

**A GUIDE TO YOUR ACCOUNT<sup>1</sup>**

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.

<b>MONTHLY SERVICE FEE</b>	Monthly Service Fee	<b>\$12</b>
	How to Avoid the Monthly Service Fee During Each Monthly Statement Period	<ul style="list-style-type: none"> <li><b>\$0 Monthly Service Fee</b> when you have any <b>ONE</b> of the following:                             <ul style="list-style-type: none"> <li>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<sup>®</sup> or Mastercard<sup>™</sup> network</li> <li>OR, a balance at the beginning of each day of \$1,500 or more in this account</li> <li>OR, an average beginning day balance of \$5,000 or more in any combination of this account and linked qualifying deposits/investments<sup>2</sup></li> </ul> </li> </ul>

<b>ATM FEES</b>	Non-Chase ATM (Avoid these fees by using a Chase ATM)	<ul style="list-style-type: none"> <li><b>\$2.50</b> 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.</li> <li><b>\$5</b> per withdrawal and <b>\$2.50</b> 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.</li> </ul>
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**Fees for using your account when you don't have enough money in it or it's already overdrawn**

<b>OVERDRAFT FEES</b>	Insufficient Funds: Chase pays an item when your account does not have enough money	<ul style="list-style-type: none"> <li><b>\$34 fee</b> for each item (maximum of 3 Overdraft Fees per day, for a total of \$102).</li> <li>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</li> <li>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</li> <li>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</li> <li>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</li> <li>Insufficient Funds Fees do not apply to withdrawals made at an ATM</li> </ul>
	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<sup>®</sup> or using Chase QuickPay<sup>®</sup> with Zelle<sup>®</sup> 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.

1. 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.  
 2. Qualifying personal deposits include Chase First Checking<sup>™</sup> accounts, personal Chase savings accounts (including Chase Premier Savings<sup>™</sup> and Chase Private Client Savings<sup>™</sup> CDs, certain Chase Retirement CDs, and certain Chase Retirement Money Market Accounts).  
 3. 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 each investment and annuity product. Some third-party providers report balances on a weekly, bi-daily, bi-monthly, and/or semi-annual basis and we will use the most current balance reported. Balances in 529 plans and certain retirement plan investment accounts 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** (JPM), 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. JPM, CIA and JPMorgan Chase Bank, N.A. are affiliated companies under the common control of JPMorgan Chase & Co. Products not available in all areas.

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**JR Anderson**



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