

## Additional Banking Services and Fees for Personal Accounts Deposit Account Agreement

This document is part of the Deposit Account Agreement and has five sections that provide additional information about our products and services.

1. Product Information
2. Fee Schedule
3. Card Purchase and Withdrawal Limits
4. Overdraft Services
5. Disclosures for New Account Inquiries

### Deposit Account Agreement – Product Information

<i>PERSONAL CHECKING ACCOUNTS</i>	
	<i>Chase Total Checking®</i>
<i>Monthly Service Fee</i>	<b>\$12</b>
<i>How to Avoid the Monthly Service Fee During Each Monthly Statement Period</i>	<p><b>\$0 Monthly Service Fee when you have any ONE of the following:</b></p> <ul style="list-style-type: none"> <li>– Direct deposits totaling \$500 or more made to this account. Direct deposits can be an ACH credit, payroll, pension or government benefits such as Social Security</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/investments</li> </ul>
<i>Qualifying Deposits</i>	Personal Chase savings accounts (excluding Chase Premier Savings <sup>SM</sup> and Chase Private Client Savings <sup>SM</sup> ), Chase Liquid <sup>®</sup> 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)
<i>Qualifying Investments</i>	<p>Prior end of month balances for investment and annuity products offered by JPMorgan Chase &amp; 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.</p> <p><b>JPMorgan Chase Bank, N.A.</b> 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 <b>J.P. Morgan Securities LLC</b> (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 &amp; Co. Products not available in all states.</p> <p style="text-align: center;"><b>INVESTMENT AND INSURANCE PRODUCTS ARE:</b></p> <p style="text-align: center;"><b>• NOT A DEPOSIT • NOT FDIC INSURED • NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY • NO BANK GUARANTEE • MAY LOSE VALUE</b></p>
<i>Interest</i>	Does not apply
<i>Minimum Deposit to Open</i>	<b>\$25</b>
<i>Statement Options</i>	Check Safekeeping and Paperless Statements: No Fee

**NOTE:** Refer to the Fee Schedule and Product Information for fees and additional benefits that may apply to your account.

## Deposit Account Agreement – Product Information

<b>PERSONAL CHECKING ACCOUNTS</b>		
	<i>Chase Premier Plus Checking<sup>SM</sup></i>	<i>Chase Sapphire<sup>SM</sup> Checking</i>
<i>Monthly Service Fee</i>	<b>\$25</b>	<b>\$25</b>
<i>How to Avoid the Monthly Service Fee During Each Monthly Statement Period</i>	<p><b>\$0 Monthly Service Fee when you have any ONE of the following:</b></p> <ul style="list-style-type: none"> <li>– An average beginning day balance of \$15,000 or more in any combination of this account and linked qualifying deposits/investments</li> <li>– <b>OR</b>, have a linked qualifying Chase first mortgage enrolled in automatic payments from your Chase account<sup>1</sup></li> </ul> <p><b>Military Banking: \$0 Monthly Service Fee for current or prior members of our nation's military with qualifying military ID</b></p>	<b>\$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/investments</b>
<i>Qualifying Deposits</i>	Up to two personal Chase checking accounts (excluding Chase Sapphire Checking and Chase Private Client Checking <sup>SM</sup> ), personal Chase savings accounts (excluding Chase Private Client Savings), 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)	Up to nine personal Chase checking accounts (excluding Chase Private Client Checking), personal Chase savings accounts (excluding Chase Private Client Savings), 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)
<i>Qualifying Investments</i>	<p>Prior end of month balances for investment and annuity products offered by JPMorgan Chase &amp; 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.</p> <p><b>JPMorgan Chase Bank, N.A.</b> 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 <b>J.P. Morgan Securities LLC</b> (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 &amp; Co. Products not available in all states.</p> <p style="text-align: center;"><b>INVESTMENT AND INSURANCE PRODUCTS ARE:</b></p> <p style="text-align: center;"><b>• NOT A DEPOSIT • NOT FDIC INSURED • NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY • NO BANK GUARANTEE • MAY LOSE VALUE</b></p>	
<i>Interest</i>	Earns Interest–Variable; based on daily collected balance	Earns Interest–Variable; based on daily collected balance
<i>Minimum Deposit to Open</i>	<b>\$25</b>	<b>\$100</b>
<i>Statement Options</i>	Check Safekeeping, Image Statement, Enclosure Statement and Paperless Statements: No Fee	Check Safekeeping, Image Statement, Enclosure Statement and Paperless Statements: No Fee
<i>Continued On Next Page</i>		

**NOTE:** Refer to the Fee Schedule and Product Information for fees and additional benefits that may apply to your account.

<sup>1</sup> Your qualifying mortgage must be linked and enrolled in automatic payments on the business day before the end of your statement period. Automatic payments are when you authorize Chase to automatically deduct payment each month from your Chase account. Payments you set up through Online Bill Pay will not be included. Qualifying mortgage accounts include Chase first mortgage accounts (with servicing retained by Chase) that are in good standing.

