ADDITIONAL BANKING SERVICES AND FEES FOR PERSONAL ACCOUNTS

This is the Additional Banking Services and Fees (including our Fee Schedule) document for personal accounts and is part of the Deposit Account Agreement. We regularly update this and you can always get the current version at chase.com, a branch or by request when you call us. This document has five sections that provide additional information about our products and services. Accounts are subject to approval. If state and/or local sales taxes apply to an account or service, these taxes are included in the fee amount listed.

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Chase Secure Checking℠	
Monthly Service Fee*	**$4.95**
Ways to Avoid the Monthly Service Fee	**$0 Monthly Service Fee** when you have any **ONE** of the following during each monthly statement period: • **$250+** in **(a) qualifying electronic deposits; or** • Link this account to a **(b) qualifying checking account; or** • An account owner who is **age 17 through 24**
(a) Qualifying Personal Deposits	Such as payments from your employer or government entities (benefits, tax refunds, etc.), made using the ACH network, Real Time Payment (RTP®), FedNow® Service, or third-party services that facilitate payments to your debit card using the Visa® or Mastercard® network. **Note:** Transactions such as Zelle®, cash, checks, wire transfers, and interest payments do not count as Qualifying Electronic Deposits.
(b) Qualifying Linked Checking Accounts	J.P. Morgan Private Client Checking Plus, J.P. Morgan Classic Checking, or Chase Private Client Checking. **Note:** For personal accounts, there must be a common owner.
Interest	Does not earn interest
Chase Fees You Don't Pay	**You won't pay a Chase fee for the following:** • Money Orders and Cashier's Checks
Chase Fees You May Pay	Refer to the Fee Schedule within this disclosure to determine what fees may apply to your account.
Features	• **Early direct deposit:** This service comes with your Chase Secure Checking account in which we credit your eligible direct deposit transaction up to **two business days early**. – You must set up direct deposit to your account. – The timing of when these transactions will be credited is based on when the payer submits the information to us. This means when these transactions are credited could vary and you may not receive your funds early. – Eligible transactions are certain ACH credit transactions, such as payroll, tax refunds, government benefits, and pensions. We rely on ACH transaction coding sent to us by the payer to determine if the transaction is eligible for early direct deposit. • **Incoming wire transfers[1]**
Services Not Available	• Chase Overdraft Services • Outgoing wire transfers[1] • Check writing (checks may be returned; this includes when a merchant uses your account and routing number to process a payment as a check)

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Chase Total Checking®	
Monthly Service Fee*	**$15**
Ways to Avoid the Monthly Service Fee	**$0 Monthly Service Fee** when you have any **ONE** of the following during each monthly statement period: • **$500+** in **(a) qualifying electronic deposits; or** • **$1,500+** balance at the beginning of each day; **or** • **$5,000+** average beginning day balance in this account, or in combination with any other linked **(b) qualifying personal deposits** or **(c) qualifying investments; or** • Link this account to a **(d) qualifying checking account**
(a) Qualifying Electronic Deposits	Such as payments from your employer or government entities (benefits, tax refunds, etc.), made using the ACH network, Real Time Payment (RTP®), FedNow® Service, or third-party services that facilitate payments to your debit card using the Visa® or Mastercard® network. **Note:** Transactions such as Zelle®, cash, checks, wire transfers, and interest payments do not count as Qualifying Electronic Deposits.
(b) Qualifying Personal Deposits	**Balances in this account and any** Chase First Checking, Chase Savings, CDs, as well as certain Chase Retirement CDs or Chase Retirement Money Market accounts.
(c) Qualifying Investments	Balances in certain investment and annuity products offered through JPMorgan Chase & Co. and its affiliates and agencies.[2] **Note:** We use daily balances for most investment products. Some third-party providers report balances on a periodic basis and we will use the most current balance reported to calculate the average beginning day balance. Balances in 529 plans, donor-advised funds, and certain retirement plan investment accounts do not qualify.
(d) Qualifying Linked Checking Accounts	J.P. Morgan Private Client Checking Plus, J.P. Morgan Classic Checking, Chase Private Client Checking, Chase Sapphire Checking, Chase Premier Plus Checking, Chase Performance Business Checking®, or Chase Performance Business Checking with Interest®. **Note:** For personal accounts, there must be a common owner. For business accounts, the owner of the linked personal account must be a direct owner of the business and signer on the business account.
Interest	Does not earn interest
Chase Fees You May Pay	Refer to the Fee Schedule within this disclosure to determine what fees may apply to your account.
Check Return Options	Check Safekeeping comes with this account.

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Chase Premier Plus Checking℠	
Monthly Service Fee*	**$25**
Ways to Avoid the Monthly Service Fee	**$0 Monthly Service Fee** when you have any **ONE** of the following during each monthly statement period: • **$15,000+** average beginning day balance in this account, or in combination with any other linked **(a) qualifying personal deposits** or **(b) qualifying investments; or** • Link this account to a **(c) qualifying checking account; or** • Link this account to a qualifying Chase first mortgage enrolled in automatic payments from your Chase account;[3] **or** • An account owner who is a current **servicemember or veteran** of the U.S. Armed Forces with a qualifying military ID or other proof of military service provided to a Chase banker
(a) Qualifying Personal Deposits	**Balances in this account and up to an additional two of the following:** Chase Premier Plus Checking, Chase Total Checking, Chase Secure Checking, and Chase College Checking accounts. **Balances from any of the following are also included:** Chase First Checking, Chase High School Checking, Chase Premier Savings, Chase Savings, CDs, as well as certain Chase Retirement CDs or Chase Retirement Money Market accounts.
(b) Qualifying Investments	Balances in certain investment and annuity products offered through JPMorgan Chase & Co. and its affiliates and agencies.[2] **Note:** We use daily balances for most investment products. Some third-party providers report balances on a periodic basis and we will use the most current balance reported to calculate the average beginning day balance. Balances in 529 plans, donor-advised funds, and certain retirement plan investment accounts do not qualify.
(c) Qualifying Linked Checking Accounts	J.P. Morgan Private Client Checking Plus, J.P. Morgan Classic Checking, Chase Private Client Checking, Chase Sapphire Checking, Chase Premier Plus Checking, Chase Commercial Checking, Chase Commercial Checking with Interest, Chase Analysis Business Checking®, Chase Analysis Business Checking with Interest℠, or Chase Platinum Business Checking℠. **Note:** For personal accounts, there must be a common owner. For business accounts, the owner of the linked personal account must be a direct owner of the business and signer on the business account.
Interest	Earns Interest – Variable; based on daily collected balance. Refer to your Rate Sheet for the interest rates that apply to your account and how they are calculated.
Chase Fees You Don't Pay	**You won't pay a Chase fee for the following:** • ATMs across the globe, including: – Non-Chase ATM transactions. Surcharge Fees from the ATM owner/network still apply. – Foreign Exchange Rate Adjustment[4] • Debit card Foreign Exchange Rate Adjustment[4] • Non-ATM Cash transactions • Money Order and Cashier's Check **No Monthly Service Fee on these accounts when linked:** • Up to two additional personal Chase checking accounts (excluding Chase Sapphire Checking and Chase Private Client Checking) • Chase personal savings account(s) (excluding Chase Private Client Savings)
Military Benefits (visit chase.com/military to explore other benefits Chase offers and additional details)	**$0 Monthly Service Fee** on Chase Premier Plus Checking for current servicemembers and veterans of the U.S. Armed Forces with a qualifying military ID or other proof of military service provided to a Chase banker. **Additional benefit for active duty and reserve military servicemembers of the Air Force, Army, Coast Guard, Marines, Navy, and National Guard, with *Military Direct Deposit:*** **No Chase fee for incoming or outgoing wire transfers[5]** when you have your military pay (excluding allotments) directly deposited into your Chase Premier Plus Checking account. **Note:** This benefit begins the next business day after your qualifying deposit and remains in effect for 180 days after the last military direct deposit.
Chase Fees You May Pay	Refer to the Fee Schedule within this disclosure to determine what fees may apply to your account.
Check Return Options	Check Safekeeping comes with this account. Image Statement and Enclosure Statement are available upon request.

