



# 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 Checking<sup>SM</sup> and Chase Private Client Savings<sup>SM</sup> 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 Chase fee at a non-Chase ATM (including international ATMs). In addition, we will refund ATM fees charged by the ATM owners up to five times per statement period. 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 this occurs, please contact us
- ATM usage benefits include inquiries, transfers, deposits, withdrawals and statements, where available
- No fee for non-ATM Cash transactions in the U.S. and abroad. This is when you obtain cash with your Chase Debit Card without a PIN at locations such as bank branch tellers
- No Exchange Rate Adjustment Fee for debit card purchases and ATM withdrawals in currencies other than U.S. dollars

#### WIRE TRANSFERS

No Chase fee for all domestic and foreign wire transfers, incoming or outgoing, completed at any Chase branch, chase.com, via telephone or email<sup>1</sup>

#### 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, or extended overdraft. 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:** Such as garnishment, tax levy, etc. Fees may apply up to \$75.00/order.

1. In order to request wire transfers by telephone or email, Private Clients must complete and sign a Chase Private Client Wire Transfer Agreement with their Private Client Banker.

# CHASE PRIVATE CLIENT CHECKING<sup>SM</sup> 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 linked deposits<sup>2</sup> and investments.<sup>3</sup> 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
- Relationship rates on your linked savings accounts<sup>4</sup>
- No Monthly Service Fee on up to nine additional Chase Private Client Checking accounts
- No Monthly Service Fee on a Chase Total Business Checking<sup>®</sup> account
- Lower balance requirement to waive the Monthly Service Fee on a linked Chase Platinum Business Checking<sup>SM</sup> account
- Earn relationship rates on your CDs when linked to this account
- No Monthly Service Fee on a linked Chase Liquid<sup>®</sup> Card
- 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.

2. Qualifying personal deposits include this account and up to 9 Chase Private Client Checking accounts, Chase High School Checking<sup>SM</sup> accounts, Chase personal savings accounts, Chase Liquid Cards, CDs, 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).
3. 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

4. To earn relationship interest rates on linked Chase savings accounts (excluding Chase Savings<sup>SM</sup>), the account must be linked to a Chase Private Client Checking account. When applicable, the relationship interest rates will be applied to your savings accounts throughout the next statement period. If your Chase Private Client Checking account is not linked, Chase's standard interest rates will apply to your savings accounts throughout the next statement cycle.

# CHASE PRIVATE CLIENT SAVINGS<sup>SM</sup> 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 linked deposits<sup>1</sup> and investments.<sup>2</sup> 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" on page 6 of the Deposit Account Agreement for details.

### Interest

- Earns Interest – Variable; based on daily collected balance
- Relationship interest rates when linked to a Chase Private Client Checking account<sup>3</sup>

### Statement Period

Monthly

1. Qualifying personal deposits include this account and up to 9 Chase Private Client Checking accounts, Chase High School Checking accounts, Chase personal savings accounts, Chase Liquid Cards, CDs, 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 relationship interest rates on linked Chase savings accounts (excluding Chase Savings<sup>SM</sup>), the account must be linked to a Chase Private Client Checking account. When applicable, the relationship interest rates will be applied to your savings accounts throughout the next statement period. If your Chase Private Client Checking account is not linked, Chase's standard interest rates will apply to your savings accounts throughout the next statement cycle.

# CHASE CERTIFICATE OF DEPOSIT<sup>SM</sup>

## ACCOUNT DETAILS

### Who is Eligible

CDs available to individuals and unincorporated non-business associations.

### Minimum to Open

\$1,000

### Interest

- FIXED
- Earn relationship interest 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 7 days after opening the CD or making another withdrawal of principal, the early withdrawal penalty will be calculated as we described above, but it cannot be less than 7 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.

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## 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 Coverage<sup>SM</sup>, 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, Returned Item or Extended Overdraft 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 Alerts<sup>1</sup>  
Go to [chase.com/AccountAlerts](https://chase.com/AccountAlerts)
- Use any Chase ATM
- Use Chase Mobile<sup>® 2</sup>
- Call 1-888-994-5626
- Log on to [chase.com](https://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 Online<sup>SM</sup> 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, Returned Item or Extended Overdraft Fees on your Chase Private Client Checking account(s).

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## 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 or Extended Overdraft 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

See "What it is" for each service on pages 6–7 for additional information.

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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.

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