## Deposit Account Agreement – Product Information

<b>PERSONAL CHECKING ACCOUNTS</b>		
	<b><i>Chase Premier Plus Checking<sup>SM</sup></i></b>	<b><i>Chase Sapphire<sup>SM</sup> Checking</i></b>
<b><i>Additional Benefits</i></b>	<ul style="list-style-type: none"> <li>• No fee for Chase design checks or a 50% discount on other personal style checks when ordered through Chase. Fees may apply for certain other supplies and expedited shipping options</li> <li>• No Chase fee on the first four non-Chase ATM transactions each statement period. Fees from the ATM owner still apply. A Foreign Exchange Rate Adjustment Fee from Chase will apply for ATM withdrawals in a currency other than U.S. dollars</li> <li>• No annual rent for 3" x 5" Safe Deposit Box or smaller (subject to availability, 20% discount on larger sizes)</li> <li>• No fee for Counter Checks, Money Orders and Cashier's Checks</li> </ul> <p>Link additional deposits with this checking account to receive:</p> <ul style="list-style-type: none"> <li>• No Monthly Service Fee on up to two additional personal Chase checking accounts (excluding Chase Sapphire Checking and Chase Private Client Checking)</li> <li>• No Monthly Service Fee on Chase personal savings account(s), excluding Chase Private Client Savings</li> <li>• No Monthly Service Fee on Chase Liquid Card(s)</li> </ul> <p><b>Enhanced Benefits for active duty, reserve or National Guard servicemembers with direct deposit of military base pay:</b></p> <p>These additional benefits require direct deposit of military base pay (does not include allotments). These benefits will begin the day after military base pay is direct deposited into a Chase Premier Plus Checking account and will end if no direct deposit has been made within the last 180 days:</p> <ul style="list-style-type: none"> <li>• No Chase fee at non-Chase ATMs. Fees from the ATM owner still apply</li> <li>• No Chase fee on incoming or outgoing wire transfers</li> <li>• No Chase fee for Foreign Exchange Rate Adjustments on debit card purchases or ATM withdrawals using your Debit/ATM card in currencies other than U.S. dollars</li> </ul>	<ul style="list-style-type: none"> <li>• No fee for personal style checks when ordered through Chase. Fees may apply for certain other supplies and expedited shipping options</li> <li>• No ATM fees worldwide               <ul style="list-style-type: none"> <li>– No Chase fee at non-Chase ATMs</li> <li>– Refund of ATM fees charged by the ATM owner<sup>1</sup></li> <li>– No Foreign Exchange Rate Adjustment Fee</li> </ul> </li> <li>• No Debit Card Replacement (rush request) Fee</li> <li>• No debit card Non-ATM Cash Fee</li> <li>• No Foreign Exchange Rate Adjustment Fee on card purchases or non-ATM cash transactions using your debit card in currencies other than U.S. dollars</li> <li>• No fees for Insufficient Funds and Returned Items—if you have had four or fewer insufficient funds or returned item occurrences in the previous 12 months<sup>2</sup></li> <li>• No Deposited Item Returned or Cashed Check Returned Fee</li> <li>• No Stop Payment Fee</li> <li>• No Chase fee on incoming or outgoing wire transfers</li> <li>• No fee for Counter Checks, Money Orders and Cashier's Checks</li> <li>• No annual rent for 3" x 5" Safe Deposit Box or smaller (subject to availability, 20% discount on larger sizes)</li> <li>• No Statement Copy Fee</li> </ul> <p>Link additional deposits with this checking account to receive:</p> <ul style="list-style-type: none"> <li>• No Monthly Service Fee on up to nine additional personal Chase checking accounts (excludes Chase Private Client Checking)</li> <li>• No Monthly Service Fee on Chase personal savings account(s), excluding Chase Private Client Savings</li> <li>• No Monthly Service Fee on a Chase Total Business Checking<sup>®</sup> account</li> <li>• No Monthly Service Fee on Chase Liquid Card(s)</li> </ul>

**NOTE:** Refer to the Fee Schedule and Product Information for fees and additional benefits that may apply to your account.

- 1 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.
- 2 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.