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Chase Private Client Checking℠ [6]	
Monthly Service Fee*	**$35**
Ways to Avoid the Monthly Service Fee	**$0 Monthly Service Fee** when you have any **ONE** of the following during each monthly statement period: • **$150,000+** average beginning day balance in this account, or in combination with any other linked **(a) qualifying personal deposits** or **(b) qualifying investments; or** • Link this account to a **(c) qualifying checking account**
(a) Qualifying Personal Deposits	**Balances in this account and up to an additional nine of the following:** Chase Private Client Checking, Chase Sapphire Checking, Chase Premier Plus Checking, Chase Total Checking, Chase Secure Checking, and Chase College Checking accounts. **Balances from any of the following are also included:** Chase First Checking, Chase High School Checking, J.P. Morgan Private Client Savings, Chase Private Client Savings, Chase Premier Savings, Chase Savings, CDs, as well as certain Chase Retirement CDs or Chase Retirement Money Market accounts.
(b) Qualifying Investments	Balances in certain investment and annuity products offered through JPMorgan Chase & Co. and its affiliates and agencies.[2] **Note:** We use daily balances for most investment products. Some third-party providers report balances on a periodic basis and we will use the most current balance reported to calculate the average beginning day balance. Balances in 529 plans, donor-advised funds, and certain retirement plan investment accounts do not qualify.
(c) Qualifying Linked Checking Accounts	J.P. Morgan Private Client Checking Plus, J.P. Morgan Classic Checking, Chase Private Client Checking, or Chase Platinum Business Checking℠. **Note:** For personal accounts, there must be a common owner. For business accounts, the owner of the linked personal account must be a direct owner of the business and signer on the business account.
Interest	Earns Interest – Variable; based on daily collected balance. Refer to your Rate Sheet for the interest rates that apply to your account and how they are calculated.
Chase Fees You Don't Pay	**You won't pay a Chase fee for the following:** • ATM use worldwide, including: – Non-Chase ATM transactions – Refund of ATM Surcharge Fees charged to you at non-Chase ATMs[7] – Foreign Exchange Rate Adjustment[4] • Debit card Foreign Exchange Rate Adjustment[4] • Non-ATM Cash transactions • Card Replacement – Rush Request • No Overdraft Fees when item(s) are presented against an account with insufficient funds on the first four business days during the current and prior 12 statement periods. On a business day when we returned item(s), this counts toward the four business days when an Overdraft Fee will not be charged • Incoming or outgoing wire transfers[5] • Stop payments • Personal style checks when ordered through Chase. Fees may apply for certain other supplies and expedited shipping options[8] • Counter Check, Money Order and Cashier's Check • Legal Processing[9] • 20% discount on annual rent for any size Safe Deposit Box. We currently do not rent new Safe Deposit Boxes **No Monthly Service Fee on these accounts when linked:** • Up to nine additional personal Chase checking accounts • Chase savings accounts
Chase Fees You May Pay	Refer to the Fee Schedule within this disclosure to determine what fees may apply to your account.
Check Return Options	Check Safekeeping comes with this account. Image Statement and Enclosure Statement are available upon request.

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Chase First Checking℠

For parents/guardians interested in teaching their child how to manage money using a debit card with the child's name on it. The parent/guardian is the owner of this account and must have an online profile and one of these other checking accounts at account opening: Chase Private Client Checking, Chase Sapphire Checking, Chase Premier Plus Checking, Chase Total Checking or a Chase Secure Checking account. Benefits offered to these checking accounts do not apply to Chase First Checking accounts. To promote parental controls and guardrails, only the parent/guardian who opened the account can fund or manage it.

Monthly Service Fee	**$0**	
Age Requirements	You can open an account for your child who is 6–17 years old. Once your child turns 18, we recommend they open their own account. If they do not select another account by the time they turn 25, we will close the Chase First Checking account.	
Maximum Number of Accounts Allowed	Up to five Chase First Checking accounts per parent/guardian.	
Only Way to Deposit Funds	Deposit funds through a transfer from any of your checking accounts to this account using chase.com or Chase Mobile®.	
Only Ways to Withdraw Funds	• At an ATM, **or** • At merchants for purchases with a debit card (no cash back with PIN transactions), including online purchases, **or** • The parent/guardian can transfer funds back to any of their checking accounts using chase.com or Chase Mobile.	
Features/Online Categories	These features are available on chase.com or Chase Mobile: • **Spend** is a tool where you can set rules to manage where and how much your child can spend at specific places or categories of places (retail stores, restaurants, etc.) using Chase Mobile. – We will follow the spending rules but there may be times when the technology allows your child to exceed the amount in that category (for example, a system outage). • **Save** is a tool where your child can start learning about saving by setting savings goals. • **Earn** is a tool that you can use to add money into the account based on rules that you set. For example, setting allowance and chores.	
Additional Information	• You give consent for your child to see any information regarding this account. • Since you own the account, you are the only one who may contact the bank about changes, questions or claims on the account.	
Interest	Does not earn interest	
Services Not Available	• Zelle® • Chase QuickDeposit℠ • Chase Overdraft Services • Check writing (checks may be returned; this includes when a merchant uses your account and routing number to process a payment as a check) • Check deposits • ATM/cash deposits • Online Bill Pay • Incoming and outgoing wire transfers (incoming wire transfers will be returned to the sender, who may be charged a fee)[1]	• ACH transactions (deposits and withdrawals) • We may prohibit certain transaction types. This includes, but is not limited to: – Purchasing official checks and other monetary instruments – Withdrawing cash from a banker at a branch or merchants – Paying for rentals (e.g. cars, equipment, furniture) – Funding gambling related activities
Chase First Checking – Only Fees That Apply	**Non-Chase ATM** (Avoid these fees by using a Chase ATM)	**$3** per withdrawal at a non-Chase ATM in the U.S. and the U.S. territories **$5** per withdrawal at a non-Chase ATM outside the U.S. and the U.S. territories Surcharge Fees from the ATM owner/network still apply. U.S. territories include American Samoa, Guam, the Northern Mariana Islands, Puerto Rico, and the U.S. Virgin Islands
	Foreign Exchange Rate Adjustment: You make card purchases or ATM withdrawals in a currency other than U.S. dollars	**3%** of withdrawal amount after conversion to U.S. dollars. For additional information on foreign exchange rates, refer to the Deposit Account Agreement
	Card Replacement – Rush Request: You request express shipping of a replacement debit card (Avoid this fee by requesting standard shipping)	**$15** per card, upon request

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Chase High School Checking℠

For students 13–17 years old at account opening with their parent/guardian as a co-owner and the account must be linked to the parent/guardian's personal Chase checking account. Linked accounts exclude Chase High School Checking, Chase College Checking, Chase Secure Checking, and Chase First Checking. When the student turns 19, the Chase High School Checking account will become a Chase Total Checking account.

Monthly Service Fee	**$0**
Interest	Does not earn interest
Chase Fees You May Pay	Refer to the Fee Schedule within this disclosure to determine what fees may apply to your account.
Check Return Options	Check Safekeeping comes with this account
Services Not Available	• Standard Overdraft Practice • Chase Debit Card Coverage℠

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Chase Savings℠	
Monthly Service Fee*	**$5**
Ways to Avoid the Monthly Service Fee	**$0 Monthly Service Fee** when you have any **ONE** of the following during each monthly statement period: • **$300+** balance at the beginning of each day; **or** • **$25+** in total Autosave or other repeating automatic transfers from your personal Chase checking account (available only through chase.com or Chase Mobile); **or** • Link this account to a **qualifying checking account; or** • Link this account to a Chase College Checking account that is enrolled in Overdraft Protection; **or** • An account owner who is **under the age of 25**
Qualifying Linked Checking Accounts	J.P. Morgan Private Client Checking Plus, J.P. Morgan Classic Checking, Chase Private Client Checking, Chase Sapphire Checking, or Chase Premier Plus Checking. **Note:** For personal accounts, there must be a common owner.
Interest	**Variable; based on daily collected balance.** Refer to your Rate Sheet for the interest rates that apply to your account and how they are calculated.
Chase Fees You Don't Pay	**You won't pay a Chase fee for the following:** • Outgoing Domestic Wire when your Chase Savings account is linked to a Chase Private Client Checking account[5]
Chase Fees You May Pay	Refer to the Fee Schedule within this disclosure to determine what fees may apply to your account.
Services Not Available	• Zelle • Online Bill Pay • Standard Overdraft Practice • Chase Debit Card Coverage • Check writing • Debit card (ATM card available)

