We use two terms to explain how much interest we pay on your deposit accounts.

- **Interest Rate**: Annualized percentage rate we pay on your account, and does not reflect compound interest, which is any interest paid on interest you've earned.
- **Annual Percentage Yield (APY)**: Annualized percentage rate we pay on your account, and includes compound interest. APY may be higher than the Interest Rate due to compound interest.

### CHECKING ACCOUNTS & SAVINGS ACCOUNTS (INTEREST IS COMPOUNDED AND PAID MONTHLY)

<table>
<thead>
<tr>
<th>Chase Sapphire® Checking</th>
<th>Chase Premier Plus Checking®</th>
<th>Chase Savings®</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Balance</strong></td>
<td><strong>Interest Rate</strong></td>
<td><strong>APY</strong></td>
</tr>
<tr>
<td>$0–$4,999</td>
<td>0.01%</td>
<td>0.01%</td>
</tr>
<tr>
<td>$5,000–$9,999</td>
<td>0.01%</td>
<td>0.01%</td>
</tr>
<tr>
<td>$10,000–$24,999</td>
<td>0.01%</td>
<td>0.01%</td>
</tr>
</tbody>
</table>

### Chase Premier Savings®

Earn Premier relationship rates when you link the account to a Chase Premier Plus Checking or Chase Sapphire Checking account, and make at least five customer-initiated transactions in a monthly statement period using your linked checking account.

<table>
<thead>
<tr>
<th>RELATIONSHIP RATES</th>
<th>STANDARD RATES</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Balance</strong></td>
<td><strong>Interest Rate</strong></td>
</tr>
<tr>
<td>$0–$9,999</td>
<td>0.02%</td>
</tr>
<tr>
<td>$10,000–$24,999</td>
<td>0.02%</td>
</tr>
<tr>
<td>$25,000–$49,999</td>
<td>0.02%</td>
</tr>
</tbody>
</table>

### Chase Private Client Checking®

<table>
<thead>
<tr>
<th>RELATIONSHIP RATES</th>
<th>STANDARD RATES</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Balance</strong></td>
<td><strong>Interest Rate</strong></td>
</tr>
<tr>
<td>$0–$24,999</td>
<td>0.01%</td>
</tr>
<tr>
<td>$25,000–$49,999</td>
<td>0.01%</td>
</tr>
</tbody>
</table>

### Chase Private Client Savings®

To earn Chase Private Client relationship rates, your Chase Private Client Savings account needs to be linked to a Chase Private Client Checking account. The Chase Private Client relationship rates will be applied to your savings accounts throughout the next statement period.

<table>
<thead>
<tr>
<th>RELATIONSHIP RATES</th>
<th>STANDARD RATES</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Balance</strong></td>
<td><strong>Interest Rate</strong></td>
</tr>
<tr>
<td>$0–$9,999</td>
<td>0.02%</td>
</tr>
<tr>
<td>$10,000–$24,999</td>
<td>0.02%</td>
</tr>
<tr>
<td>$25,000–$49,999</td>
<td>0.02%</td>
</tr>
</tbody>
</table>

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### CERTIFICATE OF DEPOSIT (CD) & RETIREMENT CDs

CD and Retirement CD relationship rates are available to customers with a linked Chase personal checking account. We no longer offer new Retirement CDs. Interest is compounded daily and you may choose to have interest paid on your CD, depending on the term, either monthly, quarterly, semiannually or annually and at maturity. The APY is based upon the maximum term of deposit for each maturity range. There is a penalty for early withdrawal. In the below chart, term change occurs when a CD matures and you change your CD term as part of renegotiation.

