



Rates and Fees Insert



Effective Date: Friday, July 12, 2013

Below you'll find the interest rates (Rate) and Annual Percentage Yield (APY) for Chase checking and savings accounts as well as CDs. If you have any questions just give us a call.

| CHECKING ACCOUNTS | | |
|---|---------------|-------|
| Chase Premier Platinum Checking SM | | |
| Balance | Interest Rate | APY |
| \$0 - \$24,999 | 0.01% | 0.01% |
| \$25,000 - \$49,999 | 0.01% | 0.01% |
| \$50,000 + | 0.01% | 0.01% |
| Chase Premier Plus Checking SM | | |
| Balance | Interest Rate | APY |
| \$0 - \$4,999 | 0.01% | 0.01% |
| \$5,000 - \$9,999 | 0.01% | 0.01% |
| \$10,000 - \$24,999 | 0.01% | 0.01% |
| \$25,000 + | 0.01% | 0.01% |

| SAVINGS ACCOUNTS | | | | | |
|--|---------------|-------|-----------------------------|---------------|-------------------|
| Chase Plus Savings SM | | | Chase Savings SM | | |
| Relationship Rates ¹ | | | Standard Rates | | Balance |
| Balance | Interest Rate | APY | Interest Rate | APY | All Your Balances |
| \$0 - \$9,999 | 0.05% | 0.05% | 0.01% | 0.01% | 0.01% |
| \$10,000 - \$24,999 | 0.10% | 0.10% | 0.05% | 0.05% | 0.05% |
| \$25,000 - \$49,999 | 0.15% | 0.15% | 0.05% | 0.05% | 0.05% |
| \$50,000 - \$99,999 | 0.15% | 0.15% | 0.05% | 0.05% | 0.05% |
| \$100,000 - \$249,999 | 0.15% | 0.15% | 0.05% | 0.05% | 0.05% |
| \$250,000 - \$499,999 | 0.15% | 0.15% | 0.05% | 0.05% | 0.05% |
| \$500,000 - \$999,999 | 0.15% | 0.15% | 0.05% | 0.05% | 0.05% |
| \$1,000,000 - \$4,999,999 | 0.15% | 0.15% | 0.15% | 0.15% | 0.15% |
| \$5,000,000 - \$9,999,999 ² | 0.15% | 0.15% | 0.15% | 0.15% | 0.15% |
| Chase Retirement Money Market Account | | | Balance | Interest Rate | APY |
| | | | \$0 - \$9,999 | 0.01% | 0.01% |
| | | | \$10,000 - \$49,999 | 0.01% | 0.01% |
| | | | \$50,000 + | 0.01% | 0.01% |

¹In order to earn these rates your Chase Plus Savings account needs to be linked to either a Chase Premier Checking, Chase Premier Plus Checking or Chase Premier Platinum Checking account. And you need to make a minimum of one transaction in your linked checking account during each monthly statement cycle.

CERTIFICATES OF DEPOSIT (CD) & RETIREMENT CDs (featured CD terms highlighted in the chart below)

| Featured Terms (Months) | Relationship Rates | | | | | | Standard Rates | |
|-------------------------|--|-------|-------------------|-------|------------|-------|----------------|-------|
| | Available to customers with a linked Chase personal checking account | | | | | | \$1,000+ | |
| | \$1,000-\$9,999 | | \$10,000-\$99,999 | | \$100,000+ | | Interest Rate | APY |
| 15 - 17 | 0.15% | 0.15% | 0.25% | 0.25% | 0.30% | 0.30% | 0.05% | 0.05% |
| 42 - 47 | 0.25% | 0.25% | 0.45% | 0.45% | 0.50% | 0.50% | 0.10% | 0.10% |
| 120 | 0.90% | 0.90% | 1.00% | 1.01% | 1.04% | 1.05% | 0.70% | 0.70% |

| Other Terms (Months) | Relationship Rates | | | | | | Standard Rates | |
|----------------------|--|-------|-------------------|-------|------------|-------|----------------|-------|
| | Available to customers with a linked Chase personal checking account | | | | | | \$1,000+ | |
| | \$1,000-\$9,999 | | \$10,000-\$99,999 | | \$100,000+ | | Interest Rate | APY |
| 1 | 0.02% | 0.02% | 0.03% | 0.03% | 0.05% | 0.05% | 0.01% | 0.01% |
| 2 | 0.02% | 0.02% | 0.03% | 0.03% | 0.05% | 0.05% | 0.01% | 0.01% |
| 3 - 5 | 0.02% | 0.02% | 0.05% | 0.05% | 0.10% | 0.10% | 0.01% | 0.01% |
| 6 - 8 | 0.05% | 0.05% | 0.10% | 0.10% | 0.15% | 0.15% | 0.02% | 0.02% |
| 9 - 11 | 0.05% | 0.05% | 0.10% | 0.10% | 0.15% | 0.15% | 0.02% | 0.02% |
| 12 - 14 | 0.05% | 0.05% | 0.15% | 0.15% | 0.20% | 0.20% | 0.02% | 0.02% |
| 18 - 20 | 0.15% | 0.15% | 0.25% | 0.25% | 0.30% | 0.30% | 0.05% | 0.05% |
| 21 - 23 | 0.15% | 0.15% | 0.25% | 0.25% | 0.30% | 0.30% | 0.05% | 0.05% |
| 24 - 29 | 0.15% | 0.15% | 0.25% | 0.25% | 0.30% | 0.30% | 0.05% | 0.05% |
| 30 - 35 | 0.15% | 0.15% | 0.25% | 0.25% | 0.30% | 0.30% | 0.05% | 0.05% |
| 36 - 41 | 0.15% | 0.15% | 0.35% | 0.35% | 0.40% | 0.40% | 0.05% | 0.05% |
| 48 - 59 | 0.25% | 0.25% | 0.45% | 0.45% | 0.50% | 0.50% | 0.10% | 0.10% |
| 60 - 83 | 0.35% | 0.35% | 0.55% | 0.55% | 0.60% | 0.60% | 0.25% | 0.25% |
| 84 - 119 | 0.35% | 0.35% | 0.55% | 0.55% | 0.60% | 0.60% | 0.25% | 0.25% |

²For balances \$10,000,000 and greater the interest rate is (0.15%) and the APY is (0.15%). At Chase's discretion, savings accounts with aggregated balances of \$10,000,000 or more may be converted to a JPMorgan Private Client Savings Account or similar account. Converted savings accounts may earn a lower interest rate and APY.

A copy of Chase's Deposit Account Agreement is available upon request. The APY for CDs and Retirement CDs is based upon the maximum term of deposit for each maturity range. Penalty for early withdrawal on CDs and Retirement CDs. Checking and savings account fees could reduce earnings. The minimum initial deposit amounts apply to the following accounts: \$25 for Chase Premier Plus Checking & Chase Savings; \$100 for Chase Premier Platinum Checking, Chase Plus Savings & Chase Retirement Money Market Account; \$1,000 for CDs and Retirement CDs. Rates and balance tiers for checking, savings, CDs, and Retirement CDs are applicable as of the Effective Date, may change at Chase's discretion, and are available only for accounts opened in branches located in the following cities or regions: