

A GUIDE TO YOUR ACCOUNT[†]

It's important that you understand how your **Chase Sapphire 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	\$25
	How to Avoid the Monthly Service Fee During Each Monthly Statement Period	\$0 Monthly Service Fee when you have an average beginning day balance of \$75,000 or more in any combination of this account and linked qualifying deposits ¹ /investments. ²

ATM	<ul style="list-style-type: none"> • No ATM fees worldwide <ul style="list-style-type: none"> - No Chase fee at non-Chase ATMs - Refund of ATM fees charged by the ATM owner³ - No Foreign Exchange Rate Adjustment Fee
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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	Insufficient Funds: Chase pays an item when your account does not have enough money	<p>\$0 if there were four or fewer insufficient funds or returned item occurrences in the previous 12 months. An occurrence happens any business day that at least one (1) item is presented or withdrawal request is made against an account with insufficient funds.</p> <p>\$34 for each item (maximum 3 Insufficient Funds and Returned Item fees per day).</p> <ul style="list-style-type: none"> • 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 • 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 • If we return the same item multiple times, we will only charge you one Returned Item Fee for that item within a 30-day period • These fees do not apply to withdrawals made at an ATM
	Returned Item: Chase returns an item when your account does not have enough money	

You can avoid overdrawing your account by making a deposit or transferring funds to cover the overdraft before the business day ends. If you deposit a check, this assumes we do not place a hold and the check is not returned. 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 or when transferring money on chase.com or Chase Mobile[®] or using Chase QuickPay[®] with Zelle[®] before 11 p.m. Eastern Time (8 p.m. Pacific Time)

[†] 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.

¹ Qualifying personal deposits include: this checking account and up to nine personal Chase checking accounts (excluding Chase Private Client CheckingSM), personal Chase savings accounts (excluding Chase Private Client SavingsSM), Chase Liquid[®] Cards, CDs, certain Chase Retirement CDs or certain Chase Retirement Money Market Accounts (balances in Chase Money Purchase Pension and Profit Sharing Plans do not qualify).

² Qualifying personal investments include the following: Prior end of month balances for investment and annuity products offered by JPMorgan Chase & Co. or its affiliates and agencies. Balances in certain retirement plan investment accounts, such as Money Purchase Pension and Profit Sharing Plans, do not qualify. Investment products and related services are only available in English. **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**

³ Some ATM owners do not identify these fees in the information they send to us and, as a result, we may not automatically refund the fee. If for any reason the refund is not processed, please contact us.

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 approve and pay your everyday debit card transactions, at our discretion, when you don't have enough money available (this includes available funds in your linked Overdraft Protection account, if enrolled). Fees may apply. You'll have until the end of the business day to transfer or deposit enough money to avoid an Insufficient Funds Fee on these transactions.

CHASE DEBIT CARD COVERAGESM AND FEES⁴

(Please visit www.chase.com/checking/debit-card-coverage for additional details.)

Insufficient Funds

- \$0** if there were four or fewer insufficient funds or returned item occurrences in the previous 12 months. An occurrence happens any business day that at least one (1) item is presented or withdrawal request is made against an account with insufficient funds.
- \$34** for each everyday debit card purchase that overdraws your account (maximum 3 Insufficient Funds Fees per day).
 - 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
 - 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
 - This fee does not apply to withdrawals made at an ATM

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 approve and pay your everyday debit card transactions when you don't have enough money available (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 Insufficient Funds 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. If you deposit a check, this assumes we do not place a hold and the check is not returned. 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 or when transferring money on chase.com or Chase Mobile or using Chase QuickPay with Zelle before 11 p.m. Eastern Time (8 p.m. Pacific Time)

HOW DEPOSITS AND WITHDRAWALS WORK

The Order in Which Withdrawals and Deposits Are Processed

- Generally, for each business day we will:
- **FIRST**, add deposits to your account
 - **SECOND**, subtract wire transfers, everyday debit card transactions, online banking transactions, ATM withdrawals, teller cash withdrawals, and checks you write that are either cashed or deposited at a teller station by a Chase employee, in the order in which they are authorized, withdrawn, cashed or deposited
 - **THIRD**, subtract all other items, including checks you write that are either cashed or deposited at an ATM, starting with those having the highest dollar amount and moving to the lowest. We reserve the right to use a different order in certain states

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 \$200 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 your first \$200) 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.

