

# ADDITIONAL BANKING SERVICES AND FEES FOR PERSONAL ACCOUNTS



This is the Additional Banking Services and Fees (including our Fee Schedule) document for personal accounts and is part of the Deposit Account Agreement. We regularly update this and you can always get the current version at [chase.com](https://chase.com), a branch or by request when you call us. This document has five sections that provide additional information about our products and services. Accounts are subject to approval.

## Table of Contents:

<b>1. Product Information</b>	<b>2</b>
Personal Checking Accounts	2
Chase Secure Checking <sup>SM</sup>	2
Chase Total Checking <sup>®</sup>	3
Chase Premier Plus Checking <sup>SM</sup>	4
Chase Sapphire <sup>SM</sup> Checking	5
Chase Private Client Checking <sup>SM</sup>	6
Chase First Checking <sup>SM</sup>	7
Chase High School Checking <sup>SM</sup>	8
Chase College Checking <sup>SM</sup>	8
Personal Savings Accounts	9
Chase Savings <sup>SM</sup>	9
Chase Premier Savings <sup>SM</sup>	10
Chase Private Client Savings <sup>SM</sup>	11
Personal Certificate of Deposit Accounts	12
Chase Certificate of Deposit <sup>SM</sup>	12
<b>2. Fee Schedule</b>	<b>13</b>
ATM Fees and Debit Card Fees	13
Overdraft Fees	13
Wire Transfer Fees	14
Other Fees	14
Safe Deposit Box Annual Rent	14
<b>3. Card Purchase and Withdrawal Limits</b>	<b>15</b>
Daily Limits	15
<b>4. Chase Overdraft Services</b>	<b>17</b>
Standard Overdraft Practice	17
Overdraft Protection	20
Chase Debit Card Coverage <sup>SM</sup>	21
See the last page of this document for additional information on Chase Debit Card Coverage	
<b>5. Disclosures for New Account Inquiries</b>	<b>24</b>

## Product Information for Personal Checking Accounts

<b>Chase Secure Checking<sup>SM</sup></b>	
<i>Monthly Service Fee*</i>	<b>\$4.95</b>
<i>Ways to Avoid the Monthly Service Fee</i>	Does not apply
<i>Interest</i>	Does not earn interest
<i>Chase Fees You Don't Pay</i>	<b>You won't pay a Chase fee for the following:</b> <ul style="list-style-type: none"> <li>• Money Orders and Cashier's Checks</li> </ul>
<i>Chase Fees You May Pay</i>	Refer to the Fee Schedule on pages 13 and 14 for the fees that may apply to your account
<i>Features</i>	<b>Early direct deposit:</b> This service comes with your Chase Secure Checking account in which we credit your eligible direct deposit transaction up to two business days early. <ul style="list-style-type: none"> <li>• You must set up direct deposit to your account.</li> <li>• The timing of when these transactions will be credited is based on when the payer submits the information to us. This means when these transactions are credited could vary and you may not receive your funds early.</li> <li>• Eligible transactions are certain ACH credit transactions, such as payroll, tax refunds, government benefits, and pensions. We rely on ACH transaction coding sent to us by the payer to determine if the transaction is eligible for early direct deposit. We may debit your account if the transaction is returned or rejected, and you are responsible for the transaction.</li> </ul>
<i>Services Not Available</i>	<ul style="list-style-type: none"> <li>– Chase Overdraft Services</li> <li>– Check writing (checks may be returned; this includes when a merchant uses your account and routing number to process a payment as a check)</li> <li>– Wire transfers (incoming or outgoing)</li> <li>– Opening a Safe Deposit Box</li> </ul>

## Product Information for Personal Checking Accounts

<b>Chase Total Checking®</b>	
<i>Monthly Service Fee*</i>	<b>\$12</b>
<i>Ways to Avoid the Monthly Service Fee</i>	<p><b>\$0 Monthly Service Fee when you have any ONE of the following during each monthly statement period:</b></p> <ul style="list-style-type: none"> <li>– Electronic deposits made into this account totaling \$500 or more, such as payments from payroll providers or government benefit providers, by using (i) the ACH network, (ii) the Real Time Payment or FedNow<sup>SM</sup> network, or (iii) third party services that facilitate payments to your debit card using the Visa® or Mastercard® network</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>	Qualifying personal deposits include Chase First Checking <sup>SM</sup> accounts, personal Chase savings accounts (excluding Chase Premier Savings <sup>SM</sup> and Chase Private Client Savings <sup>SM</sup> ), CDs, certain Chase Retirement CDs, or certain Chase Retirement Money Market Accounts
<i>Qualifying Investments</i>	<p>Qualifying personal investments include balances in investment and annuity products offered through JPMorgan Chase &amp; Co. and its affiliates and agencies. For most products, we use daily balances to calculate the average beginning day balance for such investment and annuity products. Some third party providers report balances on a weekly, not daily, basis and we will use the most current balance reported. Balances in 529 plans, donor-advised funds, and certain retirement plan investment accounts do not qualify. Investment products and related services are only available in English.<sup>1</sup></p> <p><b>INVESTMENT AND INSURANCE PRODUCTS:</b></p> <p><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 earn interest
<i>Chase Fees You May Pay</i>	Refer to the Fee Schedule on pages 13 and 14 for the fees that may apply to your account
<i>Check Return Options</i>	Check Safekeeping comes with this account

## Product Information for Personal Checking Accounts

<b>Chase Premier Plus Checking<sup>SM</sup></b>	
<i>Monthly Service Fee*</i>	<b>\$25</b>
<i>Ways to Avoid the Monthly Service Fee</i>	<p><b>\$0 Monthly Service Fee when you have any ONE of the following during each monthly statement period:</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>2</sup></li> <li>– <b>OR</b>, for current servicemembers and veterans of the U.S. Armed Forces with a qualifying military ID</li> </ul>
<i>Qualifying Deposits</i>	Qualifying personal deposits include Chase First Checking accounts, up to two other personal Chase checking accounts (excluding Chase Sapphire <sup>SM</sup> Checking and Chase Private Client Checking <sup>SM</sup> ), personal Chase savings accounts (excluding Chase Private Client Savings), CDs, certain Chase Retirement CDs, or certain Chase Retirement Money Market Accounts
<i>Qualifying Investments</i>	<p>Qualifying personal investments include balances in investment and annuity products offered through JPMorgan Chase &amp; Co. and its affiliates and agencies. For most products, we use daily balances to calculate the average beginning day balance for such investment and annuity products. Some third party providers report balances on a weekly, not daily, basis and we will use the most current balance reported. Balances in 529 plans, donor-advised funds, and certain retirement plan investment accounts do not qualify. Investment products and related services are only available in English.<sup>1</sup></p> <p><b>INVESTMENT AND INSURANCE PRODUCTS:</b></p> <p>• <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. Refer to your Rate Sheet for the interest rates that apply to your account and how they are calculated
<i>Chase Fees You Don't Pay</i>	<p><b>You won't pay a Chase fee for the following:</b></p> <ul style="list-style-type: none"> <li>• The first four Non-Chase ATM transactions each statement period. A Foreign Exchange Rate Adjustment Fee will apply for ATM withdrawals in a currency other than U.S. dollars</li> <li>• Chase design checks when ordered through Chase. Fees may apply for certain other supplies and expedited shipping options</li> <li>• Counter Check, Money Order and Cashier's Check</li> </ul> <p><b>No Monthly Service Fee on these accounts when linked:</b></p> <ul style="list-style-type: none"> <li>• Up to two additional personal Chase checking accounts (excluding Chase Sapphire Checking and Chase Private Client Checking)</li> <li>• Chase personal savings account(s) (excluding Chase Private Client Savings)</li> </ul>
<i>Military</i> (visit <a href="https://chase.com/military">chase.com/military</a> to explore other benefits Chase offers)	<b>\$0 Monthly Service Fee</b> – Chase Military Banking offers all the benefits of Chase Premier Plus Checking for current servicemembers and veterans of the U.S. Armed Forces with a qualifying military ID
<i>Military Enhanced Benefits</i> (visit <a href="https://chase.com/military">chase.com/military</a> to explore other benefits Chase offers)	<p><b>Enhanced benefits</b> for active duty and reserve military servicemembers of the Air Force, Army, Coast Guard, Marines, Navy, and National Guard</p> <p>These additional benefits require direct deposit of military base pay (does not include allotments). These benefits will begin the next business day after military base pay is direct deposited into a Chase Premier Plus Checking account and will end 180 days after the last military base pay direct deposit.</p> <p><b>With enhanced benefits, you won't pay a Chase fee for the following:</b></p> <ul style="list-style-type: none"> <li>• Non-Chase ATM transactions</li> <li>• Foreign Exchange Rate Adjustment<sup>3</sup></li> <li>• Incoming or outgoing wire transfers<sup>4</sup></li> </ul>
<i>Chase Fees You May Pay</i>	Refer to the Fee Schedule on pages 13 and 14 for the fees that may apply to your account
<i>Check Return Options</i>	Check Safekeeping comes with this account Image Statement and Enclosure Statement are available upon request

