

A GUIDE TO YOUR ACCOUNT¹

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 deposits/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	\$34 fee for each item (maximum of 3 Overdraft Fees per day, for a total of \$102).
	Returned Item: Chase returns an item presented for payment when your account does not have enough money	<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.

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 Chase QuickPay® with 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.

¹ For the complete terms governing your account, please consult the [Deposit Account Summary](#). The terms of the account, including any fees or features, may change. Qualifying personal deposits include Chase Total Checking® accounts, personal Chase savings accounts (including Chase Premier Savings™ and Chase Private Client Savings™), 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 CD products 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 (JPMS), 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, JPMS, CIA and JPMorgan Chase Bank, N.A. are affiliated companies under the common control of JPMorgan Chase & Co. Products not available in all states.

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Before the State of California Occupational Safety and Health Appeals Board California. Occupational Safety and Health Appeals Board,2012-11 **Texas Bankers Record** ,1923 **American Accountant** ,1928 **The Mountaineer** ,1930

Purchasing Agent ,1927 **The fundamentals of accounting** William Morse Cole,1921 **The Colorado School**

Journal ,1912 *Combined Convention Proceedings* International Alliance of Theatrical Stage Employees and Moving Picture Machine Operators of the United States and Canada,1960 *Kansas Libraries* ,1927 Investment Companies ,1979 *Purdue University Bulletin* Purdue University,1930 *Inland Printer, American Lithographer* ,1929 *Mergent International News Reports* ,2008-05 **System** ,1913 **New York Magazine** ,1992-12-07 New York magazine was born in 1968 after a run as an insert of the New York Herald Tribune and quickly made a place for itself as the trusted resource for readers across the country With award winning writing and photography covering everything from politics and food to theater and fashion the magazine s consistent mission has been to reflect back to its audience the energy and excitement of the city itself while celebrating New York as both a place and an idea *Natural Gas Magazine* ,1928 **The Directory of Online Banking & Financial Services** ,2000 *Boot and Shoe Recorder* ,1916

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