

Consumer Deposit Rates



RATES IN EFFECT AS OF: Friday, September 22, 2023

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)

Chase Sapphire SM Checking			Chase Premier Plus Checking SM			Chase Savings SM		
Balance	Interest Rate	APY	Balance	Interest Rate	APY	Balance	Interest Rate	APY
\$0–\$24,999	0.01%	0.01%	\$0–\$4,999	0.01%	0.01%	\$0–\$9,999	0.01%	0.01%
\$25,000–\$49,999	0.01%	0.01%	\$5,000–\$9,999	0.01%	0.01%	\$10,000–\$24,999	0.01%	0.01%
\$50,000+	0.01%	0.01%	\$10,000–\$24,999	0.01%	0.01%	\$25,000–\$49,999	0.01%	0.01%
			\$25,000+	0.01%	0.01%	\$50,000+	0.01%	0.01%

Chase Premier SavingsSM

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.

RELATIONSHIP RATES			STANDARD RATES		RELATIONSHIP RATES			STANDARD RATES	
Balance	Interest Rate	APY	Interest Rate	APY	Balance	Interest Rate	APY	Interest Rate	APY
\$0–\$9,999	0.02%	0.02%	0.01%	0.01%	\$50,000–\$99,999	0.02%	0.02%	0.01%	0.01%
\$10,000–\$24,999	0.02%	0.02%	0.01%	0.01%	\$100,000–\$249,999	0.02%	0.02%	0.01%	0.01%
\$25,000–\$49,999	0.02%	0.02%	0.01%	0.01%	\$250,000+	0.02%	0.02%	0.01%	0.01%

Chase Private Client CheckingSM

Balance	Interest Rate	APY	Balance	Interest Rate	APY	Balance	Interest Rate	APY
\$0–\$24,999	0.01%	0.01%	\$50,000–\$99,999	0.01%	0.01%	\$250,000–\$499,999	0.01%	0.01%
\$25,000–\$49,999	0.01%	0.01%	\$100,000–\$249,999	0.01%	0.01%	\$500,000+	0.01%	0.01%

Chase Private Client SavingsSM

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.

RELATIONSHIP RATES			STANDARD RATES		RELATIONSHIP RATES			STANDARD RATES	
Balance	Interest Rate	APY	Interest Rate	APY	Balance	Interest Rate	APY	Interest Rate	APY
\$0–\$9,999	0.02%	0.02%	0.01%	0.01%	\$100,000–\$249,999	0.02%	0.02%	0.01%	0.01%
\$10,000–\$24,999	0.02%	0.02%	0.01%	0.01%	\$250,000–\$999,999	0.02%	0.02%	0.01%	0.01%
\$25,000–\$49,999	0.02%	0.02%	0.01%	0.01%	\$1,000,000+	0.02%	0.02%	Earns Relationship Rates	
\$50,000–\$99,999	0.02%	0.02%	0.01%	0.01%					

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. Not all terms may be available for new accounts or if you make certain changes when your CD matures – please refer to chase.com/CD or talk to a banker to understand your options. Existing accounts may renew at the terms and rates below (ladder terms are excluded). 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.

Featured Terms Months/Days	CD RELATIONSHIP RATES						CD STANDARD RATES	
	\$1,000–\$9,999		\$10,000–\$99,999		\$100,000+		\$1,000+	
	Interest Rate	APY	Interest Rate	APY	Interest Rate	APY	Interest Rate	APY
3 - 5 / 90 - 179 days	2.96%	3.00%	2.96%	3.00%	2.96%	3.00%	0.01%	0.01%
6 - 8 / 180 - 269 days	3.92%	4.00%	3.92%	4.00%	4.88%	5.00%	0.01%	0.01%
12 - 14 / 365 - 454 days	2.96%	3.00%	2.96%	3.00%	3.68%	3.75%	0.01%	0.01%
Other Terms								
Months/Days								
1 / 31 - 59 days	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.01%	0.01%
2 / 60 - 89 days	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.01%	0.01%
9 - 11 / 270 - 364 days	0.02%	0.02%	0.05%	0.05%	0.05%	0.05%	0.01%	0.01%
15 - 17 / 455 - 544 days	0.02%	0.02%	0.05%	0.05%	0.05%	0.05%	0.01%	0.01%
18 - 20 / 545 - 634 days	0.02%	0.02%	0.05%	0.05%	0.05%	0.05%	0.01%	0.01%
21 - 23 / 635 - 729 days	0.02%	0.02%	0.05%	0.05%	0.05%	0.05%	0.01%	0.01%
24 - 29 / 730 - 909 days	1.98%	2.00%	1.98%	2.00%	1.98%	2.00%	0.01%	0.01%
30 - 35 / 910 - 1094 days	1.49%	1.50%	1.49%	1.50%	1.49%	1.50%	0.01%	0.01%
36 - 41 / 1095 - 1274 days	1.98%	2.00%	1.98%	2.00%	1.98%	2.00%	0.01%	0.01%
42 - 47 / 1275 - 1459 days	1.49%	1.50%	1.49%	1.50%	1.49%	1.50%	0.01%	0.01%
48 - 120 / 1460 - 3650 days	1.49%	1.50%	1.49%	1.50%	1.49%	1.50%	0.01%	0.01%

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

Ladder Terms Months	CD RELATIONSHIP RATES						CD STANDARD RATES	
	\$1,000–\$9,999		\$10,000–\$99,999		\$100,000+		\$1,000+	
	Interest Rate	APY	Interest Rate	APY	Interest Rate	APY	Interest Rate	APY
1	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.01%	0.01%
2	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.01%	0.01%
3	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.01%	0.01%
4	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.01%	0.01%
3	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.01%	0.01%
6	0.02%	0.02%	0.05%	0.05%	0.05%	0.05%	0.01%	0.01%
9	0.02%	0.02%	0.05%	0.05%	0.05%	0.05%	0.01%	0.01%
12	0.02%	0.02%	0.05%	0.05%	0.05%	0.05%	0.01%	0.01%

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.

JPMorgan Chase Bank, N.A. Member FDIC

© 2023 JPMorgan Chase & Co.

70200001