A GUIDE TO YOUR ACCOUNT

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

<table>
<thead>
<tr>
<th>MONTHLY SERVICE FEE</th>
<th>Monthly Service Fee</th>
<th>$12</th>
</tr>
</thead>
<tbody>
<tr>
<td>How to Avoid the Monthly Service Fee During Each Monthly Period</td>
<td>$0 Monthly Service Fee when you have any ONE of the following:</td>
<td></td>
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<tr>
<td></td>
<td>• Direct deposits totaling $500 or more made to this account</td>
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<tr>
<td></td>
<td>• OR, a balance at the beginning of each day of $1,500 or more in this account</td>
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<tr>
<td></td>
<td>• OR, an average beginning day balance of $5,000 or more in any combination of this account and linked qualifying deposits/investments1</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>ATM FEES</th>
<th>Non-Chase ATM (Avoid these fees by using a Chase ATM)</th>
<th>$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.</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>$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.</td>
<td></td>
</tr>
</tbody>
</table>

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<thead>
<tr>
<th>OVERDRAFT FEES</th>
<th>Insufficient Funds: Chase pays an item when your account does not have enough money</th>
<th>$34 for each item (maximum 3 Insufficient Funds and Returned Item Fees per day).</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Returned Item: Chase returns an item when your account does not have enough money</td>
<td>• 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</td>
</tr>
<tr>
<td></td>
<td></td>
<td>• 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</td>
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<tr>
<td></td>
<td></td>
<td>• 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</td>
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<tr>
<td></td>
<td></td>
<td>• These fees do not apply to withdrawals made at an ATM</td>
</tr>
<tr>
<td></td>
<td>Extended Overdraft: Charged each time your account is overdrawn 5 or more consecutive business days</td>
<td>$15, even if your account is overdrawn by $5 or less</td>
</tr>
</tbody>
</table>

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.

1 Qualifying personal deposits include the following: this checking account, personal Chase savings accounts (excluding Chase Private Client SavingsSM), Chase Liquid® Cards, CDs, certain Chase Retirement CDs, and 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 “JPMER”) 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 (JPM), 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. JPMER, JPM, 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

HAVE QUESTIONS? DAY OR NIGHT, JUST CALL US AT 1-800-935-9935 • WANT MORE INFO? SEE THE DEPOSIT ACCOUNT AGREEMENT
Chase Debit Card Coverage: You can choose how we treat your everyday 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.

<table>
<thead>
<tr>
<th>Insufficient Funds</th>
<th>$34 for each everyday debit card purchase that overdraws your account (maximum 3 Insufficient Funds Fees per day).</th>
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<td>• 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</td>
</tr>
<tr>
<td></td>
<td>• 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</td>
</tr>
<tr>
<td></td>
<td>• This fee does not apply to withdrawals made at an ATM</td>
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**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 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 Zelle before 10 p.m. Eastern Time (7 p.m. Pacific Time)**

Generally, for each business day we will:

- **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

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 the 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.
## Chase Total Checking

**Stop Payment:** You ask a banker at a branch or on the phone to stop payment on a check or ACH item

$30 per request

**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

$25 per request

**Deposited Item Returned or Cashed Check Returned:** You deposit or cash an item that is returned unpaid

$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.

### Other ATM and Debit Card Fees

**Card Replacement – Rush Request:** You request express shipping of a replacement debit or ATM card

(Avoid this fee by requesting standard shipping)

$5 per card, upon request

**Non-ATM Cash:** You use your Chase Debit Card to withdraw cash from a teller at a bank that is not Chase

3% of the dollar amount of the transaction OR $5, whichever is greater

**Exchange Rate Adjustment:** You make card purchases, non-ATM cash transactions or ATM withdrawals in a currency other than U.S. dollars

3% of withdrawal amount after conversion to U.S. dollars. For additional information on exchange rates, refer to the Deposit Account Agreement

### 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 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)

$40 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)

$40 per transfer OR $0 per transfer if the amount is the equivalent of USD $5,000 or more

### 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:** A blank page of 3 personal checks we print upon your request at a branch

$2 per page

**Money Order:** A check issued by you, purchased at a branch, for an amount up to $1,000

$5 per check

**Cashier’s Check:** A check issued by the bank, purchased at a branch, for any amount and to a payee you designate

$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

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Effective 11/12/2017
FEETABLE-TOTAL-1117-ONLN

**Have Questions? Day or Night, Just Call Us At 1-800-935-9935 • Want More Info? See the Deposit Account Agreement**