



# BETTER | MORE | BIGGER RATES | REWARDS | DISCOUNTS

SPECIAL BENEFITS JUST FOR BEING A CHASE CHECKING CUSTOMER

Chase offers a variety of checking solutions to help you reach your financial goals. A Chase representative will work with you to identify an account that best fits your individual situation.



**FREE!**  
**Direct Deposit**  
Safe, fast access to your money



**FREE!**  
**Online Banking and Bill Pay**  
Anytime, anywhere at Chase.com



**FREE!**  
**Chase Mobile<sup>SM1</sup> and Account Alerts**  
Stay on top of your balance



**FREE!**  
**Nationwide Access**  
More than 3,000 Chase branches and 14,000 Chase and WaMu ATMs



**MORE REWARDS!**  
**Chase Debit Card**  
Safer than cash, more convenient than checks, earn rewards



**MORE REWARDS!**  
**Chase Credit Cards<sup>2</sup>**  
Pick the card that is totally you



**Overdraft Protection Options<sup>3</sup>**  
Peace of mind knowing you're covered

## TAKE ADVANTAGE OF THESE EXCLUSIVE OFFERS!

	ALL CHECKING ACCOUNTS have these benefits	Save more CHASE PREMIER CHECKING <sup>SM</sup>	Save even more CHASE PREMIER PLATINUM CHECKING <sup>SM</sup>
Chase Debit Card	Free debit card rewards program Enroll at <a href="http://chase.com/extras">chase.com/extras</a>		
Chase Freedom <sup>SM</sup> Credit Card <sup>4</sup>	Get 10% extra points on every dollar spent, plus 10 bonus points on every purchase		
Slate <sup>SM</sup> Credit Card <sup>5</sup>	1 month interest back		
Certificates of Deposit	Higher interest rates		
Business Checking	Free BusinessClassic <sup>SM</sup> Checking <sup>10</sup>		
Mortgages <sup>6</sup>	1% Mortgage Cash Back <sup>SM</sup>		
Home Equity Loans <sup>7</sup>	.25% off		
Home Equity Lines of Credit <sup>8</sup>	.25% off	.25% off and No annual fee	.50% off and No annual fee
Auto Loans <sup>9</sup>	.25% off	.50% off	.50% off
Investments*	Complimentary portfolio review; IRA annual fee waived <sup>11</sup>		

Please read important information on reverse side.

\*Securities and investment advisory services are offered through Chase Investment Services Corp. (CISC). CISC, a member of FINRA and SIPC, is an affiliate of JPMorgan Chase Bank, N.A.

INVESTMENT PRODUCTS:  
NOT FDIC INSURED • NO BANK GUARANTEE • MAY LOSE VALUE

CHASE AT WORK

CHASE

Restrictions and limitations apply. Rates, program terms and conditions are subject to change daily without notice. Offers may require a new or existing Chase personal checking account and that the correct corresponding checking account be maintained at Chase in order to maintain the discount. Some discounts will no longer apply if, at any time, the checking account is closed. Offers may not be able to be combined with any other promotional offer or program, are not transferable and are not available in all states.

