



## HAVE HOME IMPROVEMENT PLANS? TAP INTO YOUR HOME'S EQUITY AND BRING THEM TO LIFE.

Whether you need to remodel your kitchen, update a bathroom or make another home improvement, a Chase home equity line of credit is a smart way to pay for it.

- **Save with a 0.25% home improvement project rate discount**
- Access the equity in your home for up to 10 years
- Get a lower interest rate than most credit cards or loans
- Your interest may be tax deductible for home improvements
- Flexible rate options are available

PLUS, CHASE CUSTOMERS CAN GET UP TO **0.62% OFF** THE STANDARD VARIABLE RATE.

**0.25%**<sup>1</sup>

with a qualified Chase checking, savings or investment account

+

**0.12%**<sup>2</sup>

with automatic payments to your home equity account from your Chase checking account

+

**0.25%**<sup>3</sup>

when you **provide contracts or bids for an upcoming \$30,000 home improvement project** OR you withdraw \$30,000 from your home equity line at closing

For more information, call 1-866-744-3526.

## IMPORTANT PROGRAM INFORMATION

**\*Tax Deductibility:** JPMorgan Chase does not offer tax advice. Please consult your tax advisor regarding the deductibility of interest for home improvements.

<sup>1</sup> Qualifying personal deposit accounts include Chase personal checking and savings accounts, CDs, certain Chase Retirement CDs, or certain Chase Retirement Money Market Accounts. Qualifying personal investments include investment and annuity products offered by JPMorgan Chase & Co. or its affiliates and agencies. Balances in Chase Money Purchase Pension and Profit Sharing Plans do not qualify.

<sup>2</sup> To be eligible for a 0.12% rate discount, before closing, a customer must: (1) have an existing or open a new Chase personal checking account, and (2) enroll in the Chase automatic payment service for home equity accounts. With this service, their home equity account payment will be automatically deducted from their Chase personal checking account. Payments must go directly from a Chase personal checking account to the Chase home equity account and cannot be managed by third parties.

<sup>3</sup> A customer can qualify for a rate discount of 0.25% when they (a) provide contracts or bids for home improvements totaling at least \$30,000, to be withdrawn subsequent to closing; OR (b) withdraw at least \$30,000 from their Chase home equity line of credit at closing. Discount not available for existing HELOC customers with more than three (3) years remaining in the draw period.

All home lending products are subject to credit and property approval. Rates, program terms, and conditions are subject to change without notice. Not all products are available in all states or for all amounts. Other restrictions and limitations apply.

Lifetime APR will not exceed 21%. All stated rate ranges apply to lines secured by owner-occupied, single-family residences (includes townhomes, row homes, and condominiums), co-ops, two-unit residences, and group homes. Ask us about our collateral and combined loan-to-value (CLTV) ratio requirements to be eligible for these rates.

The Chase Home Equity Line of Credit may not be used to purchase the property being used as collateral.

Property insurance is required; if the collateral is determined to be in an area having special flood hazards, flood insurance will be required as well.

The product requires an origination fee of \$50, which may be financed (for TX homestead properties, the origination fee may not be financed). The origination fee is waived if you are already a Chase home equity customer. The customer is responsible for a \$50 annual fee after the first year, except for TX homestead properties. The annual fee is waived for customers who secure a new Chase Home Equity Line of Credit, and open a new or have an existing Chase Premier, Chase Premier Plus, or Chase Sapphire Checking account.

If your property is located in AL, FL, GA, KS, MD, MN, NY, OK, TN, or VA, you will pay a mortgage recording tax between 0.115% and 2.175% of your credit limit amount. This tax is due at closing but may also be financed. In the Orleans Parish of LA, you will pay a flat fee of \$325.

Chase Home Equity Lines of Credit are not available in AK, HI, and SC.

The minimum allowable line amount is \$25,000 (\$10,000 in MI).

**Debt Consolidation Information:** The amount you save on debt consolidation may vary by loan. Since a home equity line may have a longer term than some of the bills you may be consolidating, you may not realize a savings over the entire term of your new line. In addition, your line may require you to incur premiums for hazard and, if applicable, flood insurance, which would affect your monthly payment reduction. Federally Guaranteed Student Loans should not be consolidated because you will lose important federal benefits.

JPMorgan Chase Bank, N.A. and its affiliates (collectively "JPMCB") offer investment products, which may include bank-managed accounts and custody, as part of its trust and fiduciary services. Other investment products and services, such as brokerage and advisory accounts, are offered through J.P. Morgan Securities LLC (JPMS), a member of FINRA and SIPC. Annuities are made available through Chase Insurance Agency, Inc. (CIA), a licensed insurance agency, doing business as Chase Insurance Agency Services, Inc. in Florida. JPMCB, JPMS, and CIA are affiliated companies under the common control of JPMorgan Chase & Co. Products not available in all states.

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

