



CHASE PRIVATE CLIENT

DEPOSIT PRODUCTS AND SERVICES

CHASE PRIVATE CLIENT

This booklet provides you with details on Chase Private Client Deposit Products and Services. Please contact your Private Client Banker if you have any questions.

CHASE PRIVATE CLIENT SERVICES FOR PERSONAL ACCOUNTS

The following are complimentary services you can enjoy with your Chase Private Client CheckingSM and Chase Private Client SavingsSM accounts. Some services are not available on your Chase Private Client Savings account. Only when noted would you incur a fee. Please contact your Private Client Banker for more information.

You Will Enjoy These Complimentary Benefits

ATM AND DEBIT CARD USAGE

- Thousands of ATMs and branches—make deposits, withdrawals and transfers
- No ATM fees worldwide
 - No Chase fee at non-Chase ATMs
 - Refund of ATM fees charged by the ATM owner¹
 - No Foreign Exchange Rate Adjustment Fee
- ATM usage benefits include inquiries, transfers, deposits, withdrawals and statements, where available
- No debit card Non-ATM Cash Fee when you withdraw cash from a teller at a bank that is not Chase
- 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

WIRE TRANSFERS

No Chase fee on incoming or outgoing wire transfers

CARD REPLACEMENT

Rushed replacement debit card sent almost anywhere in the world; service provided at no cost to you

STATEMENT SERVICES AND COPIES

Get a full statement copy or copies of individual items

INSUFFICIENT FUNDS AND RETURNED ITEMS

No fees for insufficient funds and returned items. Overdraft Protection transfers from your Chase savings account will count against the number of withdrawals allowed per monthly statement period and could result in a Savings Withdrawal Limit Fee when the transfer is made from a Chase savings account. The Savings Withdrawal Limit Fee does not apply to Chase Private Client Savings accounts

TELLER SERVICES

No fee for counter checks, money orders or cashier's checks

PERSONAL CHECKS

No fee for personal style checks when ordered through Chase; fees may apply for certain other supplies and expedited shipping options

MISCELLANEOUS

- No fees for stop payments
- No fees on deposited items returned and cashed checks returned

Applicable Fee

Legal Processing: Processing of any garnishment, tax levy, or other court or administrative order against your accounts, whether or not the funds are actually paid. Fees may apply up to \$75 per order.

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.

CHASE PRIVATE CLIENT CHECKINGSM ACCOUNT

ACCOUNT DETAILS

Who is Eligible

Available to individuals who maintain an average daily balance of \$250,000 or more in any combination of qualifying identified deposits¹ and investments.² If total balances in qualifying deposits and investments do not meet the Chase Private Client requirements, Chase may contact you to help determine an alternate Chase product.

Monthly Service Fee

None

Interest

Earns Interest – Variable; based on daily collected balance

Minimum to Open

\$100

Statement Options

Check Safekeeping, Image Statement, Enclosure Statement and Paperless Statements: No Fee

Additional Benefits

Link qualifying accounts with this checking account to receive:

- No Monthly Service Fee on your linked savings accounts (excluding Chase Premier SavingsSM)
- No Monthly Service Fee on up to nine additional Chase Private Client Checking accounts
- No Monthly Service Fee on a Chase Total Business Checking[®] account
- Lower balance requirement to waive the Monthly Service Fee on a linked Chase Platinum Business CheckingSM account
- No Monthly Service Fee on linked Chase Liquid[®] Card(s)
- No annual rent on a 3x5 or smaller Safe Deposit Box, subject to availability. 20% off on other sizes

Family Member Privileges

Service benefits extend to adult family members of your immediate family when you are joint owners of Chase Private Client deposit accounts. Your family members must be upgraded to a Chase Private Client account to receive product and rate privileges. Minors under the age of 18 cannot be owners of a Chase Private Client Checking account and therefore cannot receive all the benefits of Chase Private Client.

