

A GUIDE TO CHASE LIQUID® CARD

CARD OPENING AND USAGE	Card Setup	Cost to Open Card	\$0
		Monthly Service Fee	\$4.95
		How to Avoid the Monthly Service Fee	Link a qualifying Chase checking account
		Savings Account Feature	Not Available. Chase savings accounts offered and subject to approval.
	Purchasing	Purchase Transaction	\$0
	Getting Cash	Chase ATMs	\$0
		Chase Branches	\$0
		Non-Chase Branches	\$0 (other bank fees may apply)
	Card Information	Chase ATM, Online and Mobile ¹ Balance Inquiry	\$0
		Chase by Phone® Customer Service/Balance Inquiry	\$0
Loading	Direct deposit	\$0	
	Transfers from Chase checking/savings accounts/Chase Liquid Cards	\$0 (Savings Withdrawal Limit Fee applies)	
	Cash	\$0	
	Check deposits at Chase ATMs, Chase branches or by using Chase QuickDeposit SM	\$0	
Paying Bills	Online Bill Pay ¹	\$0	
	Chase QuickPay SM	\$0	
	Bill pay using your 16-digit Card number on merchant sites that accept Visa® debit cards	\$0 (merchant fees may apply)	
	Money Order – Can be used as an alternative to a personal check. You can purchase money orders for up to \$1,000.	\$5 per money order	
	Cashier's Check – A check issued by Chase.	\$8 per check	
PENALTY FEES	Declined Transactions	ATM Transaction Decline	\$0
		Point-of-Sale Transaction Decline	\$0
OTHER FEES		Non-Chase ATMs (Domestic or International)	\$2.50 for any inquiries, transfers or withdrawals while using a non-Chase ATM. ATM owner fees apply
		Card Closing/Return of remaining funds	\$0
		Card Replacement	\$0 (if rush mail request, \$5 per card)
		Additional Card	Not Available
		Stop Preauthorized Recurring Payment	\$0 (new card will be issued at no cost)
		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 Chase Liquid Agreement
		Deposited Item Returned Fee or Cashed Check Returned Fee – You load or cash an item that is returned unpaid.	\$12 per item
PROCESSING POLICIES	Negative Balance	Chase will not authorize purchases that exceed the available balance on your Card. However, your Chase Liquid Card balance may at times be less than \$0, but you will not be charged overdraft fees.	
		Deposit Hold Policy	<ul style="list-style-type: none"> • Cash deposit – Same business day • Direct deposit – 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 non-Chase 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 or your mobile screen - In some situations, we may notify you after your deposit is made that your funds (including the first \$200) will not be available until the seventh business day A "business day" is a non-holiday weekday. The end of a business day for deposits and transfers is when a branch closes, and by 11 p.m. Eastern Time (8 p.m. Pacific Time) for an ATM or when using the Transfer Money option on chase.com or Chase Mobile®. Other methods may use different cutoff times; for example, Chase QuickPay is 10 p.m. Eastern Time (7 p.m. Pacific Time). If you deposit a check, this assumes we do not place a hold and the check is not returned unpaid.
	Chase QuickDeposit¹		Deposits are subject to verification and limits; other restrictions apply. Enroll in Chase Online and download the Chase Mobile app to access Chase QuickDeposit (subject to eligibility and further review). See chase.com/QuickDeposit and the QuickDeposit Service Agreement for details and eligible mobile devices.
DISPUTE RESOLUTION	Zero Liability Protection – Chase will reimburse you for any unauthorized Card transactions made at stores, ATMs, on the phone or online when reported promptly. To notify Chase of any unauthorized transaction, promptly call us at 1-877-712-0088 or visit a Chase branch. Certain limitations apply.		
	Arbitration – Either you or Chase may require a dispute between you and us to be resolved through arbitration.		

Please review the Chase Liquid Agreement for the complete list of fees and terms governing your Card, including Monthly Service Fee waivers and Funds Availability and Privacy policies. The terms of the Card, including fees and features, may change.