Deposit Account Agreement – Additional Banking Services and Fees

JPMorgan Chase Bank, N.A. Member FDIC

© 2023 JPMorgan Chase & Co.

Page 4 of 25

Effective 10/15/2023

## Product Information for Personal Checking Accounts

<b>Chase Sapphire<sup>SM</sup> Checking<sup>5</sup></b>	
<i>Monthly Service Fee*</i>	<b>\$25</b>
<i>Ways to Avoid the Monthly Service Fee</i>	<b>\$0 Monthly Service Fee when you have the following during each monthly statement period</b> – An average beginning day balance of \$75,000 or more in any combination of this account and linked qualifying deposits/investments
<i>Qualifying Deposits</i>	Qualifying personal deposits include Chase First Checking accounts, up to nine other personal Chase checking accounts (excluding Chase Private Client Checking), personal Chase savings accounts (excluding Chase Private Client Savings), CDs, certain Chase Retirement CDs, or certain Chase Retirement Money Market Accounts
<i>Qualifying Investments</i>	Qualifying personal investments include balances in investment and annuity products offered through JPMorgan Chase & Co. and its affiliates and agencies. For most products, we use daily balances to calculate the average beginning day balance for such investment and annuity products. Some third party providers report balances on a weekly, not daily, basis and we will use the most current balance reported. Balances in 529 plans, donor-advised funds, and certain retirement plan investment accounts do not qualify. Investment products and related services are only available in English. <sup>1</sup>  <b>INVESTMENT AND INSURANCE PRODUCTS:</b> <b>• NOT A DEPOSIT • NOT FDIC INSURED • NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY • NO BANK GUARANTEE • MAY LOSE VALUE</b>
<i>Interest</i>	Earns Interest – Variable; based on daily collected balance. Refer to your Rate Sheet for the interest rates that apply to your account and how they are calculated
<i>Chase Fees You Don't Pay</i>	<b>You won't pay a Chase fee for the following:</b> <ul style="list-style-type: none"> <li>• ATM use worldwide, including:               <ul style="list-style-type: none"> <li>– Non-Chase ATM transactions</li> <li>– Refund of ATM fees charged to you at non-Chase ATMs<sup>6</sup></li> <li>– Foreign Exchange Rate Adjustment<sup>7</sup></li> </ul> </li> <li>• Debit card Foreign Exchange Rate Adjustment<sup>7</sup></li> <li>• Non-ATM Cash transactions</li> <li>• Card Replacement – Rush Request</li> <li>• No Overdraft Fees when item(s) are presented against an account with insufficient funds on the first four business days during the current and prior 12 statement periods. On a business day when we returned item(s), this counts toward the four business days when an Overdraft Fee will not be charged</li> <li>• Incoming or outgoing wire transfers<sup>4</sup></li> <li>• Stop payments</li> <li>• Chase design checks when ordered through Chase. Fees may apply for certain other supplies and expedited shipping options</li> <li>• Counter Check, Money Order and Cashier's Check</li> <li>• Legal Processing<sup>8</sup></li> </ul> <b>No Monthly Service Fee on these accounts when linked:</b> <ul style="list-style-type: none"> <li>• Up to nine additional personal Chase checking accounts (excluding Chase Private Client Checking)</li> <li>• Chase personal savings account(s) (excluding Chase Private Client Savings)</li> </ul>
<i>Chase Fees You May Pay</i>	Refer to the Fee Schedule on pages 13 and 14 for the fees that may apply to your account
<i>Check Return Options</i>	Check Safekeeping comes with this account Image Statement and Enclosure Statement are available upon request

## Product Information for Personal Checking Accounts

<b>Chase Private Client Checking<sup>SM 9</sup></b>	
<i>Monthly Service Fee*</i>	<b>\$35</b>
<i>Ways to Avoid the Monthly Service Fee</i>	<b>\$0 Monthly Service Fee when you have any ONE of the following during each monthly statement period:</b> <ul style="list-style-type: none"> <li>- An average beginning day balance of \$150,000 or more in any combination of this account and linked qualifying deposits/investments</li> <li>- <b>OR</b>, a linked Chase Platinum Business Checking<sup>SM</sup> account</li> </ul>
<i>Qualifying Deposits</i>	Qualifying personal deposits include up to nine Chase Private Client Checking accounts, Chase High School Checking <sup>SM</sup> accounts, Chase First Checking accounts, personal Chase savings accounts (excluding Chase Premier Savings), CDs, certain Chase Retirement CDs, or certain Chase Retirement Money Market accounts
<i>Qualifying Investments</i>	<p>Qualifying personal investments include balances in investment and annuity products offered through JPMorgan Chase &amp; Co. and its affiliates and agencies. For most products, we use daily balances to calculate the average beginning day balance for such investment and annuity products. Some third party providers report balances on a weekly, not daily, basis and we will use the most current balance reported. Balances in 529 plans, donor-advised funds, and certain retirement plan investment accounts do not qualify. Investment products and related services are only available in English.<sup>1</sup></p> <p><b>INVESTMENT AND INSURANCE PRODUCTS:</b></p> <p><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. Refer to your Rate Sheet for the interest rates that apply to your account and how they are calculated
<i>Chase Fees You Don't Pay</i>	<p><b>You won't pay a Chase fee for the following:</b></p> <ul style="list-style-type: none"> <li>• ATM use worldwide, including: <ul style="list-style-type: none"> <li>- Non-Chase ATM transactions</li> <li>- Refund of ATM fees charged to you at non-Chase ATMs<sup>6</sup></li> <li>- Foreign Exchange Rate Adjustment<sup>7</sup></li> </ul> </li> <li>• Debit card Foreign Exchange Rate Adjustment<sup>7</sup></li> <li>• Non-ATM Cash transactions</li> <li>• Card Replacement – Rush Request</li> <li>• No Overdraft Fees when item(s) are presented against an account with insufficient funds on the first four business days during the current and prior 12 statement periods. On a business day when we returned item(s), this counts toward the four business days when an Overdraft Fee will not be charged</li> <li>• Incoming or outgoing wire transfers<sup>4</sup></li> <li>• Stop Payment</li> <li>• Personal style checks when ordered through Chase. Fees may apply for certain other supplies and expedited shipping options</li> <li>• Counter Check, Money Order and Cashier's Check</li> <li>• Legal Processing<sup>8</sup></li> <li>• Annual rent for a 3" x 5" Safe Deposit Box or smaller (20% discount on larger sizes) for existing rentals. We currently do not rent new Safe Deposit Boxes</li> </ul> <p><b>No Monthly Service Fee on these accounts when linked:</b></p> <ul style="list-style-type: none"> <li>• Up to nine additional Chase Private Client Checking accounts</li> <li>• Chase savings accounts (excluding Chase Premier Savings)</li> </ul>
<i>Chase Fees You May Pay</i>	Refer to the Fee Schedule on pages 13 and 14 for the fees that may apply to your account
<i>Check Return Options</i>	<p>Check Safekeeping comes with this account</p> <p>Image Statement and Enclosure Statement are available upon request</p>

## Product Information for Personal Checking Accounts

### Chase First Checking<sup>SM</sup>

For parents/guardians interested in teaching their child how to manage money using a debit card with the child's name on it. The parent/guardian is the owner of this account and must have an online profile and one of these other checking accounts at account opening: a Chase Secure Checking, Chase Total Checking, Chase Premier Plus Checking, Chase Sapphire Checking or a Chase Private Client Checking account. Benefits offered to these checking accounts do not apply to Chase First Checking accounts.