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Chase Premier Savings℠	
Monthly Service Fee*	**$25**
Ways to Avoid the Monthly Service Fee	**$0 Monthly Service Fee** when you have any **ONE** of the following during each monthly statement period: • **$15,000+** balance at the beginning of each day; **or** • Link this account to a **qualifying checking account**
Qualifying Linked Checking Accounts	J.P. Morgan Private Client Checking Plus, J.P. Morgan Classic Checking, Chase Private Client Checking, Chase Sapphire Checking, or Chase Premier Plus Checking. **Note:** For personal accounts, there must be a common owner.
Interest	**Variable; based on daily collected balance.** Earn Premier relationship rates when you: • Link the account to a J.P. Morgan Private Client Checking Plus, J.P. Morgan Classic Checking, Chase Private Client Checking, Chase Sapphire Checking, or Chase Premier Plus Checking account, and • Make at least five customer-initiated transactions in a monthly statement period using your linked checking account. The Premier relationship rates will be applied to your savings accounts throughout the next statement period. Refer to your Rate Sheet for the interest rates that apply to your account and how they are calculated.
Chase Fees You Don't Pay	**You won't pay a Chase fee for the following:** • Non-Chase ATM transactions. A Foreign Exchange Rate Adjustment Fee will apply for ATM withdrawals in a currency other than U.S. dollars • Incoming wire transfers[5]
Chase Fees You May Pay	Refer to the Fee Schedule within this disclosure to determine what fees may apply to your account.
Services Not Available	• Zelle • Online Bill Pay • Standard Overdraft Practice • Chase Debit Card Coverage • Check writing • Debit card (ATM card available)

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Chase Private Client Savings℠	
To open a Chase Private Client Savings account, you will be required to have a Chase Private Client Checking account.	
Monthly Service Fee	**$0**
Interest	**Variable; based on daily collected balance.** Earn Chase Private Client relationship rates when linked to a J.P. Morgan Private Client Checking Plus, J.P. Morgan Classic Checking, or Chase Private Client Checking account. The Chase Private Client relationship rates will be applied to your savings accounts throughout the next statement period. Refer to your Rate Sheet for the interest rates that apply to your account and how they are calculated.
Chase Fees You Don't Pay	**You won't pay a Chase fee for the following:** • ATM use worldwide, including: – Non-Chase ATM transactions – Refund of ATM Surcharge Fees charged to you at non-Chase ATMs[7] – Foreign Exchange Rate Adjustment[4] • Card Replacement – Rush Request • Incoming or outgoing wire transfers[5] • Stop payments • Money Order and Cashier's Check • Legal Processing[9]
Chase Fees You May Pay	Refer to the Fee Schedule within this disclosure to determine what fees may apply to your account.
Services Not Available	• Zelle • Online Bill Pay • Standard Overdraft Practice • Chase Debit Card Coverage • Check writing • Debit card (ATM card available)

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Chase Certificate of Deposit℠ (CD)	
Minimum Deposit to Open	**$1,000**
Interest	**Fixed** Earn CD relationship rates when you link the account to a J.P. Morgan Private Client Checking Plus, J.P. Morgan Classic Checking, Chase Private Client Checking, Chase Sapphire Checking, Chase Premier Plus Checking, Chase Total Checking, Chase Secure Checking, Chase College Checking, or Chase High School Checking account. Refer to your Rate Sheet for the interest rates that apply to your account and how they are calculated. **Note:** CD accounts must be linked to a qualifying checking account that has a common owner in order to earn a relationship rate.
Withdrawal Penalties	**There is a penalty for withdrawing principal prior to the maturity date.** • If the term of the CD is less than 6 months, the early withdrawal penalty is 90 days of interest on the amount withdrawn, but not more than the total amount of interest earned during the current term of the CD. • If the term of the CD is 6 months to less than 24 months, then the early withdrawal penalty is 180 days of interest on the amount withdrawn, but not more than the total amount of interest earned during the current term of the CD. • For terms 24 months or more, the early withdrawal penalty is 365 days of interest on the amount withdrawn, but not more than the total amount of interest earned during the current term of the CD. • If the withdrawal occurs less than seven days after opening the CD or making another withdrawal of principal, the early withdrawal penalty will be calculated as described above, but it cannot be less than seven days' interest. We may not permit withdrawals if funds have not been credited to the account. • The amount of your penalty will be deducted from principal.
Statement Period	Balance information for linked CDs appears on the monthly checking account statement. CDs do not receive separate statements.

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ATM Fees and Debit Card Fees	**Non-Chase ATM** (Avoid these fees by using a Chase ATM)	**$3** per withdrawal at a non-Chase ATM in the U.S. and the U.S. territories **$5** per withdrawal at a non-Chase ATM outside the U.S. and the U.S. territories Surcharge Fees from the ATM owner/network still apply. U.S. territories include American Samoa, Guam, the Northern Mariana Islands, Puerto Rico, and the U.S. Virgin Islands
	Foreign Exchange Rate Adjustment: You make card purchases, non-ATM cash transactions or ATM withdrawals in a currency other than U.S. dollars	**3%** of withdrawal amount after conversion to U.S. dollars. For additional information on foreign exchange rates, refer to the Deposit Account Agreement
	Non-ATM Cash: You use your Chase Debit Card to withdraw cash from another financial institution (excluding ATMs)	**3%** of the dollar amount of the transaction OR **$5**, whichever is greater
	Card Replacement – Rush Request: You request express shipping of a replacement debit or ATM card (Avoid this fee by requesting standard shipping)	**$15** per card, upon request

Overdraft Fees	**Overdraft:** Chase pays a transaction during our nightly processing on a business day when your account balance is overdrawn	**$34 Overdraft Fee per transaction** during our nightly processing beginning with the first transaction that overdraws your account balance by more than $50. • Maximum of 3 fees per business day (up to $102) **We won't charge an Overdraft Fee:** • With Chase Overdraft Assist℠, if you're overdrawn by $50 or less at the end of the business day **OR** if you're overdrawn by more than $50 and you bring your account balance to overdrawn by $50 or less at the end of the next business day. See Chase Overdraft Services for additional details • If your transaction is $5 or less • If your debit card transaction was authorized when there was a sufficient available balance in your account • If your check or ACH is returned unpaid. However, we may charge an Overdraft Fee if a previously returned check or ACH is presented again and paid • If your debit card transaction or ATM cash withdrawal request is declined

You can avoid overdrawing your account by making a deposit or transferring funds to cover the overdraft before the business day ends and we start our nightly processing. Here are the cutoff times for some ways of making a deposit or transferring funds from another Chase account:

- At a branch before it closes
- At an ATM before 11 p.m. Eastern Time (8 p.m. Pacific Time)
- When transferring money on chase.com or Chase Mobile or using Zelle before 11 p.m. Eastern Time (8 p.m. Pacific Time)

If you deposit a check, this assumes we do not place a hold and the check is not returned. Additional cutoff times apply to other transfers, including transfers from non-Chase accounts. Please visit chase.com or Chase Mobile for more information and service agreements.

NOTE: These fees may be waived with certain personal checking and savings account types. See Product Information for details.