## Deposit Account Agreement – Product Information

<b>PERSONAL CHECKING ACCOUNTS</b>		
	<i>Chase High School Checking<sup>SM</sup></i>	<i>Chase College Checking<sup>SM</sup></i>
<i>Who is Eligible</i>	For students 13–17 years old at account opening with their parent/guardian as a co-owner and the account must be linked to the parent/guardian's personal checking account. Linked accounts exclude Chase High School Checking and Chase College Checking	For college students 17–24 years old at account opening, when proof of student status is provided
<i>Monthly Service Fee</i>	<b>\$6</b>	<b>\$6</b>
<i>How to Avoid the Monthly Service Fee During Each Monthly Statement Period</i>	<p><b>\$0 Monthly Service Fee when you have any ONE of the following:</b></p> <ul style="list-style-type: none"> <li>– A linked personal parent/guardian checking account</li> <li>– <b>OR</b>, a direct deposit made to this account. Direct deposits can be an ACH credit, payroll, pension or government benefits such as Social Security</li> <li>– <b>OR</b>, an average ending day balance of \$5,000 or more in this account</li> </ul> <p>Note: When the student turns 19, the Chase High School Checking account will become a Chase Total Checking account</p>	<p><b>\$0 Monthly Service Fee when you have any ONE of the following:</b></p> <ul style="list-style-type: none"> <li>– <b>Up to five years</b> while in college</li> <li>– <b>OR</b>, a direct deposit made to this account. Direct deposits can be an ACH credit, payroll, pension or government benefits such as Social Security</li> <li>– <b>OR</b>, an average ending day balance of \$5,000 or more in this account</li> </ul>
<i>Statement Options</i>	Check Safekeeping: No fee. Paperless Statements also available at chase.com for no fee	
<i>Minimum Deposit to Open</i>	<b>\$25</b>	<b>\$25</b>
<i>Services Not Available</i>	<ul style="list-style-type: none"> <li>– Chase Debit Card Coverage</li> <li>– We will not pay checks or ACHs that will overdraw your account</li> </ul>	<b>N/A</b>

<b>CERTIFICATE OF DEPOSIT ACCOUNTS</b>	
	<i>Chase Certificate of Deposit<sup>SM</sup></i>
<i>Monthly Service Fee</i>	<b>None</b>
<i>How to Avoid the Monthly Service Fee During Each Monthly Statement Period</i>	Does not apply
<i>Minimum Deposit to Open</i>	<b>\$1,000</b>
<i>Interest</i>	Fixed Earn CD relationship rates on your CDs when linked to a Chase personal checking account
<i>Withdrawal Penalties</i>	<p><b>There is a penalty for withdrawing principal prior to the maturity date.</b></p> <ul style="list-style-type: none"> <li>– If the term of the CD is less than 24 months, the early withdrawal penalty is 1% of the amount withdrawn, but not more than the total amount of interest earned during the current term of the CD</li> <li>– For terms 24 months or more, the early withdrawal penalty is 2% of the amount withdrawn, but not more than the total amount of interest earned during the current term of the CD</li> <li>– If the withdrawal occurs less than seven days after opening the CD or making another withdrawal of principal, the early withdrawal penalty will be calculated as described above, but it cannot be less than seven days' interest</li> <li>– The amount of your penalty will be deducted from principal</li> </ul>
<i>Statement Period</i>	Balance information for linked CDs appears on the monthly checking account statement. CDs do not receive separate statements
<i>Additional Benefits</i>	Does not apply

**NOTE:** Refer to the Fee Schedule and Product Information for fees and additional benefits that may apply to your account.

## Deposit Account Agreement – Product Information

<b>PERSONAL SAVINGS ACCOUNTS</b>		
	<i>Chase Savings<sup>SM</sup></i>	<i>Chase Premier Savings<sup>SM</sup></i>
<i>Monthly Service Fee</i>	<b>\$5</b>	<b>\$25</b>
<i>How to Avoid the Monthly Service Fee During Each Monthly Statement Period</i>	<p><b>\$0 Monthly Service Fee when you have any ONE of the following:</b></p> <ul style="list-style-type: none"> <li>– A balance at the beginning of each day of \$300 or more in this account</li> <li>– <b>OR</b>, at least one repeating automatic transfer of \$25 or more from your personal Chase checking account or Chase Liquid Card (available only through chase.com and Chase Mobile<sup>®</sup>)</li> <li>– <b>OR</b>, an account owner who is an individual younger than 18</li> <li>– <b>OR</b>, a linked Chase Premier Plus Checking, Chase Sapphire Checking or Chase Private Client Checking account</li> </ul>	<p><b>\$0 Monthly Service Fee when you have any ONE of the following:</b></p> <ul style="list-style-type: none"> <li>– A balance at the beginning of each day of \$15,000 or more in this account</li> <li>– <b>OR</b>, a linked Chase Premier Plus Checking or Chase Sapphire Checking account</li> </ul>
<i>Minimum Deposit to Open</i>	<b>\$25</b>	<b>\$100</b>
<i>Interest</i>	Variable; based on daily collected balance	Variable; based on daily collected balance Earn Premier relationship rates when you: <ul style="list-style-type: none"> <li>– Link the account to a Chase Premier Plus Checking or Chase Sapphire Checking account, and</li> <li>– Make at least five customer-initiated transactions in a monthly statement period using your linked checking account</li> </ul> The Premier relationship rates will be applied to your savings accounts throughout the next statement period
<i>Withdrawal Penalties</i>	<p><b>\$5 Savings Withdrawal Limit Fee</b>, which is a Chase fee, applies for each withdrawal or transfer out of a Chase savings account over six per monthly statement period. All withdrawals and transfers out of your personal savings account count toward this fee, including those made at a branch or at an ATM</p>	<p><b>\$5 Savings Withdrawal Limit Fee</b>, which is a Chase fee, applies for each withdrawal or transfer out of a Chase savings account over six per monthly statement period. All withdrawals and transfers out of your personal savings account count toward this fee, including those made at a branch or at an ATM</p> <p><b>Waived with:</b> A balance of \$15,000 or more in this account at the time of withdrawal or transfer out</p>
Federal law also limits the number of withdrawals you may make from this account		
<i>Statement Period</i>	Monthly	Monthly
<i>Additional Benefits</i>	Does not apply	<ul style="list-style-type: none"> <li>• No Chase fee at non-Chase ATMs. Fees from the ATM owner still apply. A Foreign Exchange Rate Adjustment Fee from Chase will apply for ATM withdrawals in a currency other than U.S. dollars</li> <li>• No Incoming Wire Transfer Fee</li> </ul>

