

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"> 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 network, or (iii) third party services that facilitate payments to your debit card using the Visa® or Mastercard® network 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 We will not charge an Insufficient Funds Fee on a debit card transaction if your available balance was sufficient at the time it was authorized, even if your account balance is overdrawn at the time the transaction is presented for payment 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 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 Chase First CheckingSM accounts, personal Chase savings accounts (excluding Chase Premier SavingsSM and Chase Private Client SavingsSM), CDs, certain Chase Retirement CDs, and certain Chase Retirement Money Market Accounts.

2 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. 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 advisor, member 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. 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.

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 COVERAGESM
AND FEES³**
(Please visit
[www.chase.com/checking/
debit-card-coverage](http://www.chase.com/checking/debit-card-coverage)
for additional details.)

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.

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
- We will not charge an Insufficient Funds Fee on a debit card transaction if your available balance was sufficient at the time it was authorized, even if your account balance is overdrawn at the time the transaction is presented for payment
- 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 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.

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.

HOW DEPOSITS AND WITHDRAWALS WORK

<p>The Order in Which Withdrawals and Deposits Are Processed</p>	<p>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.</p> <p>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 items during nightly processing for each business day is:</p> <ul style="list-style-type: none"> • 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. <ul style="list-style-type: none"> ◦ 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: <ul style="list-style-type: none"> ▪ 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 items in high to low dollar order. • Finally, fees are assessed last. <p>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 in the Deposit Account Agreement. 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.</p>
<p>When Your Deposits Are Available (See Funds Availability Policy in the Deposit Account Agreement for details)</p>	<ul style="list-style-type: none"> • Cash deposit – Same business day • Direct deposit/wire transfer – Same business day • Check deposit – Usually the next business day, but sometimes longer: <ul style="list-style-type: none"> - If we place a longer hold on a check, the first \$225 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 \$225) will not be available for up to seven business days <p>A "business day" is a non-holiday weekday. The cutoff times listed in the section above will determine the "business day" for your deposit.</p>

OTHER ATM AND DEBIT CARD FEES

<p>Card Replacement – Rush Request: You request express shipping of a replacement debit or ATM card (Avoid this fee by requesting standard shipping)</p>	<p>\$5 per card, upon request</p>
<p>Non-ATM Cash: You use your Chase Debit Card to withdraw cash from a teller at a bank that is not Chase</p>	<p>3% of the dollar amount of the transaction OR \$5, whichever is greater</p>
<p>Foreign Exchange Rate Adjustment: You make card purchases, non-ATM cash transactions or ATM withdrawals in a currency other than U.S. dollars</p>	<p>3% of withdrawal amount after conversion to U.S. dollars. For additional information on exchange rates, refer to the Deposit Account Agreement</p>

See the next page for other fees that may apply.

WIRE TRANSFER FEES	Domestic and International Incoming Wire: A wire transfer is deposited into your account	\$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
	Other financial institutions and Chase may deduct fees and/or charges 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.	
	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
	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 Effective July 18, up to \$100 per order
SAFE DEPOSIT BOX ANNUAL RENT	Assessed when opening a Safe Deposit Box and then annually at lease renewal. To open a Safe Deposit Box, you're required to have a Chase checking or savings account, excluding Chase Secure Checking	Varies by size and location, includes sales tax where applicable (sizes are subject to availability and boxes may not be offered in all branches)