To promote parental controls and guardrails, only the parent/guardian who opened the account can fund or manage it.

<i>Monthly Service Fee</i>	<b>None</b>	
<i>Age Requirements</i>	You can open an account for your child who is 6–17 years old	
<i>Maximum Number of Accounts Allowed</i>	Up to five Chase First Checking accounts per parent/guardian	
<i>Only Way to Deposit Funds</i>	Deposit funds through a transfer from any of your checking accounts to this account using chase.com or Chase Mobile®	
<i>Only Ways to Withdraw Funds</i>	<ul style="list-style-type: none"> <li>– At an ATM</li> <li>– At merchants for purchases with a debit card (no cash back with PIN transactions), including online purchases</li> <li>– OR, the parent/guardian can transfer funds back to any of their checking accounts using chase.com or Chase Mobile</li> </ul>	
<i>Features/Online Categories</i>	<p>These features are available on chase.com or Chase Mobile</p> <ul style="list-style-type: none"> <li>– <b>Spend</b> is a tool where you can set rules to manage where and how much your child can spend at specific places or categories of places (retail stores, restaurants, etc.) using Chase Mobile <ul style="list-style-type: none"> <li>• We will follow the spending rules but there may be times when the technology allows your child to exceed the amount in that category (for example, a system outage)</li> </ul> </li> <li>– <b>Save</b> is a tool where your child can start learning about saving by setting savings goals</li> <li>– <b>Earn</b> is a tool that you can use to add money into the account based on rules that you set. For example, setting allowance and chores</li> </ul>	
<i>Additional Information</i>	<ul style="list-style-type: none"> <li>– Open this account on chase.com or Chase Mobile</li> <li>– You give consent for your child to see any information regarding this account</li> <li>– Since you own the account, you are the only one who may contact the bank about changes, questions or claims on the account</li> </ul>	
<i>Interest</i>	Does not earn interest	
<i>Services Not Available</i>	<ul style="list-style-type: none"> <li>– Zelle®</li> <li>– Chase QuickDeposit<sup>SM</sup></li> <li>– Chase Overdraft Services</li> <li>– Check writing (checks may be returned; this includes when a merchant uses your account and routing number to process a payment as a check)</li> <li>– Check deposits</li> <li>– ATM/cash deposits</li> <li>– Online Bill Pay</li> <li>– Wire transfers (incoming or outgoing)</li> </ul>	<ul style="list-style-type: none"> <li>– ACH transactions (deposits and withdrawals)</li> <li>– We may prohibit certain transaction types. This includes, but is not limited to: <ul style="list-style-type: none"> <li>• Purchasing official checks and other monetary instruments</li> <li>• Withdrawing cash from a banker at a branch or merchants</li> <li>• Paying for rentals (e.g. cars, equipment, furniture)</li> <li>• Funding gambling related activities</li> </ul> </li> </ul>
<i>Chase First Checking – Only Fees That Apply</i>	<b>Non-Chase ATM</b> (Avoid these fees by using a Chase ATM)	<b>\$3</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/network still apply  <b>\$5</b> per withdrawal and <b>\$3</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/network still apply
	<b>Foreign Exchange Rate Adjustment:</b> You make card purchases or ATM withdrawals in a currency other than U.S. dollars	<b>3%</b> of withdrawal amount after conversion to U.S. dollars. For additional information on foreign exchange rates, refer to the Deposit Account Agreement
	<b>Card Replacement – Rush Request:</b> You request express shipping of a replacement debit card (Avoid this fee by requesting standard shipping)	<b>\$5</b> per card, upon request



## Product Information for Personal Checking Accounts

### Chase High School Checking<sup>SM</sup>

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 Chase checking account. Linked accounts exclude Chase High School Checking, Chase College Checking, Chase Secure Checking, and Chase First Checking

When the student turns 19, the Chase High School Checking account will become a Chase Total Checking account

<i>Monthly Service Fee</i>	<b>None</b>
<i>Ways to Avoid the Monthly Service Fee</i>	Does not apply
<i>Interest</i>	Does not earn interest
<i>Chase Fees You May Pay</i>	Refer to the Fee Schedule on pages 13 and 14 for the fees that may apply to your account
<i>Check Return Options</i>	Check Safekeeping comes with this account
<i>Services Not Available</i>	<ul style="list-style-type: none"> <li>– Standard Overdraft Practice</li> <li>– Chase Debit Card Coverage<sup>SM</sup></li> </ul>

### Chase College Checking<sup>SM</sup>

For students 17–24 years old at account opening, enrolled in college or a vocational, technical or trade school. Proof of student status may be required

<i>Monthly Service Fee*</i>	<b>\$6</b>
<i>Ways to Avoid the Monthly Service Fee</i>	<p><b>\$0 Monthly Service Fee up to the graduation date provided at account opening (five years maximum) OR when you have any ONE of the following during each monthly statement period:</b></p> <ul style="list-style-type: none"> <li>– An electronic deposit made into this account, such as a payment from payroll providers or government benefit providers, by using (i) the ACH network, (ii) the Real Time Payment or FedNow<sup>SM</sup> network, or (iii) third party services that facilitate payments to your debit card using the Visa® or Mastercard® network</li> <li>– <b>OR</b>, an average ending day balance of \$5,000 or more in this account</li> </ul>
<i>Interest</i>	Does not earn interest
<i>Chase Fees You Don't Pay</i>	<p><b>You won't pay a Chase fee for the following:</b></p> <ul style="list-style-type: none"> <li>• No Monthly Service Fee on a Chase Savings<sup>SM</sup> account linked to this account for Overdraft Protection</li> </ul>
<i>Chase Fees You May Pay</i>	Refer to the Fee Schedule on pages 13 and 14 for the fees that may apply to your account
<i>Check Return Options</i>	Check Safekeeping comes with this account



## Product Information for Personal Savings Accounts

<b>Chase Savings<sup>SM</sup></b>	
<i>Monthly Service Fee*</i>	<b>\$5</b>
<i>Ways to Avoid the Monthly Service Fee</i>	<p><b>\$0 Monthly Service Fee when you have any ONE of the following during each monthly statement period:</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>, \$25 or more in total Autosave or other repeating automatic transfers from your personal Chase checking account (available only through chase.com or Chase Mobile)</li> <li>– <b>OR</b>, a Chase College Checking account linked to this account for Overdraft Protection</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>
<i>Interest</i>	<p>Variable; based on daily collected balance</p> <p>Refer to your Rate Sheet for the interest rates that apply to your account and how they are calculated</p>
<i>Chase Fees You Don't Pay</i>	<p><b>You won't pay a Chase fee for the following:</b></p> <ul style="list-style-type: none"> <li>• Outgoing Domestic Wire when your Chase Savings<sup>SM</sup> account is linked to a Chase Private Client Checking account<sup>4</sup></li> </ul>
<i>Chase Fees You May Pay</i>	Refer to the Fee Schedule on pages 13 and 14 for the fees that may apply to your account
<i>Services Not Available</i>	<ul style="list-style-type: none"> <li>– Zelle</li> <li>– Online Bill Pay</li> <li>– Standard Overdraft Practice</li> <li>– Chase Debit Card Coverage</li> <li>– Check writing</li> <li>– Debit card (ATM card available)</li> </ul>

## Product Information for Personal Savings Accounts

<b>Chase Premier Savings<sup>SM</sup></b>	
<i>Monthly Service Fee*</i>	<b>\$25</b>
<i>Ways to Avoid the Monthly Service Fee</i>	<b>\$0 Monthly Service Fee when you have any ONE of the following during each monthly statement period:</b> <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>Interest</i>	<p>Variable; based on daily collected balance</p> <p>Earn Premier relationship rates when you:</p> <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> <p>The Premier relationship rates will be applied to your savings accounts throughout the next statement period</p> <p>Refer to your Rate Sheet for the interest rates that apply to your account and how they are calculated</p>
<i>Chase Fees You Don't Pay</i>	<b>You won't pay a Chase fee for the following:</b> <ul style="list-style-type: none"> <li>• Non-Chase ATM transactions. A Foreign Exchange Rate Adjustment Fee will apply for ATM withdrawals in a currency other than U.S. dollars</li> <li>• Incoming wire transfers<sup>4</sup></li> </ul>
<i>Chase Fees You May Pay</i>	Refer to the Fee Schedule on pages 13 and 14 for the fees that may apply to your account
<i>Services Not Available</i>	<ul style="list-style-type: none"> <li>– Zelle</li> <li>– Online Bill Pay</li> <li>– Standard Overdraft Practice</li> <li>– Chase Debit Card Coverage</li> <li>– Check writing</li> <li>– Debit card (ATM card available)</li> </ul>

## Product Information for Personal Savings Accounts

### Chase Private Client Savings<sup>SM</sup>

To open a Chase Private Client Savings<sup>SM</sup> account, you will be required to have a Chase Private Client Checking account.

<i>Monthly Service Fee</i>	<b>None</b>
<i>Ways to Avoid the Monthly Service Fee</i>	Does not apply
<i>Interest</i>	<p>Variable; based on daily collected balance</p> <p>Earn Chase Private Client relationship rates when linked to a Chase Private Client Checking account.</p> <p>The Chase Private Client relationship rates will be applied to your savings accounts throughout the next statement period.</p> <p>Refer to your Rate Sheet for the interest rates that apply to your account and how they are calculated</p>
<i>Chase Fees You Don't Pay</i>	<p><b>You won't pay a Chase fee for the following:</b></p> <ul style="list-style-type: none"> <li>• ATM use worldwide, including: <ul style="list-style-type: none"> <li>– Non-Chase ATM transactions</li> <li>– Refund of ATM fees charged to you at non-Chase ATMs<sup>6</sup></li> <li>– Foreign Exchange Rate Adjustment<sup>7</sup></li> </ul> </li> <li>• Card Replacement – Rush Request</li> <li>• Incoming or outgoing wire transfers<sup>4</sup></li> <li>• Stop Payment</li> <li>• Money Order and Cashier's Check</li> <li>• Legal Processing<sup>8</sup></li> </ul>
<i>Chase Fees You May Pay</i>	Refer to the Fee Schedule on pages 13 and 14 for the fees that may apply to your account
<i>Services Not Available</i>	<ul style="list-style-type: none"> <li>– Zelle</li> <li>– Online Bill Pay</li> <li>– Standard Overdraft Practice</li> <li>– Chase Debit Card Coverage</li> <li>– Check writing</li> <li>– Debit card (ATM card available)</li> </ul>

## Product Information for Personal Certificate of Deposit Accounts

<b>Chase Certificate of Deposit<sup>SM</sup></b>	
<i>Minimum Deposit to Open</i>	<b>\$1,000</b>
<i>Interest</i>	<p>Fixed</p> <p>Earn CD relationship rates on your CDs when linked to a Chase personal checking account</p> <p>Refer to your Rate Sheet for the interest rates that apply to your account and how they are calculated</p>
<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 6 months, the early withdrawal penalty is 90 days of interest on the amount withdrawn, but not more than the total amount of interest earned during the current term of the CD</li> <li>- If the term of the CD is 6 months to less than 24 months, then the early withdrawal penalty is 180 days of interest on 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 365 days of interest on 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. We may not permit withdrawals if funds have not been credited to the account</li> <li>- The amount of your penalty will be deducted from principal</li> </ul>
<i>Statement Period</i>	<p>Balance information for linked CDs appears on the monthly checking account statement.</p> <p>CDs do not receive separate statements</p>

## Fee Schedule

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

<i>Overdraft Fees</i>	<b>Overdraft (may also be referred to as Insufficient Funds):</b> Chase pays a transaction during our nightly processing on a business day when your account balance is overdrawn	<b>\$34 Overdraft Fee per transaction</b> during our nightly processing beginning with the first transaction that overdraws your account balance by more than \$50. <ul style="list-style-type: none"> <li>Maximum of 3 fees per business day (up to \$102)</li> </ul> <b>We won't charge an Overdraft Fee:</b> <ul style="list-style-type: none"> <li>With Chase Overdraft Assist<sup>SM</sup>, if you're overdrawn by \$50 or less at the end of the business day <b>OR</b> if you're overdrawn by more than \$50 and you bring your account balance to overdrawn by \$50 or less at the end of the next business day. See Chase Overdraft Services for additional details</li> <li>If your transaction is \$5 or less</li> <li>If your debit card transaction was authorized when there was a sufficient available balance in your account</li> <li>If your check or ACH is returned unpaid. However, we may charge an Overdraft Fee if a previously returned check or ACH is presented again and paid</li> <li>If your debit card transaction or ATM cash withdrawal request is declined</li> </ul>
-----------------------	---	---

You can avoid overdrawing your account by making a deposit or transferring funds to cover the overdraft before the business day ends and we start our nightly processing. 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 before 11 p.m. Eastern Time (8 p.m. Pacific Time)
- When transferring money on chase.com or Chase Mobile or using Zelle before 11 p.m. Eastern Time (8 p.m. Pacific Time)

If you deposit a check, this assumes we do not place a hold and the check is not returned. Additional cutoff times apply to other transfers, including transfers from non-Chase accounts. Please visit chase.com or Chase Mobile for more information and service agreements.

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

Deposit Account Agreement – Additional Banking Services and Fees

JPMorgan Chase Bank, N.A. Member FDIC

© 2023 JPMorgan Chase & Co.

Page 13 of 25  
Effective 10/15/2023

## Fee Schedule

<i>Wire Transfer Fees<sup>10</sup></i>	<b>Domestic and International Incoming Wire:</b> A wire transfer is deposited into your account	<b>\$15</b> per transfer OR <b>\$0</b> if the transfer was originally sent with the help of a Chase banker or using chase.com or Chase Mobile
	<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 account to a bank account within the U.S.	<b>\$25</b> per transfer
	<b>Consumer USD/FX International Wire:</b> A banker helps you send a wire to a bank account outside the U.S. in either U.S. dollars (USD) or foreign currency (FX)	<b>\$50</b> per transfer
	<b>Consumer Online USD International Wire:</b> You use chase.com or Chase Mobile to send a wire from your account to a bank account outside the U.S. in U.S. dollars (USD)	<b>\$40</b> per transfer
	<b>Consumer Online FX International Wire:</b> You use chase.com or Chase Mobile to send a wire from your account to a bank account outside the U.S. in foreign currency (FX)	<b>\$5</b> per transfer OR <b>\$0</b> per transfer if the amount is equal to \$5,000 USD or more
For wire transfers you send or we receive in a foreign currency, the exchange rate is determined by us in our sole discretion and includes a spread, which we may make a commission from when completing the foreign currency exchange. You should expect that these foreign exchange rates will be less favorable than rates quoted online or in publications. For additional information on these rates, refer to the Deposit Account Agreement and Wire Transfers Agreements.		