**NOTE:** Refer to the Fee Schedule and Product Information for fees and additional benefits that may apply to your account.

## Deposit Account Agreement – Fee Schedule

<i>ATM Fees and Debit Card Fees</i>	<p><b>Non-Chase ATM</b> (Avoid these fees by using a Chase ATM)</p>	<p><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</p> <p><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</p>
	<p><b>Foreign Exchange Rate Adjustment:</b> You make card purchases, non-ATM cash transactions or ATM withdrawals in a currency other than U.S. dollars</p>	<p><b>3%</b> of withdrawal amount after conversion to U.S. dollars. For additional information on exchange rates, refer to the Deposit Account Agreement</p>
	<p><b>Non-ATM Cash:</b> You use your Chase Debit Card to withdraw cash from a teller at a bank that is not Chase</p>	<p><b>3%</b> of the dollar amount of the transaction OR <b>\$5</b>, whichever is greater</p>
	<p><b>Card Replacement – Rush Request:</b> You request express shipping of a replacement debit or ATM card (Avoid this fee by requesting standard shipping)</p>	<p><b>\$5</b> per card, upon request</p>

<i>Overdraft Fees</i>	<p><b>Insufficient Funds:</b> Chase pays an item when your account does not have enough money</p> <p><b>Returned Item:</b> Chase returns an item when your account does not have enough money</p>	<p><b>\$34</b> for each item (maximum 3 Insufficient Funds and Returned Item 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>• 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>
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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 or using Chase QuickPay® with Zelle® before 11 p.m. Eastern Time (8 p.m. Pacific Time)

**NOTE:** These fees may be waived with certain personal checking and savings account types. See Product Information for details.

## Deposit Account Agreement – Fee Schedule

<i>Some Other Fees</i>	<b>Stop Payment:</b> You contact us and a banker places your stop payment request on a check or ACH item	<b>\$30</b> per request
	<b>Online or Automated Phone Stop Payment:</b> 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	<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> per item
<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 send a wire to a bank account within the U.S.	<b>\$35</b> per transfer
	<b>Online Domestic Wire:</b> You use chase.com 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 send a wire to a bank outside the U.S. in either U.S. dollars (USD) or foreign currency (FX)	<b>\$50</b> per transfer
	<b>Consumer Online USD International Fee:</b> 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)	<b>\$40</b> per transfer
	<b>Consumer Online FX International Fee:</b> 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)	<b>\$40</b> per transfer OR <b>\$0</b> per transfer if the amount is equal to \$5,000 USD or more
<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 chase.com
	<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> A blank page of 3 personal checks we print upon your request at a branch	<b>\$2</b> per page
	<b>Money Order:</b> A check issued by you, purchased at a branch, for an amount up to \$1,000	<b>\$5</b> per check
	<b>Cashier's Check:</b> A check issued by the bank, purchased at a branch, for any amount and to a payee you designate	<b>\$8</b> per check
	<b>Legal Processing:</b> Processing of any garnishment, tax levy, or other court or administrative order against your accounts, whether or not the funds are actually paid	Up to <b>\$75</b> per order

**NOTE:** These fees may be waived with certain personal checking and savings account types. See Product Information for details.

## Deposit Account Agreement – Card Purchase and Withdrawal Limits

Limits are based on the card you use and which type of ATM you use.

