #Emerging100ATL #ChaseBank</p>
INSTAGRAM	7/23/2024	Ever wondered why homeownership matters? Tune in to this series from chase to learn more about first-time home buying and why being a homeowner should matter to you and your community.
INSTAGRAM	7/23/2024	<p>Audio credit: chase</p> <p>#saren #sarenhomes #welcomehome #realestate #firsttimehomebuyer #homeownership</p> <p>Sending a great big Thank You to our Financial Health partners over at CHASE Bank!</p> <p>Christopher Beene, Chase Bank's Community Manager-VP and our treasured representative, hosted an interactive class that left us not only smiling with swag gifts in-hand, but informed, and ready to set & achieve our financial goals!</p> <p>chase #workshops #community #communityfirst #bbcdla</p>

CBA Public File Comments Received via Social Media 2024		
Comment Source	Comment Received Date	JPMorgan Chase Bank N.A. Comment
LINKEDIN	8/3/2024	<p>We were thrilled on Friday to to host the grand opening for Depot Community Apartments, a new housing development that provides 125 affordable homes in Hayward.</p> <p>The ceremony was co-emceed by Abode Housing Development CEO Louis Chicoine and Abode Services CEO Vivian Wan.</p> <p>"Housing is the solution to homelessness, and adding these much-needed homes to the Bay Area is an example of how the region could tackle our housing affordability crisis," Wan said. "We are so excited about this new development because its construction reflects Abode's commitment to providing sustainable solutions to homelessness."</p> <p>The grand opening's other scheduled speakers included Ari Bellak, President and CEO of Merritt Community Capital Corporation; Lucy Lopez, President and CEO of Hayward Chamber of Commerce; Alameda County Supervisor Elisa Marquez; Assemblymember Liz Ortega; Adrid Scott, Policy Analyst for the Office of Senator Aisha Wahab; and [REDACTED CONTENT], Executive Director in Commercial Banking at Chase.</p> <p>The Hayward development provides permanent supportive housing for formerly homeless individuals and other Alameda County residents who need affordable housing. Abode Services provides on-site services for residents.</p> <p>Abode Housing Development has partnered on this site with Alameda County Health Care Services Agency, The Bay's Future Fund, Cahill Contractors, California Debt Limit Allocation Committee, California Department of Housing and Community Development, California Tax Credit Allocation Committee, Capital Impact Partners, Chase, City of Hayward, The Corporation for Supportive Housing, County of Alameda, Horizon Services, Lowney Architecture, and Merritt Community Capital Corporation.</p> <p>Join Chase #Montebello branch for their back to school 🎒📚 event tomorrow while supplies last!!! Chase 896 W. Beverly Blvd. Montebello. They'll have backpacks 🎒 with school supplies 📚🖋️!! #community #communityfirst #backtoschool #studentsmovingmontebelloforward</p>
INSTAGRAM	8/9/2024	
LINKEDIN	8/20/2024	<p>Exciting news for Rockford residents! The new Chase bank building is under construction on the corner of East State and Mulford near Forest Plaza. You might have noticed some activity on this corner as Chase undergoes new development to propel them into the future of banking. Be on the lookout for the grand opening, and let's welcome this new addition to our community!</p>
INSTAGRAM	8/28/2024	<p>#FMG #chase #chasebank #newconstruction #development #FutureOfBanking #ComingSoon</p> <p>We look forward to honoring Wayne Davis at our 46th Anniversary Gala! [REDACTED CONTENT] is a Community Manager at the Mount Vernon chase branch for Community and Business Development, where he builds and nurtures relationships with key community leaders, nonprofit partners, and small businesses at the neighborhood level through financial health workshops, nonprofit partnerships, and community programming. He is committed to helping advance racial equity by supporting Black and Latinx communities with tools and resources to help them improve their financial well-being. Join us in celebrating by visiting https://www.yvow.org/2024-gala-to-purchase-your-tickets-or-visit-the-link-in-our-bio/! #yovow #BuildingBrighterFutures #ChampionsOfChange #2024Gala #YouthCRED #YouthHEAL #LEADAcademy #honoreespotlight #westchestergala</p>