1. Qualifying personal and business deposit accounts you own include this account and up to 9 Chase Private Client Checking accounts, Chase High School CheckingSM accounts, Chase personal savings accounts (excluding Chase Premier Savings), Chase Liquid Cards, CDs, Chase business checking and savings accounts (balances in attorney trust accounts and client fund trust accounts do not qualify), or certain investment management fiduciary and custody accounts, certain Chase Retirement CDs, or 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.

INVESTMENT AND INSURANCE PRODUCTS ARE:

- NOT A DEPOSIT • NOT FDIC INSURED • NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY
- NO BANK GUARANTEE • MAY LOSE VALUE

CARD PURCHASE AND WITHDRAWAL LIMITS

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

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

Special rules for Privileges Cards:

The Privileges Card has monthly limits for ATM withdrawals and purchases, which are set by the account owner (not to exceed \$10,000 for ATM withdrawals and \$50,000 for purchases). Withdrawals at any ATM count toward the monthly limit, and Privileges Card withdrawals do not count toward the account owner's limit on other cards.

CHASE PRIVATE CLIENT SAVINGSSM ACCOUNT

ACCOUNT DETAILS

Who is Eligible

Available to individuals who maintain an average daily balance of \$250,000 or more in any combination of qualifying identified deposits¹ and investments.² If total balances in qualifying deposits and investments do not meet the Chase Private Client requirements, Chase may contact you to help determine an alternate Chase product.

Monthly Service Fee

\$20

How to Avoid the Monthly Service Fee During Each Monthly Statement Period

- Have a linked Chase Private Client Checking account; or
- A balance at the beginning of each day of \$15,000 or more in this account

Minimum to Open

\$100

Federal Limits

Federal regulations 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 Private Client Checking account. See “Limits on Savings Account Withdrawals” in the Deposit Account Agreement for details.

Interest

- Earns Interest – Variable; based on daily collected balance
- Chase Private Client relationship rates when linked to a Chase Private Client Checking account³

Statement Period

Monthly

1. Qualifying personal and business deposit accounts you own include this account and up to 9 Chase Private Client Checking accounts, Chase High School Checking accounts, Chase personal savings accounts (excluding Chase Premier Savings), Chase Liquid Cards, CDs, Chase business checking and savings accounts (balances in attorney trust accounts and client fund trust accounts do not qualify), or certain investment management fiduciary and custody accounts, certain Chase Retirement CDs, or 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.

INVESTMENT AND INSURANCE PRODUCTS ARE:

- **NOT A DEPOSIT • NOT FDIC INSURED • NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY**
- **NO BANK GUARANTEE • MAY LOSE VALUE**

3. To earn Chase Private Client relationship rates on linked Chase savings accounts (excluding Chase SavingsSM), the account must be linked to a Chase Private Client Checking account. When applicable, the Chase Private Client relationship rates will be applied to your savings accounts throughout the next statement period. If your Chase Private Client Checking account is not linked, Chase Private Client standard rates will apply to your savings accounts throughout the next statement cycle.

CHASE CERTIFICATE OF DEPOSITSM

ACCOUNT DETAILS

Who is Eligible

CDs available to individuals and unincorporated non-business associations.

Minimum to Open

\$1,000

Interest

- FIXED
- Earn CD relationship rates on your CDs when linked to a Chase personal checking account

Withdrawal Penalties

There is a penalty for withdrawing principal prior to the maturity date.

- 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
- 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
- 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
- The amount of your penalty will be deducted from principal

Please refer to the Deposit Account Agreement for additional information.

Statement Period

Balance information of linked CDs appears on monthly checking account statement. CDs do not receive separate statements.

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 Private Client Checking accounts, and also offer Overdraft Protection and Chase Debit Card CoverageSM, which are optional services that can help pay overdrafts when they occur.

STANDARD OVERDRAFT PRACTICE FOR CHASE PRIVATE CLIENT CHECKING ACCOUNTS:

What it is

Our Standard Overdraft Practice may pay 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

You will not be charged any Insufficient Funds or Returned Item fees on your Chase Private Client Checking account(s).

