

**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.

<b>MONTHLY SERVICE FEE</b>	Monthly Service Fee	<b>\$12</b>
	How to Avoid the Monthly Service Fee During Each Monthly Period	<b>\$0</b> Monthly Service Fee when you have any <b>ONE</b> of the following: <ul style="list-style-type: none"> <li>• Direct deposits totaling \$500 or more made to this account</li> <li>• <b>OR</b>, a balance at the beginning of each day of \$1,500 or more in this account</li> <li>• <b>OR</b>, an average beginning day balance of \$5,000 or more in any combination of this account and linked qualifying deposits<sup>1</sup>/investments<sup>2</sup></li> </ul>
<b>ATM FEES</b>	Non-Chase ATM (Avoid these fees by using a Chase ATM)	<b>\$2.50</b> 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.  <b>\$5</b> per withdrawal and <b>\$2.50</b> 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.

**Fees for using your account when you don't have enough money in it or it's already overdrawn**

<b>OVERDRAFT FEES</b>	<b>Insufficient Funds:</b> Chase pays an item when your account does not have enough money  <b>Returned Item:</b> Chase returns an item when your account does not have enough money	<b>\$34</b> for each item (maximum 3 Insufficient Funds and Returned Item Fees per day). <ul style="list-style-type: none"> <li>• 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</li> <li>• 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</li> <li>• 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</li> <li>• These fees do not apply to withdrawals made at an ATM</li> </ul>
	<b>Extended Overdraft:</b> Charged each time your account is overdrawn 5 or more consecutive business days	<b>\$15</b> , 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 Zelle<sup>SM</sup> 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 Savings<sup>SM</sup>), 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 Chase investment accounts, JPMorgan Funds accounts, annuity products (annuities made available through Chase Insurance Agency, Inc. (CIA) and Chase Insurance Agency Services, Inc.) and personal trust accounts. Balances in certain retirement plan investment accounts, such as Money Purchase Pension and Profit Sharing Plans, do not qualify. Investment products and services 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. JPMS and CIA are affiliates of JPMorgan Chase Bank, N.A. Products are not available in all states.

**INVESTMENT AND INSURANCE PRODUCTS ARE:**  
 • NOT FDIC INSURED • NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY • NOT A DEPOSIT OR OTHER OBLIGATION OF, OR GUARANTEED BY, JPMORGAN CHASE BANK, N.A. OR ANY OF ITS AFFILIATES • SUBJECT TO INVESTMENT RISKS, INCLUDING POSSIBLE LOSS OF THE PRINCIPAL AMOUNT INVESTED

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](http://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 COVERAGE<sup>SM</sup> AND FEES<sup>3</sup>**  
 (Please visit [www.chase.com/checking/debit-card-coverage](http://www.chase.com/checking/debit-card-coverage) for additional details.)

Insufficient Funds	<p><b>\$34</b> for each everyday debit card purchase that overdraws your account (maximum 3 Insufficient Funds Fees per day).</p> <ul style="list-style-type: none"> <li>• 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</li> <li>• 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</li> <li>• This fee does not apply to withdrawals made at an ATM</li> </ul>
--------------------	--

**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)

<p><b>HOW DEPOSITS AND WITHDRAWALS WORK</b></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"> <li>• <b>FIRST</b>, add deposits to your account</li> <li>• <b>SECOND</b>, 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</li> <li>• <b>THIRD</b>, 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</li> </ul>
	<p>When Your Deposits Are Available (See Funds Availability Policy in the Deposit Account Agreement for details)</p>	<ul style="list-style-type: none"> <li>• Cash deposit – Same business day</li> <li>• Direct deposit/wire transfer – Same business day</li> <li>• Check deposit – Usually the next business day, but sometimes longer:                             <ul style="list-style-type: none"> <li>- If we place a longer hold on a check, the first \$200 will be available by the next business day</li> <li>- The date your deposit is expected to be available will be displayed on your receipt</li> <li>- 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</li> </ul> </li> </ul> <p>A "business day" is a non-holiday weekday. The cutoff times listed in the section above will determine the "business day" for your deposit.</p>

**See the next page for other fees that may apply.**

<sup>3</sup> **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. Also, each time your account is overdrawn for 5 consecutive business days, we will charge you an additional \$15 (Extended Overdraft Fee). 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>	<b>Stop Payment:</b> You ask a banker at a branch or on the phone to stop payment on a check or ACH item	<b>\$30</b> per request
	<b>Online or Automated Phone Stop Payment:</b> You use <a href="https://www.chase.com">chase.com</a> or our automated phone system to place a stop payment on a check. Only some types of stop payments are available	<b>\$25</b> per request
	<b>Deposited Item Returned or Cashed Check Returned:</b> You deposit or cash an item that is returned unpaid	<b>\$12</b> 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
<i>OTHER ATM AND DEBIT CARD FEES</i>	<b>Card Replacement (Rush Request):</b> Express shipping of a replacement debit or ATM card	<b>\$5</b> per card OR <b>\$0</b> per card if not a rush request
	<b>Non-ATM Cash:</b> You use your Chase Debit Card to withdraw cash from a teller at a bank that is not Chase	<b>3%</b> of the dollar amount of the transaction OR <b>\$5</b> , whichever is greater
	<b>Exchange Rate Adjustment:</b> You make card purchases, non-ATM cash transactions or ATM withdrawals in a currency other than U.S. dollars	<b>3%</b> of withdrawal amount after conversion to U.S. dollars. For additional information on exchange rates, refer to the Deposit Account Agreement
<i>WIRE TRANSFER FEES</i>	<b>Domestic and International Incoming:</b> A wire transfer is deposited into your account from another bank	<b>\$15</b> per transfer
	<b>Domestic Wire:</b> A banker helps you to send a wire to a bank account within the U.S.	<b>\$35</b> per transfer
	<b>Online Domestic Wire:</b> You use <a href="https://www.chase.com">chase.com</a> or Chase Mobile to send a wire from your checking account to a bank account within the U.S.	<b>\$25</b> per transfer
	<b>Consumer USD/FX International Fee:</b> 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)	<b>\$50</b> per transfer
	<b>Consumer Online USD/FX International Fee:</b> You use <a href="https://www.chase.com">chase.com</a> 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)	<b>\$40</b> per transfer
<i>MISCELLANEOUS FEES</i>	<b>Statement Copy:</b> Providing additional copies of your statement that you pick up at a branch or ask us to fax or mail	<b>\$6</b> per statement OR <b>\$0</b> if you view or print your statement on <a href="https://www.chase.com">chase.com</a>
	<b>Order for Checks or Supplies:</b> An order of personal checks, deposit slips or other banking supplies	<b>Varies</b> (based on items ordered)
	<b>Counter Check:</b> An emergency check when you don't have any checks left in your checkbook	<b>\$2</b> per sheet (3 checks)
	<b>Money Order:</b> Can be used as an alternative to a personal check. You can purchase money orders up to \$1,000	<b>\$5</b> per item
	<b>Cashier's Check:</b> A check issued by the bank	<b>\$8</b> per check
	<b>Legal Processing:</b> Processing of any garnishment, tax levy, or other court administrative order against your accounts, whether or not the funds are actually paid	<b>Up to \$75</b> per order