

A GUIDE TO YOUR ACCOUNT[†]

It's important that you understand exactly 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 (\$10 in California, Oregon, Washington)
	How to avoid the Monthly Service Fee	<p>\$0 Monthly Service Fee when you have any ONE of the following (during each monthly statement period):</p> <ul style="list-style-type: none"> ▪ Direct deposits totaling \$500 or more made to this account monthly ▪ OR, a \$1,500 minimum daily balance in this account ▪ OR, an average daily balance of \$5,000 or more in any combination of qualifying linked deposits¹/investments² ▪ OR, pay \$25 or more in qualifying checking-related services or fees³

ATM FEES	Chase ATM	\$0 for using a Chase ATM to complete any transaction.
	Non-Chase ATM	\$2 for any Inquiries, Transfers or Withdrawals while using a non-Chase ATM in the U.S., plus any fees the ATM owner charges.

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

OVERDRAFT FEES	Insufficient Funds Fee	\$34 for each item we pay (maximum 3 Insufficient Funds and Returned Item Fees per day). We will not charge an Insufficient Funds Fee if your ending account balance is overdrawn by \$5 or less. Additionally, even if your ending account balance is overdrawn we will not charge an Insufficient Funds Fee for any item that is \$5 or less. Example: You write someone a check and we pay it even though you didn't have enough money in your account.
	Returned Item Fee	\$34 for each item we do not pay (maximum 3 Insufficient Funds and Returned Item Fees per day). Even if your ending account balance is overdrawn we will not charge a Returned Item Fee for any item that is \$5 or less. Example: You write someone a check and we return it to them unpaid because you didn't have enough money in your account.
	Extended Overdraft Fee	\$15 is charged once after your account is overdrawn for 5 consecutive business days. You will be charged this fee even if your account is overdrawn by \$5 or less.
	Overdraft Protection Transfer Fee (If you are enrolled)	\$10 for each day when we transfer available funds through Overdraft Protection. However, if your ending account balance is overdrawn by \$5 or less before the transfer happens, there is no fee. In addition, if the Overdraft Protection transfer resulted from transactions that are all \$5 or less, there is no fee.

[†] This Guide is part of your Deposit Account Agreement and contains additional information about the fees and features of your account. For the terms governing your account, please consult the [Deposit Account Agreement](#). The terms of the account, including any fees or features, may change. This account requires a \$25 minimum deposit to open.

¹ Qualifying personal deposits include the following: this checking account, personal savings accounts (excluding Chase Private Client SavingsSM and accounts opened with Private Wealth Management), Chase LiquidSM Cards, CDs, and 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 Chase Investment Services Corp. (CISC) investment accounts, certain retirement plan investment balances (investment balances in Chase Money Purchase and Profit Sharing Plans do not qualify), JPMorgan Funds accounts, annuity products (annuities made available through Chase Insurance Agency, Inc. (CIA) and Chase Insurance Agency Services, Inc.), and personal trust accounts. Securities (including mutual funds and variable annuities) and investment advisory services are offered through CISC or affiliated broker/dealers. Annuities and insurance products are provided by various insurance companies and offered through CIA, a licensed insurance agency, doing business as Chase Insurance Agency Services, Inc. in Florida. CISC, a member of FINRA/SIPC, and CIA are affiliates of JPMorgan Chase Bank, N.A. Products not available in all states.

INVESTMENT AND INSURANCE PRODUCTS ARE:				
NOT A DEPOSIT	NOT FDIC INSURED	NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY	NOT GUARANTEED BY THE BANK	MAY LOSE VALUE

³ Qualifying fees are listed on pages 1-3, excluding the Monthly Service Fee, Non-ATM Cash fee and Exchange Rate Adjustment.

<p>CHASE DEBIT CARD COVERAGE AND FEES⁴ (Please visit www.chase.com/Coverage for additional details.)</p>	<p>Chase Debit Card Coverage: You can choose how we treat your everyday debit card transactions when you don't have enough money available. <i>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.</i> Please visit www.chase.com/OverdraftProtection for more details, including terms and conditions.</p>	
	<p>OPTION #1 (YES): You ask us to add Chase Debit Card Coverage.</p>	
	<p>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. Fees may apply.</p>	
	<p>Insufficient Funds Fee</p>	<p>\$34 for each debit card purchase that overdraws your account. We will not charge an Insufficient Funds Fee if your ending account balance is overdrawn by \$5 or less. Additionally, even if your ending account balance is overdrawn we will not charge an Insufficient Funds Fee for any item that is \$5 or less.</p>
<p>Maximum Number of Insufficient Funds Fees Per Day</p>	<p>3 per day.</p>	
<p>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.)</p>		
<p>This means you do not want Chase to approve and pay your everyday debit card transactions when you don't have enough money available. 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.</p>		
<p>HOW DEPOSITS AND WITHDRAWALS WORK</p>	<p>The Order in Which Withdrawals and Deposits Are Processed</p>	<p>Generally, for each business day we will:</p> <ul style="list-style-type: none"> ▪ FIRST, add deposits to your account ▪ SECOND, subtract items for which we receive time and date information in the order in which they were authorized, withdrawn or deposited (such as non-repeating everyday debit card transactions, ATM withdrawals, cashed checks and online transactions).⁵ ▪ THIRD, subtract all other items in highest to lowest dollar amount. We may use a different order in certain states.
	<p>When Your Deposits Are Available⁶ (Deposit Hold Policy)</p>	<ul style="list-style-type: none"> ▪ Cash deposit with teller or at ATM — Same business day ▪ Direct Deposit/wire transfer — Same business day ▪ Check deposit with teller or at ATM — Usually the next business day, but sometimes longer <ul style="list-style-type: none"> - If we place a longer hold on a non-Chase 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 after your deposit is made that your funds will not be available for up to 7 business days <p>A "business day" is a non-holiday weekday generally ending at 5 p.m. or later local time.</p>
<p>SOME OTHER FEES</p>	<p>Stop Payment Fee</p>	<p>\$30 per item OR \$25 per item if requested on chase.com or by using the automated phone system, 1-800-935-9935.</p>
	<p>Deposited Item Returned Fee</p>	<p>\$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 their account. The amount of the deposit will be subtracted from your balance and you will be charged the Deposited Item Returned Fee.</p>
<p>See the next page for other fees that may apply.</p>		