Posting Order

The order in which we apply deposits and withdrawals to your account. Generally, for 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

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

- Sign up for Account Alerts¹
Go to chase.com/AccountAlerts
- Use any Chase ATM
- Use Chase Mobile^{® 2}
- Call 1-888-994-5626
- Log on to chase.com

Important Information – See the Deposit Account Agreement for full details on all products and services.

1. **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.
2. **Chase Mobile app** is available for select mobile devices. Enroll in Chase OnlineSM or on the Chase Mobile app. Message and data rates may apply.

CHASE OVERDRAFT SERVICES

OVERDRAFT PROTECTION:

What it is

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

All transactions

What it Costs

There is not a fee for an Overdraft Protection transfer; however, an Overdraft Protection transfer counts toward savings withdrawal limits:

- **\$5 Savings Withdrawal Limit Fee**, which is a Chase fee, may apply for each withdrawal or transfer 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 when the transfer is made from a Chase savings account other than Chase Private Client Savings
 - **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 ATM. If you exceed the federal limits on withdrawals, we will notify you and may convert your savings account to a Chase personal checking account
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CHASE DEBIT CARD COVERAGE:

What it is

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
- 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

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

Everyday debit card transactions ONLY. If declined, the transaction will NOT go through.

What it Costs

You will not be charged any Insufficient Funds or Returned Item fees on your Chase Private Client Checking account(s).

CHASE OVERDRAFT SERVICES

Everyday Debit Card Purchases (not recurring)

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

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?

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?

NO (DEFAULT CHOICE)

Transaction Declined

Transaction does NOT go through.

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 **declined**, transaction does NOT go through.

Checks, Automatic Payments or Recurring Debit Card Purchases

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

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?

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.

APPROVED

There are no Insufficient Funds Fees for Chase Private Client Checking accounts.

RETURNED/DECLINED

There are no Returned Item Fees for Chase Private Client Checking accounts. If check or automatic payment is returned, or if recurring debit card transaction is declined, the transaction does NOT go through.

CHASE OVERDRAFT SERVICES

You Attempt a Transaction <u>Without</u> 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 <u>DO NOT</u> 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 (no linked backup account)	
	Everyday Debit Card	Transaction Declined (no linked backup account)	
<input type="checkbox"/> Overdraft Protection	Check, Automatic Payment, Recurring Debit Card	Transaction Approved and transfer made	Transaction Approved or Declined at Chase's discretion
	Everyday Debit Card	Transaction Approved and transfer made	Transaction Declined
<input type="checkbox"/> Debit Card Coverage	Check, Automatic Payment, Recurring Debit Card	Transaction Approved or Declined at Chase's discretion (no linked backup account)	
	Everyday Debit Card	Transaction Approved or Declined at Chase's discretion (no linked backup account)	
<input type="checkbox"/> Overdraft Protection <i>and</i> Debit Card Coverage	Check, Automatic Payment, Recurring Debit Card	Transaction Approved and transfer made	Transaction Approved or Declined at Chase's discretion
	Everyday Debit Card	Transaction Approved and transfer made	Transaction Approved or Declined at Chase's discretion

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.

JPMorgan Chase and its affiliates do not provide tax, legal or accounting advice. This material has been prepared for informational purposes only and is not intended to provide, and should not be relied on for, tax, legal or accounting advice. You should consult your own tax, legal and accounting advisors before engaging in any transaction.

The terms of checking and savings accounts, including fees and features, may change. If they change, you will receive updated documentation.

“Chase Private Client” is the brand name for a banking and investment product and service offering.

Bank deposit accounts, such as checking and savings, may be subject to approval. Deposit products and related services are offered by JPMorgan Chase Bank, N.A. Member FDIC.

JPMorgan Chase Bank, N.A. 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 **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. JPMCB, JPMS and CIA are affiliated companies under the common control of JPMorgan Chase & Co. Products not available in all states.

Overdraft and Overdraft Fee Information for Your Chase Checking Account

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 SapphireSM 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 CheckingSM 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.