See the next page for other fees that may apply.

⁴ **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. We will charge an Insufficient Funds Fee of \$34 each time we pay an overdraft created by check, ACH, in-person withdrawal, debit card transaction or other electronic means. We will charge a Returned Item Fee of \$34 for any check or ACH transaction that we return unpaid because your account had insufficient funds. The most you would pay is three of these fees per day for insufficient funds or returned items, no matter the number of transactions. If the same item is returned multiple times, only one fee will be charged for that item within a 30-day period. We will not charge an Insufficient Funds Fee if your ending account balance is overdrawn by \$5 or less. Additionally, even if your account balance is overdrawn, we will not charge an Insufficient Funds or Returned Item Fee for any items that are \$5 or less. Once an overdraft has occurred, you are obligated to bring your account to a positive balance promptly. Whether your overdraft will be paid is at Chase's discretion, and we reserve the right not to pay. For example, we typically do not pay overdrafts if your account is not in good standing, or you are not making regular deposits, or you have had excessive overdrafts. Whether or not you choose to have your everyday debit card transactions covered, 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 will not be affected. We may, at our discretion, authorize and pay a recurring debit card transaction that causes an overdraft and charge an Insufficient Funds Fee.

<i>SOME OTHER FEES</i>	Stop Payment: You contact us and a banker places your stop payment request on a check or ACH item	\$0 per request
	Online or Automated Phone Stop Payment: You use 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	\$0 per request
	Deposited Item Returned or Cashed Check Returned: You deposit or cash an item that is returned unpaid	\$0 for each item you deposit or cash that is returned unpaid
<i>OTHER ATM AND DEBIT CARD FEES</i>	Card Replacement – Rush Request: You request express shipping of a replacement debit or ATM card	\$0 per card
	Non-ATM Cash: You use your Chase Debit Card to withdraw cash from a teller at a bank that is not Chase	\$0 per withdrawal
	Foreign Exchange Rate Adjustment: You make card purchases, non-ATM cash transactions or ATM withdrawals in a currency other than U.S. dollars	\$0 per transaction
<i>WIRE TRANSFER FEES</i>	Domestic and International Incoming: A wire transfer is deposited into your account	\$0 per transfer
	Domestic Wire: A banker helps you to send a wire to a bank account within the U.S.	\$0 per transfer
	Online Domestic Wire: You use chase.com or Chase Mobile to send a wire from your checking account to a bank account within the U.S.	\$0 per transfer
	Consumer USD/FX International Fee: A banker helps you to send a wire to a bank account outside the U.S. in either U.S. dollars (USD) or foreign currency (FX)	\$0 per transfer
	Consumer Online USD International Fee: You use chase.com or Chase Mobile to send a wire from your checking account to a bank account outside the U.S. in U.S. dollars (USD)	\$0 per transfer
	Consumer Online FX International Fee: You use chase.com or Chase Mobile to send a wire from your checking account to a bank account outside the U.S. in foreign currency (FX)	\$0 per transfer
<i>MISCELLANEOUS FEES</i>	Statement Copy: Providing additional copies of your statement that you pick up at a branch or ask us to fax or mail	\$0 per statement
	Order for Checks or Supplies: An order of personal checks, deposit slips or other banking supplies	\$0 for personal style checks. Fees may apply for certain other supplies and expedited shipping options
	Counter Check: A blank page of 3 personal checks we print upon your request at a branch	\$0 per page
	Money Order: A check issued by you, purchased at a branch, for an amount up to \$1,000	\$0 per check
	Cashier's Check: A check issued by the bank, purchased at a branch, for any amount and to a payee you designate	\$0 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 \$75 per order
	Earns Interest	Variable; based on daily collected balance
<i>ADDITIONAL BENEFITS</i>	No annual rent on 3" x 5" Safe Deposit Box or smaller (subject to availability, 20% discount on larger sizes)	\$0
	No Monthly Service Fee on up to nine additional linked personal Chase checking accounts (excludes Chase Private Client Checking SM)	\$0
	No Monthly Service Fee on linked personal savings account(s), (excluding Chase Private Client Savings and Chase Liquid Card(s))	\$0
	No Monthly Service Fee on a linked Chase Total Business Checking [®] account	\$0