

Chase Launches New Small Business Card Portfolio

WILMINGTON, Del. - Sept. 23, 2009 - Chase Card Services today introduced [InkSM from Chase](#), a suite of business cards developed specifically for small businesses. This new business card portfolio includes four distinct cards to deliver on the unique needs of small business owners and marks Chase's introduction of a pay-in-full charge card - a first from issuers of Visa® or MasterCard®. Chase, unveiled Ink at the Inc. 500/5000 Conference and Awards Ceremony taking place Sept. 23-25, 2009.

"As a long-time bank for small businesses, we listened intently to the powerful aspirations and unique needs of small business owners for more control, flexibility and rewards in how they manage their business finances," said Richard Quigley, president of Ink from Chase at Chase Card Services, a division of JPMorgan Chase (NYSE: JPM). "We designed Ink to help keep small businesses balanced and moving ahead so they can continue to succeed."

Designed with Small Business Owners in Mind

Chase engineered the Ink business cards to address fundamental financial needs of small business owners' day-to-day operations - access to capital and improved cash flow. Ink from Chase's four distinct cards - [Ink Bold](#), [Ink](#), [Ink Plus](#) and [Ink Cash](#) - deliver solutions based on a small business owner's spending habits, cash flow needs, and the desire to earn and redeem valuable rewards based on their preferences.

Small business owners who use Ink from Chase have access to a core set of business tools including:

- Ability to earn **rewards on all business spending** and redeem for items that can be reinvested back into the business or for personal use through Chase's [Ultimate RewardsSM](#) program or cash back;
- **Online expense management tools** to manage their business spending, complete with online reporting capabilities as well as customized reports on spending that can be categorized, sorted and downloaded to accounting software for easy tracking and tax purposes;
- **Additional cards for employees** with individual spending limits and custom alerts delivered via email or text to track employee spending - all while earning rewards from employees' purchases;
- Ability to control and **customize payment terms** through [BlueprintSM](#) - small business owners can choose to pay a minimum, portion or full balance each month;
- Access to a **dedicated team of business card specialists** who understand the unique financial needs of small business owners; and
- Additional security with **fraud and purchase protection** features that provide peace of mind for small business owners.

Ink Makes Its Mark

All Ink business cards are accepted at twice as many locations worldwide as American Express, supported by Chase's 5,200 bank branches and their trusted staffs, and are designed to meet the individual needs of small business owners.

The four Ink from Chase cards are:

- **InkSM Bold** - Chase's first pay-in-full charge card with no interest charges is designed for small business owners who want robust purchasing power and spending capacity that adjusts dynamically, giving them the purchase power needed to meet their businesses' changing needs. With Ink Bold, small business owners will earn premium rewards from business purchases with no limit on how many points may be earned, the points do not expire and rewards points are worth 25 percent more when redeemed for air travel through Ultimate RewardsSM. Cardmembers can earn an annual spend bonus of up to 47,500 points, and they also have direct access to Chase business card specialists. Ink Bold has no annual fee for the first year and \$95 thereafter.
- **InkSM** - Developed for small business owners seeking business-sized credit limits, flexible payment options and online expense management tools with the ability to earn rewards from business purchases with no limit on how many points may be earned and the points do not expire. Ink has no annual fee.
- **InkSM Plus** - The solution for small business owners seeking business-sized credit limits, flexible payment options, online expense management tools and the ability to earn rewards from business purchases, including extra travel benefits with no limit on how many points may be earned and the points do not expire. Rewards points also are worth 25 percent more when redeemed for air travel through Ultimate RewardsSM and cardmembers can earn an annual spend bonus of up to 25,000 points. Ink Plus has no annual fee for the first year and \$60 thereafter.
- **InkSM Cash** - Designed for small business owners seeking unlimited cash back and accelerated earnings on everyday

business purchases: dining, fuel, home improvement and office supplies. Ink Cash provides business-sized credit limits, flexible payment options and online expense management tools. Ink Cash has no annual fee.

"Seventy percent of small business owners spending is done through checks - the same payment method that has been used for generations," said Mike Nagle, general manager of Chase Card Services. "We're revolutionizing this approach by giving small business owners more benefits for using their card. As the next generation of small business payment solutions, Ink from Chase gives small business owners the tools to simplify financial reporting, manage their cash flow and maximize reward benefits."

Analyst Ken Paterson, VP and director of the Credit Advisory Service, Mercator Advisory Group, said, "The country's 27 million small businesses are critical to driving our economic recovery. Chase's product initiative provides small businesses a range of credit, payment and financial management resources that have been constrained in recent months, and I'm delighted to see companies like Chase listening to small business owners and offering them the financial footing needed to succeed." Chase is supporting Ink with an integrated marketing program, including a national advertising campaign beginning this fall.

For More About Ink

To get more information about Ink from Chase and find the card that is right for their business, small business owners can visit www.inkfromchase.com.

About JPMorgan Chase & Co.

JPMorgan Chase & Co. (NYSE: JPM) is a leading global financial services firm with assets of \$2.0 trillion and operations in more than 60 countries, and the company has issued approximately 152 million credit cards in the United States and Canada. The firm is a leader in investment banking, financial services for consumers, small business and commercial banking, financial transaction processing, asset management and private equity. A component of the Dow Jones Industrial Average, JPMorgan Chase & Co. serves millions of consumers and businesses in the United States and many of the world's most prominent corporate, institutional and government clients under its J.P. Morgan, Chase, and WaMu brands. Information about JPMorgan Chase & Co. is available at www.jpmorganchase.com.