

RATES IN EFFECT AS OF: Tuesday, December 11, 2018

We use two terms to explain how much interest we pay on your Chase deposit accounts.

- **Interest Rate** is the annualized percentage rate we pay you on your account, and does not reflect compound interest, which is any interest paid on the interest you've already earned.
- **Annual Percentage Yield (APY)** is the annualized percentage rate we pay you on your account, and includes compound interest. The APY may be higher than the Interest Rate due to compound interest.

CHECKING ACCOUNTS & SAVINGS ACCOUNTS					
Checking and Savings interest is compounded and paid monthly.					
Chase Sapphire SM Checking			Chase Premier Plus Checking SM		
Balance	Interest Rate	APY	Balance	Interest Rate	APY
\$0-\$24,999	0.01%	0.01%	\$0-\$4,999	0.01%	0.01%
\$25,000-\$49,999	0.01%	0.01%	\$5,000-\$9,999	0.01%	0.01%
\$50,000+	0.01%	0.01%	\$10,000-\$24,999	0.01%	0.01%
			\$25,000+	0.01%	0.01%

Chase Premier Savings SM		Chase Savings SM		
Earn Premier relationship rates when you:				
- Link the account to a Chase Premier Plus Checking or Chase Sapphire Checking account, and				
- Make at least five customer-initiated transactions in a monthly statement period using your linked checking account				
Balance	Interest Rate	APY	Balance	APY
All Your Balances	0.01%	0.01%		

Balance	RELATIONSHIP RATES		STANDARD RATES	
	Interest Rate	APY	Interest Rate	APY
\$0-\$9,999	0.04%	0.04%	0.01%	0.01%
\$10,000-\$24,999	0.04%	0.04%	0.01%	0.01%
\$25,000-\$49,999	0.04%	0.04%	0.01%	0.01%
\$50,000-\$99,999	0.07%	0.07%	0.01%	0.01%
\$100,000-\$249,999	0.07%	0.07%	0.01%	0.01%
\$250,000-\$499,999	0.09%	0.09%	0.01%	0.01%
\$500,000-\$999,999	0.09%	0.09%	0.01%	0.01%
\$1,000,000-\$4,999,999	0.09%	0.09%	0.01%	0.01%
\$5,000,000-\$9,999,999	0.09%	0.09%	0.01%	0.01%
\$10,000,000+ ¹	0.09%	0.09%	0.01%	0.01%

¹At 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.

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

CD and Retirement CD relationship rates are available to customers with a linked Chase personal checking account. We no longer offer new Retirement CDs; however, existing accounts may renew at the rates below. Interest is compounded daily and you may choose, depending on the term, to have your CD interest paid monthly, quarterly, semi-annually or annually and at maturity. The APY is based upon the maximum term of deposit for each maturity range. There is a penalty for early withdrawal.

Featured Terms (Months)	CD RELATIONSHIP RATES						CD 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
9 - 11	0.90%	0.90%	1.24%	1.25%	1.73%	1.75%	0.01%	0.01%
21 - 23	1.39%	1.40%	1.49%	1.50%	1.98%	2.00%	0.30%	0.30%
36 - 41	0.95%	0.95%	1.05%	1.06%	1.10%	1.11%	0.30%	0.30%

Other Terms (Months)	CD RELATIONSHIP RATES						CD 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 (31 days)	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%
12 - 14	0.02%	0.02%	0.02%	0.02%	0.05%	0.05%	0.01%	0.01%
15 - 17	0.05%	0.05%	0.15%	0.15%	0.20%	0.20%	0.01%	0.01%
18 - 20	0.15%	0.15%	0.25%	0.25%	0.30%	0.30%	0.05%	0.05%
24 - 29	0.90%	0.90%	1.00%	1.01%	1.00%	1.01%	0.30%	0.30%
30 - 35	0.90%	0.90%	1.00%	1.01%	1.00%	1.01%	0.30%	0.30%
42 - 47	0.95%	0.95%	1.05%	1.06%	1.10%	1.11%	0.30%	0.30%
48 - 59	1.00%	1.01%	1.20%	1.21%	1.25%	1.26%	0.35%	0.35%
60 - 83	1.00%	1.01%	1.20%	1.21%	1.25%	1.26%	0.35%	0.35%
84 - 119	1.00%	1.01%	1.20%	1.21%	1.25%	1.26%	0.35%	0.35%
120	1.35%	1.36%	1.45%	1.46%	1.50%	1.51%	0.70%	0.70%

A copy of Chase's Deposit Account Agreement is available upon request. Fees could reduce earnings. 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: