

## Important Information about Chase Checking and Savings Accounts

The following changes to the Additional Banking Services and Fees for Chase checking and savings accounts are effective February 5, 2011. If you have any questions, please contact your J.P. Morgan team.

### ATM and Debit Card Fees

Withdrawal at a non-Chase ATM outside the US, Puerto Rico and the US Virgin Islands(1,2)- \$ 5.00 / withdrawal

Non-Chase ATM Withdrawals at a non-Chase ATM within the US, Puerto Rico and the US Virgin Islands and any non-Chase ATM Inquiries and Transfers(1,2) remains the same.

### ATM Statement (3)

(When you print your recent account transactions at an ATM) - \$ 1.00 / statement

Overdraft Protection Transfer Fee (4) - \$12.00 / transfer

(We will not charge an Overdraft Protection Transfer Fee if your ending account balance, before any Overdraft Protection Transfers are made is overdrawn by \$5 or less.)

Deposited Item Returned (or cashed item returned) - \$12.00 / item

Stop Payment (4)- \$34.00 / item

Stop Payment via Chase.com or Chase by Phone, automated phone system (4)- \$27.00 / item

Wire Transfer - Domestic Outgoing (5)-\$30.00 / item

Wire Transfer - Domestic Outgoing via Chase.com (5)- \$25.00 / item

Counter Check(6)-\$ 2.00 / check

Legal Process (7)- up to \$125.00 / order

(1)Non-Chase ATM withdrawals, inquiries, and transfers are not charged for the following account types: Chase Premier Platinum CheckingSM, Chase Premier Platinum Asset Management Account(SM), Chase Plus Savings(SM) and Chase Premier Platinum Savings(SM), Chase Premier

CheckingSM -first four each statement period; Chase WorkplaceSM Checking - first two each statement period. (2) Usage Fee may be charged by the institution that owns the ATM.

Additional fees may apply when using an ATM outside the United States, Puerto Rico and the US Virgin Islands. (3)Fee not charged for Chase Premier Platinum CheckingSM, Chase Premier Platinum Asset Management Account(SM), and Chase Plus Savings(SM).

