

## Additional Banking Services and Fees for Business Accounts Deposit Account Agreement

This document is part of the Deposit Account Agreement and has 5 sections that provide additional information about our products and services. Accounts are subject to approval.

1. Product Information
2. Business Deposit Express
3. Fee Schedule
4. Card Purchase and Withdrawal Limits
5. Chase Business Overdraft Services

### Deposit Account Agreement – Business Product Information

<i>BUSINESS CHECKING ACCOUNTS</i>	
<i>How to Avoid the Monthly Service Fee</i>	<p style="text-align: center;"><i>Chase Business Complete Checking<sup>SM</sup></i></p> <p>If you meet any of the following qualifying activities for each Chase Business Complete Checking account in a monthly statement period, we will waive the \$15 Monthly Service Fee:</p> <ul style="list-style-type: none"> <li>• Maintain a linked Chase Private Client Checking<sup>SM</sup> account <b>OR</b></li> <li>• Meet Chase Military Banking requirements <b>OR</b></li> <li>• Fulfill at least one of the following qualifying activities:               <ul style="list-style-type: none"> <li>• Minimum Daily Ending Balance: Maintain a minimum daily ending balance of at least \$2,000 in the Chase Business Complete Checking account each business day during the monthly statement period<sup>1</sup></li> <li>• Chase Payment Solutions<sup>SM</sup> Activity: Have at least \$2,000 of aggregate eligible deposits<sup>2</sup> into the Chase Business Complete Checking account at least one day before the end of the monthly statement period<sup>3</sup> using one or more of the following:                   <ul style="list-style-type: none"> <li>• Chase QuickAccept<sup>SM</sup> including Chase Smart Terminal<sup>SM</sup></li> <li>• InstaMed Patient Payments and InstaMed Patient Portal</li> <li>• Other eligible Chase Payment Solutions products<sup>4</sup></li> </ul> </li> <li>• Chase Ink<sup>®</sup> Business Card Activity: Spend at least \$2,000 on eligible purchases<sup>5</sup> in the most recent monthly Ink card billing cycle<sup>6</sup></li> </ul> </li> </ul>
<i>Chase Military Banking Benefits</i>	<p>Chase Military Banking benefits are available on Chase Business Complete Checking Accounts for current servicemembers and veterans of our nation's military</p> <p>Monthly Service Fee Waiver: This fee can be waived with a valid military ID or proof of military service</p> <p>Additional benefits for Active Duty servicemembers require direct deposit of military pay (does not include allotments). Benefits will end if no direct deposit has been made within the last 180 days:</p> <ul style="list-style-type: none"> <li>• No Chase fee on all non-Chase ATM transactions (ATM owner fees still apply)</li> <li>• No Chase fee on incoming or outgoing wire transfers<sup>7</sup></li> <li>• No Chase fee for Foreign Exchange Rate Adjustments on debit card purchases or ATM withdrawals using your Debit/ATM card in currencies other than U.S. Dollars</li> </ul>
<i>Otherwise, a Monthly Service/Maintenance Fee will apply</i>	<b>\$15</b>
<i>Transaction<sup>8,9</sup> Fees per month</i>	<p>Electronic deposits and deposited items, ACH and ATM transactions, Chase QuickDeposit<sup>SM</sup>, debit card purchases, and internal transfers: No Charge<sup>9</sup></p> <p>Deposits and withdrawals made with a teller and paper checks written on the account</p> <p style="text-align: center;">0–20 No Charge 21+ \$0.40/each</p> <p style="text-align: center;">(These fees will be included in your Monthly Service Fee if applicable)</p>
<i>Interest</i>	Does not earn Interest
<i>No Cash Deposit Processing Fee</i>	For the first \$5,000 per statement period (see Business Deposit Express Fee Schedule for additional fees)
<i>Statement Period</i>	All Chase Business Complete Checking accounts have a statement period that ends on the last business day of the month. Accounts with statement periods that do not end on the last business day of the month will be automatically updated including, without limitation, accounts that are converted into Chase Business Complete Checking
<i>Other</i>	Certain cash management services, including, but not limited to, Cash Concentration, Lockbox and End of the Day Sweeps are not permitted in conjunction with this type of checking account. Chase reserves the right to convert the account to accommodate such cash management services. Conversion may result in increased fees

NOTE: Refer to the Fee Schedule and Product Information for fees and additional benefits that may apply to your account.

## Deposit Account Agreement – Business Product Information

### *BUSINESS CHECKING ACCOUNTS (CONTINUED)*

<i>Chase QuickAccept<sup>SM</sup></i>	QuickAccept allows customers with a Chase Business Complete Checking account to accept card payments directly into their Chase Business Complete Checking account. Most domestic and international credit, debit, prepaid or gift cards with a Visa®, Mastercard®, American Express® or Discover® logo can be accepted through QuickAccept. Usage of QuickAccept is subject to eligibility, terms of service, monitoring and further review.	
<i>Swipe, Dip &amp; Tap Transactions</i>	<p><b>2.6% + \$0.10</b> per authorized transaction using a card reader or Chase Smart Terminal<sup>SM</sup> by:</p> <ul style="list-style-type: none"> <li>• Swiping a magnetic strip-enabled card</li> <li>• Dipping an EMV-enabled card</li> <li>• Tapping an NFC-enabled contactless card or device</li> </ul> <p>The card reader, Smart Terminal, and accessories are sold separately and ordered using the QuickAccept feature of the Chase Mobile® app, Chase Business Online, Chase Point of Sale app<sup>SM</sup> or using a Smart Terminal</p>	
<i>Manual Entry &amp; Payment Link Transactions</i>	<p><b>3.5% + \$0.10</b> per authorized transaction for card payments accepted when card information is inputted via manual entry or payment link through the QuickAccept section of the Chase Mobile app, Chase Business Online, Chase Point of Sale app<sup>SM</sup> or through a Smart Terminal</p>	
<i>Other</i>	<ul style="list-style-type: none"> <li>• If you refund a payment in full, transaction fees will be returned in full</li> <li>• If you refund a payment in part, transaction fees will not be returned</li> <li>• You agree to reimburse us for all fines, fees, penalties, liabilities, or other charges or assessments by a card network or other payment network relating to your actions or your transactions</li> </ul>	

NOTE: The cost of processing a payment via other Chase Payment Solutions products may be higher or lower depending upon the size and method of the payment.