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Wire Transfer Fees[1, 10]	**Domestic and International Incoming Wire:** A wire transfer is deposited into your account	**$15** per transfer OR **$0** if the transfer was originally sent with the help of a Chase banker or using chase.com or Chase Mobile
	Domestic Wire: A banker helps you send a wire to a bank account within the U.S.	**$35** per transfer
	Online Domestic Wire: You use chase.com or Chase Mobile to send a wire from your account to a bank account within the U.S.	**$25** per transfer
	Consumer USD/FX International Wire: A banker helps you send a wire to a bank account outside the U.S. in either U.S. dollars (USD) or foreign currency (FX)	**$50** per transfer
	Consumer Online USD International Wire: You use chase.com or Chase Mobile to send a wire from your account to a bank account outside the U.S. in U.S. dollars (USD)	**$40** per transfer
	Consumer Online FX International Wire: You use chase.com or Chase Mobile to send a wire from your account to a bank account outside the U.S. in foreign currency (FX)	**$5** per transfer OR **$0** per transfer if the amount is equal to $5,000 USD or more
For wire transfers you send or we receive in a foreign currency, the exchange rate is determined by us in our sole discretion and includes a spread, which we may make a commission from when completing the foreign currency exchange. You should expect that these foreign exchange rates will be less favorable than rates quoted online or in publications. For additional information on these rates, refer to the Deposit Account Agreement and Wire Transfers Agreements.		

Other Fees	**Stop Payment:** You contact us and a banker places your stop payment request on a check or ACH	**$30** per request
	Online or Automated Phone Stop Payment: You use chase.com, Chase Mobile or our automated phone system to place a stop payment on a check. Only some types of stop payments are available	**$25** per request
	Order for Checks or Supplies: An order of personal checks, deposit slips or other banking supplies	**Varies** based on product(s) purchased, shipping costs, and taxes
	Counter Check: A blank page of 3 personal checks we print upon your request at a branch	**$3** per page
	Money Order: A check issued by you, purchased at a branch, for an amount up to $1,000	**$5** per check
	Cashier's Check: A check issued by the bank, purchased at a branch, for any amount and to a payee you designate	**$10** per check
	Legal Processing: Processing of any garnishment, tax levy, or other court or administrative order against your accounts, whether or not the funds are actually paid	Up to **$100** per order

Safe Deposit Box Annual Rent	Assessed annually at lease renewal. We currently do not rent new Safe Deposit Boxes	**Varies** by size and location, includes sales tax where applicable (disclosed on your annual invoice)

NOTE: These fees may be waived with certain personal checking and savings account types. See Product Information for details.

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Card Purchase and Withdrawal Limits

Daily Limits are based on the Card Type you use and which type of ATM you use, not the account you have. These are the limits that come with your card, but you can contact us to request a different ATM or Purchase Limit (subject to approval).

DAILY LIMITS				
Card Type	*Purchase Limit*	*Chase In-Branch ATM Limit*	*Other Chase ATM Limit*	*Non-Chase ATM Limit*
Chase Debit Card Chase Disney Debit Card Chase Star Wars Debit Card Chicago Skyline Debit Card (IL only, no longer offered)	$5,000	$3,000	$1,000	$500 ($1,000 for accounts opened in CT, NJ, NY)
Chase Sapphire Banking Debit Card	$7,500	$3,000	$3,000	$1,000 ($2,000 for accounts opened in CT, NJ, NY)
Chase Private Client Debit Card	$7,500	$3,000	$3,000	$2,000
Chase First Banking Debit Card	$400	$100	$100	$100
Chase ATM Card	N/A	$3,000	$1,000	$300 ($1,000 for accounts opened in CT, NJ, NY)

When you use a Chase ATM it is either considered an In-Branch ATM or Other Chase ATM.

- **Chase In-Branch ATMs** are ATMs located inside the main area of a Chase branch that you use during the branch's posted business hours.
- **Other Chase ATMs** include ATMs located inside the main area of a Chase branch that you use outside of the branch's posted business hours, ATMs that are separated from the main area of a branch by another set of doors, drive-up ATMs and other Chase ATMs not located in or near a branch.

The Chase In-Branch ATM Limit is separate from all other limits, which means that withdrawals at a Chase In-Branch ATM do not count toward your Other Chase ATM or Non-Chase ATM Limits. When you use a Chase In-Branch ATM, all withdrawals made with any of your ATM or debit cards count toward every card's Chase In-Branch ATM Limit. Chase ATMs have daily funds transfer limits for your security.

When you use an Other Chase ATM or a Non-Chase ATM, all withdrawals count toward the Other Chase ATM Limits for all of your ATM or debit cards, and count toward only that card's Non-Chase ATM Limit.

Non-ATM cash transactions are considered as everyday debit card transactions and count toward your purchase limit.

Special rules for Privileges Cards (for Chase Private Client only):
The Privileges Card has monthly limits for ATM withdrawals and purchases, which are set by the account owner (not to exceed $10,000 for ATM withdrawals and $50,000 for purchases). Withdrawals at any ATM count toward the monthly limit, and Privileges Card withdrawals do not count toward the account owner's limit on other cards. The limits are reset on the first day of the month.

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Footnotes

* New and converted accounts will not be charged a Monthly Service Fee for at least the first two statement periods. After that the Monthly Service Fee will apply unless you meet one of the ways to avoid the Monthly Service Fee each statement period (if applicable).

1 Financial institutions may deduct processing fees and/or charges from the amount of the incoming or outgoing wire transfers, including on returned wire transfers. Any deductions taken by us, and our affiliates, may include processing fees charged by Chase.

2 J.P. Morgan Wealth Management is a business of JPMorgan Chase & Co., which offers investment products and services through **J.P. Morgan Securities LLC** (JPMS), a registered broker-dealer and investment adviser, member FINRA and SIPC. Insurance products are made available through Chase Insurance Agency, Inc. (CIA), a licensed insurance agency, doing business as Chase Insurance Agency Services, Inc. in Florida. Certain custody and other services are provided by JPMorgan Chase Bank, N.A. (JPMCB). JPMS, CIA and JPMCB are affiliated companies under the common control of JPMorgan Chase & Co. Products not available in all states.

3 Your qualifying mortgage must be linked and enrolled in automatic payments on the business day before the end of your statement period. Automatic payments are when you authorize Chase to automatically deduct payment each month from your Chase account. Payments you set up through Online Bill Pay will not be included. Qualifying mortgage accounts include Chase first mortgage accounts (with servicing retained by Chase) that are in good standing.

4 This benefit will begin the next business day after opening the account. The "No Chase Fee" benefit applies based on your account having this benefit when the debit card or ATM transaction is posted on the account.

5 For wire transfers, the "No Chase Fee" benefit applies to the Wire Transfer Fees section listed on the Fee Schedule included in this document and does not apply to the spread we include in the foreign currency exchange rate. Financial institutions may deduct processing fees and/or charges from the amount of the incoming or outgoing wire transfers, including on returned wire transfers. Any deductions taken by us, and our affiliates, may include processing fees charged by Chase.

6 "Chase Private Client" is the brand name for a banking and investment offering, requiring a Chase Private Client Checking account.

7 This benefit will begin the next business day after opening the account. Some ATM owners/networks do not identify these Surcharge Fees in the information they send to us and, as a result, we may not automatically refund the fee. If for any reason the refund is not processed, please contact us. If you choose to convert an international transaction to U.S. dollars at either an ATM or on a purchase, foreign currency commissions and fees included in the exchange rate charged by third parties are excluded from Chase Surcharge Fee reimbursements.

8 This benefit will begin the second business day after opening the account if the order is placed by phone or the automated phone system.

9 This benefit will begin the next business day after opening the account.

10 We may use any funds transfer system we believe reasonable to complete your request, regardless of any instructions you might give us. If we also are the recipient's bank, we may complete your request using an internal transfer, and assess a wire transfer fee.

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Chase Overdraft Services

An overdraft occurs when you don't have enough money available in your checking account to cover a transaction. Whether your account has enough money to cover a transaction is determined during our nightly processing. During our nightly processing, we take your previous end of day's balance and post credits. If there are any deposits not yet available for use or holds (such as a garnishment), these will reduce the account balance used to pay your transactions. Then we subtract any debit transactions presented during our nightly processing. The available balance shown to you during the day may not be the same amount used to pay your transactions as some transactions may not be displayed to you before nightly processing.

We have a **Standard Overdraft Practice** that comes with Chase checking accounts. Our Standard Overdraft Practice comes with Chase Overdraft Assist, which does not require enrollment. We also offer Overdraft Protection and Chase Debit Card Coverage, which are optional services that can help pay overdrafts when they occur. Our overdraft services are not available for Chase Secure Checking or Chase First Checking. You must immediately pay the amount of any overdraft along with any fees that apply.