### IMPORTANT: Not all terms may be available for new accounts or if you change your term when your CD matures

<table>
<thead>
<tr>
<th>Months (m) / Days (d)</th>
<th>CD RELATIONSHIP RATES</th>
<th>CD STANDARD RATES</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>New CD/</td>
<td>Existing CD Auto</td>
</tr>
<tr>
<td></td>
<td>Term Change</td>
<td>Renewal (m/d)</td>
</tr>
<tr>
<td>$1,000–$9,999</td>
<td>$10,000–$99,999</td>
<td>$100,000+</td>
</tr>
<tr>
<td>$1,000+</td>
<td></td>
<td>$1,000+</td>
</tr>
</tbody>
</table>

**Featured Terms**

- **2m**: 2 / 60 - 89
  - Interest Rate: 3.92%
  - APY: 4.00%
  - Interest Rate: 3.92%
  - APY: 4.00%
- **9m**: 9 - 11 / 270 - 364
  - Interest Rate: 4.00%
  - APY: 4.50%
  - Interest Rate: 4.00%
  - APY: 4.50%
- **12m**: 12 - 14 / 365 - 454
  - Interest Rate: 2.96%
  - APY: 3.00%
  - Interest Rate: 2.96%
  - APY: 3.00%

**Other Terms**

- **1m**: 1 / 31 - 59
  - Interest Rate: 0.02%
  - APY: 0.02%
  - Interest Rate: 0.02%
  - APY: 0.02%
- **3m**: 3 - 5 / 90 - 179
  - Interest Rate: 2.96%
  - APY: 3.00%
  - Interest Rate: 2.96%
  - APY: 3.00%
- **6m**: 6 - 8 / 180 - 269
  - Interest Rate: 2.96%
  - APY: 3.00%
  - Interest Rate: 2.96%
  - APY: 3.00%
- **15m**: 15 - 17 / 455 - 544
  - Interest Rate: 2.96%
  - APY: 3.00%
  - Interest Rate: 2.96%
  - APY: 3.00%
- **18m**: 18 - 20 / 545 - 634
  - Interest Rate: 2.96%
  - APY: 3.00%
  - Interest Rate: 2.96%
  - APY: 3.00%
- **21m**: 21 - 23 / 635 - 729
  - Interest Rate: 2.96%
  - APY: 3.00%
  - Interest Rate: 2.96%
  - APY: 3.00%
- **24m**: 24 - 26 / 730 - 909
  - Interest Rate: 2.96%
  - APY: 3.00%
  - Interest Rate: 2.96%
  - APY: 3.00%
- **30m**: 30 - 32 / 910 - 1094
  - Interest Rate: 2.96%
  - APY: 3.00%
  - Interest Rate: 2.96%
  - APY: 3.00%
- **36m**: 36 - 38 / 1095 - 1274
  - Interest Rate: 2.96%
  - APY: 3.00%
  - Interest Rate: 2.96%
  - APY: 3.00%
- **42m**: 42 - 44 / 1275 - 1459
  - Interest Rate: 2.96%
  - APY: 3.00%
  - Interest Rate: 2.96%
  - APY: 3.00%
- **48m, 60m, 84m, 120m**: 48 - 120 / 1460 - 3650
  - Interest Rate: 1.98%
  - APY: 2.00%
  - Interest Rate: 1.98%
  - APY: 2.00%

Rates specific for CD ladders are below. CD ladders are a group of four CDs opened at the same time for the same amount but with different terms. A linked Chase Private Client Checking account is required to open a CD ladder.

<table>
<thead>
<tr>
<th>Ladder Terms</th>
<th>CD RELATIONSHIP RATES</th>
<th>CD STANDARD RATES</th>
</tr>
</thead>
<tbody>
<tr>
<td>Months</td>
<td>$1,000–$9,999</td>
<td>$10,000–$99,999</td>
</tr>
<tr>
<td></td>
<td>$100,000+</td>
<td>$1,000+</td>
</tr>
</tbody>
</table>

**Featured Terms**

- **1**: 0.02%
  - APY: 0.02%
- **2**: 0.02%
  - APY: 0.02%
- **3**: 0.02%
  - APY: 0.02%
- **4**: 0.02%
  - APY: 0.02%

**Other Terms**

- **3**: 0.02%
  - APY: 0.02%
- **6**: 0.02%
  - APY: 0.05%
- **9**: 0.02%
  - APY: 0.05%
- **12**: 0.02%
  - APY: 0.05%

A copy of the Deposit Account Agreement is available upon request. Fees could reduce earnings. Rates and balance tiers for checking, savings, CDs and Retirement CDs are applicable as of the effective date, and may change at our discretion.

*Sapphire Banking* is the brand name for a banking and investment offering, requiring a Chase Sapphire Checking account.

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

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