## Deposit Account Agreement – Business Product Information

<i>BUSINESS CHECKING ACCOUNTS (CONTINUED)</i>		
	<i>Chase Performance Business Checking®</i>	<i>Chase Performance Business Checking with Interest®</i>
<i>No Monthly Service/Maintenance Fee in any statement period in which you</i>	Maintain an average beginning day balance <sup>10</sup> of \$35,000 or more in any combination of linked business savings (excluding Client Funds Savings accounts), business CDs and other Chase Performance Business Checking accounts	Not Applicable
<i>Otherwise, a Monthly Service/Maintenance Fee will apply</i>	<b>\$30</b>	
<i>Transaction<sup>8,9</sup> Fees per month</i>	Electronic deposits and deposited items made via ATM, ACH, Wire and Chase QuickDeposit: No Charge <sup>9</sup> (across all linked Chase Performance Business Checking accounts) Deposits and deposited items made with a teller, and all debits: 0-250 No Charge 251+ \$0.40/each (across all linked Chase Performance Business Checking accounts)	
<i>Interest</i>	Does not earn Interest	Earns Interest; Variable; based on daily collected balance
<i>No Cash Deposit Processing Fee</i>	For the first \$20,000 per statement period across all linked Chase Performance Business Checking accounts (see Business Deposit Express Fee Schedule for additional fees)	
<i>Wire Transfers</i>	<b>Wire Transfers: Incoming<sup>7</sup></b> Domestic No Charge International No Charge	<b>Wire Transfers: Outgoing</b> 2 most expensive outgoing domestic wire transfers per month included at no charge; otherwise, the following charges will apply across all linked Chase Performance Business Checking accounts: Domestic (chase.com) \$25 per transfer Domestic (branch) \$35 per transfer International U.S. Dollar (chase.com) \$40 per transfer International FX (chase.com) \$5 per transfer or \$0 per transfer if the amount is equal to \$5,000 USD or more  International U.S. Dollar or FX (branch) \$50 per transfer
<i>Other</i>	<ul style="list-style-type: none"> <li>• Certain cash management services are not permitted, or may be limited, in conjunction with this type of checking account. Chase reserves the right to convert the account to accommodate such cash management services. Conversion may result in increased fees</li> <li>• \$4 Check Enclosure Fee charged per statement period</li> <li>• No non-Chase ATM fees charged by Chase for using another institution's ATM<sup>11</sup></li> <li>• No charge for Counter Checks, Money Orders, Cashier's Checks</li> <li>• Link up to 99 Chase Performance Business Checking subaccounts</li> <li>• No Monthly Service Fee on a linked Chase Total Checking® account</li> </ul>	

NOTE: Refer to the Fee Schedule and Product Information for fees and additional benefits that may apply to your account.

## Deposit Account Agreement – Business Product Information

<i>BUSINESS CHECKING ACCOUNTS (CONTINUED)</i>			
<i>Chase Platinum Business Checking<sup>SM</sup></i>			
<i>No Monthly Service/Maintenance Fee in any statement period in which you</i>	Maintain an average beginning day balance <sup>10</sup> of \$100,000 (\$50,000 when linked to Chase Private Client Checking) or more in any combination of linked business savings (excluding Client Funds Savings accounts), business CDs, other Chase Platinum Business Checking accounts and qualifying investment accounts <sup>12</sup>		
<i>Otherwise, a Monthly Service/Maintenance Fee will apply</i>	<b>\$95</b>		
<i>Transaction<sup>8,9</sup> Fees per month</i>	Electronic deposits and deposited items made via ATM, ACH, Wire and Chase QuickDeposit <sup>SM</sup> : No Charge <sup>9</sup> (across all linked Chase Platinum Business Checking accounts) Deposits and deposited items made with a teller, and all debits: 0-500 No Charge 501+ \$0.40/each (across all linked Chase Platinum Business Checking accounts)		
<i>Interest</i>	Does not earn Interest		
<i>No Cash Deposit Processing Fee</i>	For the first \$25,000 per statement period across all linked Chase Platinum Business Checking accounts (see Business Deposit Express Fee Schedule for additional fees)		
<i>Wire Fees</i>	<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%; vertical-align: top;"><b>Wire Transfers: Incoming<sup>7</sup></b> Domestic No Charge International No Charge</td> <td style="width: 50%; vertical-align: top;"><b>Wire Transfers: Outgoing</b> 4 most expensive outgoing wires per month included at no charge; beyond 4, the following charges will apply across all linked Chase Platinum Business Checking accounts: Domestic (chase.com) \$25 per transfer Domestic (branch) \$35 per transfer International U.S. Dollar (chase.com) \$40 per transfer International FX (chase.com) \$5 per transfer or \$0 per transfer if the amount is equal to \$5,000 USD or more  International U.S. Dollar or FX (branch) \$50 per transfer No charge when linked to Chase Private Client Checking</td> </tr> </table>	<b>Wire Transfers: Incoming<sup>7</sup></b> Domestic No Charge International No Charge	<b>Wire Transfers: Outgoing</b> 4 most expensive outgoing wires per month included at no charge; beyond 4, the following charges will apply across all linked Chase Platinum Business Checking accounts: Domestic (chase.com) \$25 per transfer Domestic (branch) \$35 per transfer International U.S. Dollar (chase.com) \$40 per transfer International FX (chase.com) \$5 per transfer or \$0 per transfer if the amount is equal to \$5,000 USD or more  International U.S. Dollar or FX (branch) \$50 per transfer No charge when linked to Chase Private Client Checking
<b>Wire Transfers: Incoming<sup>7</sup></b> Domestic No Charge International No Charge	<b>Wire Transfers: Outgoing</b> 4 most expensive outgoing wires per month included at no charge; beyond 4, the following charges will apply across all linked Chase Platinum Business Checking accounts: Domestic (chase.com) \$25 per transfer Domestic (branch) \$35 per transfer International U.S. Dollar (chase.com) \$40 per transfer International FX (chase.com) \$5 per transfer or \$0 per transfer if the amount is equal to \$5,000 USD or more  International U.S. Dollar or FX (branch) \$50 per transfer No charge when linked to Chase Private Client Checking		
<i>Other</i>	<ul style="list-style-type: none"> <li>• Certain cash management services are not permitted, or may be limited, in conjunction with this type of checking account. Chase reserves the right to convert the account to accommodate such cash management services. Conversion may result in increased fees</li> <li>• 1 Overdraft Fee waived per statement period</li> <li>• No charge for Stop Payments made via Chase Online<sup>SM</sup>, branch and Chase by Phone<sup>®</sup> automated phone system, or renewals of Stop Payments</li> <li>• No non-Chase ATM fees charged by Chase for using another institution's ATM<sup>11</sup></li> <li>• No charge for Counter Checks, Money Orders, Cashier's Checks</li> </ul> <ul style="list-style-type: none"> <li>• Link up to 99 Chase Platinum Business Checking subaccounts</li> <li>• No Monthly Service Fee on a linked Chase Premier Plus Checking<sup>SM</sup> account</li> <li>• No monthly charge for QuickDeposit Single Feed</li> </ul>		

NOTE: Refer to the Fee Schedule and Product Information for fees and additional benefits that may apply to your account.

