





# Your checking account is about to change

When you turn 19, your Chase High School Checking<sup>SM</sup> account will automatically convert to a Chase Total Checking<sup>®</sup> account. But if you're a college student, you may be eligible for a Chase College Checking<sup>SM</sup> account.

Take a look at an overview of two popular checking account options below, and visit a Chase branch before your 19th birthday to discuss the right account for you. If you're interested in a Chase College Checking account, you'll need to head into a branch and convert your account. If not, your account will be automatically converted to a [Chase Total Checking](#) account.

## YOUR CHECKING ACCOUNT OPTIONS

TYPE OF CHECKING ACCOUNT	 <b>MONTHLY SERVICE FEE</b>	 <b>OVERDRAFT FEE</b>
<b>CHASE COLLEGE CHECKING<sup>SM</sup></b>	<p><b>\$6 per monthly statement period</b></p> <p>\$0 Monthly Service Fee when you have any <b>ONE</b> of the following each monthly statement period:</p> <ul style="list-style-type: none"> <li>College students 17 to 24 years old at account opening with <b>proof of student status</b> for up to 5 years while in college.</li> </ul> <p>OR</p> <ul style="list-style-type: none"> <li>You have <b>at least 1 direct deposit made</b> to this account. (Direct deposits can be an ACH credit, payroll, pension or a government benefit such as Social Security).</li> </ul> <p>OR</p> <ul style="list-style-type: none"> <li>You have an <b>average ending day balance of \$5,000 or more.</b></li> </ul>	<p><b>\$34 for each item</b> (maximum 3 Insufficient Funds and Returned Item fees per day).</p> <ul style="list-style-type: none"> <li>We will not charge an Insufficient Funds Fee if your account balance at the end of the business day is overdrawn by \$5 or less.</li> <li>We will not charge these fees for any item that is \$5 or less, even if your account balance at the end of the business day is overdrawn.</li> <li>The same check or ACH item submitted multiple times by a merchant may result in both a Returned Item Fee and an Insufficient Funds Fee. If we return one of these items, we will only charge you one Returned Item Fee for that item within a 30-day period.</li> <li>Insufficient Funds Fees do not apply to withdrawals made at an ATM.</li> </ul>
<b>CHASE TOTAL CHECKING<sup>®</sup></b>	<p><b>\$12 per month</b></p> <p>There's no Monthly Service Fee if you meet any <b>ONE</b> of the following conditions:</p> <ul style="list-style-type: none"> <li>You have <b>direct deposits totaling \$500 or more</b> made to this account each month. (Direct deposits can be an ACH credit, payroll, pension or a government benefit such as Social Security).</li> </ul> <p>OR</p> <ul style="list-style-type: none"> <li>You have a balance in this account at the <b>beginning of each day of \$1,500 or more.</b></li> </ul> <p>OR</p> <ul style="list-style-type: none"> <li>You have an <b>average beginning-day balance of \$5,000</b> or more in this account and any linked qualifying deposits<sup>1</sup>/ investments<sup>2</sup>.</li> </ul>	<p><b>\$34 for each item</b> (maximum 3 Insufficient Funds and Returned Item fees per day).</p> <ul style="list-style-type: none"> <li>We will not charge an Insufficient Funds Fee if your account balance at the end of the business day is overdrawn by \$5 or less.</li> <li>We will not charge these fees for any item that is \$5 or less, even if your account balance at the end of the business day is overdrawn.</li> <li>The same check or ACH item submitted multiple times by a merchant may result in both a Returned Item Fee and an Insufficient Funds Fee. If we return one of these items, we will only charge you one Returned Item Fee for that item within a 30-day period.</li> <li>Insufficient Funds Fees do not apply to withdrawals made at an ATM.</li> </ul>

## IMPORTANT TERMS

**An Insufficient Funds fee** is charged when: Chase pays for the cost of a transaction (like a debit card purchase or check) when there isn't enough money in your account to cover it.

**A Returned Item fee** is charged when: Chase returns a transaction to the recipient when there isn't enough money in your account to cover it.

## ACCOUNT FEATURES



Access to Chase Mobile<sup>®</sup> Banking



Access to Chase QuickPay<sup>®</sup> with Zelle<sup>®</sup>



Access to 16,000 ATMs & nearly 4,900 branches

Deposit products provided by JPMorgan Chase Bank, N.A. Member FDIC. © 2020 JPMorgan Chase & Co.

1 Qualifying personal investments include personal Chase savings accounts (excluding Chase Premier Savings<sup>SM</sup> and Chase Private Client Savings<sup>SM</sup>), CDs, certain Chase Retirement CDs, or certain Chase Retirement Money Market Accounts.  
2 Qualifying personal investments include balances in investment and annuity products offered by JPMorgan Chase & Co. or 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 and certain retirement plan investment accounts do not qualify. Investment products and related services are only available in English.

Chase QuickPay<sup>®</sup> with Zelle<sup>®</sup>: Enrollment in Chase QuickPay<sup>®</sup> with Zelle<sup>®</sup> is required. Both parties need a U.S. bank account; only one needs an eligible Chase account. Funds are typically made available in minutes when the recipient's email address or U.S. mobile number is already enrolled with Zelle (go to <https://register.zellepay.com> to view participating banks). Select transactions could take up to 3 business days. Enroll on the Chase Mobile app or Chase Online. Limitations may apply. Message and data rates may apply.

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Chase Mobile<sup>®</sup> app is available for select mobile devices. Enroll in Chase Online<sup>SM</sup> or on the Chase Mobile app. Message and data rates may apply.

Investment products and services are offered through J.P. Morgan Securities LLC (JPMS), a registered broker-dealer and investment advisor, 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. 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 ARE:  
 NOT A DEPOSIT • NOT FDIC INSURED • NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY  
 • NO BANK GUARANTEE • MAY LOSE VALUE