<b>DAILY LIMITS</b>				
<i>Card Type</i>	<i>Purchase Limit</i>	<i>Chase In-Branch ATM Limit</i>	<i>Other Chase ATM Limit</i>	<i>Non-Chase ATM Limit</i>
<i>Chase Debit Card</i>	\$3,000	\$3,000	\$1,000	\$500 (\$1,000 for accounts opened in CT, NJ, NY)
<i>Chicago Skyline Debit Card (IL only)</i>	\$3,000	\$3,000	\$1,000	\$500
<i>Chase Sapphire Banking Debit Card Premier Platinum Debit Card</i>	\$7,500	\$3,000	\$3,000	\$1,000 (\$2,000 for accounts opened in CT, NJ, NY)
<i>Chase Private Client Debit Card</i>	\$7,500	\$3,000	\$3,000	\$2,000
<i>Better Banking Debit Card Chase Disney Debit Card Premier Debit Card</i>	\$5,000	\$3,000	\$1,000	\$500 (\$1,000 for accounts in CT, NJ, NY)
<i>High School Debit Card</i>	\$400	\$500	\$500	\$400
<i>Access Debit Card</i>	\$400	\$3,000	\$1,000	\$400
<i>Chase ATM Card</i>	N/A	\$3,000	\$1,000	\$300 (\$1,000 for accounts opened in CT, NJ, NY)
<i>Chase High School ATM Card</i>	N/A	\$500	\$500	\$300

These are the standard limits that come with your card, but you can request a different ATM or Purchase Limit (subject to approval).

When you use a Chase ATM it is either considered an In-Branch ATM or Other Chase ATM.

- **Chase In-Branch ATMs** are ATMs located inside the main area of a Chase branch that you use during the branch's posted business hours.
- **Other Chase ATMs** include ATMs located inside the main area of a Chase branch that you use outside of the branch's posted business hours, ATMs that are separated from the main area of a branch by another set of doors, drive-up ATMs and other Chase ATMs not located in or near a branch.

The Chase In-Branch ATM Limit is separate from all other limits, which means that withdrawals at a Chase In-Branch ATM do not count toward your Other Chase ATM or Non-Chase ATM Limits. When you use a Chase In-Branch ATM, all withdrawals made with any of your ATM, debit or prepaid cards count toward every card's Chase In-Branch ATM Limit.

When you use an Other Chase ATM or a Non-Chase ATM, all withdrawals count toward the Other Chase ATM Limits for all of your ATM, debit or prepaid cards, and count toward only that card's Non-Chase ATM Limit.



# Chase Overdraft Services

An overdraft occurs when you don't have enough money available in your checking account to cover a transaction. We have a Standard Overdraft Practice that comes with Chase checking accounts and also offer Overdraft Protection and Chase Debit Card Coverage, which are optional services that can help pay overdrafts when they occur.

## STANDARD OVERDRAFT PRACTICE:

### What it is:

Our Standard Overdraft Practice may pay, for a fee, overdraft transactions at our discretion based on your account history, the deposits you make and the transaction amount. We do **NOT GUARANTEE** we will always pay your overdraft transaction, and if we do not pay your transaction, the transaction will be **declined** or **returned** unpaid.

### What it pays:

- Checks
- Automatic Payments (e.g. recurring phone bill, mortgage or utility bill)
- Recurring debit card purchases (e.g. movie subscriptions or gym memberships)
- **NOT** covered: Everyday debit card transactions (e.g. groceries, gasoline or dining out)

### What it costs:

- If Paid: **\$34 Insufficient Funds Fee per item**
- **If Check or Automatic Payment is Returned: \$34 Returned Item Fee.** If the same item is returned multiple times, only one fee will be charged for that item within a 30-day period.
- **If Recurring Debit Card Transaction is Declined:** Transaction will NOT go through and you will NOT be charged a fee
- Maximum of 3 of either of these fees per day, for a total of \$102
- These fees are not charged if your account balance at the end of the business day is overdrawn by \$5 or less, or for items that are \$5 or less

For Chase Sapphire Checking accounts, we waive the Insufficient Funds and Returned Item fees if you've had four or fewer Insufficient Funds or Returned Item occurrences in the past 12 months.<sup>1</sup>

Standard Overdraft Practice is not available for Chase High School Checking; however, Returned Item Fees still apply.

### Posting Order

The order in which we generally apply deposits and withdrawals to your account each business day:

**FIRST: We add your deposits** to your account.

**SECOND: We 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: We 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.

### Knowing your balance may help you avoid fees

Use any of these options to check your balance before you make a purchase.



Sign up for Account Alerts  
Go to [chase.com/AccountAlerts](https://chase.com/AccountAlerts)



Use Chase Mobile



Log on to [chase.com](https://chase.com)



Use any Chase ATM



Call 1-800-935-9935

<sup>1</sup> 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.

## OVERDRAFT PROTECTION:

### What it is:

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Allows you to link a Chase savings account as an Overdraft Protection backup account to your checking account to help pay any overdraft transactions that may occur. The exact amount needed to cover the transaction will be transferred if enough funds are available.

