

A GUIDE TO YOUR ACCOUNT[†]

It's important that you understand how your Chase High School Checking account works. We've created this Guide to explain the fees and some key terms of your personal account.

For students 13–17 years old at account opening with their parent/guardian as a co-owner. Parent/guardian must already be a customer with a linked qualifying personal checking account (excludes Chase High School Checking and Chase College CheckingSM)

<i>MONTHLY SERVICE FEE</i>	Monthly Service Fee	\$6
	How to Avoid the Monthly Service Fee During Each Monthly Statement Period	<p>\$0 Monthly Service Fee when you have any ONE of the following:</p> <ul style="list-style-type: none"> • A linked qualifying personal parent/guardian checking account • OR, a direct deposit made to this account. Direct deposits can be an ACH credit, payroll, pension or government benefits such as Social Security • OR, an average ending day balance of \$5,000 or more in this account • Note: When the student turns 19, the Chase High School Checking account will become a Chase Total Checking account

<i>ATM FEES</i>	Non-Chase ATM (Avoid these fees by using a Chase ATM)	<p>\$2.50 for any inquiries, transfers or withdrawals while using a non-Chase ATM in the U.S., Puerto Rico and the U.S. Virgin Islands. Fees from the ATM owner still apply.</p> <p>\$5 per withdrawal and \$2.50 for any transfers or inquiries at ATMs outside the U.S., Puerto Rico and the U.S. Virgin Islands. Fees from the ATM owner still apply.</p>
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Fees for using your account when you don't have enough money in it or it's already overdrawn

<i>OVERDRAFT FEES</i>	Insufficient Funds: Chase pays an item when your account does not have enough money	<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	
	Extended Overdraft: Charged each time your account is overdrawn 5 or more consecutive business days	\$15 , even if your account is overdrawn by \$5 or less

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 using the Transfer Money option on chase.com or Chase Mobile[®] before 11 p.m. Eastern Time (8 p.m. Pacific Time)
- Using Chase QuickPay[®] with ZelleSM before 10 p.m. Eastern Time (7 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. This account requires a \$25 minimum deposit to open.

<p><i>HOW DEPOSITS AND WITHDRAWALS WORK</i></p>	<p>The Order in Which Withdrawals and Deposits Are Processed</p>	<p>Generally, for each business day we will:</p> <ul style="list-style-type: none"> • FIRST, add deposits to your account • SECOND, subtract wire transfers, everyday (not recurring) 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
	<p>When Your Deposits Are Available (See Funds Availability Policy in the Deposit Account Agreement for details)</p>	<ul style="list-style-type: none"> • Cash deposit – Same business day • Direct deposit/wire transfer – Same business day • Check deposit – Usually the next business day, but sometimes longer: <ul style="list-style-type: none"> - 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 the first \$200) will not be available for up to seven business days. <p>A “business day” is a non-holiday weekday. The cutoff times listed in the section on the previous page will determine the “business day” for your deposit.</p>
<p><i>SOME OTHER FEES</i></p>	<p>Stop Payment: You ask a banker at a branch or on the phone to stop payment on a check or ACH item</p>	<p>\$30 per request</p>
	<p>Online or Automated Phone Stop Payment: You use chase.com or our automated phone system to place a stop payment on a check. Only some types of stop payments are available</p>	<p>\$25 per request</p>
	<p>Deposited Item Returned or Cashed Check Returned: You deposit or cash an item that is returned unpaid</p>	<p>\$12 for each item you deposit or cash that is returned unpaid. Example: You deposit a check from someone who didn't have enough money in his/her account. The amount of the deposit will be subtracted from your balance and you will be charged the Deposited Item Returned Fee</p>
<p><i>OTHER ATM AND DEBIT CARD FEES</i></p>	<p>Card Replacement (Rush Request): Express shipping of a replacement debit or ATM card</p>	<p>\$5 per card OR \$0 per card if not a rush request</p>
	<p>Non-ATM Cash: You use your Chase Debit Card to withdraw cash from a teller at a bank that is not Chase</p>	<p>3% of the dollar amount of the transaction OR \$5, whichever is greater</p>
	<p>Exchange Rate Adjustment: You make card purchases, non-ATM cash transactions or ATM withdrawals in a currency other than U.S. dollars</p>	<p>3% of withdrawal amount after conversion to U.S. dollars. For additional information on exchange rates, refer to the Deposit Account Agreement</p>

WIRE TRANSFER FEES	Domestic and International Incoming: A wire transfer is deposited into your account from another bank	\$15 per transfer
	Domestic Wire: A banker helps you to send a wire to a bank account within the U.S.	\$35 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.	\$25 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)	\$50 per transfer
	Consumer Online USD/FX International Fee: You use chase.com to send a wire from your checking account to a bank account outside the U.S. in either U.S. dollars (USD) or foreign currency (FX)	\$40 per transfer

MISCELLANEOUS FEES	Statement Copy: Providing additional copies of your statement that you pick up at a branch or ask us to fax or mail	\$6 per statement OR \$0 if you view or print your statement on chase.com
	Order for Checks or Supplies: An order of personal checks, deposit slips or other banking supplies	Varies (based on items ordered)
	Counter Check: An emergency check when you don't have any checks left in your checkbook	\$2 per sheet (3 checks)
	Money Order: Can be used as an alternative to a personal check. You can purchase money orders up to \$1,000	\$5 per item
	Cashier's Check: A check issued by the bank	\$8 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