STANDARD OVERDRAFT PRACTICE:

What it is:

Our Standard Overdraft Practice may pay, for a fee, overdraft transactions at our discretion based on your account history, the deposits you make and the transaction amount. We do **NOT GUARANTEE** we will always pay your overdraft transaction, and if we do not pay your transaction, the transaction will be **declined** or **returned** unpaid. Standard Overdraft Practice is not available for Chase High School Checking.

What it pays:

- Checks, Automatic Payments (e.g. recurring phone bill, mortgage or utility bill), recurring debit card purchases (e.g. movie subscriptions or gym memberships)
- NOT covered: Everyday debit card transactions (e.g. groceries, gasoline or dining out)

What it costs:

- We charge a **$34 Overdraft Fee per transaction** during our nightly processing beginning with the first transaction that overdraws your account balance by more than $50 (maximum of 3 fees per business day, up to $102)

When a fee won't be charged:

With Chase Overdraft Assist℠, you can avoid Overdraft Fees when your account balance is overdrawn.

Each business day, we complete our nightly processing of the transactions for that business day. After we complete our nightly processing, if your account balance at the end of the business day is overdrawn by more than $50, then you need to make a deposit or transfer to avoid Overdraft Fees on the transactions that overdrew your account. You will then have until 11 p.m. ET (8 p.m. PT) on the next business day to make a deposit or transfer that brings your account balance to overdrawn by $50 or less at the end of that business day. To calculate your account balance at the end of the business day, we take your previous end of day's balance and post credits. If there are any deposits not yet available for use or holds (such as a garnishment), these will reduce the account balance used to pay your transactions. Then we subtract any debit transactions presented during our nightly processing. See the *Posting Order and Processing* section here and in the Deposit Account Agreement for detailed information about posted and pending transactions.

If after we complete our nightly processing your account balance is overdrawn by $50 or less at the end of the current business day, then no Overdraft Fees will be charged on the previous and current business day's transactions.

If your account balance remains overdrawn by more than $50 at the end of the current business day, you may be charged Overdraft Fees on the previous business day's transactions. You will have an additional business day to deposit or transfer funds to avoid Overdraft Fees on the current business day's transactions.

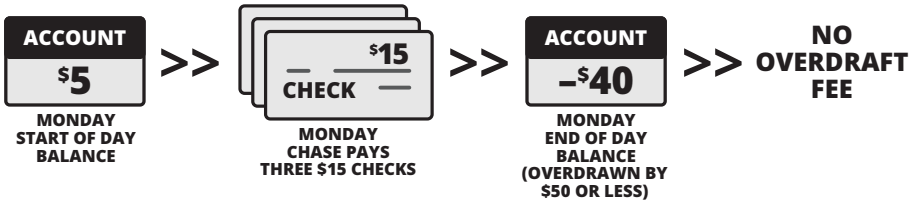
Chase Overdraft Assist does not require enrollment and comes with eligible Chase checking accounts.

To help illustrate how Chase Overdraft Assist works, here are some examples:

In these examples, all days are business days and we assume there are no additional transactions other than the ones described. As a reminder, we pay overdraft transactions at our discretion.

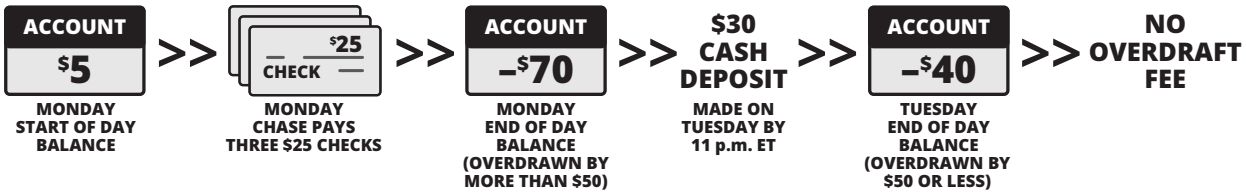
Example 1: No $34 Overdraft Fees – Overdrawn by $50 or less: On Monday, you start the day with $5 in your account. Throughout the day, we receive three $15 checks drawn on your account. During our nightly processing for Monday, we pay these transactions, leaving your end of day account balance overdrawn by $40.

Result: *A $34 Overdraft Fee was not charged because your account balance is overdrawn by $50 or less at the end of the business day.*



Example 2: No $34 Overdraft Fees – Overdrawn by more than $50 and you make a deposit to bring your account balance to overdrawn by $50 or less at the end of the next business day: On Monday, you start the day with $5 in your account. Throughout the day, we receive three $25 checks drawn on your account. During our nightly processing for Monday, we pay these transactions, leaving your end of day account balance overdrawn by $70. To avoid the $34 Overdraft Fee, you make a cash deposit of $30 by 11 p.m. ET (8 p.m. PT) on Tuesday, leaving your end of day account balance overdrawn by $40.

Result: *A $34 Overdraft Fee was not charged because your account balance is overdrawn by $50 or less at the end of the business day. If you had not made that cash deposit, then your account balance would have remained overdrawn by more than $50 on Tuesday and you would have been charged a $34 Overdraft Fee on the check.*



Example 3: $34 Overdraft Fees are charged on a debit card transaction:

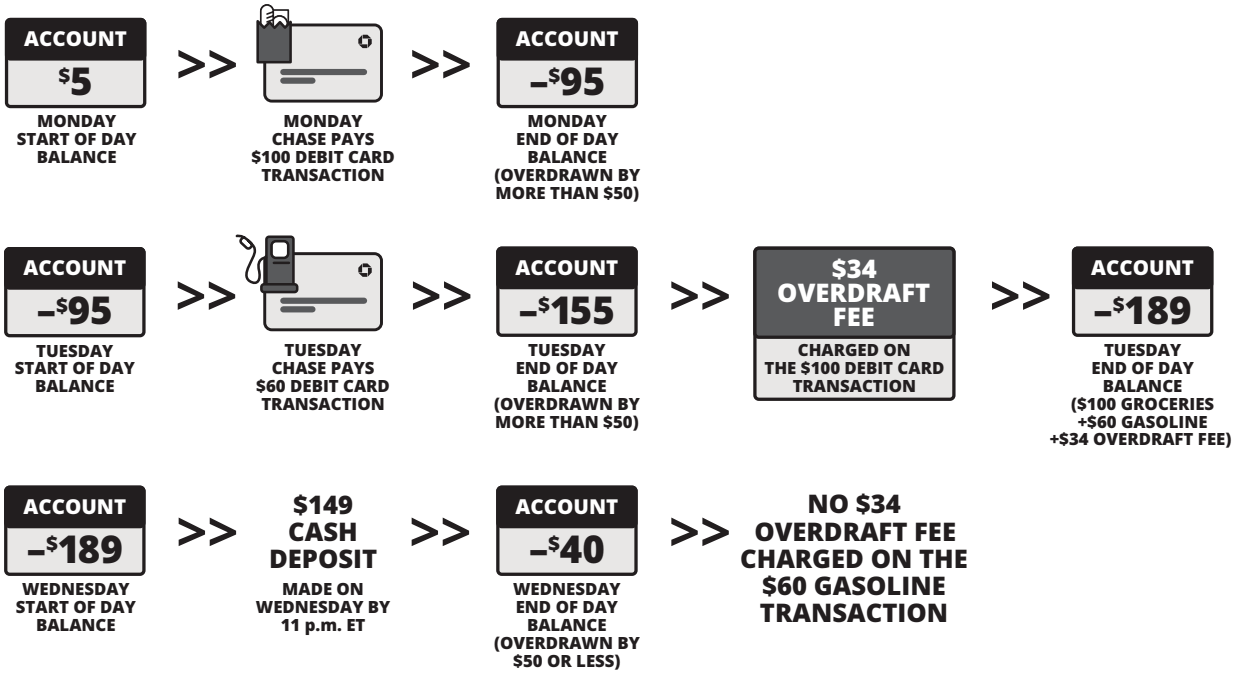
In this example, you have enrolled in Chase Debit Card Coverage.