## Deposit Account Agreement – Business Product Information

<i>BUSINESS CHECKING ACCOUNTS (CONTINUED)</i>				
	<i>Chase Analysis Business Checking<sup>SM</sup></i>		<i>Chase Analysis Business Checking with Interest<sup>SM</sup></i>	
<i>Monthly Service/ Maintenance Fee</i>	<b>\$25</b>			
<i>Transaction<sup>8,9</sup> Fees per month</i>	Checks Paid/Debits	\$0.24/each	On-Us Deposited Items	\$0.20/each
	Branch Credit	\$2.00/each	Not-on-Us Deposited Items	\$0.27/each
	Electronic Credit	\$0.25/each		
<i>Wire Fees</i>	<b>Wire Transfers: Incoming<sup>7</sup></b>		<b>Wire Transfers: Outgoing</b>	
	Domestic	\$ 15.00/item	Domestic (chase.com)	\$10 per transfer
	International	\$ 15.00/item	Domestic (branch)	\$35 per transfer
			International U.S. Dollar (chase.com)	\$40 per transfer
			International FX (chase.com)	\$5 per transfer or \$0 per transfer if the amount is equal to \$5,000 USD or more
			International U.S. Dollar or FX (branch)	\$50 per transfer
<i>Other</i>	Chase QuickDeposit Deposited Item \$0.20/item Chase QuickDeposit Credit \$0.80/day ACH Return Fee: \$3/item			
<i>Interest</i>	Does not earn Interest		Earns Interest; Variable; based on daily collected balance	
<i>Earnings Credit</i>	Variable; subject to change at Chase's discretion. It is applied to the monthly average collected balance and used to offset fees for monthly maintenance, transactions, cash management and additional banking services		Not Applicable	
<i>Negative Collected Balance Fee</i>	Chase Prime +3% charged on daily negative collected balance			
<i>Balance-Based Charges</i>	Varies; subject to change at Chase's discretion			
<i>No Cash Deposit Processing Fee</i>	For the first \$10,000 per month (see Business Deposit Express Fee Schedule for additional fees)			

NOTE: Refer to the Fee Schedule and Product Information for fees and additional benefits that may apply to your account.

## Deposit Account Agreement – Business Product Information

<i>BUSINESS CHECKING ACCOUNTS (CONTINUED)</i>		
	<i>IOLTA/IOTA/IOLA/IBRETA/IOREBTA/IRETA/COLTAF/CARHOF/UARHOF<sup>SM</sup></i>	<i>Client Funds Checking<sup>SM</sup></i>
<i>Monthly Service/Maintenance Fee will apply</i>	Accounts located in IL, NY: <b>\$15</b> Accounts located in all other states where offered: <b>\$0</b>	None
<i>Transaction<sup>8,9</sup> Fees per month</i>	None	None
<i>Interest</i>	Earns Interest; Variable; based on daily collected balance	Does not earn Interest
<i>Earnings Credit</i>	Not Applicable	Not Applicable
<i>No Cash Deposit Processing Fee</i>	Not Applicable	Not Applicable
<i>Other</i>	<p>Monthly Service Fee is deducted from interest earned and remaining interest is paid to the applicable state association or foundation to fund public service. Fees for additional banking services may be billed to your Chase Analysis Business Checking, Chase Platinum Business Checking or Chase Performance Business Checking (interest counterparts included, where applicable). Refer to your Pro Forma Analysis provided by your banker</p> <p>Check fees: No fee for Chase design checks when ordered through Chase. Fees may apply for certain other supplies and expedited shipping options.</p>	<p>Link up to 99 subaccounts Special purpose use only</p>

NOTE: Refer to the Fee Schedule and Product Information for fees and additional benefits that may apply to your account.

## Deposit Account Agreement – Business Product Information

<b>BUSINESS SAVINGS ACCOUNTS</b>			
	<i>Chase Business Total Savings<sup>SM</sup></i>	<i>Chase Business Premier Savings<sup>SM</sup></i>	<i>Client Funds Savings<sup>SM</sup></i>
<i>No Monthly Service/Maintenance Fee in any statement period in which you have</i>	<ul style="list-style-type: none"> <li>• An average ledger balance of \$1,000 or more in this account; <b>OR</b></li> <li>• A linked Chase Business Complete Checking account</li> </ul>	<ul style="list-style-type: none"> <li>• An average ledger balance of \$25,000 or more in this account; <b>OR</b></li> <li>• A linked Chase Performance Business Checking, Chase Analysis Business Checking or Chase Platinum Business Checking account (interest counterparts included, where applicable)</li> </ul>	Not Applicable
<i>Otherwise, a Monthly Service/Maintenance Fee will apply</i>	<b>\$10</b>	<b>\$20</b>	<b>\$0</b>
<i>Transaction<sup>8,9</sup> Fees per month</i>	0–15 items – No Charge 16+ \$0.40/each	0–30 items – No Charge 31+ \$0.40/each	None
<i>Interest</i>	Earns Interest; Variable; based on daily collected balance	Earns Interest; Variable; based on daily collected balance. Premier relationship rates available when linked to an active <sup>13</sup> Chase Performance Business Checking, Chase Analysis Business Checking or Chase Platinum Business Checking account (interest counterparts included, where applicable)	Earns Interest; Variable; based on daily collected balance Interest is paid to the client's account
<i>No Cash Deposit Processing Fee</i>	For the first \$5,000 per statement period (see Business Deposit Express Fee Schedule for additional fees)	For the first \$10,000 per statement period (see Business Deposit Express Fee Schedule for additional fees)	Not Applicable
<i>Other</i>	Not Applicable	Not Applicable	Available only with Client Funds Checking

NOTE: Refer to the Fee Schedule and Product Information for fees and additional benefits that may apply to your account.