<i>Other Fees</i>	<b>Stop Payment:</b> You contact us and a banker places your stop payment request on a check or ACH	<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>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>\$3</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>\$10</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>\$100</b> per order

<i>Safe Deposit Box Annual Rent</i>	Assessed annually at lease renewal. We currently do not rent new Safe Deposit Boxes	<b>Varies</b> by size and location, includes sales tax where applicable
-------------------------------------	---	---

**NOTE:** These fees may be waived with certain personal checking and savings account types. See Product Information for details.  
 Deposit Account Agreement – Additional Banking Services and Fees  
 JPMorgan Chase Bank, N.A. Member FDIC  
 © 2023 JPMorgan Chase & Co.

## Card Purchase and Withdrawal Limits

Daily Limits are based on the Card Type you use and which type of ATM you use, not the account you have. These are the limits that come with your card, but you can contact us to request a different ATM or Purchase Limit (subject to approval).

<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 Chase Disney Debit Card Chase Star Wars Debit Card Chicago Skyline Debit Card (IL only) Chase Liquid Card (no longer offered)</i>	\$5,000	\$3,000	\$1,000	\$500 (\$1,000 for accounts opened in CT, NJ, NY)
<i>Chase Sapphire Banking 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>Chase First Banking Debit Card</i>	\$400	\$100	\$100	\$100
<i>Chase ATM Card</i>	N/A	\$3,000	\$1,000	\$300 (\$1,000 for accounts opened in CT, NJ, NY)

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 or debit cards count toward every card's Chase In-Branch ATM Limit. Chase ATMs have daily funds transfer limits for your security.

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 or debit cards, and count toward only that card's Non-Chase ATM Limit.

Non-ATM cash transactions are considered as everyday debit card transactions and count toward your purchase limit.

### **Special rules for Privileges Cards (for Chase Private Client only):**

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. The limits are reset on the first day of the month.



## Footnotes

---

- \* New and converted accounts will not be charged a Monthly Service Fee for at least the first two statement periods. After that the Monthly Service Fee will apply unless you meet one of the ways to avoid the Monthly Service Fee each statement period (if applicable).
- 1 J.P. Morgan Wealth Management is a business of JPMorgan Chase & Co., which offers investment products and services through **J.P. Morgan Securities LLC (JPMS)**, a registered broker-dealer and investment adviser, member FINRA and SIPC. Insurance products are made available through Chase Insurance Agency, Inc. (CIA), a licensed insurance agency, doing business as Chase Insurance Agency Services, Inc. in Florida. Certain custody and other services are provided by JPMorgan Chase Bank, N.A. (JPMCB). JPMS, CIA and JPMCB are affiliated companies under the common control of JPMorgan Chase & Co. Products not available in all states.
- 2 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.
- 3 This benefit applies based on your account having this benefit when the debit card or ATM transaction is posted on the account.
- 4 For wire transfers, the “No Chase Fee” benefit applies to the Wire Transfer Fees section listed on the Fee Schedule included in this document and does not apply to the spread we include in the foreign currency exchange rate. Financial institutions may deduct processing fees and/or charges from the amount of the incoming or outgoing wire transfers, including on returned wire transfers. Any deductions taken by us, and our affiliates, may include processing fees charged by Chase.
- 5 “Sapphire Banking” is the brand name for a banking and investment offering, requiring a Chase Sapphire Checking account.
- 6 This benefit will begin the next business day after opening the account. Some ATM owners/networks 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. If you choose to convert an international transaction to U.S. dollars at either an ATM or on a purchase, foreign currency commissions and fees included in the exchange rate charged by third parties are excluded from Chase reimbursements.
- 7 This benefit will begin the next business day after opening the account. The “No Chase Fee” benefit applies based on your account having this benefit when the debit card or ATM transaction is posted on the account.
- 8 This benefit will begin the next business day after opening the account.
- 9 “Chase Private Client” is the brand name for a banking and investment offering, requiring a Chase Private Client Checking account.
- 10 Financial institutions may deduct processing fees and/or charges from the amount of the incoming or outgoing wire transfers, including on returned wire transfers. Any deductions taken by us, and our affiliates, may include processing fees charged by Chase.

# Chase Overdraft Services

An overdraft occurs when you don't have enough money available in your checking account to cover a transaction. Whether your account has enough money to cover a transaction is determined during our nightly processing. During our nightly processing, we take your previous end of day's balance and post credits. If there are any deposits not yet available for use or holds (such as a garnishment), these will reduce the account balance used to pay your transactions. Then we subtract any debit transactions presented during our nightly processing. The available balance shown to you during the day may not be the same amount used to pay your transactions as some transactions may not be displayed to you before nightly processing.

We have a **Standard Overdraft Practice** that comes with Chase checking accounts. Our Standard Overdraft Practice comes with Chase Overdraft Assist, which does not require enrollment. We also offer Overdraft Protection and Chase Debit Card Coverage, which are optional services that can help pay overdrafts when they occur. Our overdraft services are not available for Chase Secure Checking or Chase First Checking. You must immediately pay the amount of any overdraft along with any fees that apply.

## 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. Standard Overdraft Practice is not available for Chase High School Checking.

### 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:

- We charge a **\$34 Overdraft Fee (may also be referred to as Insufficient Funds Fee) per transaction** during our nightly processing beginning with the first transaction that overdraws your account balance by more than \$50 (maximum of 3 fees per business day, up to \$102)

### When a fee won't be charged:

**With Chase Overdraft Assist<sup>SM</sup>, you can avoid Overdraft Fees when your account balance is overdrawn.**

Each business day, we complete our nightly processing of the transactions for that business day. After we complete our nightly processing, if your account balance at the end of the business day is overdrawn by more than \$50, then you need to make a deposit or transfer to avoid Overdraft Fees on the transactions that overdrawed your account. You will then have until 11 p.m. ET (8 p.m. PT) on the next business day to make a deposit or transfer that brings your account balance to overdrawn by \$50 or less at the end of that business day. To calculate your account balance at the end of the business day, we take your previous end of day's balance and post credits. If there are any deposits not yet available for use or holds (such as a garnishment), these will reduce the account balance used to pay your transactions. Then we subtract any debit transactions presented during our nightly processing. See the *Posting Order and Processing* section here and in the Deposit Account Agreement for detailed information about posted and pending transactions.

If after we complete our nightly processing your account balance is overdrawn by \$50 or less at the end of the current business day, then no Overdraft Fees will be charged on the previous and current business day's transactions.

If your account balance remains overdrawn by more than \$50 at the end of the current business day, you may be charged Overdraft Fees on the previous business day's transactions. You will have an additional business day to deposit or transfer funds to avoid Overdraft Fees on the current business day's transactions.

Chase Overdraft Assist does not require enrollment and comes with eligible Chase checking accounts.