On Monday, you start the day with $5 in your account. Later that day you make a $100 debit card transaction on groceries. During our nightly processing for Monday, this transaction posts and we pay it, leaving your end of day account balance overdrawn by $95.

On Tuesday, you make a $60 debit card transaction for gasoline. During our nightly processing for Tuesday, this transaction posts and we pay it, leaving your end of day account balance overdrawn by $155 ($100 groceries transaction + $60 gasoline transaction). To avoid the $34 Overdraft Fee on the $60 gasoline transaction from Tuesday, you make a cash deposit of $149 by 11 p.m. ET (8 p.m. PT) on Wednesday, leaving your end of day account balance overdrawn by $40.

Result: *A $34 Overdraft Fee is charged on the $100 groceries that overdrew your account by more than $50 on Monday. This fee is charged because you didn't make a deposit or transfer by 11 p.m. ET (8 p.m. PT) on Tuesday to bring your account balance to overdrawn by $50 or less at the end of the business day.*

On Wednesday your account is overdrawn by $189 ($100 groceries transaction + $60 gasoline transaction + $34 Overdraft Fee). However, because you made a $149 cash deposit on Wednesday leaving your account balance overdrawn by $50 or less at the end of the business day, a $34 Overdraft Fee was not charged.



There are other ways to avoid Overdraft Fees:

- If your transaction is $5 or less
- If your debit card transaction was authorized when there was a sufficient available balance in your account
- If your check or ACH is returned unpaid. However, we may charge an Overdraft Fee if a previously returned check or ACH is presented again and paid
- If your debit card transaction or ATM cash withdrawal request is declined
- For Chase Sapphire Checking and Chase Private Client Checking accounts, there are no Overdraft Fees when item(s) are presented against an account with insufficient funds on the first four business days during the current and prior 12 statement periods. On a business day when we returned item(s), this counts toward the four business days when an Overdraft Fee will not be charged.

Knowing your balance may help you avoid fees

Use any of these options to check your balance before you make a purchase.

- Sign up for Account Alerts
  Go to chase.com/AccountAlerts
- Use any Chase ATM
- Use Chase Mobile
- Call 1-800-935-9935 (we accept operator relay calls)
- Log on to chase.com

"Pending" transactions

Throughout the day we post debits and credits to your account that may appear as "pending" when we become aware of the transaction. The following are the most common types of debit transactions that may appear as "pending" and reduce your available balance by the amount of the transaction:

- ATM and Chase Banker Withdrawals, Transfers and Payments
- Automatic Payments
- Digital Platform Transactions
- Checks Drawn on Your Account
- Debit Card Transactions
- Wire Transfers

ATM and Chase Banker Withdrawals, Transfers and Payments: For payments or cash withdrawals, we will apply the transactions and update your available balance as soon as the transaction is complete.

Automatic Payments (ACH transactions): We will generally apply debit transactions against your available balance as pending at the start of the business day of the effective date of the payment. If you initiate ACH debit transactions on the same day as the effective date, we will apply them in the order we receive them.

Digital Platform Transactions: For any payment or transfer, once you approve the transaction, we'll apply it to your account. For recurring or future dated payments, it is applied on the effective "send on" date.

Checks Drawn on Your Account: When cashed or deposited at a Chase ATM, branch, or online, the check will be pending on your account at the time it was cashed or deposited. Checks that are deposited at other banks will show as pending throughout the day as the other banks submit the item to us for payment. If the amount of the check identified in the notice exceeds your balance at the time we receive the notice, we may notify the other bank of that fact.

Debit Card Transactions: For more information on debit card transactions refer to the section *Important Information and Agreements About Your Card.*

Wire Transfers: Once we've begun processing the wire transfer and completed all of our internal reviews, we will apply the transaction to your account and update your available balance on the transfer's effective date.

While we make every effort to place transactions in a pending status on your account during the day, transactions may be unable to be displayed as pending before they are posted to your account. How these transactions are posted when they are completed and no longer display as pending is based on the posting order. Fees are applied against the account based on how transactions are posted. For details, refer to the section *Posting Order.*

Posting Order

Posting order is the order in which we apply deposits and withdrawals to your account. We provide you with visibility into how transactions are posted and in what order to help you better manage your account.

When we transition from one business day to the next business day we post transactions to and from your account during our nightly processing. The order in which we generally post transactions during nightly processing for each business day is:

- First, we make any previous day adjustments, and add deposits to your account.
- Second, we subtract transactions in chronological order by using the date and time of when the transaction was authorized or shown as pending. This includes ATM and Chase banker withdrawals, transfers and payments; automatic payments; transactions initiated on our Digital Platforms; checks drawn on your account; debit card transactions; wire transfers; and real time payments (RTPs). If multiple transactions have the same date and time, then they are posted in high to low dollar order.
  - There are some instances where we do not have the time of the transaction; therefore, we post at the end of the day the transaction occurred:
    - We are unable to show the transaction as pending; or
    - We don't receive an authorization request from the merchant but the transaction is presented for payment.
- Third, there are some transactions that we cannot process automatically or until we've completed posting of your chronological transactions. This includes Overdraft Protection transfers or transfers to maintain target balances in other accounts. We subtract these remaining transactions in high to low dollar order.
- Finally, fees are assessed last.

If you review your account during the day, you will see that we show some transactions as "pending." For details, refer to the section *"Pending" transactions*. These transactions impact your available balance, but have not yet posted to your account and do not guarantee that we will pay these transactions to your account if you have a negative balance at that time. We may still return a transaction unpaid if your balance has insufficient funds during that business day's nightly processing, even if it had been displayed as a "pending" transaction on a positive balance during the day. If a transaction that you made or authorized does not display as "pending," you are still responsible for it and it may still be posted against your account during nightly processing.

OVERDRAFT PROTECTION:

What it is:

Allows you to link a Chase savings account as an Overdraft Protection backup account to your checking account to help pay any overdraft transactions that may occur. If your checking account does not have enough money, we will use the available funds from your backup account to authorize or pay transactions. The exact amount needed to cover the transaction will be transferred if enough funds are available.

What it pays:

- **All transactions**, including everyday debit card transactions (e.g. groceries, gasoline or dining out)

What it costs:

- There is not a fee for an Overdraft Protection transfer. Refer to the page *How your transactions will work* for Overdraft Fees that may apply if there is NOT enough money available in your linked Overdraft Protection backup account

Establishing or Canceling Overdraft Protection: Overdraft Protection allows you to link only one of your accounts as your backup account to your checking account to help pay an overdraft. If your checking account does not have enough money, we will use the available funds from your backup account to authorize or pay transactions. You must separately sign up for Overdraft Protection. Any owner of both a qualifying checking account and the backup account may enroll in Overdraft Protection without the consent of other owners and both accounts must share at least one owner to maintain Overdraft Protection. Any owner of the checking account or the backup account may cancel Overdraft Protection (by terminating the service or closing the account) without the consent of other owners. A backup account can provide Overdraft Protection for more than one checking account, but a checking account can have only one backup account. A personal checking account may be linked to a Chase personal savings account; and a business checking account may be linked to a Chase business savings account or a business line of credit in good standing. We may cancel your Overdraft Protection service at any time. Your request to add or cancel Overdraft Protection will become effective within a reasonable time after approval.

Transfers: We will make one Overdraft Protection transfer per business day that will appear on your statement for both accounts. If you have enough available funds in your backup account, we will automatically transfer enough to bring your checking account balance to zero. If you do not have enough available funds in your backup account to bring your checking account balance to zero, but you have enough available funds to pay one or more transactions and/or your previous day's negative balance, we will transfer that amount. If the amount transferred does not bring your checking account balance to zero, your checking account will become overdrawn and you may be charged overdraft fees and/or interest. If we authorize your transaction, we will leave the funds in your backup account until we pay

the transaction, which may take several days. However, if you use those funds before the transaction is paid there will not be available funds to transfer and your checking account may become overdrawn and charged overdraft fees and/or interest. The available balance for a savings account is determined at the time that we authorize a transaction or at the end of business day processing. The available balance for a business line of credit is determined at the end of the previous business day processing. We are not required to notify you if funds from the backup account cannot be transferred for Overdraft Protection (for example if the account is dormant, purged, restricted or not in good standing). Refer to the section *Restricting Your Account; Blocking or Delaying Transactions* in the Deposit Account Agreement for additional information.

