



# Rates and Fees Insert



**Effective Date:** Friday, March 27, 2015

We use two different terms to tell you how much interest we pay: **Annual Percentage Yield** and **Interest Rate**. The **Annual Percentage Yield (APY)** is the total annual percentage rate we pay on your account, including compound interest. (Compound interest is the interest paid on interest you've already earned.) **Interest Rate** is the annual simple percentage rate we pay on your account, and does not reflect compound interest. The APY may be higher than the Interest Rate.

CHECKING ACCOUNTS			SAVINGS ACCOUNTS								
<b>Chase Premier Platinum Checking<sup>SM</sup></b> <b>Balance</b> <b>Interest Rate</b> <b>APY</b> \$0 - \$24,999      0.01%      0.01% \$25,000 - \$49,999      0.01%      0.01% \$50,000 +      0.01%      0.01%			<b>Chase Plus Savings<sup>SM</sup></b> <b>Relationship Rates<sup>1</sup></b> <b>Balance</b> <b>Interest Rate</b> <b>APY</b> \$0 - \$9,999      0.03%      0.03% \$10,000 - \$24,999      0.03%      0.03% \$25,000 - \$49,999      0.03%      0.03% \$50,000 - \$99,999      0.05%      0.05% \$100,000 - \$249,999      0.08%      0.08% \$250,000 - \$499,999      0.10%      0.10% \$500,000 - \$999,999      0.10%      0.10% \$1,000,000 - \$4,999,999      0.10%      0.10% \$5,000,000 - \$9,999,999 <sup>2</sup> 0.10%      0.10%						<b>Chase Savings<sup>SM</sup></b> <b>Balance</b> <b>Interest Rate</b> <b>APY</b> All Your Balances      0.01%      0.01%		
<b>Chase Premier Plus Checking<sup>SM</sup></b> <b>Balance</b> <b>Interest Rate</b> <b>APY</b> \$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%			<b>Standard Rates</b> <b>Interest Rate</b> <b>APY</b> 0.01%      0.01% 0.01%      0.01% 0.01%      0.01% 0.01%      0.01% 0.05%      0.05% 0.05%      0.05% 0.05%      0.05% 0.05%      0.05% Earns Relationship Rates			<b>Chase Retirement Money Market Account</b> <b>Balance</b> <b>Interest Rate</b> <b>APY</b> \$0 - \$9,999      0.01%      0.01% \$10,000 - \$49,999      0.01%      0.01% \$50,000 +      0.01%      0.01%					

<sup>1</sup>In 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 Available to customers with a linked Chase personal checking account						Standard Rates	
	\$1,000-\$9,999		\$10,000-\$99,999		\$100,000+		\$1,000+	
	Interest Rate	APY	Interest Rate	APY	Interest Rate	APY	Interest Rate	APY
18 - 20	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 Available to customers with a linked Chase personal checking account						Standard Rates	
	\$1,000-\$9,999		\$10,000-\$99,999		\$100,000+		\$1,000+	
	Interest Rate	APY	Interest Rate	APY	Interest Rate	APY	Interest Rate	APY
1	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.01%	0.01%
2	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.01%	0.01%
3 - 5	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.01%	0.01%
6 - 8	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.01%	0.01%
9 - 11	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.01%	0.01%
12 - 14	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.01%	0.01%
15 - 17	0.05%	0.05%	0.15%	0.15%	0.20%	0.20%	0.01%	0.01%
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%

<sup>2</sup>For balances \$10,000,000 and greater the interest rate is (0.10%) and the APY is (0.10%). 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:

Central Texas - Austin, Bee Cave, Buda, Cedar Park, Converse, Dripping Springs, Georgetown, Hutto, Kyle, Lakeway, Leander, New Braunfels, Pflugerville, Round Rock, San Antonio, Schertz, Taylor, Universal City, Westlake Hills, Windcrest