

A GUIDE TO YOUR ACCOUNT†

It's important that you understand how your Chase Total Checking account works. We've created this Guide to explain the fees and some key terms of your personal account.

MONTHLY SERVICE FEE	Monthly Service Fee	\$12
	How to Avoid the Monthly Service Fee During Each Monthly Statement Period	<p>\$0 Monthly Service Fee when you have any ONE of the following:</p> <ul style="list-style-type: none"> • Direct deposits totaling \$500 or more made to this account. Direct deposits can be an ACH credit, payroll, pension or government benefits such as Social Security • OR, a balance at the beginning of each day of \$1,500 or more in this account • OR, an average beginning day balance of \$5,000 or more in any combination of this account and linked qualifying deposits¹/investments²
ATM FEES	Non-Chase ATM (Avoid these fees by using a Chase ATM)	<p>\$2.50 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.</p> <p>\$5 per withdrawal and \$2.50 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.</p>

Fees for using your account when you don't have enough money in it or it's already overdrawn

OVERDRAFT FEES	Insufficient Funds: Chase pays an item when your account does not have enough money	<p>\$34 fee for each item (maximum of 3 Overdraft Fees per day, for a total of \$102).</p> <ul style="list-style-type: none"> • We will not charge an Insufficient Funds Fee if your account balance at the end of the business day is overdrawn by \$5 or less • We will not charge these fees for any item that is \$5 or less, even if your account balance at the end of the business day is overdrawn • The same check or ACH item submitted multiple times by a merchant may result in both a Returned Item Fee and an Insufficient Funds Fee. If we return one of these items, we will only charge you one Returned Item Fee for that item within a 30-day period • Insufficient Funds Fees do not apply to withdrawals made at an ATM
	Returned Item: Chase returns an item presented for payment when your account does not have enough money	

You can avoid overdrawing your account by making a deposit or transferring funds to cover the overdraft before the business day ends. If you deposit a check, this assumes we do not place a hold and the check is not returned. 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 Chase QuickPay® with Zelle® before 11 p.m. Eastern Time (8 p.m. Pacific Time)

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.

† For the complete terms governing your account, please consult the [Deposit Account Agreement](#). The terms of the account, including any fees or features, may change.
 1 Qualifying personal deposits include the following: this checking account, personal Chase savings accounts (excluding Chase Premier SavingsSM and Chase Private Client SavingsSM), Chase Liquid[®] Cards, CDs, certain Chase Retirement CDs, and 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 529 plans and 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 products and services are offered through **J.P. Morgan Securities LLC** (JPMS), a registered broker-dealer and investment advisor, member of FINRA and SIPC. Annuities are made available through Chase Insurance Agency, Inc. (CIA), a licensed insurance agency, doing business as Chase Insurance Agency Services, Inc. in Florida. JPMS, CIA and J.P. Morgan Chase Bank, N.A. are affiliated companies under the common control of JPMorgan Chase & Co. Products not available in all states.

INVESTMENT AND INSURANCE PRODUCTS:
 • NOT A DEPOSIT • NOT FDIC INSURED • NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY • NO BANK GUARANTEE • MAY LOSE VALUE

Chase Debit Card Coverage: You can choose how we treat your everyday (not recurring) debit card transactions when you don't have enough money available. *Please note: Regardless of which option you choose for Chase Debit Card Coverage, you may also want to sign up for Overdraft Protection if you are eligible.* Please visit www.chase.com/OverdraftProtection for more details, including terms and conditions.

OPTION #1 (YES): You ask us to add Chase Debit Card Coverage

This means you want Chase to approve and pay your everyday debit card transactions, at our discretion, when you don't have enough money available (this includes available funds in your linked Overdraft Protection account, if enrolled). Fees may apply. You'll have until the end of the business day to transfer or deposit enough money to avoid an Insufficient Funds Fee on these transactions.

CHASE DEBIT CARD COVERAGESM AND FEES³

(Please visit www.chase.com/checking/debit-card-coverage for additional details.)

Insufficient Funds

\$34 fee for each everyday debit card purchase that overdraws your account (maximum of 3 Insufficient Funds Fees per day, for a total of \$102).

- We will not charge an Insufficient Funds Fee if your account balance at the end of the business day is overdrawn by \$5 or less
- We will not charge these fees for any item that is \$5 or less, even if your account balance at the end of the business day is overdrawn
- Insufficient Funds Fees do not apply to withdrawals made at an ATM

OPTION #2 (NO): No Chase Debit Card Coverage (If you don't choose an option when you open your account, Option #2 (No) is automatically selected for you)

This means you do not want Chase to approve and pay your everyday debit card transactions when you don't have enough money available (this includes available funds in your linked Overdraft Protection account, if enrolled). Since everyday debit card transactions will be declined when there is not enough money available, you won't be charged an Insufficient Funds Fee for everyday debit card transactions.

You can avoid overdrawing your account by making a deposit or transferring funds to cover the overdraft before the business day ends. If you deposit a check, this assumes we do not place a hold and the check is not returned. 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 Chase QuickPay with Zelle before 11 p.m. Eastern Time (8 p.m. Pacific Time)

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.

The Order in Which Withdrawals and Deposits Are Processed

We look at your account only once to decide if the item would cause your account to become overdrawn.