## Deposit Account Agreement – Business Product Information

<i>BUSINESS CD ACCOUNTS</i>	
	<i>Chase Certificates of Deposit<sup>SM</sup></i>
<i>Minimum Deposit to Open</i>	\$1,000
<i>Interest</i>	Fixed; based on ledger balance Earn CD relationship rates available when linked to a Chase Business Checking account except Public Funds Checking, Chase Nonprofit Business Classic Checking, IOLTA/IOTA/IOLA/IBRETA/IOREBTA/IRETA/COLTAF/CARHOF/UARHOF and Client Funds Checking
<i>Withdrawal Penalties</i>	<p><b>There is a penalty for withdrawing principal prior to the maturity date.</b></p> <ul style="list-style-type: none"> <li>- If the term of the CD is less than 12 months, the early withdrawal penalty is equal to \$25 plus 1% of the amount withdrawn</li> <li>- For terms of 12 months or more, the early withdrawal penalty is equal to \$25 plus 3% of the amount withdrawn</li> <li>- 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 we 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</li> <li>- The amount of your penalty will be deducted from principal</li> </ul>
<i>Statement Period</i>	Summary of linked CDs appears on monthly checking account statement

<i>BUSINESS DEBIT AND ATM CARDS FOR OWNERS AND SIGNERS</i>		
	<i>Chase Business Debit Card</i>	<i>Chase Business ATM Card</i>
<i>Annual Fee</i>	<b>\$0</b>	
<i>Maximum Number of Cards Allowed</i>	One (1) per person per account	
<i>Zero Liability Protection<sup>14</sup></i>	Yes	
<i>Primary Business Checking Accounts</i>	Available for Chase Business Complete Checking, Chase Performance Business Checking, Chase Analysis Business Checking or Chase Platinum Business Checking account (interest counterparts included, where applicable)	
<i>Other</i>	The Business Debit Card and Business ATM Card may be issued only to owners/signers of the business	

NOTE: Refer to the Fee Schedule and Product Information for fees and additional benefits that may apply to your account.



## Deposit Account Agreement – Business Product Information

<i>BUSINESS DEBIT AND DEPOSIT CARDS FOR EMPLOYEES</i>		
	<i>Chase Business Associate Card</i>	<i>Chase Business Employee Deposit Card</i>
<i>Annual Fee</i>	<b>\$0</b>	
<i>Maximum Number of Cards Allowed</i>	No card limit per employee per account	
<i>Zero Liability Protection<sup>14</sup></i>	Yes	
<i>Primary Business Checking Accounts</i>	Available for Chase Business Complete Checking, Chase Performance Business Checking, Chase Analysis Business Checking or Chase Platinum Business Checking account (interest counterparts included, where applicable)	Available for Chase Business Complete Checking, Chase Performance Business Checking, Chase Analysis Business Checking, Chase Platinum Business Checking account and IOLTA (interest-bearing counterparts and accounts for municipalities included, where applicable)
<i>Other</i>	<p>The Business Associate Debit Card may be issued only to an employee of the business, but not a signer already on the account, allowing the employee to deposit, withdraw and purchase, drawing from a primary Business checking account. An employee is defined as a full-time or part-time employee of a business or a contractor for which our client files 1099 reporting and not a client or tenant of the business. The signer can set limits on the card in \$100 increments, from \$100–\$1,000 (not including fees) for withdrawals and \$100–\$5,000 for spending. However, the business is responsible for all charges and withdrawals made by the employee. Associate Cards cannot be shared by employees and must be closed once an employee leaves the business or the contractor relationship is terminated</p> <p>Card will not reissue at expiration date. For a new card, the signer will need to supply the employee's legal name, residential address and date of birth for card opening, and the employee's legal name and the company name will emboss on the card</p> <p>Up to an additional three (3) Business checking and up to five (5) Business savings accounts may be linked to a Business Associate Card. When the signer performs any additional linking, beyond the primary Business checking account, the employee will automatically gain the additional ability to transfer funds between any and all accounts their card is linked to, as well as deposit to and, subject to the limits you set, withdraw funds from these additional accounts</p>	<p>The Business Employee Deposit Card may be issued only to an employee of the business, but not a signer already on the account. An employee is defined as a full-time or part-time employee of a business or a contractor for which our client files 1099 reporting, and not a client or tenant of the business. Each card will permit an employee to make deposits into a Business checking or savings account via an ATM or at a Chase branch. The card will not permit the employee to obtain account information, make withdrawals or take any other actions, including performing account maintenance. Business Employee Deposit Cards cannot be shared by employees and must be closed once an employee leaves the business or the contractor relationship is terminated</p> <p>Card will not reissue at expiration date. For a new card, the signer will need to supply the employee's legal name, residential address and date of birth for card opening and the employee's legal name and the company name will emboss on the card</p>

NOTE: Refer to the Fee Schedule and Product Information for fees and additional benefits that may apply to your account.