LINKEDIN	8/30/2024	<p>Discover innovative partnerships driving inclusive banking and financial education in the Hispanic community. This panel will explore why fostering financial health among Hispanics is crucial.</p> <p>Moderator: Ben Leal, President, The Addy Foundation</p> <p>Featured Panelists: Claudia Cantu-Grimaldo, District Manager, Wells Fargo Brian Angle, Senior Vice President, DFW Market Executive, Bank of America [REDACTED CONTENT], Managing Director, Consumer Banking & Community Banking, Chase</p> <p>Learn how to get involved at this year's The Power of Latinos Summit: https://lnkd.in/g/MSiAa4M</p> <p>#LatinoEquity #financialliteracy #POLSL24 #Reimagine2035 #latinosStrategyinstitute #latinoNonprofit #nonprofit</p>
LINKEDIN	9/7/2024	<p>You are invited! An informative webinar facilitated by Chase for Business Banking. This event is designed to help entrepreneurs better understand finances and be ready to borrow.</p> <p>Don't wait—register now to secure your spot and connect with other entrepreneurs!</p> <p>Join us virtually!</p> <p>📅 Date: Wednesday, September 11th, 2024</p> <p>🕒 Time: 11 AM - 12:30 PM</p> <p>📍 Location: Online (Zoom link provided upon registration)</p> <p>👉 Follow-Up: Networking opportunity immediately after the session</p> <p>Register now!</p> <p>https://lnkd.in/g/eK4dV9R4</p> <p>Hosted by RAIL CDC Retail, Arts, Innovation, & Livability Community Development Corporation (RAIL CDC) and LISC Phoenix under our Standing On Business program.</p>
TWITTER	9/9/2024	<p>Thank you, @JPMorgan @Chase, for your support of PACE's Business Development Center! Through the Entrepreneurs of Color Fund, we can continue providing access to capital, contracting opportunities, & technical assistance to minority-owned & disadvantaged businesses across L.A. 💙 pic.twitter.com/ZACDAM8t9A</p>
TWITTER	9/11/2024	<p>Is one the @Chase 10 million dollar donation for low income housing in Chicago is great, but the press release was over the top. I'm sorry but 10 mill in Chicago won't buy that many places for those folks in Chicago. It helps, & thank you but next time don't insist for a PRblast</p>
TWITTER	10/3/2024	<p>From @Chase: "This is not just 'do-gooding,' this is business," CEO Jamie Dimon told the WSJ. "We measured these branches by number of customers, deposits, investments, and the model works." "JPMorgan to Open Nearly 100 Chase Branches in Low-Income Neighborhoods" buff.ly/3Bt34ki. This is cool and great to see!</p>
TWITTER	10/4/2024	<p>@Chase to Hire 75 Community Managers by 2030, Expanding Financial Access in Underserved Local Communities</p> <p>Read more: financialit.net/news/people-mo...</p>
		<p>#Chase #CommunityManagers #FinancialAccess #LocalCommunities #FinancialServices #2030Hiring #finance #fintech #financialit</p>
TWITTER	10/7/2024	<p>Housing Action Illinois would like to extend a heartfelt thank you to our Gold Sponsor for our #HousingMatters2024 Conference: (@chase). Thank you for supporting our work to expand affordable housing and end homelessness! pic.twitter.com/OZMGJWFxIP</p>
TWITTER	11/6/2024	<p>The 2024 Ohio Housing Conference is in full swing! We're thrilled to be here with the Cleveland LISC office and our partners from @Chase. Stop by our booth to talk about how CHFF is using #impactinvesting to build or preserve 3000 units of #AffordableHousing in Cleveland! pic.twitter.com/s180B1s16v</p>
TWITTER	11/7/2024	<p>Our second panel, Supplier Diversity Panel: Private Sector, brought valuable insights from @AEGworldwide, @CedarsSinai, @LASEC, and @Chase on advancing supplier diversity, promoting inclusive procurement, and supporting small and minority-owned businesses. pic.twitter.com/UsNMpVNLY</p>