The order in which we generally apply deposits and withdrawals to your account each business day:

- **First**, we add deposits to your account.
 - **Second**, we subtract everyday (not recurring) debit card transactions, online banking transactions, ATM withdrawals, teller cash withdrawals, checks you write that are either cashed or deposited by a Chase branch banker, and wire transfers. We subtract all of these transactions in chronological order by using the date and time of each transaction. If we do not know the time of day you made a transaction, such as for some everyday debit card transactions, then it is posted as if it was made at the end of the day. Multiple transactions without a timestamp are subtracted starting with those having the highest dollar amount and moving to the lowest.
 - **Third**, we subtract all other items, including checks you wrote that are either cashed or deposited at an ATM, and recurring debit card transactions 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, such as Nevada.
 - **Finally**, fees are assessed last.
- It's your responsibility to avoid overdrawing your account.

When Your Deposits Are Available
(See Funds Availability Policy in the Deposit Account Agreement for details)

- Cash deposit – Same business day
 - Direct deposit/wire transfer – Same business day
 - Check deposit – Usually the next business day, but sometimes longer:
 - If we place a longer hold on a check, the first \$200 will be available by the next business day
 - The date your deposit is expected to be available will be displayed on your receipt
 - In some situations, we may notify you at the time or after your deposit is made that your funds (including the first \$200) will not be available for up to seven business days
- A "business day" is a non-holiday weekday. The cutoff times listed in the section above will determine the "business day" for your deposit.

HOW DEPOSITS AND WITHDRAWALS WORK

See the next page for other fees that may apply.

³ **Important details about your Chase Debit Card Coverage:** An everyday debit card transaction is a one-time purchase or payment, such as groceries, gasoline or dining out, and includes PIN and non-PIN point-of-sale transactions. Whether or not you choose to have your everyday debit card transactions covered, the way we treat your recurring debit card transactions (such as monthly movie rentals, gym memberships or subscriptions) when you don't have enough money in your account will not be affected. We may, at our discretion, authorize and pay a recurring debit card transaction that causes an overdraft and charge an Insufficient Funds Fee.

OTHER ATM AND DEBIT CARD FEES	Card Replacement – Rush Request: You request express shipping of a replacement debit or ATM card (Avoid this fee by requesting standard shipping)	\$5 per card, upon request
	Non-ATM Cash: You use your Chase Debit Card to withdraw cash from a teller at a bank that is not Chase	3% of the dollar amount of the transaction OR \$5 , whichever is greater
	Foreign Exchange Rate Adjustment: You make card purchases, non-ATM cash transactions or ATM withdrawals in a currency other than U.S. dollars	3% of withdrawal amount after conversion to U.S. dollars. For additional information on exchange rates, refer to the Deposit Account Agreement
WIRE TRANSFER FEES	Domestic and International Incoming Wire: A wire transfer is deposited into your account Other financial institutions and Chase may deduct fees, in addition to those described above, from the amount of the incoming wires, which will reduce the proceeds credited to your account. Any deductions taken by us may include processing fees charged by Chase.	\$15 per transfer OR \$0 if the transfer was originally sent with the help of a Chase banker or using chase.com or Chase Mobile
	Domestic Wire: A banker helps you to send a wire to a bank account within the U.S.	\$35 per transfer
	Online Domestic Wire: You use chase.com or Chase Mobile to send a wire from your checking account to a bank account within the U.S.	\$25 per transfer
	Consumer USD/FX International Wire: A banker helps you to send a wire to a bank account outside the U.S. in either U.S. dollars (USD) or foreign currency (FX)	\$50 per transfer
	Consumer Online USD International Wire: You use chase.com or Chase Mobile to send a wire from your checking account to a bank account outside the U.S. in U.S. dollars (USD)	\$40 per transfer
	Consumer Online FX International Wire: You use chase.com or Chase Mobile to send a wire from your checking account to a bank account outside the U.S. in foreign currency (FX)	\$5 per transfer OR \$0 per transfer if the amount is equal to \$5,000 USD or more
OTHER FEES	Stop Payment: You contact us and a banker places your stop payment request on a check or ACH item	\$30 per request
	Online or Automated Phone Stop Payment: 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	\$25 per request
	Deposited Item Returned or Cashed Check Returned: You deposit or cash an item that is returned unpaid	\$12 for each item you deposit or cash that is returned unpaid. Example: You deposit a check from someone who didn't have enough money in his/her account. The amount of the deposit will be subtracted from your balance and you will be charged the Deposited Item Returned Fee
	Statement Copy: Providing additional copies of your statement that you pick up at a branch or ask us to fax or mail	\$6 per statement OR \$0 if you view or print your statement on chase.com
	Order for Checks or Supplies: An order of personal checks, deposit slips or other banking supplies	Varies (based on items ordered)
	Counter Check: A blank page of 3 personal checks we print upon your request at a branch	\$2 per page
	Money Order: A check issued by you, purchased at a branch, for an amount up to \$1,000	\$5 per check
	Cashier's Check: A check issued by the bank, purchased at a branch, for any amount and to a payee you designate	\$8 per check
Legal Processing: Processing of any garnishment, tax levy, or other court administrative order against your accounts, whether or not the funds are actually paid	Up to \$75 per order	