CHASE DEBIT CARD COVERAGE:

What it is:

Allows you to choose how we treat your EVERYDAY DEBIT CARD transactions. If you don't have Overdraft Protection, or you don't have enough funds in your linked Overdraft Protection backup account, and:

- You select **YES**, we may authorize overdrafts at our discretion and you understand you will be charged an Overdraft Fee per transaction if Chase pays your overdraft
- You select **NO**, the transaction will be declined and you will NOT be charged a fee

Chase Debit Card Coverage is not available for Chase High School Checking.

Regardless of your Debit Card Coverage decision, if you are enrolled in Overdraft Protection and you have enough money in your linked Overdraft Protection backup account, we will use the available funds from your backup account to authorize or pay transactions.

What it pays:

- Everyday debit card transactions **ONLY** (e.g. groceries, gasoline or dining out)

What it costs:

- We charge a **$34 Overdraft Fee per transaction** during our nightly processing beginning with the first transaction that overdraws your account balance by more than $50 (maximum of 3 fees per business day, up to $102)

When a fee won't be charged:

- With Chase Overdraft Assist, if you're overdrawn by $50 or less at the end of the business day **OR** if you're overdrawn by more than $50 and you bring your account balance to overdrawn by $50 or less at the end of the next business day
- If your transaction is $5 or less
- If your debit card transaction was authorized when there was a sufficient available balance in your account
- If your debit card transaction is declined
- For Chase Sapphire Checking and Chase Private Client Checking accounts, there are no Overdraft Fees when item(s) are presented against an account with insufficient funds on the first four business days during the current and prior 12 statement periods. On a business day when we returned item(s), this counts toward the four business days when an Overdraft Fee will not be charged

Learn how your transactions will work:

EVERYDAY DEBIT CARD PURCHASES[1] (Not recurring)

STEP 1 Is there enough money available in your checking account?

✓ **YES**
Transaction Authorized and Paid

NO
Proceed to Step 2

STEP 2 OVERDRAFT PROTECTION
Is enough money available in your checking account plus your linked Overdraft Protection backup account?

✓ **YES**
Transaction Authorized and Paid
The exact amount needed to cover the transaction will be transferred.

NO (or you do NOT have a backup account)
Proceed to Step 3

STEP 3 CHASE DEBIT CARD COVERAGE
Did you opt in to Chase Debit Card Coverage?

X **NO** (DEFAULT CHOICE)
Transaction Declined
Transaction does NOT go through and you are NOT charged an Overdraft Fee.

! **YES**
Transaction Authorized and Paid or Declined
We may **authorize and pay** your transaction at our discretion based on your account history, the deposits you make and the transaction amount. If authorized and paid, you will be charged a $34 Overdraft Fee per transaction (max 3 fees per business day, up to $102).

If **declined**, transaction does NOT go through and you are NOT charged an Overdraft Fee.

CHECKS, AUTOMATIC PAYMENTS OR RECURRING DEBIT CARD PURCHASES[2]

STEP 1 Is there enough money available in your checking account?

✓ **YES**
Transaction Authorized and Paid

NO
Proceed to Step 2

STEP 2 OVERDRAFT PROTECTION
Is enough money available in your checking account plus your linked Overdraft Protection backup account?

✓ **YES**
Transaction Authorized and Paid
The exact amount needed to cover the transaction will be transferred.

NO (or you do NOT have a backup account)
Proceed to Step 3

STEP 3 STANDARD OVERDRAFT PRACTICE NOW APPLIES
Transaction authorized and paid or **returned/declined** at our discretion based on your account history, the deposits you make and the transaction amount.

✓ **AUTHORIZED AND PAID**
If authorized and paid, you will be charged a $34 Overdraft Fee per transaction (max 3 fees per business day, up to $102).

X **RETURNED/DECLINED**
If a transaction is returned unpaid or declined, you are NOT charged a fee.

1 Everyday debit card purchases are one-time purchases or payments, such as groceries, gasoline or dining out.
2 Recurring debit card purchases include transactions such as movie subscriptions or gym memberships.

Confirm your choice:

You attempt a transaction without enough money in your checking account			
YOUR CHOICE TODAY	TYPE OF TRANSACTION	IF YOU HAVE ENOUGH MONEY IN YOUR LINKED OVERDRAFT PROTECTION BACKUP ACCOUNT	IF YOU DO **NOT** HAVE ENOUGH MONEY IN YOUR LINKED OVERDRAFT PROTECTION BACKUP ACCOUNT
STANDARD OVERDRAFT PRACTICE	If you decline both Overdraft Protection and Debit Card Coverage, our Standard Overdraft Practice will apply.		
	Check, Automatic Payment, Recurring Debit Card	Transaction Authorized and Paid or Declined at Chase's discretion **Overdraft Fee** per transaction if authorized and paid (no linked backup account)	
	Everyday Debit Card	Transaction Declined – **NO OVERDRAFT FEE** (no linked backup account)	
☐ OVERDRAFT PROTECTION	Check, Automatic Payment, Recurring Debit Card	Transaction Authorized and Paid and transfer made – **No Overdraft Fee**	Transaction Authorized and Paid or Declined at Chase's discretion **Overdraft Fee** per transaction if authorized and paid
	Everyday Debit Card	Transaction Authorized and Paid and transfer made – **No Overdraft Fee**	Transaction Declined – **NO OVERDRAFT FEE**
☐ DEBIT CARD COVERAGE	Check, Automatic Payment, Recurring Debit Card	Not applicable	
	Everyday Debit Card	Transaction Authorized and Paid or Declined at Chase's discretion **Overdraft Fee** per transaction if authorized and paid (no linked backup account)	
☐ OVERDRAFT PROTECTION *AND* DEBIT CARD COVERAGE	Check, Automatic Payment, Recurring Debit Card	Transaction Authorized and Paid and transfer made – **No Overdraft Fee**	Transaction Authorized and Paid or Declined at Chase's discretion **Overdraft Fee** per transaction if authorized and paid
	Everyday Debit Card	Transaction Authorized and Paid and transfer made – **No Overdraft Fee**	Transaction Authorized and Paid or Declined at Chase's discretion **Overdraft Fee** per transaction if authorized and paid

You can avoid overdrawing your account by making a deposit or transferring funds to cover the overdraft before the business day ends and we start our nightly processing. Here are the cutoff times for some ways of making a deposit or transferring funds from another Chase account:

- **At a branch before it closes**
- **At an ATM before 11 p.m. Eastern Time (8 p.m. Pacific Time)**
- **When transferring money on chase.com or Chase Mobile or using Zelle before 11 p.m. Eastern Time (8 p.m. Pacific Time)**

If you deposit a check, this assumes we do not place a hold and the check is not returned. Additional cutoff times apply to other transfers, including transfers from non-Chase accounts. Please visit chase.com or Chase Mobile for more information and service agreements.

The information is a part of our Deposit Account Agreement. However, these disclosures are not our complete deposit contract. If you open an account, or upon request, we will provide our Deposit Account Agreement, which contains the complete deposit contract.

Interest on Checking and Savings Accounts: When you open a checking or savings account that pays interest, we will provide you a rate sheet stating the current interest rate and Annual Percentage Yield for your account. The rate sheet is considered a part of this Agreement.

Interest-bearing accounts have a variable interest rate. That means we may change the interest rate and Annual Percentage Yield as often as we choose, without limits and without notice. Interest begins to accrue on the business day we receive credit for your deposit. For cash, wire transfers and electronic direct deposits, interest begins to accrue on the business day of your deposit.

If you have requested your account not to accrue interest on a periodic basis, we will not establish or maintain an interest rate for the account until such time as you have requested the account to begin earning interest.