## Deposit Account Agreement – Business Product Information

### Footnotes: Business Product Information

- 1 The monthly statement period for Chase Business Complete Checking ends on the last business day of each month. For the purposes of the Minimum Daily Ending Balance requirement, the last day of the monthly statement period is excluded.
- 2 Eligible deposits are net of chargebacks, refunds, or other adjustments. Eligible deposits must be made from Chase Payment Solutions associated with the same business as your Chase Business Complete Checking account, as reflected in Chase records.
- 3 The cutoff time for eligible deposits from QuickAccept, InstaMed, and other eligible Chase Payment Solutions, is **11:59** p.m. Eastern Time one day prior to the last day of your Chase Business Complete Checking monthly statement period. For example, if your Chase Business Complete Checking monthly statement period ends on November 30, the cutoff time would be **11:59** p.m. Eastern Time on November 29.
- 4 An eligible product has a transaction history that is viewable on Chase Business Online, Chase Connect<sup>®</sup>, or J.P. Morgan Access<sup>®</sup>.
- 5 Eligible purchases must be made using Chase Ink Business Card(s) associated with the same business as your Chase Business Complete Checking account, as reflected in Chase records, and must earn Chase Ultimate Rewards<sup>®</sup> points. Certain purchases and transactions are excluded from earning Chase Ultimate Rewards points, as described in your Rewards Program Agreement available on [chase.com/ultimaterewards](https://chase.com/ultimaterewards).
- 6 The most recent monthly Ink billing cycle will be used if it's different from your Chase Business Complete Checking monthly statement period.
- 7 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.
- 8 Transactions are all deposits and withdrawals made from your account, including deposit tickets. This includes: cash deposited or withdrawn; checks deposited or debited; other ACH items that are deposited or debited; incoming or outgoing electronic transfers; incoming or outgoing wire transfers; and point-of-sale debits.
- 9 Products such as Chase QuickDeposit and certain cash management products may have additional service fees. Contact your banker or cash management specialist for details.
- 10 Average beginning day balance is based on the average of your ledger balances at the beginning of each day.
- 11 We will not charge a non-Chase ATM fee. Fees from the ATM owner/network still apply. A Foreign Exchange Rate Adjustment Fee from Chase will apply for ATM withdrawals in a currency other than U.S. dollars.
- 12 Qualifying investment accounts must be held in the name of the business and include: Securities (including mutual funds and variable annuities) and investment advisory services. Investment products and services are offered through **J.P. Morgan Securities LLC** (JPMS), a registered broker-dealer and investment adviser, member of 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. JPMS, CIA and JPMorgan Chase Bank, N.A. are affiliated companies under the common control of JPMorgan Chase & Co. Products not available in all states.

**INVESTMENT AND INSURANCE PRODUCTS:  
• NOT A DEPOSIT • NOT FDIC INSURED • NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY  
• NO BANK GUARANTEE • MAY LOSE VALUE**

- 13 "Active" is defined as an account with 5 customer initiated transactions per statement period.
- 14 Zero Liability Protection: Chase reimburses you for any unauthorized debit card transactions made at stores, ATMs, on the phone or online when reported promptly. Certain limitations apply. See Deposit Account Agreement for details.

## Deposit Account Agreement – Business Deposit Express

JPMorgan Chase Business Deposit Express<sup>SM</sup> Fee Schedule

<b>Cash Deposit Processing Fees for all Business Checking and Savings Accounts</b> Fees will apply per month to all cash deposits in excess of the amount listed in the Business Product Features	
<i>Cash Deposited Per Month</i>	Night Drop, Post Verification and Immediate Verification \$2.50 (per \$1,000)
<i>Cash Deposited at ATMs</i>	No Charge
<i>Coin Roll Order</i>	No Charge
<i>Currency Strap Order</i>	No Charge
<i>Dual Pouch Plastic Bags</i>	Fee depends on bags selected

### Terms & Conditions: Business Deposit Express

- 1 Business Deposit Express services (“Services”) apply to Depository Bags (see paragraph 2) received at the Branches, including but not limited to, night depositories, bulk deposits made over the counter, delivered by Customer’s armored car or courier, Bank Commercial Deposit Machines and Commercial Cash Centers. Upon request, the Bank shall issue Customer a key to certain designated vault facilities (“Facilities”).
- 2 Customer shall utilize tamper-resistant disposable bags (“Depository Bags”) which conform to such standards as the Bank may establish from time to time.
- 3 Customer agrees to the following:
  - a. The Facilities shall only be used for the delivery to the Bank of Depository Bags which shall contain only currency and/or negotiable instruments together with a deposit ticket prepared by the Customer.
  - b. The Bank may, prior to verification of the contents of the Depository Bag, provisionally credit Customer’s account based on the amount stated on Customer’s deposit ticket.
  - c. The Bank shall, not in the presence of Customer, count and verify the contents of the Depository Bags. The Bank’s count shall be controlling and final and the Bank will notify Customer of any adjustment to the amount of the deposit.
  - d. No deposit is deemed to be made until the Bank has concluded its verification process and credited Customer’s account.
- 4 The use of the Facilities is at Customer’s sole risk and Bank shall not be liable for any loss, destruction or disappearance of any Depository Bag or any part of the alleged contents prior to verification by Bank.
- 5 The Bank may terminate any of these Services at any time upon notice to Customer. Customer shall promptly return to Bank all Depository Bags and keys to any Facility.

NOTE: Refer to the Fee Schedule and Product Information for fees and additional benefits that may apply to your account.

## Deposit Account Agreement – Business Fee Schedule

Unless otherwise indicated or specified in Product Information, fees apply to all checking and savings accounts.

<i>ATM Fees and Debit Card Fees</i>	<b>Non-Chase ATM</b> (Avoid these fees by using a Chase ATM)	<b>\$3</b> for any inquiries, transfers or withdrawals while using a non-Chase ATM in the U.S., Puerto Rico and the U.S. Virgin Islands. Fees from the ATM owner/network still apply <b>\$5</b> per withdrawal and <b>\$3</b> for any transfers or inquiries at ATMs outside the U.S., Puerto Rico and the U.S. Virgin Islands. Fees from the ATM owner/network still apply
	<b>Foreign Exchange Rate Adjustment:</b> You make card purchases, non-ATM cash transactions or ATM withdrawals in a currency other than U.S. dollars	<b>3%</b> of withdrawal amount after conversion to U.S. dollars. For additional information on foreign exchange rates, refer to the Deposit Account Agreement
	<b>Non-ATM Cash:</b> You use your Chase Debit Card to withdraw cash from a teller at a bank that is not Chase	<b>3%</b> of the dollar amount of the transaction <b>OR</b> <b>\$5</b> , whichever is greater
	<b>Card Replacement – Rush Request:</b> <sup>1</sup> You request express shipping of a replacement debit or ATM card (Avoid this fee by requesting standard shipping)	<b>\$5</b> per card, upon request

<i>Overdraft Fees</i>	<b>Overdraft (may also be referred to as Insufficient Funds):</b> Chase pays a transaction during our nightly processing on a business day when your account balance is overdrawn	<b>\$34 Overdraft Fee per transaction</b> during our nightly processing beginning with the first transaction that overdraws your account balance by more than \$50. <ul style="list-style-type: none"> <li>Maximum of 6 fees per business day (up to \$204)</li> </ul> <b>We won't charge an Overdraft Fee:</b> <ul style="list-style-type: none"> <li>With Chase Overdraft Assist<sup>SM</sup>, if you're overdrawn by \$50 or less at the end of the business day <b>OR</b> 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 <i>Chase Business Overdraft Services</i> for eligible accounts and products, and additional details</li> <li>If your transaction is \$5 or less</li> <li>If your debit card transaction was authorized when there was a sufficient available balance in your account</li> <li>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</li> <li>If your debit card transaction or ATM cash withdrawal request is declined</li> </ul>
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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<sup>®</sup> or using Zelle<sup>®</sup> 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 transfer from non-Chase accounts. Please visit chase.com or Chase Mobile for more information and service agreements.