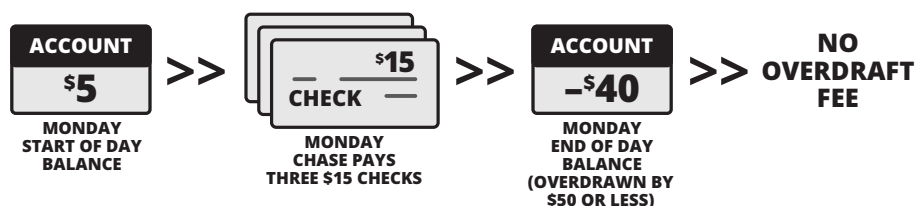
### To help illustrate how Chase Overdraft Assist works, here are some examples:

*In these examples, all days are business days and we assume there are no additional transactions other than the ones described.*

*As a reminder, we pay overdraft transactions at our discretion.*

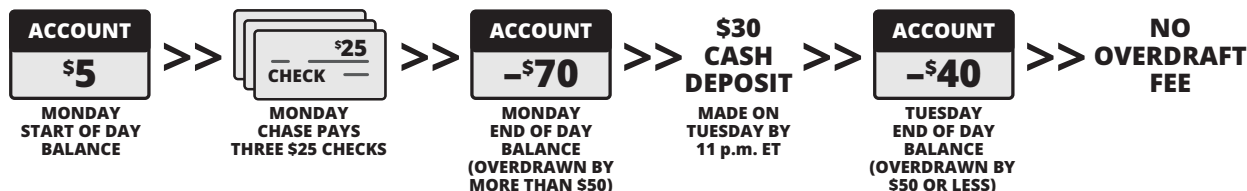
**Example 1: No \$34 Overdraft Fees – Overdrawn by \$50 or less:** On Monday, you start the day with \$5 in your account. Throughout the day, we receive three \$15 checks drawn on your account. During our nightly processing for Monday, we pay these transactions, leaving your end of day account balance overdrawn by \$40.

**Result:** A \$34 Overdraft Fee was not charged because your account balance is overdrawn by \$50 or less at the end of the business day.



**Example 2: No \$34 Overdraft Fees – Overdrawn by more than \$50 and you make a deposit to bring your account balance to overdrawn by \$50 or less at the end of the next business day:** On Monday, you start the day with \$5 in your account. Throughout the day, we receive three \$25 checks drawn on your account. During our nightly processing for Monday, we pay these transactions, leaving your end of day account balance overdrawn by \$70. To avoid the \$34 Overdraft Fee, you make a cash deposit of \$30 by 11 p.m. ET (8 p.m. PT) on Tuesday, leaving your end of day account balance overdrawn by \$40.

**Result:** A \$34 Overdraft Fee was not charged because your account balance is overdrawn by \$50 or less at the end of the business day. If you had not made that cash deposit, then your account balance would have remained overdrawn by more than \$50 on Tuesday and you would have been charged a \$34 Overdraft Fee on the check.



### Example 3: \$34 Overdraft Fees are charged on a debit card transaction:

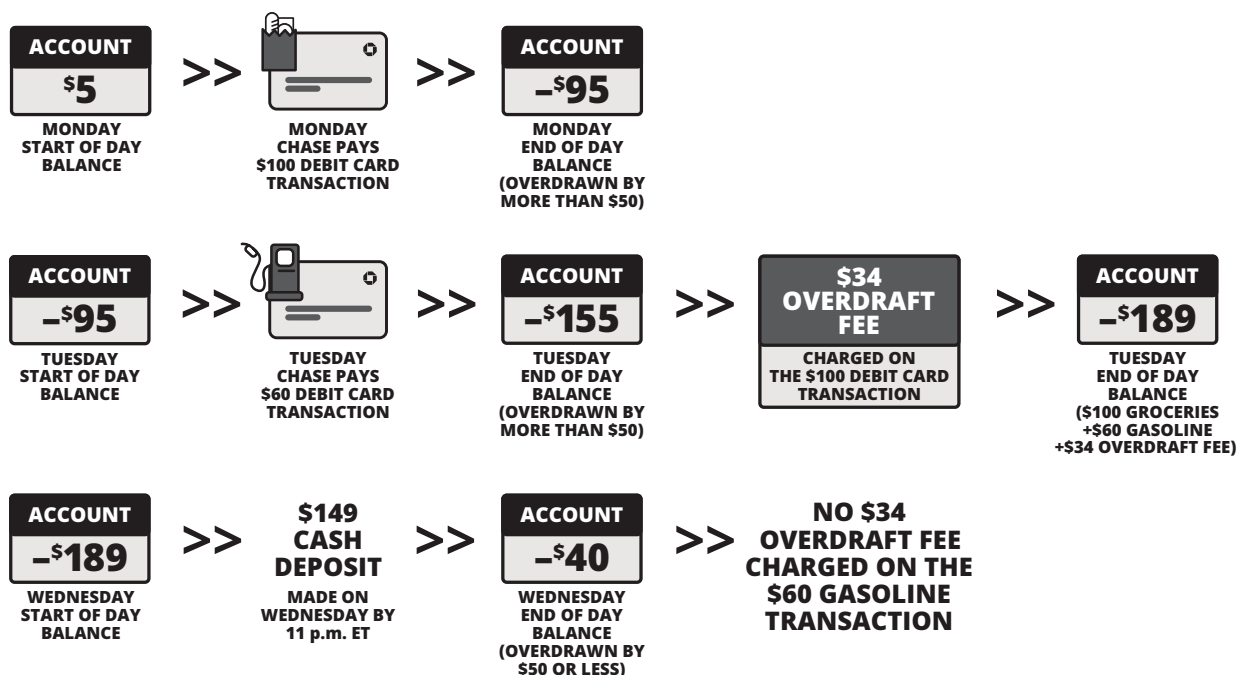
*In this example, you have enrolled in Chase Debit Card Coverage.*

On Monday, you start the day with \$5 in your account. Later that day you make a \$100 debit card transaction on groceries. During our nightly processing for Monday, this transaction posts and we pay it, leaving your end of day account balance overdrawn by \$95.

On Tuesday, you make a \$60 debit card transaction for gasoline. During our nightly processing for Tuesday, this transaction posts and we pay it, leaving your end of day account balance overdrawn by \$155 (\$100 groceries transaction + \$60 gasoline transaction). To avoid the \$34 Overdraft Fee on the \$60 gasoline transaction from Tuesday, you make a cash deposit of \$149 by 11 p.m. ET (8 p.m. PT) on Wednesday, leaving your end of day account balance overdrawn by \$40.

**Result:** A \$34 Overdraft Fee is charged on the \$100 groceries that overdraw your account by more than \$50 on Monday. This fee is charged because you didn't make a deposit or transfer by 11 p.m. ET (8 p.m. PT) on Tuesday to bring your account balance to overdrawn by \$50 or less at the end of the business day.

On Wednesday your account is overdrawn by \$189 (\$100 groceries transaction + \$60 gasoline transaction + \$34 Overdraft Fee). However, because you made a \$149 cash deposit on Wednesday leaving your account balance overdrawn by \$50 or less at the end of the business day, a \$34 Overdraft Fee was not charged.



## There are other ways to avoid Overdraft Fees:

---

- If your transaction is \$5 or less
- If your debit card transaction was authorized when there was a sufficient available balance in your account
- If your check or ACH is returned unpaid. However, we may charge an Overdraft Fee if a previously returned check or ACH is presented again and paid
- If your debit card transaction or ATM cash withdrawal request is declined
- For Chase Sapphire Checking and Chase Private Client Checking accounts, there are no Overdraft Fees when item(s) are presented against an account with insufficient funds on the first four business days during the current and prior 12 statement periods. On a business day when we returned item(s), this counts toward the four business days when an Overdraft Fee will not be charged.

## 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 any Chase ATM
- Use Chase Mobile
- Call 1-800-935-9935 (we accept operator relay calls)
- Log on to [chase.com](https://chase.com)

## "Pending" transactions

---

Throughout the day we post debits and credits to your account that may appear as "pending" when we become aware of the transaction. The following are the most common types of debit transactions that may appear as "pending" and reduce your available balance by the amount of the transaction:

- ATM and Chase Banker Withdrawals, Transfers and Payments
- Automatic Payments
- Chase.com or Chase Mobile Online Transactions
- Checks Drawn on Your Account
- Debit Card Transactions
- Wire Transfers

**ATM and Chase Banker Withdrawals, Transfers and Payments:** For payments or cash withdrawals, we will apply the transactions and update your available balance as soon as the transaction is complete.