### What it pays:

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- **All transactions**, including everyday debit card transactions

### What it costs:

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- There is not a fee for an Overdraft Protection transfer; however, an Overdraft Protection transfer counts toward:
  - **\$5 Savings Withdrawal Limit Fee**, which is a Chase fee, applies for each withdrawal or transfer out of a Chase savings account over six per monthly statement period. All withdrawals and transfers out of your personal savings account count toward this fee, including those made at a branch or at an ATM. This fee is waived for Chase Premier Savings accounts with a balance of \$15,000 or more in the account at the time of withdrawal or transfer out
  - **Federal Regulations** also limit you to six savings account withdrawals or transfers per monthly statement period. However, this limit does not apply to withdrawals or transfers made in person at a branch or at an ATM. If you exceed the federal limits on withdrawals, we will notify you and may convert your savings account to a Chase Total Checking account
- Refer to the next page for applicable fees if enough money is NOT available in your linked Overdraft Protection backup account

## CHASE DEBIT CARD COVERAGE:

### What it is:

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Allows you to choose how we treat your **EVERYDAY DEBIT CARD** transactions. If you don't have Overdraft Protection, or you don't have enough funds in your linked Overdraft Protection backup account, and:

- You select **NO**, the transaction will be declined and you will **NOT** be charged a fee
- You select **YES**, we may pay the overdraft transaction at our discretion based on your account history, the deposits you make and the transaction amount. Standard Overdraft Practice fees apply

**Regardless of your Debit Card Coverage decision, if you are enrolled in Overdraft Protection and you have enough money in your linked Overdraft Protection backup account, your transaction will be approved and a transfer will be made.**

### What it pays:

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- Everyday debit card transactions **ONLY**

### What it costs:

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- If Paid: **\$34 Insufficient Funds Fee per item**
  - Maximum of 3 fees per day, for a total of \$102
  - This fee is not charged if your account balance at the end of the business day is overdrawn by \$5 or less, or for items that are \$5 or less
- If Declined: Transaction will **NOT** go through and you will **NOT** be charged a fee

**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 or using Chase QuickPay with Zelle before 11 p.m. Eastern Time (8 p.m. Pacific Time)**

## Learn how your transactions will work:

### EVERYDAY DEBIT CARD PURCHASES<sup>1</sup> (Not recurring)

STEP 1 Is there enough money available in your checking account?

**1** ✓ **YES**  
Transaction Approved

**NO**  
Proceed to Step 2

STEP 2 OVERDRAFT PROTECTION

Is enough money available in your checking account plus your linked Overdraft Protection backup account?

**2** ✓ **YES**  
Transaction Approved  
The exact amount needed to cover the transaction will be transferred.

**NO** (or you do NOT have a backup account)  
Proceed to Step 3

STEP 3 CHASE DEBIT CARD COVERAGE  
Did you opt in to Chase Debit Card Coverage?

**3** ✗ **NO** (DEFAULT CHOICE)  
Transaction Declined  
Transaction does NOT go through and you are NOT charged a fee.

⚠ **YES**, you opted in  
Transaction Approved or Declined

We may **approve** your transaction at our discretion based on your account history, the deposits you make and the transaction amount. If approved, you will be charged a \$34 Insufficient Funds Fee per item (max 3 per day, up to \$102).  
If **declined**, transaction does NOT go through and you are NOT charged a fee.

### CHECKS, AUTOMATIC PAYMENTS OR RECURRING DEBIT CARD PURCHASES<sup>2</sup>

STEP 1 Is there enough money available in your checking account?

**1** ✓ **YES**  
Transaction Approved

**NO**  
Proceed to Step 2

STEP 2 OVERDRAFT PROTECTION

Is enough money available in your checking account plus your linked Overdraft Protection backup account?

**2** ✓ **YES**  
Transaction Approved  
The exact amount needed to cover the transaction will be transferred.

**NO** (or you do NOT have a backup account)  
Proceed to Step 3

STEP 3 STANDARD OVERDRAFT PRACTICE NOW APPLIES

Transaction **approved** or **returned/declined** at our discretion based on your account history, the deposits you make and the transaction amount.

**3** ✓ **APPROVED**  
If approved, you will be charged a \$34 Insufficient Funds Fee per item (max 3 per day, up to \$102).

✗ **RETURNED/DECLINED**

If check or automatic payment is returned, you will be charged a \$34 Returned Item Fee per item (max 3 per day, up to \$102).  
If recurring debit card transaction is declined, the transaction does NOT go through and you are NOT charged a fee.

<sup>1</sup> Everyday debit card purchases are one-time purchases or payments, such as groceries, gasoline or dining out.

<sup>2</sup> Recurring debit card purchases include transactions such as monthly movie rentals, gym memberships or subscriptions.

