



# BETTER | MORE | BIGGER R A T E S | REWARDS | DISCOUNTS

SPECIAL BENEFITS JUST FOR BEING A CHASE CHECKING CUSTOMER

## Financial benefits available to you from Chase:

A Chase representative will help you select the Chase checking account that's right for you.

### Chase Exclusives<sup>SM</sup> benefits for Chase checking customers:

Mortgage <sup>1</sup>	.125% off
Home Equity Loans <sup>2</sup>	
Home Equity Line of Credit <sup>3</sup>	
Auto Loans <sup>4</sup>	.25% off
Personal Loans <sup>2</sup>	
Chase Private Student Loans <sup>5</sup>	.25% off
Certificates of Deposit <sup>6</sup>	Higher interest rates
Investments*	<ul style="list-style-type: none"> <li>• Complimentary portfolio review</li> <li>• IRA annual fee waived<sup>7</sup></li> </ul>
Chase Freedom <sup>SM</sup> Credit Card <sup>8</sup>	Earn TRIPLE REWARDS in your TOP 5 categories. 15 in all!
Chase Debit Card	<ul style="list-style-type: none"> <li>• Free debit card rewards program</li> <li>• Enroll at Chase.com/VisaExtras</li> </ul>

For more information, please visit your local Chase branch.



### Extra features:



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



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



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



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



**FREE!**  
**Chase Mobile<sup>SM9</sup> and  
Account Alerts**  
Stay on top of your balance



**Overdraft Protection Options<sup>10</sup>**  
Peace of mind knowing you're covered

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

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. Some offers cannot be combined with any other promotional offer or program, are not transferable and are not available in all states or for all amounts.

1. Offers are subject to credit and property approval by JPMorgan Chase Bank, N.A. A 0.125% rate discount is available on new first mortgage purchase and refinance transactions only and requires a new or existing Chase personal checking account. A 0.25% rate discount is available on new first mortgage purchase and refinance transactions only and requires a new or existing Chase Premier Platinum Checking<sup>SM</sup> account. Verification of the active checking account is required and will occur prior to issuance of the discount. Mortgage loan amounts in excess of \$2,000,000 are ineligible.
2. Subject to credit and/or 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.
3. Offer is not available in Florida and is subject to credit and property approval by JPMorgan Chase Bank, N.A. Advertised rates include a 0.25% rate discount for new home equity lines secured by AZ, CO, CT, IL, IN, KY, LA, MI, NJ, NY, OH, OK, TX, UT, WV or WI collateral. Rate discount requires a new or existing Chase personal checking account. An additional 0.25% rate discount is available on new home equity lines secured by AZ, CO, CT, IL, IN, KY, LA, MI, NJ, NY, OH, OK, TX, UT, WV or WI collateral for customers who open a new, or have an existing, Chase Premier Platinum Checking personal account.
4. 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.
5. As students determine the best way to finance their education, they should consider the full range of student financial aid options available. Private loans, like the Chase Private Student Loan, can be used when

federal loans, grants and other forms of financial aid are not sufficient to cover the full cost of education. Chase Private Student Loans are subject to credit approval, receipt of a completed and signed Application/Promissory Note, verification of application information, including enrollment at a participating school, and verification that the requested loan amount does not exceed the student's actual cost of attendance. The interest rate reduction of .25% off the standard product rate only applies to new student loans received through the designated Web site (Chase.com/PrivateStudentLoan) or toll-free number (1.888.294.9184). Benefits are subject to change without notice. This information was current as of 11/08.

6. Chase Exclusives<sup>SM</sup> CD offer not available with Chase High School Checking<sup>SM</sup> accounts.
7. Fee waived, if for each plan, individually, as of April 30 of each calendar year, the clients: own an active Chase checking account in the same market as the IRA, or contribute \$1,000 or more to their IRA during the previous 12 months, or are age 70 ½ or older and required to take a minimum distribution(s) from their Traditional, Traditional Rollover or SEP IRA, or maintain a balance of \$10,000 or more in their individual (not combined) plans, including deposits and investments.
8. Customers without a Chase checking account, after a trial period, will receive Triple Rewards in the Top 3 (not 5) Everyday categories. To apply for a Chase Freedom Credit Card with the exclusive benefits for Chase checking customers, or to learn more, including pricing and reward program terms, see a Chase branch banker. There are 15 Everyday categories consisting of grocery stores (that are not affiliated with or departments of superstores, warehouse clubs or discount stores), gas and convenience stores, quick-service payment/fast food restaurants, telecommunications, cable/satellite TV/Internet Service Providers, video rentals, department stores, dry cleaners, drug stores, movie theaters, local and suburban commuter passenger transportation (including ferries, bridges, tolls, parking garages, taxis/limos), pet supply stores and veterinary services, utilities, beauty shops (salons and spas) or gym/recreation memberships.
9. There is no charge from Chase; however, standard text messaging and other rates from your wireless provider still apply.
10. Overdraft protection may be subject to credit approval. Fees may apply.