¹ For mobile users, message and data rates may apply.

CHASE LIQUID CARD AT A GLANCE

Minimum Age _____ **18**

Minimum Initial Load _____ **\$25**

Maximum # of Chase Liquid Cards per customer _____ **3**

Each Card will have its own balance and cannot be accessed by other Cards.

ATM Withdrawal Daily Limit _____ **\$500**

Refer to the Chase Liquid Agreement section Limitations on Transfers, Amounts and Frequency of Transactions for additional information on withdrawal limits.

Purchase Daily Limit _____ **\$3,000**

Cash Deposit Monthly Limit _____ **\$4,000**

This limit does not apply to the amount loaded using direct deposit, check deposit or transfers from your Chase accounts.

WAYS TO LOAD YOUR CARD

- Direct deposit your paycheck, government benefits check or tax refund
- Use Chase ATMs to deposit cash or checks
- Use Chase QuickDeposit² to deposit checks from your eligible mobile device
- Transfer funds to your Chase Liquid Card from your checking or savings account

WAYS TO USE YOUR CARD

- Withdraw cash at Chase ATMs (fees apply when using a non-Chase ATM)
- Make purchases in stores and online with your Card
Note: For gas purchases made at the pump, Chase will authorize \$50 to cover your purchase. To avoid a hold greater than the actual amount, pay at the cashier.
- Pay bills using Online Bill Pay or your Card number
- Use Chase QuickPay³ to send and receive money
- Transfers to another account from your Chase Liquid Card

MANAGE YOUR MONEY WITH PEACE OF MIND

- Set up Account Alerts⁴
- Use Chase Mobile,⁵ chase.com and Chase by Phone by calling the number on the back of your card
- Your funds are FDIC insured up to the maximum allowed by law
- Zero Liability Protection⁶ means you don't pay for unauthorized transactions when you notify us promptly
- No overdraft fees

SERVICES UNAVAILABLE WITH CHASE LIQUID

- Rental purchases (e.g., cars, equipment, furniture)
- Wire transfers (incoming and outgoing)
- Making payments with your account and routing number other than by using Online Bill Pay and Chase QuickPay
- Check writing

² **Chase QuickDeposit** is available for select mobile devices. Enroll in Chase Online and download the Chase Mobile app. Message and data rates apply. Subject to eligibility and further review. Deposits are subject to verification and not available for immediate withdrawal. Deposit limits and other restrictions apply. See chase.com/QuickDeposit for details and eligible mobile devices.

³ **Chase QuickPay**: Enrollment required. Both parties need a U.S. bank account; only one needs a Chase checking account or Chase Liquid Card. Transfers between Chase checking accounts or Chase Liquid Cards will typically be made available the same business day and not later than the next business day after payment is accepted by recipient. Transfers from a Chase checking account or Chase Liquid Card to a non-Chase account typically take 1–2 business days after payment is accepted by recipient. Transfers from a non-Chase account to a Chase checking account or Chase Liquid Card typically take 4–5 business days after payment is accepted by recipient. Limitations may apply. Message and data rates may apply.

⁴ **Account Alerts**: There is no charge from Chase, but message and data rates may apply. Delivery of alerts may be delayed for various reasons, including service outages affecting your phone, wireless or Internet provider, technology failures and system capacity limitations. Anytime you review your balance, keep in mind that it may not reflect all transactions, including recent prepaid Card transactions. A qualifying Chase transfer account is required to transfer funds via text.

⁵ **Chase Mobile and Text Banking**: Message and data rates may apply.

⁶ **Zero Liability Protection**: Chase reimburses you for any unauthorized Card transactions made at stores, ATMs, on the phone or online when reported promptly. To notify Chase of any unauthorized transaction, promptly call us at 1-877-712-0088 or visit a Chase branch. Certain limitations apply. Refer to your Chase Liquid Agreement for details.