⁴ **Important Details about your Chase Debit Card Coverage:** Everyday debit card transactions include PIN point of sale transactions made with your ATM card. We will charge an Insufficient Funds Fee of \$34 each time we pay an overdraft created by check, ACH, in-person withdrawal, debit card transaction or other electronic means. We will charge a Returned Item Fee of \$34 for any check or ACH transaction that we return unpaid because your account had insufficient funds. The most you would pay is three of these fees per day for insufficient funds or returned items, no matter the number of transactions. Also, each time your account is overdrawn for 5 consecutive business days, we will charge you an additional \$15 (Extended Overdraft Fee). Once an overdraft has occurred, you are obligated to bring your account to a positive balance promptly. Whether your overdraft will be paid is at Chase's discretion, and we reserve the right not to pay. For example, we typically do not pay overdrafts if your account is not in good standing, or you are not making regular deposits, or you have had excessive overdrafts. Whether or not you choose to have your everyday debit card transactions covered, the way we treat your recurring debit card transactions (such as a gym membership) 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.

⁵ Chase receives time and date information for everyday debit card transactions, ATM withdrawals, online banking transactions, teller cash withdrawals, cashed checks and deposited checks drawn on us when presented in the branch, and wire transfers.
⁶ For complete details, please consult the [Deposit Account Agreement](#) which includes the Funds Availability Policy.

OTHER ATM AND DEBIT CARD FEES	Withdrawal from an ATM outside the U.S., Puerto Rico and the U.S. Virgin Islands.	\$5.00 per withdrawal
	Card Replacement (Rush Request): Express shipping of a replacement debit card.	\$5.00 per card OR \$0 per card if not a rush request
	Non-ATM Cash fee: 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 \$5.00 , whichever is greater
	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
STATEMENT SERVICES	Snapshot Statement (without checks): Printing a statement of your account transactions from the last statement date through the mid statement date you provide.	\$6.00 per statement
	Statement Copy: Providing additional copies of your statement that you pick up at a branch or ask us to fax or mail.	\$6.00 per statement OR \$0 on chase.com
WIRE TRANSFERS	Domestic and Foreign Incoming: A wire transfer that is deposited into your account from another bank account. There is NO FEE if the domestic wire transfer was sent from another Chase account.	\$15.00 per item
	Domestic Outgoing: A wire transfer that you send from your account to another U.S. bank account.	\$30.00 per item if made at a branch or telephone banking OR \$25.00 per item if made through chase.com
	Foreign Outgoing or Remittance fee: A wire transfer that you send from your account to a bank account outside of the U.S.	\$45.00 per item ⁷ if made at a branch or telephone banking OR \$40.00 per item if made through chase.com
MISCELLANEOUS	Collections, Bond Coupons: Chase facilitates payment for a bond issued by a private corporation or a federal, state, or local government agency.	\$5.00 per envelope
	Collections Domestic: Chase facilitates payment for a non check item drawn on a U.S. bank such as a draft.	\$25.00 per item
	Collections Foreign: Chase facilitates payment for an item that is drawn on a non U.S. bank.	\$45.00 per item
	Order for Checks or Supplies: An order of personal checks, deposit slips or other banking supplies.	varies (based on items ordered)
	Counter Check: An emergency check when you don't have any checks left in your checkbook.	\$2.00 per sheet (3 checks)
	Money Order: Can be used as an alternative to a personal check. You can purchase money orders up to \$1,000.	\$5.00 per item
	Cashiers Check: A check guaranteed by the bank.	\$8.00 per check
	Travelers Check: A preprinted, fixed-amount check that allows the person signing to make an unconditional payment to someone.	2% of value
	Gift Cards: Available in any amount from \$25–\$500. Accepted anywhere Visa® debit cards are accepted. (Not available in CT or NJ).	\$3.50 per card OR \$4.95 standard shipping per card if ordered on chase.com
Legal Process: Processing of any garnishment, tax levy, or other court administrative order against an account, whether or not the funds are actually paid.	up to \$125 per order	
ONLINE BANKING SERVICES	Online Overnight CheckSM Service Fee: See chase.com for details.	\$14.99

7 No Remittance Fee for three Rapid Cash® transfers of \$1,500 or less per month.