1. There is no charge from Chase; however, standard text messaging and other rates from your wireless provider apply.
2. Subject to credit approval.
3. Overdraft Protection may be subject to credit approval. Fees apply.
4. You will earn 1 base point for each \$1 of net purchases. You will earn an additional 1 point for each \$1 of eligible airfare net purchases made online through the program booking tool. As a Chase checking customer, you will also earn 1 bonus point for each \$10 of net purchases (which equates to 10% of base points earned), and an additional 10 bonus points for each individual net purchase. To participate in this Ultimate Rewards<sup>SM</sup> program for checking customers, the primary cardmember must be the sole owner or a joint owner of an open Chase checking account. Customers who do not have an open Chase checking account will automatically be converted together with all unredeemed rewards to the Ultimate Rewards program, which does not earn the bonus points described above. You do not earn points on balance transfers, cash advances, cash-like charges such as travelers checks, foreign currency and money orders, any checks that are used to access your account, overdraft advances, interest, unauthorized or fraudulent charges, or fees of any kind, including fees for products that protect or insure the balances of your account. There is no maximum amount of points that can be earned. A service fee of up to \$20 per ticket may be charged for the use of our toll-free number to book or change airline itineraries. Redemptions made online do not have a service fee. See Rewards Program Rules and Regulations, which will be mailed after your account is established.
5. Once you enroll in AutoPay to have this Chase credit card paid from a Chase checking account, and you remain enrolled for 12 months, you will be eligible for this bonus offer. Each year, we will refund the interest you paid on the billing statement that includes the first day of your Enrollment Month. ("Enrollment Month" is the month in which you first enroll in AutoPay.) After qualifying, please allow 4-6 weeks from your Enrollment Month each year for your refund to post to your Chase checking account. To be eligible for this bonus offer, your credit card account must be open and not in default at the time of fulfillment, and you must have an open Chase checking account.
6. Offer available on new first mortgage purchase and refinance applications submitted on or after 8/1/09. A cash back award based on 1% of one month's scheduled monthly principal and interest (P&I) payment of the new mortgage will be calculated and totaled over a 12-month period. The 1% cash back calculation applies to scheduled principal and interest payments only and does not apply to additional principal payments made by borrower or to payments for escrowed items such as taxes and insurance. At

discretion of borrower at enrollment, the sum will be awarded via direct deposit into a Chase checking account or applied to the outstanding principal balance on or about each anniversary date of the loan origination. A new or existing Chase personal checking account is required along with enrollment in Chase's automatic mortgage payment service where the mortgage payment will be automatically deducted from the Chase checking account. Visit us at [www.chase.com/MortgageCashBack](http://www.chase.com/MortgageCashBack) for full program details. Subject to credit and property approval. Rates, program terms and conditions subject to change without notice. Not all products available in all states or for all loan amounts. Other restrictions and limitations apply. The program may be discontinued at any time without notice. The 1% Mortgage Cash Back may result in taxable income to you, the borrower. We encourage you to consult with your personal tax advisor.

7. Subject to credit and property approval by JPMorgan Chase Bank, N.A. A rate discount of 0.25% is offered when you enroll and for as long as you continue to have your monthly loan payment automatically deducted from a Chase deposit account. If any automatic payment is not made due to insufficient funds in your account, or for any other reason, the applicable discount no longer applies.
8. The Home Equity Line of Credit rate discount offer is subject to credit and property approval by JPMorgan Chase Bank, N.A. and is available for new home equity lines secured by AZ, CA, CO, CT, FL, GA, ID, IL, IN, KY, LA, MI, NJ, NV, NY, OH, OK, OR, TX, UT, WA, WI or WV collateral. Advertised rates include a 0.25% rate discount that is available for customers who open a new, or have an existing, Chase personal checking account. An additional 0.25% rate discount is available for customers who open a new, or have an existing, Chase Premier Platinum Checking personal account. Refer to the branch rate board for current rates and additional disclaimers. The no annual fee offer requires a new or existing Chase Premier or Premier Platinum Checking personal account. A borrower who does not qualify for the no annual fee offer is responsible for a \$50 annual fee after the first year, except for TX Homestead properties.
9. A rate discount of 0.25% off the standard product rates is offered on new auto loans when you enroll and for as long as you continue to have your monthly loan payment automatically deducted from a Chase deposit account. An additional rate discount of 0.25% is available for customers who open a new, or have an existing, Chase Premier Checking or Chase Premier Platinum Checking account.
10. Continuing service fee waiver available as long as the Chase Premier Checking or Chase Premier Platinum Checking account remains open and linked.
11. The annual fee waiver applies separately to each Chase Traditional IRA, Traditional Rollover IRA, Roth IRA, Roth Conversion IRA, SEP or SARSEP ("IRA") plan you own as long as one of the following applies to such plan as of April 30 (or last business day in April): you maintain a Chase checking account in the same market as your IRA; a contribution of \$1,000 or more is made to the IRA during the last 12 months ending April 30 (or last business day in April); you are a Traditional IRA, Traditional Rollover IRA, SEP or SARSEP participant age 70½ or older and are subject to taking Required Minimum Distributions from your plan; or the balance in the IRA is \$10,000 or more (including deposits and investments).