NOTE: Refer to the Fee Schedule and Product Information for fees and additional benefits that may apply to your account.

## Deposit Account Agreement – Business Fee Schedule

Unless otherwise indicated or specified in Product Information, fees apply to all checking and savings accounts.

<i>Wire Transfer Fees</i>	<b>Domestic and International Incoming Wire:</b> A wire transfer is deposited into your account	<b>\$15</b> per transfer <b>OR</b> <b>\$0</b> if transfer was originally sent with the help of a Chase banker or using chase.com or Chase Mobile
	<b>Domestic Wire:</b> A banker helps you send a wire from your account to a bank account within the U.S.	<b>\$35</b> per transfer
	<b>Online Domestic Wire:</b> You use chase.com or Chase Mobile to send a wire from your checking account to a bank account within the U.S.	<b>\$25</b> per transfer
	<b>International Wire:</b> A banker helps you send a wire from your account to a bank outside the U.S. in either U.S. dollars (USD) or foreign currency (FX)	<b>\$50</b> per transfer
	<b>Online USD International Wire:</b> 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)	<b>\$40</b> per transfer
	<b>Online FX International Wire:</b> You use chase.com or Chase Mobile to send a wire from your account to a bank outside the U.S. in foreign currency (FX)	<b>\$5</b> per transfer or <b>\$0</b> per transfer if the amount is equal to \$5,000 USD or more

<i>Other Fees</i>	<b>Order for Checks or Supplies:</b> An order of business checks, deposit slips or other banking supplies	<b>Varies</b> (based on items ordered)
	<b>Counter Check:</b> <sup>1</sup> A blank page of 3 personal checks we print upon your request at a branch	<b>\$3</b> per page
	<b>Money Order:</b> <sup>1</sup> A check issued by you, purchased at a branch, for an amount up to \$1,000	<b>\$5</b> per check
	<b>Cashier's Check:</b> <sup>1</sup> A check issued by the bank, purchased at a branch, for any amount and to a payee you designate	<b>\$10</b> per check
	<b>Legal Processing:</b> 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 <b>\$100</b> per order
	<b>Stop Payment:</b> You contact us and a banker places your stop payment request on a check or ACH	<b>\$30</b> per request
	<b>Online or Automated Phone Stop Payment:</b> 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	<b>\$25</b> per request
	<b>Stop Payment Automatic Renewal</b>	<b>\$4</b> per item per year

NOTE: Refer to the Fee Schedule and Product Information for fees and additional benefits that may apply to your account.

## Deposit Account Agreement – Business Fee Schedule

Unless otherwise indicated or specified in Product Information, fees apply to all checking and savings accounts.

<i>Online Banking Services</i>	<b>ACH Payments:</b> Optional service to initiate electronic (ACH) payments to a checking or savings account in the U.S. See chase.com for details	<b>\$2.50</b> per item for the first 10 items per month <b>\$0.15</b> per item above 10 per month <b>\$2.50</b> return fee
	<b>ACH Collections:</b> Optional service to initiate electronic (ACH) collections to a checking or savings account in the U.S. See chase.com for details	<b>\$25</b> for the first 25 items per month <b>\$0.25</b> per item above 25 per month <b>\$2.50</b> return fee
	<b>ACH Debit Block:</b> Optional service on Chase Business Online that allows clients to block all or allow some ACH debits from a checking account. See chase.com for details	<b>\$0</b> monthly fee <b>\$0</b> per allowed Company ID per month
	<b>Check Protection Services (Positive Pay):</b> Optional service on Chase Business Online where customers upload a file or enter information about checks they have written, and Chase compares checks presented for payment against that file or entered information to help prevent fraud	<b>\$0</b> monthly fee per account <b>\$0</b> per exception item <b>\$0</b> per check return
	<b>Check Monitoring (Reverse Positive Pay):</b> Optional service on Chase Business Online that allows customers to monitor checks presented to Chase for payment against checks they have written to help prevent fraud	<b>\$0</b> monthly fee <b>\$0</b> per check return
	<b>QuickDeposit – Multiple Feed Check Scanner:</b> Optional service to remotely scan and deposit checks using a multiple feed check scanner via chase.com. See chase.com for details	<b>\$50</b> monthly fee
	<b>QuickDeposit – Single Feed Check Scanner:</b> Optional service to remotely scan and deposit checks using a single feed check scanner via chase.com. See chase.com for details	<b>\$25</b> monthly fee
	<b>QuickDeposit – Cancellation Fee:</b> Charged if QuickDeposit service cancelled within first 2 years of enrollment. See chase.com for details	<b>\$250</b>
	<b>QuickDeposit – Additional Multiple Feed Check Scanner:</b> Charged for additional multiple feed check scanner ordered. See chase.com for details	<b>\$600</b> per scanner
	<b>QuickDeposit – Additional Single Feed Check Scanner:</b> Charged for additional single feed check scanner ordered. See chase.com for details	<b>\$300</b> per scanner
	<b>Real Time Payments:</b> Optional service to initiate electronic payments to a checking or savings account in the U.S. See chase.com for details	<b>1%</b> of transaction amount <b>OR</b> <b>\$25</b> per transaction, whichever is less
	<b>Same Day ACH:</b> Optional service to initiate electronic payments to a checking or savings account in the U.S. See chase.com for details	<b>1%</b> of transaction amount <b>OR</b> <b>\$25</b> per transaction, whichever is less

NOTE: Refer to the Fee Schedule and Product Information for fees and additional benefits that may apply to your account.

### Footnotes: Business Fee Schedule

- 1 Does not apply to Chase Platinum Business Checking, Chase Performance Business Checking, Chase Performance Business Checking with Interest, Chase Analysis Business Checking or Chase Analysis Business Checking with Interest.

## Deposit Account Agreement – Card Purchase and Withdrawal Limits

Limits are based on the card you use and which type of ATM you use.