Confirm your choice:

You attempt a transaction without enough money in your checking account			
YOUR CHOICE TODAY	TYPE OF TRANSACTION	IF YOU HAVE ENOUGH MONEY IN YOUR LINKED OVERDRAFT PROTECTION BACKUP ACCOUNT	IF YOU DO NOT HAVE ENOUGH MONEY IN YOUR LINKED OVERDRAFT PROTECTION BACKUP ACCOUNT
STANDARD OVERDRAFT PRACTICE	If both Overdraft Protection and Debit Card Coverage are declined, our Standard Overdraft Practice will apply.		
	Check, Automatic Payment, Recurring Debit Card	Transaction Approved or Declined at Chase's discretion <b>\$34 Insufficient Funds Fee</b> or <b>\$34 Returned Item Fee</b> per item (no linked backup account)	
	Everyday Debit Card	Transaction Declined – <b>NO FEE</b> (no linked backup account)	
<input type="checkbox"/> OVERDRAFT PROTECTION	Check, Automatic Payment, Recurring Debit Card	Transaction Approved and transfer made – <b>No Overdraft Protection Transfer Fee</b>	Transaction Approved or Declined at Chase's discretion <b>\$34 Insufficient Funds Fee</b> or <b>\$34 Returned Item Fee</b> per item
	Everyday Debit Card	Transaction Approved and transfer made – <b>No Overdraft Protection Transfer Fee</b>	Transaction Declined – <b>NO FEE</b>
<input type="checkbox"/> DEBIT CARD COVERAGE	Check, Automatic Payment, Recurring Debit Card	Transaction Approved or Declined at Chase's discretion <b>\$34 Insufficient Funds Fee</b> or <b>\$34 Returned Item Fee</b> per item (no linked backup account)	
	Everyday Debit Card	Transaction Approved or Declined at Chase's discretion <b>\$34 Insufficient Funds Fee</b> per item (no linked backup account)	
<input type="checkbox"/> OVERDRAFT PROTECTION AND DEBIT CARD COVERAGE	Check, Automatic Payment, Recurring Debit Card	Transaction Approved and transfer made – <b>No Overdraft Protection Transfer Fee</b>	Transaction Approved or Declined at Chase's discretion <b>\$34 Insufficient Funds Fee</b> or <b>\$34 Returned Item Fee</b> per item
	Everyday Debit Card	Transaction Approved and transfer made – <b>No Overdraft Protection Transfer Fee</b>	Transaction Approved or Declined at Chase's discretion <b>\$34 Insufficient Funds Fee</b> per item

**If a recurring debit card transaction is declined, the transaction does not go through and you are not charged a fee.**

**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 or using Chase QuickPay with Zelle before 11 p.m. Eastern Time (8 p.m. Pacific Time)**

## Disclosures for New Account Inquiries

The information is a part of our Deposit Account Agreement. However, these disclosures are not our complete deposit contract. If you open an account, or upon request, we will provide our Deposit Account Agreement, which contains the complete deposit contract.

**Interest on Checking and Savings Accounts:** When you open a checking or savings account that pays interest, we will provide you a rate sheet stating the current interest rate and Annual Percentage Yield for your account. The rate sheet is considered a part of this agreement.

Your account has a variable interest rate. That means we may change the interest rate and Annual Percentage Yield as often as we choose, without limits and without notice. Interest begins to accrue on the business day we receive credit for your deposit. For cash, wire transfers and electronic direct deposits, interest begins to accrue on the business day of your deposit.

We use the daily balance method for calculating interest. This method applies a daily periodic rate to the balance in your account each day, which may be based on your balance (also called your present or ledger balance) or collected balance as explained in the product information for your account. The collected balance is the balance of all deposits in your account on which we have received credit for the deposited funds (determined by the availability schedule of our Federal Reserve Bank for checks and similar items). We reserve the right not to pay interest on any deposited item that is returned to us unpaid.

Interest is credited and compounded monthly. However, Retirement Money Market accounts with interest distributions will not compound, and interest will be credited on the distribution date. Unless otherwise stated in your product disclosure, interest is computed on a 365-day basis. We pay interest only in whole cents. Therefore, at the end of each interest payment period (usually monthly), any fractional amount of interest less than half of one cent will be rounded down and any fractional amount of interest equal to half of one cent or more will be rounded up to the next whole cent.

**Limits on Savings Account Withdrawals:** Federal regulations limit the number of withdrawals and transfers out of your savings account. In this agreement, a savings account means an account with limited withdrawal privileges, including a money market account. During any monthly statement period, you may make no more than six withdrawals or transfers (for example by check, ACH, telephone, Internet or Overdraft Protection transfer) out of these accounts. However, this limit does not apply to withdrawals made at a branch or at an ATM, by mail (by check payable and mailed to you) or by messenger. If we don't send a monthly statement, a monthly statement period means a calendar month. We are required to ensure that you comply with this limit. If you exceed this limit after we've notified you of a violation, we will change your account to one we choose that doesn't limit withdrawals, and it may be an account that pays less or no interest. For Retirement Money Market accounts, we may either refuse or delay any withdrawal request that violates these requirements.