**Automatic Payments (ACH transactions):** We will generally apply debit transactions against your available balance as pending at the start of the business day of the effective date of the payment. If you initiate ACH debit transactions on the same day as the effective date, we will apply them in the order we receive them.

**Chase.com or Chase Mobile Online Transactions:** For any payment or transfer, once you approve the transaction, we'll apply it to your account. For recurring or future dated payments, it is applied on the effective "send on" date.

**Checks Drawn on Your Account:** When cashed or deposited at a Chase ATM, branch, or online, the check will be pending on your account at the time it was cashed or deposited. Checks that are deposited at other banks will show as pending throughout the day as the other banks submit the item to us for payment. If the amount of the check identified in the notice exceeds your balance at the time we receive the notice, we may notify the other bank of that fact.

**Debit Card Transactions:** For more information on debit card transactions refer to the section *Important Information and Agreements About Your Card*.

**Wire Transfers:** Once we've begun processing the wire transfer and completed all of our internal reviews, we will apply the transaction to your account and update your available balance on the transfer's effective date.

While we make every effort to place transactions in a pending status on your account during the day, transactions may be unable to be displayed as pending before they are posted to your account. How these transactions are posted when they are completed and no longer display as pending is based on the posting order. Fees are applied against the account based on how transactions are posted. For details, refer to the section *Posting Order*.

## Posting Order

---

Posting order is the order in which we apply deposits and withdrawals to your account. We provide you with visibility into how transactions are posted and in what order to help you better manage your account.

When we transition from one business day to the next business day we post transactions to and from your account during our nightly processing. The order in which we generally post transactions during nightly processing for each business day is:

- First, we make any previous day adjustments, and add deposits to your account.
- Second, we subtract transactions in chronological order by using the date and time of when the transaction was authorized or shown as pending. This includes ATM and Chase banker withdrawals, transfers and payments; automatic payments; chase.com or Chase Mobile online transactions; checks drawn on your account; debit card transactions; wire transfers; and real time payments. If multiple transactions have the same date and time, then they are posted in high to low dollar order.
  - There are some instances where we do not have the time of the transaction therefore we post at the end of the day the transaction occurred:
    - We are unable to show the transaction as pending; or
    - We don't receive an authorization request from the merchant but the transaction is presented for payment.
- Third, there are some transactions that we cannot process automatically or until we've completed posting of your chronological transactions. This includes Overdraft Protection transfers or transfers to maintain target balances in other accounts. We subtract these remaining transactions in high to low dollar order.
- Finally, fees are assessed last.

If you review your account during the day, you will see that we show some transactions as "pending." For details, refer to the section *"Pending" transactions*. These transactions impact your available balance, but have not yet posted to your account and do not guarantee that we will pay these transactions to your account if you have a negative balance at that time. We may still return a transaction unpaid if your balance has insufficient funds during that business day's nightly processing, even if it had been displayed as a "pending" transaction on a positive balance during the day. If a transaction that you made or authorized does not display as "pending," you are still responsible for it and it may still be posted against your account during nightly processing.

## 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. If your checking account does not have enough money, we will use the available funds from your backup account to authorize or pay transactions. The exact amount needed to cover the transaction will be transferred if enough funds are available.

### What it pays:

---

- **All transactions**, including everyday debit card transactions (e.g. groceries, gasoline or dining out)

### What it costs:

---

- There is not a fee for an Overdraft Protection transfer. Refer to the page *How your transactions will work* for Overdraft Fees that may apply if there is NOT enough money available in your linked Overdraft Protection backup account

**Establishing or Canceling Overdraft Protection:** Any owner of both a qualifying checking account and the backup account may enroll in Overdraft Protection without the consent of other owners and both accounts must share at least one owner to maintain Overdraft Protection. Any owner of the checking account or the backup account may cancel Overdraft Protection (by terminating the service or closing the account) without the consent of other owners. A backup account can provide Overdraft Protection for more than one checking account, but a checking account can have only one backup account. A personal checking account may be linked to a Chase personal savings account; and a business checking account may be linked to a Chase business savings account or a business line of credit in good standing. We may cancel your Overdraft Protection service at any time. Your request to add or cancel Overdraft Protection will become effective within a reasonable time after approval.

**Transfers:** We will make one Overdraft Protection transfer per business day that will appear on your statement for both accounts. If you have enough available funds in your backup account, we will automatically transfer enough to bring your checking account balance to zero. If you do not have enough available funds in your backup account to bring your checking account balance to zero, but you have enough available funds to pay one or more transactions and/or your previous day's negative balance, we will transfer that amount. If the amount transferred does not bring your checking account balance to zero, your checking account will become overdrawn and you may be charged Overdraft Fees. If we authorize your transaction, we will leave the funds in your backup account until we pay the transaction, which may take several days. However, if you use those funds before the transaction is paid there will not be available funds to transfer and your checking account may become overdrawn and charged an Overdraft Fee. The available balance for a savings account is determined at the time that we authorize a transaction or at the end of business day processing. The available balance for a business line of credit is determined at the end of the previous business day processing. We are not required to notify you if funds from the backup account cannot be transferred for Overdraft Protection (for example if the account is dormant, purged, restricted or not in good standing). Refer to the section *Restricting Your Account; Blocking or Delaying Transactions* in the Deposit Account Agreement for additional information.

## 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 **YES**, we may authorize overdrafts at our discretion and you understand you will be charged an Overdraft Fee per transaction if Chase pays your overdraft
- You select **NO**, the transaction will be declined and you will NOT be charged a fee

Chase Debit Card Coverage is not available for Chase High School Checking.

**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, we will use the available funds from your backup account to authorize or pay transactions.**

### What it pays:

- Everyday debit card transactions **ONLY** (e.g. groceries, gasoline or dining out)

### What it costs:

- We charge a **\$34 Overdraft Fee per transaction** during our nightly processing beginning with the first transaction that overdraws your account balance by more than \$50 (maximum of 3 fees per business day, up to \$102)

### When a fee won't be charged:

- With Chase Overdraft Assist, if you're overdrawn by \$50 or less at the end of the business day **OR** if you're overdrawn by more than \$50 and you bring your account balance to overdrawn by \$50 or less at the end of the next business day
- If your transaction is \$5 or less
- If your debit card transaction was authorized when there was a sufficient available balance in your account
- If your debit card transaction is declined
- For Chase Sapphire Checking and Chase Private Client Checking accounts, there are no Overdraft Fees when item(s) are presented against an account with insufficient funds on the first four business days during the current and prior 12 statement periods. On a business day when we returned item(s), this counts toward the four business days when an Overdraft Fee will not be charged

## 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 Authorized and Paid

**NO**  
Proceed to Step 2

STEP 2 OVERDRAFT PROTECTION

2

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

✓ **YES**  
Transaction Authorized and Paid  
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

3

Did you opt in to Chase Debit Card Coverage?

✗ **NO** (DEFAULT CHOICE)  
Transaction Declined

Transaction does NOT go through and you are NOT charged an Overdraft Fee.



**YES**  
Transaction Authorized and Paid or Declined

We may **authorize and pay** your transaction at our discretion based on your account history, the deposits you make and the transaction amount. If authorized and paid, you will be charged a \$34 Overdraft Fee per transaction (max 3 fees per business day, up to \$102).