<i>DAILY LIMITS</i>				
<i>Card Type</i>	<i>Purchase Limit</i>	<i>Chase In-Branch ATM Limit</i>	<i>Other Chase ATM Limit</i>	<i>Non-Chase ATM Limit</i>
<i>Chase Business Debit Card</i>	\$10,000	\$3,000	\$1,000	\$500 (\$1,000 for accounts opened in CT, NJ, NY, TX)
<i>Chase Platinum Business Debit Card</i>	\$15,000	\$3,000	\$3,000	\$1,000
<i>Chase Business ATM Card</i>	\$0	\$3,000	\$1,000	\$400 (\$1,000 for accounts opened in CT, NJ, NY, TX)

These are the limits that come with your card, but you can request a different ATM or Purchase Limit (subject to approval). If your checking account is changed, we may provide you a new debit card that aligns with that account.

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 a cardholder's Other Chase ATM or Non-Chase ATM Limits for the same business. When you use a Chase In-Branch ATM, all withdrawals made with any of a cardholder's ATM or debit cards for the same business 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 a cardholder's ATM or debit cards for the same business 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 Business Associate Cards:**

The Associate Card has daily limits for ATM withdrawals and purchases which are set by the account owner (not to exceed \$1,000 for ATM withdrawals and \$5,000 for purchases). Withdrawals at any ATM count toward the daily limit, and Associate Card withdrawals do not count toward the cardholder's limit on other cards.



## CHASE BUSINESS 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 tax levies), 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. You must immediately pay the amount of any overdraft along with any fees that apply.

### STANDARD OVERDRAFT PRACTICE:

*Included with Chase Business Complete Checking, Chase Performance Business Checking, Chase Platinum Business Checking, Chase Analysis Business Checking and interest-bearing counterparts (where applicable).*

We have a Standard Overdraft Practice that comes with Chase business checking accounts. Our Standard Overdraft Practice does not require enrollment. We also offer Overdraft Protection and Chase Business Debit Card Coverage, which are optional services that can help pay overdrafts when they occur.

### WHAT IT IS:

Our Standard Overdraft Practice may pay, for a fee, overdraft transactions at our discretion based on your account history, 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.

### WHAT IT PAYS:

- Checks
- Other transactions made using your checking account number (you set up automatic payments for your recurring phone bill, utility bill, recurring vendor payments)
- Recurring debit card purchases (e.g. subscriptions)
- **NOT** covered: Everyday debit card transactions (e.g. office supplies, everyday expenses)

### WHAT IT COSTS:

- We charge a **\$34 Overdraft Fee (may also be referred to as Insufficient Funds Fee) per transaction<sup>1</sup>** during our nightly processing beginning with the first transaction that overdraws your account balance by more than \$50 (maximum of 6 fees per business day, up to \$204). For Chase Analysis Business Checking accounts we may charge a \$34 Overdraft Fee per transaction beginning with the first transaction that overdraws your account (maximum of 6 fees per business day, up to \$204).

### WHEN A FEE WON'T BE CHARGED:

**With Chase Overdraft Assist<sup>SM</sup>, you can avoid Overdraft Fees when your account balance is overdrawn.** *Chase Overdraft Assist is not available with Chase Analysis Business Checking.*

Chase Overdraft Assist is available and does not require enrollment. 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 overdraw 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. Chase Performance Business Checking and Chase Platinum Business Checking are not eligible for the next business day feature. 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 tax levies), 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.

### 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 Chase Business Complete Checking, Chase Performance Business Checking, or Chase Platinum Business Checking 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 Fee – Chase Business Complete Checking Account 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 Chase Business Complete Checking account.

**If you have questions, please call us at 1-800-242-7338 (we accept operator relay calls).**



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) 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 been automatically enrolled in Chase Business Debit Card Coverage.) On Monday, you start the day with \$5 in your Chase Business Complete Checking account. Later that day you make a \$100 debit card transaction on office supplies. 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 office supply transaction + \$60 gasoline transaction).

**Result:** A \$34 Overdraft Fee is charged on the \$100 office supplies 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 office supply transaction + \$60 gasoline transaction + \$34 Overdraft Fee). You have until 11 p.m. ET (8 p.m. PT) on Wednesday to avoid a \$34 Overdraft Fee on the \$60 gasoline transaction from Tuesday by making a deposit or transfer that brings your account balance to overdrawn by \$50 or less at the end of the business day.

**Example 4: \$34 Overdraft Fee – Overdrawn by more than \$50 and you have a Chase Performance Business Checking or Chase Platinum Business Checking Account:** 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.

**Result:** A \$34 Overdraft Fee is charged because your account balance is overdrawn by more than \$50 at the end of the day and you didn't make a deposit or transfer by 11 p.m. ET (8 p.m. PT) on Monday and your account type is not eligible for the next business day feature to make a deposit to bring your account balance to overdrawn by \$50 or less.

#### 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 unpaid
- If your debit card transaction or ATM cash withdrawal request is declined

#### 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](https://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](https://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
- Chase.com or Chase Mobile Online 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.

<sup>1</sup> The Chase Platinum Business Checking account waives one Overdraft Fee per monthly statement period.

**If you have questions, please call us at 1-800-242-7338 (we accept operator relay calls).**

**Chase.com or Chase Mobile Online 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 checks will be pending on your account at the time the item 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 items 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 items are posted. For details, refer to *Posting Order*.

## Posting Order

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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 items 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; chase.com or Chase Mobile online transactions; checks drawn on your account; debit card transactions; wire transfers; and real time payments. 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 items 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:

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Allows you to link an Overdraft Protection backup funding account—a Chase business savings account or a Chase business line of credit—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:

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**All transactions**, including everyday debit card transactions

### WHAT IT COSTS:

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- 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
- Business Line of Credit Transfer: You will pay interest as stated in the Line of Credit Agreement

**If you have questions, please call us at 1-800-242-7338 (we accept operator relay calls).**

**Establishing or Canceling 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. 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 make the transfer and your checking account may become overdrawn and charged an Overdraft Fee. 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* for additional information.