**CDs:** A certificate of deposit, or CD, is a deposit account with us for a specified period of time. This disclosure covers both retirement and non-retirement CD products. By opening your CD, you agree to keep the amount deposited (principal) on deposit. Here are a few things you should know about CDs:

• **Term:** The term is the number of days, months or years you agree to leave your money in the account.

• **Maturity date and grace period:** The maturity date is the last day of your CD's term. The grace period is the 10 days after the maturity date for CDs with a term of 14 days or longer. On the maturity date or during the grace period you can change the term of your CD, make additional deposits (for non-retirement CDs only), or withdraw your CD principal without paying an early withdrawal penalty.

• **Automatically renewable CD:** An automatically renewable CD will renew on the maturity date for the same term unless we notify you otherwise or you change or close the account. Once your CD renews, any reference to the maturity date means the last day of the new term. For the renewal term, your CD will earn interest for the term and amount at the CD standard rate unless you qualify for the CD relationship rate. If your CD is closed during the grace period, it will not earn interest after the maturity date.

• **Single maturity CD:** A single maturity CD will not automatically renew on the maturity date and won't earn or be paid interest after that date.

• **Interest:** We use the daily balance method to calculate interest on your CD. This method applies a periodic rate each day to your balance. Interest begins to accrue on the business day of your deposit. Interest for CDs is calculated on a 365-day basis, although some business CDs may calculate interest on a 360-day basis. The Annual Percentage Yield (APY) disclosed on your deposit receipt or on the maturity notice assumes interest will remain on deposit until maturity. On maturities of more than one year, interest will be paid at least annually. You may withdraw any paid or credited interest without penalty during your CD's term or at maturity. On the maturity date, interest will become principal of the renewed CD. A withdrawal will reduce earnings.

• **Early withdrawal penalties: There is a penalty for withdrawing principal prior to the maturity date.** Refer to the CD section in the Product Information.

**Waiving early withdrawal penalties.** We will waive early withdrawal penalties in these circumstances:

- Death of a CD owner or a grantor of a revocable family/living trust;
- Disability of a retirement CD owner;
- A court's determination that a CD owner is incompetent;
- Re-titling of a CD (excluding a retirement CD) to transfer ownership of funds into a living trust without moving funds from the bank and where no change in term or rate occurs; and
- For retirement CDs, if the owner is 59½ or older and the funds are taken as an IRS-reportable distribution via cash, check, or deposit or transfer to a non-retirement account. This waiver does not apply if the transfer is to a retirement account at another financial institution.

We will also waive early withdrawal penalties under the circumstances described below. However, if these withdrawals occur less than seven days after the account was opened or a previous withdrawal was made, the withdrawal penalty will apply.

- Disability of an owner of the CD (excluding a Retirement CD);
- For retirement CDs, if the owner is under age 59½ and one of the reasons defined by sections 72(t) and 530 of the Internal Revenue Code applies, such as payment of qualified education expenses or first-time home purchase expenses; and
- For retirement CDs, if the owner is withdrawing an excess annual retirement contribution amount and any corresponding earnings.

# Overdraft and Overdraft Fee Information for Your Chase Checking Account

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## What You Need to Know About Overdrafts and Overdraft Fees

An overdraft occurs when you do not have enough money in your account to cover a transaction, but we pay it anyway. We can cover your overdrafts in two different ways:

1. We have standard overdraft practices that come with your account.
2. We also offer overdraft protection through a link to a Chase savings account, which may be less expensive than our standard overdraft practices. You can contact us to learn more.

This notice explains our standard overdraft practices.

- **What are the standard overdraft practices that come with my account?**

We **do** authorize and pay overdrafts for the following types of transactions:

- Checks and other transactions made using your checking account number
- Recurring debit card transactions

We **do not** authorize and pay overdrafts for the following types of transactions, unless you ask us to (see below):

- Everyday debit card transactions

We pay overdrafts at our discretion, which means we do not guarantee that we will always authorize and pay any type of transaction. If we do not authorize and pay an overdraft, your transaction will be declined.

- **What fees will I be charged if Chase pays my overdraft?**

Under our standard overdraft practices:

- If we pay an item, we'll charge you a \$34 Insufficient Funds Fee per item. This fee is not charged if your account balance at the end of the business day is overdrawn by \$5 or less, or for items that are \$5 or less.
- We won't charge more than three Insufficient Funds Fees per day, for a total of \$102.

**We waive fees for some account types:**

- For Chase Sapphire<sup>SM</sup> Checking accounts, we waive the Insufficient Funds and Returned Item fees if you've had four or fewer Insufficient Funds or Returned Item occurrences in the past 12 months.
- For Chase Private Client Checking<sup>SM</sup> accounts, we waive the Chase overdraft fees.

- **What if I want Chase to authorize and pay overdrafts on my everyday debit card transactions?**

If you or a joint account owner would like to change your selection, sign in to chase.com to update your account settings, or call us anytime at 1-800-935-9935 (or collect at 1-713-262-1679 if outside the U.S.), or visit a Chase branch.