If **declined**, transaction does NOT go through and you are NOT charged an Overdraft 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 Authorized and Paid

**NO**  
Proceed to Step 2

STEP 2 OVERDRAFT PROTECTION

2

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

✓ **YES**  
Transaction Authorized and Paid  
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

3

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

✓ **AUTHORIZED AND PAID**

If authorized and paid, you will be charged a \$34 Overdraft Fee per transaction (max 3 fees per business day, up to \$102).



**RETURNED/DECLINED**

If a transaction is returned unpaid or declined, 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 movie subscriptions or gym memberships.



## 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 you decline both Overdraft Protection and Debit Card Coverage, our Standard Overdraft Practice will apply.		
	Check, Automatic Payment, Recurring Debit Card	Transaction Authorized and Paid or Declined at Chase's discretion <b>Overdraft Fee</b> per transaction if authorized and paid (no linked backup account)	
	Everyday Debit Card	Transaction Declined – <b>NO OVERDRAFT FEE</b> (no linked backup account)	
<input type="checkbox"/> OVERDRAFT PROTECTION	Check, Automatic Payment, Recurring Debit Card	Transaction Authorized and Paid and transfer made – <b>No Overdraft Fee</b>	Transaction Authorized and Paid or Declined at Chase's discretion <b>Overdraft Fee</b> per transaction if authorized and paid
	Everyday Debit Card	Transaction Authorized and Paid and transfer made – <b>No Overdraft Fee</b>	Transaction Declined – <b>NO OVERDRAFT FEE</b>
<input type="checkbox"/> DEBIT CARD COVERAGE	Check, Automatic Payment, Recurring Debit Card	Not applicable	
	Everyday Debit Card	Transaction Authorized and Paid or Declined at Chase's discretion <b>Overdraft Fee</b> per transaction if authorized and paid (no linked backup account)	
<input type="checkbox"/> OVERDRAFT PROTECTION AND DEBIT CARD COVERAGE	Check, Automatic Payment, Recurring Debit Card	Transaction Authorized and Paid and transfer made – <b>No Overdraft Fee</b>	Transaction Authorized and Paid or Declined at Chase's discretion <b>Overdraft Fee</b> per transaction if authorized and paid
	Everyday Debit Card	Transaction Authorized and Paid and transfer made – <b>No Overdraft Fee</b>	Transaction Authorized and Paid or Declined at Chase's discretion <b>Overdraft Fee</b> per transaction if authorized and paid

**You can avoid overdrawing your account by making a deposit or transferring funds to cover the overdraft before the business day ends and we start our nightly processing. 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 before 11 p.m. Eastern Time (8 p.m. Pacific Time)
- When transferring money on chase.com or Chase Mobile or using Zelle before 11 p.m. Eastern Time (8 p.m. Pacific Time)

**If you deposit a check, this assumes we do not place a hold and the check is not returned. Additional cutoff times apply to other transfers, including transfers from non-Chase accounts. Please visit chase.com or Chase Mobile for more information and service agreements.**

## 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 present 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.

**Savings Account Withdrawals:** In this agreement, a savings account means an account, including a money market account (and excluding NOW accounts), for which we reserve the right to require seven days' prior written notice to withdrawal. See the section *Our right to require advance notice of withdrawals*. During any monthly statement period, you may make transfers and withdrawals, regardless of the number of transfers and withdrawals or the way in which transfers and withdrawals are made.

**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. If you make a check deposit to your CD at account opening or during the

renewal period and the check is returned to us unpaid, we will subtract the amount of the returned check from your CD balance. If a balance remains in the CD, it will stay open with the reduced balance. If there is a zero balance after we subtract the returned check, we will close the CD. If there is a negative balance in your CD after we subtract the returned check, you must immediately pay the amount of the overdraft. 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.

- **CD ladders:** Chase may offer a CD ladder, which is a group of four CDs opened at the same time for the same amount but with different terms. When each CD matures, its term will change to the longest term of the original group. For example, in a 12-month ladder, we will open four CDs with original terms of 3, 6, 9 and 12 months. When each CD matures, its new term will be 12 months. The result will be four 12-month CDs with a CD maturing every three months.

- **Automatically renewable CD:** An automatically renewable CD will renew on the maturity date for the same term unless 1) you have a different renewal term as part of a CD ladder; 2) you change or close the account or 3) we notify you otherwise. 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 on or 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 on or 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.

## Disclosures for New Account Inquiries

---

- **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 for Personal CDs:**

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

For non-retirement CDs:

- Death of a CD owner or a grantor of a revocable family/living trust;
- Disability of a CD owner;
- A court's determination that a CD owner is incompetent; and
- Re-titling of a 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.

# 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. Whether your account has enough money to cover a transaction is determined during our nightly processing. During our nightly processing, we take your previous end of day's balance and post credits. If there are any deposits not yet available for use or holds (such as a garnishment), these will reduce the account balance used to pay your transactions. Then we subtract any debit transactions presented during our nightly processing. The available balance shown to you during the day may not be the same amount used to pay your transactions as some transactions may not be displayed to you before nightly processing.

We pay overdrafts at our discretion, which means we do not guarantee that we will always authorize or pay any transactions presented for payment. If we do not authorize an overdraft, your transaction will be declined. If we do not pay an overdraft, your transaction will be returned. Additional information about overdrafts and your account features can be found in the *Deposit Account Agreement*.

We can cover your overdrafts in three different ways:

1. We have a Standard Overdraft Practice that comes with your account.
2. We offer Overdraft Protection through a link to a Chase savings account, which may be less expensive than our Standard Overdraft Practice. You can contact us to learn more.
3. We also offer Chase Debit Card Coverage<sup>SM</sup>, which allows you to choose how we treat your everyday debit card transactions (e.g. groceries, gasoline or dining out), in addition to our Standard Overdraft Practice.

This notice explains our Standard Overdraft Practice and Chase Debit Card Coverage.

- **What is the Standard Overdraft Practice that comes 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 (e.g. movie subscriptions or gym memberships)

- **What is Chase Debit Card Coverage?**

If you enroll in Chase Debit Card Coverage we **may** authorize and pay overdrafts for **everyday debit card transactions** (e.g. groceries, gasoline or dining out) in addition to our Standard Overdraft Practice.

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

If we authorize and pay an overdraft, we'll charge you a \$34 Overdraft Fee (may also be referred to as Insufficient Funds Fee) per transaction during our nightly processing beginning with the first transaction that overdraws your account balance by more than \$50 (maximum of 3 fees per business day, up to \$102).

We won't charge you an Overdraft Fee in the following circumstances:

- With Chase Overdraft Assist<sup>SM</sup>, we won't charge an Overdraft Fee if you're overdrawn by \$50 or less at the end of the business day **OR** if you're overdrawn by more than \$50 and you bring your account balance to overdrawn by \$50 or less at the end of the next business day (you have until 11 p.m. ET (8 p.m. PT) to make a deposit or transfer). Chase Overdraft Assist does not require enrollment and comes with eligible Chase checking accounts.
- We won't charge an Overdraft Fee for transactions that are \$5 or less.
- We won't charge an Overdraft Fee if your debit card transaction was authorized when there was a sufficient available balance in your account.
- For Chase Sapphire<sup>SM</sup> Checking and Chase Private Client Checking<sup>SM</sup> accounts, there are no Overdraft Fees when item(s) are presented against an account with insufficient funds on the first four business days during the current and prior 12 statement periods. On a business day when we returned item(s), this counts toward the four business days when an Overdraft Fee will not be charged.

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

If you or a joint account owner want Chase to authorize overdrafts on your everyday debit card transactions, please make your Chase Debit Card Coverage selection. You can change your Chase Debit Card Coverage selection at any time by signing in to chase.com or Chase Mobile<sup>®</sup> to update your account settings, calling us at 1-800-935-9935 (or at 1-713-262-1679 if outside the U.S.), or visiting a Chase branch. We accept operator relay calls.