## CHASE BUSINESS DEBIT CARD COVERAGE:

### WHAT IT IS:

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Allows you to choose how we treat your **EVERYDAY DEBIT CARD**<sup>1</sup> 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** (default choice), 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 an Overdraft Fee

**Regardless of your Business 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 (subject to daily limits—see Card Purchase and Withdrawal Limits).**

### WHAT IT PAYS:

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Everyday debit card transactions **ONLY** (e.g., office supplies or gasoline)

### WHAT IT COSTS:

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- 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 6 fees per business day, up to \$204)

### WHEN A FEE WON'T BE CHARGED:

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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 Business Overdraft Services* for eligible accounts and products, and 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 debit card transaction is declined

**IMPORTANT INFORMATION** – See your Deposit Account Agreement for full details on all products and services.

<sup>1</sup> Everyday debit card purchases are one-time purchases or payments, such as office supplies or everyday expenses. Everyday debit card purchases are subject to daily point of sale limits.

**If you have questions, please call us at 1-800-242-7338 (we accept operator relay calls).**

Learn how your transactions will work:

## EVERYDAY DEBIT CARD PURCHASES<sup>1</sup> (Not recurring)

STEP 1	Is there enough money available in your checking account? <b>✓ YES</b> Transaction Authorized and Paid	<b>NO</b> Proceed to Step 2
STEP 2	<b>OVERDRAFT PROTECTION</b> Is enough money available in your checking account plus your linked Overdraft Protection backup account (savings or business line of credit)? <b>✓ YES</b> Transaction Authorized and Paid The exact amount needed to cover the transaction will be transferred.	<b>NO (or you do NOT have a backup account)</b> Proceed to Step 3
STEP 3	<b>CHASE BUSINESS DEBIT CARD COVERAGE</b> By default, you are automatically enrolled in Chase Business Debit Card Coverage. <b>ⓘ YES (Default Choice)</b> Transaction Authorized and Paid or Declined We may <b>authorize and pay</b> your transaction at our discretion based on your account history, deposits you make and the transaction amount. If authorized, you will be charged a \$34 Overdraft Fee per transaction (maximum of 6 Overdraft Fees per business day, up to \$204). If <b>declined</b> , transaction does NOT go through and you are NOT charged a fee.	<b>X NO (you opted out)</b> Transaction Declined Transaction does NOT go through and you are NOT charged an Overdraft Fee.

## CHECKS, AUTOMATIC PAYMENTS OR RECURRING DEBIT CARD PURCHASES<sup>2</sup>

STEP 1	Is there enough money available in your checking account? <b>✓ YES</b> Transaction Authorized and Paid	<b>NO</b> Proceed to Step 2
STEP 2	<b>OVERDRAFT PROTECTION</b> Is enough money available in your checking account plus your linked Overdraft Protection backup account (savings or business line of credit)? <b>✓ YES</b> Transaction Authorized and Paid The exact amount needed to cover the transaction will be transferred.	<b>NO (or you do NOT have a backup account)</b> Proceed to Step 3
STEP 3	<b>STANDARD OVERDRAFT PRACTICE NOW APPLIES</b> Transaction <b>authorized and paid</b> or <b>returned/declined</b> at our discretion based on your account history, deposits you make and the transaction amount. <b>✓ AUTHORIZED AND PAID</b> If authorized and paid, you will be charged a \$34 Overdraft Fee per transaction (maximum of 6 Overdraft Fees per business day, up to \$204).	<b>X RETURNED/DECLINED</b> 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 office supplies or everyday expenses. Everyday debit card purchases are subject to daily point of sale limits.

2 Recurring debit card purchases include transactions such as phone bills, utility bills and recurring vendor payments. Recurring debit card purchases are subject to daily point of sale limits.

**If you have questions, please call us at 1-800-242-7338 (we accept operator relay calls).**

Confirm your choice:

**YOU ATTEMPT A TRANSACTION WITHOUT ENOUGH MONEY IN YOUR CHECKING ACCOUNT**

<b>YOUR CHOICE TODAY</b>	<b>TYPE OF TRANSACTION</b>	<b>IF YOU HAVE ENOUGH MONEY IN YOUR LINKED OVERDRAFT PROTECTION BACKUP ACCOUNT</b>	<b>IF YOU DO <b>NOT</b> HAVE ENOUGH MONEY IN YOUR LINKED OVERDRAFT PROTECTION BACKUP ACCOUNT</b>
<b>STANDARD OVERDRAFT PRACTICE</b>	<b>If you decline both Overdraft Protection and Business Debit Card Coverage, our Standard Overdraft Practice will apply.</b>		
	Check, Automatic Payment, Recurring Debit Card	Transaction Authorized and Paid or Declined at Chase's discretion <b>Overdraft Fee<sup>3</sup></b> per transaction if authorized and paid (no linked backup account)	Transaction Declined <b>NO OVERDRAFT FEE</b> (no linked backup account)
	Everyday Debit Card	Transaction Declined <b>NO OVERDRAFT FEE</b> (no linked backup account)	
└ <b>OVERDRAFT PROTECTION</b>	Check, Automatic Payment, Recurring Debit Card	Transaction Authorized and Paid and transfer made— <b>No Overdraft Fee</b>	Transaction Authorized and Paid or Declined at Chase's discretion <b>Overdraft Fee<sup>3</sup></b> per transaction if authorized and paid
	Everyday Debit Card	Transaction Authorized and Paid and transfer made— <b>No Overdraft Fee</b>	Transaction Declined <b>NO OVERDRAFT FEE</b>
└ <b>BUSINESS DEBIT CARD COVERAGE (Default Choice)</b>	Check, Automatic Payment, Recurring Debit Card	Not applicable	
	Everyday Debit Card	Transaction Authorized and Paid or Declined at Chase's discretion <b>Overdraft Fee<sup>3</sup></b> per transaction if authorized and paid (no linked backup account)	
└ <b>BUSINESS OVERDRAFT PROTECTION and BUSINESS DEBIT CARD COVERAGE</b>	Check, Automatic Payment, Recurring Debit Card	Transaction Authorized and Paid and transfer made— <b>No Overdraft Fee</b>	Transaction Authorized and Paid or Declined at Chase's discretion <b>Overdraft Fee<sup>3</sup></b> per transaction if authorized and paid
	Everyday Debit Card	Transaction Authorized and Paid and transfer made— <b>No Overdraft Fee</b>	Transaction Authorized and Paid or Declined at Chase's discretion <b>Overdraft Fee<sup>3</sup></b> per transaction if authorized and paid

If a recurring debit card transaction is declined, the transaction does not go through and you are not charged a fee.

**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.**

<sup>3</sup> The Chase Platinum Business Checking account waives one Overdraft Fee per monthly statement period.

**If you have questions, please call us at 1-800-242-7338 (we accept operator relay calls).**