We use the daily balance method for calculating interest. This method applies a daily periodic rate to the balance in your account each day, which may be based on your present balance or collected balance as explained in the product information for your account. The collected balance is the balance of all deposits in your account on which we have received credit for the deposited funds (determined by the availability schedule of our Federal Reserve Bank for checks and similar items). We reserve the right not to pay interest on any deposited item that is returned to us unpaid.

Interest is credited and compounded monthly. However, Retirement Money Market accounts with interest distributions will not compound, and interest will be credited on the distribution date. Unless otherwise stated in your product disclosure, interest is computed on a 365-day basis. We pay interest only in whole cents. Therefore, at the end of each interest payment period (usually monthly), any fractional amount of interest less than half of one cent will be rounded down and any fractional amount of interest equal to half of one cent or more will be rounded up to the next whole cent.

Savings Account Withdrawals: In this Agreement, a savings account means an account, including a money market account (and excluding NOW accounts), for which we reserve the right to require seven days' prior written notice to withdrawal. See the section *Our right to require advance notice of withdrawals.* During any monthly statement period, you may make transfers and withdrawals, regardless of the number of transfers and withdrawals or the way in which transfers and withdrawals are made.

CDs: A certificate of deposit, or CD, is a deposit account with us for a specified period of time. This disclosure covers both retirement and non-retirement CD products. By opening your CD, you agree to keep the amount deposited (principal) on deposit. If you make a check deposit to your CD at account opening or during the renewal period and the check is returned to us unpaid, we will subtract the amount of the returned check from your CD balance. If a balance remains in the CD, it will stay open with the reduced balance. If there is a zero balance after we subtract the returned check, we will close the CD. If there is a negative balance in your CD after we subtract the returned check, you must immediately pay the amount of the overdraft. The standard minimum deposit amount to open a U.S. dollar-denominated CD is $1,000. We do not currently offer CD products in non-U.S. currencies. Here are a few things you should know about CDs:

- **Term:** The term is the number of days, months or years you agree to leave your money in the account.
- **Maturity date and grace period:** The maturity date is the last day of your CD's term. The grace period is the 5 days after the maturity date for CDs with a term of 7–13 days. The grace period is the 10 days after the maturity date for CDs with a term of 14 days or longer. On the maturity date or during the grace period you can change the term of your CD, make additional deposits (for non-retirement CDs only), or withdraw your CD principal without paying an early withdrawal penalty.
- **CD ladders:** A CD ladder is a group of four CDs opened at the same time for the same amount but with different terms. When each CD matures, its term will change to the longest term of the original group. For example, in a 12-month ladder, we will open four CDs with original terms of 3, 6, 9 and 12 months. When each CD matures, its new term will be 12 months. The result will be four 12-month CDs with a CD maturing every three months.
- **Automatically renewable CD:** An automatically renewable CD will renew on the maturity date for the same term unless 1) you have a different renewal term as part of a CD ladder; 2) you change or close the account or 3) we notify you otherwise. Once your CD renews, any reference to the maturity date means the last day of the new term. For the renewal term, your CD will earn interest for the term and amount at the CD standard rate unless you qualify for the CD relationship rate. If your CD is closed during the grace period, it will not earn interest on or after the maturity date.
- **Single maturity CD:** A single maturity CD will not automatically renew on the maturity date and won't earn interest on or after that date.
- **Interest:** We use the daily balance method to calculate interest on your CD. This method applies a periodic rate each day to your balance. Interest begins to accrue on the business day of your deposit. Interest for CDs is calculated on a 365-day basis, although some business CDs may calculate interest on a 360-day basis. The Annual Percentage Yield (APY) disclosed on your deposit receipt or on the maturity notice assumes interest will remain on deposit until maturity. On maturities of more than one year, interest will be paid at least annually. You may withdraw any paid or credited interest without penalty during your CD's term or at maturity. On the maturity date, interest will become principal of the renewed CD. A withdrawal will reduce earnings.

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- **Early withdrawal penalties: There is a penalty for withdrawing principal prior to the maturity date.**
  Refer to the CD section in the Product Information.

  Waiving early withdrawal penalties for Personal CDs:
  We will waive early withdrawal penalties under the circumstances described below, unless these withdrawals occur less than seven days after the account was opened or a previous withdrawal was made.

  For non-retirement CDs:

  - Death of a CD owner or a grantor of a revocable family/living trust;
  - Disability of a CD owner;
  - A court's determination that a CD owner is incompetent; and
  - Re-titling of a CD to transfer ownership of funds into a living trust without moving funds from the bank and where no change in term or rate occurs.

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Overdraft and Overdraft Fee Information for Your Chase Checking Account

What You Need to Know About Overdrafts and Overdraft Fees

An overdraft occurs when you do not have enough money in your account to cover a transaction, but we pay it anyway. Whether your account has enough money to cover a transaction is determined during our nightly processing. During our nightly processing, we take your previous end of day's balance and post credits. If there are any deposits not yet available for use or holds (such as a garnishment), these will reduce the account balance used to pay your transactions. Then we subtract any debit transactions presented during our nightly processing. The available balance shown to you during the day may not be the same amount used to pay your transactions as some transactions may not be displayed to you before nightly processing.

We pay overdrafts at our discretion, which means we do not guarantee that we will always authorize or pay any transactions presented for payment. If we do not authorize an overdraft, your transaction will be declined. If we do not pay an overdraft, your transaction will be returned. Additional information about overdrafts and your account features can be found in the Deposit Account Agreement.

We can cover your overdrafts in three different ways:

1. We have a Standard Overdraft Practice that comes with your account.
2. We offer Overdraft Protection through a link to a Chase savings account, which may be less expensive than our Standard Overdraft Practice. You can contact us to learn more.
3. We also offer Chase Debit Card Coverage℠, which allows you to choose how we treat your everyday debit card transactions (e.g. groceries, gasoline or dining out), in addition to our Standard Overdraft Practice.

This notice explains our Standard Overdraft Practice and Chase Debit Card Coverage.

- **What is the Standard Overdraft Practice that comes with my account?**
  We **do** authorize and pay overdrafts for the following types of transactions:
  - Checks and other transactions made using your checking account number
  - Recurring debit card transactions (e.g. movie subscriptions or gym memberships)

- **What is Chase Debit Card Coverage?**
  If you enroll in Chase Debit Card Coverage we **may** authorize and pay overdrafts for **everyday debit card transactions** (e.g. groceries, gasoline or dining out) in addition to our Standard Overdraft Practice.

- **What fees will I be charged if Chase pays my overdraft?**
  If we authorize and pay an overdraft, we'll charge you a $34 Overdraft Fee per transaction during our nightly processing beginning with the first transaction that overdraws your account balance by more than $50 (maximum of 3 fees per business day, up to $102).
  We won't charge you an Overdraft Fee in the following circumstances:
  - With Chase Overdraft Assist℠, we won't charge an Overdraft Fee if you're overdrawn by $50 or less at the end of the business day **OR** if you're overdrawn by more than $50 and you bring your account balance to overdrawn by $50 or less at the end of the next business day (you have until 11 p.m. ET (8 p.m. PT) to make a deposit or transfer). Chase Overdraft Assist does not require enrollment and comes with eligible Chase checking accounts.
  - We won't charge an Overdraft Fee for transactions that are $5 or less.
  - We won't charge an Overdraft Fee if your debit card transaction was authorized when there was a sufficient available balance in your account.
  - For Chase Sapphire® Checking and Chase Private Client Checking℠ accounts, there are no Overdraft Fees when item(s) are presented against an account with insufficient funds on the first four business days during the current and prior 12 statement periods. On a business day when we returned item(s), this counts toward the four business days when an Overdraft Fee will not be charged.

- **What if I want Chase to authorize and pay overdrafts on my everyday debit card transactions?**
  If you or a joint account owner want Chase to authorize overdrafts on your everyday debit card transactions, please make your Chase Debit Card Coverage selection. You can change your Chase Debit Card Coverage selection at any time by signing in to chase.com or Chase Mobile® to update your account settings, calling us at 1-800-935-9935 (or at 1-713-262-1679 if outside the U.S.), or visiting a Chase branch. We accept operator relay calls.

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