INSTAGRAM	11/21/2024	<p>A huge thank you to the incredible team at Chase Bank for coming together for a Team Build with Habitat GPBC! 🏡💙 Your hard work is making a lasting impact, helping families in Palm Beach County achieve safe, affordable housing. 🏡🌟</p> <p>We couldn't do it without amazing partners like you—thank you for building homes and hope with us! 🏡💙</p> <p>#HabitatGPBC #ChaseBank #BuildingTogether #HomeSweetHome #MakingADifference</p>
TWITTER	11/22/2024	<p>As a customer of Chase since the 1990s, I want to address this issue respectfully, but also constructively. This is meant as criticism, not conflict. I'm choosing not to tag anyone directly, but I hope this message reaches the leadership at JPMorganChase.</p> <p>I don't typically share content from other social media platforms on LinkedIn, but this video was created out of genuine frustration, not for entertainment.</p> <p>TikTok is an entertainment platform where people express themselves creatively, often in fun and theatrical ways. As an entertainer, that's exactly what I do. You're not going to get a formal grievance on TikTok; you're going to get a theatrical, entertaining version of my message.</p> <p>Now, I'm addressing this professionally because I don't appreciate my tags being blocked on TikTok. Transparency means allowing customers to voice their experiences: good, bad, or ugly. Blocking feedback feels like avoiding accountability, and that doesn't build trust.</p> <p>As a loyal Chase customer since the mid-1990s, I never imagined that accessing my own money could become such a frustrating and costly ordeal. Yet here I am, writing this in the hopes that JPMorgan Chase takes a moment to reflect on how its policies impact the very people who keep the bank thriving...its customers.</p> <p>Last night, I needed to access an ATM in Midtown East Manhattan. It was raining, 40 degrees, and 2 AM. While every other major bank (TD Bank, Wells Fargo, Bank of America, Citibank, Capital One), kept their ATM vestibules open to accommodate customers, Chase had locked its doors. As a result, I had no choice but to use another bank's ATM, incurring double surcharges: one from their bank and one from Chase, with no reimbursement. This is not just inconvenient; it's unfair.</p> <p>Chase has justified closing vestibules at night by citing concerns about homeless individuals sleeping there. But here's the reality: other banks face the same challenges, yet they continue to prioritize accessibility for their customers. Chase's decision feels like a betrayal of its commitment to customer service and community trust.</p> <p>This policy disproportionately penalizes Chase customers, forcing us to pay for your operational decisions. In a city like New York, where many rely on 24/7 banking access for safety, convenience, and necessity, this is unacceptable.</p> <p>JPMorgan Chase, I urge you to reconsider this policy. Banking access should not be limited by the time of day or the struggles of our city's most vulnerable populations. Your customers deserve better. As it stands, I'm seriously reevaluating my relationship with Chase and considering switching to a bank that values accessibility and fairness.</p> <p>To anyone reading this who has experienced similar frustrations, let's share our voices. We deserve banking services that align with our needs, not just the bank's bottom line.</p>
TWITTER	12/3/2024	<p>@ChaseSupport unacceptable your ATM are not accessible I impossible to withdraw money. Access hour on Saturday 8am to 5pm -> 8:30am still closed !!! I had to withdraw from another bank and had 54 fees. Your discrimination policy against homeless is your choice!</p>
TWITTER	12/10/2024	<p>When banks like @BankofAmerica & @Chase deny QUALIFIED minorities a mortgage it is...</p> <p>-Today's version of REDLINING!</p> <p>Goog: Redlining - in short it is financial racism.</p> <p>This affects us all as no one wants to suffer the consequences of fiscal desperation in the Wild, wild West</p>