

A GUIDE TO YOUR ACCOUNT†

It's important that you understand how your [Chase Total Checking](#) account works. We've created this Guide to explain the fees and some key terms of your personal account.

MONTHLY SERVICE FEE*	Monthly Service Fee	\$12 (\$15, effective August 24, 2025)
	Ways to Avoid the Monthly Service Fee	\$0 Monthly Service Fee when you have any ONE of the following during each monthly statement period: <ul style="list-style-type: none">• Electronic deposits made into this account totaling \$500 or more, such as payments from payroll providers or government benefit providers, by using (i) the ACH network, (ii) the Real Time Payment or FedNowSM network, or (iii) third party services that facilitate payments to your debit card using the Visa® or Mastercard® network• OR, a balance at the beginning of each day of \$1,500 or more in this account• OR, an average beginning day balance of \$5,000 or more in any combination of this account and linked qualifying deposits¹/investments²

ATM 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
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Fees for using your account when you don't have enough money in it or it's already overdrawn

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. <ul style="list-style-type: none">• Maximum of 3 fees per business day (up to \$102) We won't charge an Overdraft Fee: <ul style="list-style-type: none">• With Chase Overdraft AssistSM, 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• 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
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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® 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.

† For the complete terms governing your account, please consult the [Deposit Account Agreement](#). The terms of the account, including any fees or features, may change.

* 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 Qualifying personal deposits include Chase First CheckingSM accounts, personal Chase savings accounts (excluding Chase Premier SavingsSM and Chase Private Client SavingsSM), CDs, certain Chase Retirement CDs, and certain Chase Retirement Money Market Accounts.

2 Qualifying personal investments include balances in investment and annuity products offered through JPMorgan Chase & Co. and its affiliates and agencies. For most products, we use daily balances to calculate the average beginning day balance for such investment and annuity products. Some third party providers report balances on a weekly, not daily, basis and we will use the most current balance reported. Balances in 529 plans, donor-advised funds, and certain retirement plan investment accounts do not qualify. Investment products and related services are only available in English.

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.

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

CHASE DEBIT
CARD COVERAGESM
AND FEES³
(Please visit
[www.chase.com/checking/
debit-card-coverage](http://www.chase.com/checking/debit-card-coverage)
for additional details.)

Chase Debit Card Coverage: You can choose how we treat your everyday (not recurring) debit card transactions when you don't have enough money available. *Please note: Regardless of which option you choose for Chase Debit Card Coverage, you may also want to sign up for Overdraft Protection if you are eligible.* Please visit www.chase.com/OverdraftProtection for more details, including terms and conditions.

OPTION #1 (YES): You ask us to add Chase Debit Card Coverage

This means you want Chase to authorize and pay your everyday debit card transactions, at our discretion, when you don't have enough money to cover a transaction (this includes available funds in your linked Overdraft Protection account, if enrolled). Overdraft Fees may apply.

Overdraft	<p>\$34 Overdraft Fee per transaction during our nightly processing beginning with the first transaction that overdraws your account balance by more than \$50.</p> <ul style="list-style-type: none">• Maximum of 3 fees per business day (up to \$102) <p>We won't charge an Overdraft Fee:</p> <ul style="list-style-type: none">• 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 (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• 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
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OPTION #2 (NO): No Chase Debit Card Coverage (If you don't choose an option when you open your account, Option #2 (No) is automatically selected for you)

This means you do not want Chase to authorize and pay your everyday debit card transactions when you don't have enough money to cover a transaction (this includes available funds in your linked Overdraft Protection account, if enrolled). Since everyday debit card transactions will be declined when there is not enough money available, you won't be charged an Overdraft Fee for everyday debit card transactions.

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.

See the next page for other fees that may apply.

³ **Important details about your Chase Debit Card Coverage:** An everyday debit card transaction is a one-time purchase or payment, such as groceries, gasoline or dining out, and includes PIN and non-PIN point-of-sale transactions. Whether or not you choose to have your everyday debit card transactions covered will not affect the way we treat your recurring debit card transactions (such as monthly movie rentals, gym memberships or subscriptions) when you don't have enough money in your account to cover the transactions. We may, at our discretion, authorize and pay a recurring debit card transaction that causes an overdraft and charge an Overdraft Fee.

HOW DEPOSITS AND WITHDRAWALS WORK

The Order in Which Withdrawals and Deposits Are Posted During Our Nightly Processing

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; 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 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 in the [Deposit Account Agreement](#). 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.

When Your Deposits Are Available (See Funds Availability Policy in the [Deposit Account Agreement](#) for details)

- Cash deposit – Same business day
- Direct deposit/wire transfer – Same business day
- Check deposit – Usually the next business day, but sometimes longer:
 - If we place a longer hold on a check, the first \$275 will be available by the next business day
 - The date your deposit is expected to be available will be displayed on your receipt
 - In some situations, we may notify you at the time or after your deposit is made that your funds (including the first \$275) will not be available for up to seven business days

A "business day" is a non-holiday weekday. The cutoff times listed in the section above will determine the "business day" for your deposit.

OTHER ATM AND DEBIT CARD FEES

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

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

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](#)

See the next page for other fees that may apply.

WIRE TRANSFER
FEES^{4, 5}

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](https://www.chase.com) or Chase Mobile

Domestic Wire: A banker helps you to send a wire to a bank account within the U.S.

\$35 per transfer

Online Domestic Wire: You use [chase.com](https://www.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](https://www.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](https://www.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](https://www.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 items ordered)

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 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)

⁴ 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.

⁵ 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.