



Effective Date
January 18, 2019

We use two different terms to tell you how much interest we pay: **Annual Percentage Yield** and **Interest Rate**. The **Annual Percentage Yield (APY)** is the total annual percentage rate we pay on your account, including compound interest. (Compound interest is the interest paid on interest you've already earned.) **Interest Rate** is the annual simple percentage rate we pay on your account, and does not reflect compound interest. The APY may be higher than the Interest Rate.

Business Savings Accounts

To earn Premier relationship rates, your Chase Business Premier Savings needs to be linked to either a Chase Performance Business Checking, Chase Platinum Business Checking or Chase Analysis Business Checking account (interest counterparts included, where applicable) with at least five customer-initiated checking account transactions each monthly statement period.

Chase Business Premier Savings

\$0 - \$9,999
\$10,000 - \$24,999
\$25,000 - \$49,999
\$50,000 - \$99,999
\$100,000 - \$249,999
\$250,000 - \$499,999
\$500,000 - \$999,999
\$1,000,000 - \$4,999,999
\$5,000,000 - \$9,999,999
\$10,000,000 +

Contact Business Banking Pricing for rates on balances greater than \$20 Million and / or terms less than 6 months before providing rate indications to clients.

RELATIONSHIP (w/checking relationship)		NON-RELATIONSHIP (no checking relationship)	
Interest Rate	APY	Interest Rate	APY
0.06%	0.06%	0.04%	0.04%
0.06%	0.06%	0.04%	0.04%
0.06%	0.06%	0.04%	0.04%
0.12%	0.12%	0.04%	0.04%
0.12%	0.12%	0.04%	0.04%
0.13%	0.13%	0.04%	0.04%
0.13%	0.13%	0.04%	0.04%
0.13%	0.13%	0.04%	0.04%
0.13%	0.13%	0.04%	0.04%
0.13%	0.13%	0.04%	0.04%

Chase Business Total Savings

\$0 - \$9,999
\$10,000 - \$24,999
\$25,000 +

Interest Rate	APY
0.01%	0.01%
0.01%	0.01%
0.01%	0.01%

Client Funds Savings

\$0 - \$49,999
\$50,000 - \$99,999
\$100,000 +

Interest Rate	APY
0.01%	0.01%
0.03%	0.03%
0.03%	0.03%

Business Interest Checking

Chase Analysis Business Checking with Interest

All Balances

Interest Rate	APY
0.03%	0.03%
0.10%	0.10%
0.10%	0.10%
0.10%	0.10%

Chase Performance Business Checking with Interest

All Balances

Interest Rate	APY
0.01%	0.01%

IOLTA

\$0 - \$99,999
\$100,000 - \$999,999
\$1,000,000 +

Earnings Credit Rates for Business Banking

Chase Analysis Business Checking

\$0 - \$99,999
\$100,000 +

Interest Rate
0.20%
0.25%

Business Certificates of Deposit (CD)

INTEREST RATES ON CERTIFICATES OF DEPOSIT (CD) (featured CD terms highlighted in the chart below)

Featured Terms (Months)	Relationship Rates ¹						Standard Rates	
	\$1,000-\$9,999		\$10,000-\$99,999		\$100,000+		\$1,000+	
	Interest Rate	APY	Interest Rate	APY	Interest Rate	APY	Interest Rate	APY
9 - 11	1.00%	1.01%	1.73%	1.75%	1.98%	2.00%	0.01%	0.01%
21 - 23	1.39%	1.40%	1.73%	1.75%	1.98%	2.00%	0.30%	0.30%
36 - 41	1.29%	1.30%	1.39%	1.40%	1.44%	1.45%	0.45%	0.45%

Other Terms (Months) ²	Relationship Rates ¹						Standard Rates	
	\$1,000-\$9,999		\$10,000-\$99,999		\$100,000+		\$1,000+	
	Interest Rate	APY	Interest Rate	APY	Interest Rate	APY	Interest Rate	APY
1	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.01%	0.01%
2	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.01%	0.01%
3 - 5	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.01%	0.01%
6 - 8	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.01%	0.01%
12 - 14	0.02%	0.02%	0.02%	0.02%	0.02%	0.05%	0.01%	0.01%
15 - 17	0.05%	0.05%	0.15%	0.15%	0.20%	0.20%	0.01%	0.01%
18 - 20	0.15%	0.15%	0.25%	0.25%	0.30%	0.30%	0.05%	0.05%
24 - 29	1.14%	1.15%	1.24%	1.25%	1.24%	1.25%	0.30%	0.30%
30 - 35	1.14%	1.15%	1.24%	1.25%	1.24%	1.25%	0.30%	0.30%
42 - 47	1.29%	1.30%	1.39%	1.40%	1.44%	1.45%	0.45%	0.45%
48 - 59	1.39%	1.40%	1.49%	1.50%	1.54%	1.55%	0.50%	0.50%
60 - 83	1.39%	1.40%	1.49%	1.50%	1.54%	1.55%	0.50%	0.50%
84 - 119	1.39%	1.40%	1.49%	1.50%	1.54%	1.55%	0.50%	0.50%
120	1.59%	1.60%	1.69%	1.70%	1.73%	1.75%	0.70%	0.70%

A copy of Chase's Deposit Account Agreement is available upon request. CD and Retirement CD interest is compounded daily. CD interest may be paid monthly, quarterly, semi-annually or annually and at maturity. Rate refers to Interest Rate and APY refers to Annual Percentage Yield.

CD rates are fixed for the selected term and compounded daily. The APY is based upon the maximum term of deposit for each maturity range. Penalty for early withdrawal. Business checking and savings account rates are variable and interest compounded and credited monthly. Account fees could reduce earnings.

Chase Analysis Business Checking and Chase Analysis Business Checking with Interest Earnings Credit Rates apply to activity for the previous calendar month.

¹Requires any linked business checking account except Public Funds Checking, Chase Nonprofit BusinessClassicSM Checking, IOLTA/COLTAF/CARHOF and Client Funds Checking at account opening and at each renewal.

²A one month term is at least 31 days.

Please call or visit your banker for current rates.

Account rates and balance tiers are applicable as of the effective date, may change at Chase's discretion, and are available for accounts opened in branches located in the following cities:

Michigan - Acme, Ada, Battle Creek, Benton Harbor, Boyne City, Bridgman, Caledonia, Cedar, Cedar Springs, Comstock Park, East Grand Rapids, Grand Haven, Grand Rapids, Grandville, Greenville, Harbor Springs, Holland, Houghton Lake, Ionia, Jenison, Kalamazoo, Kalkaska, Kentwood, Lowell, Muskegon, Petoskey, Portage, Prudenville, Rockford, Roscommon, Spring Lake, St. Helen, St. Joseph, Stevensville, Traverse City, Williamsburg, Wyoming