

Chase Checking Customers Get Bigger Benefit When Using Credit Card

Customers earn more points with every purchase with Chase Freedom Credit Card

WILMINGTON, Del. - Aug. 13, 2009 - [Chase](#) today announced a new program that gives checking account customers more rewards on every purchase when they use their Chase Freedom credit card.

"This is one more way to thank customers for doing more business with Chase," said Scott Powell, head, Consumer Banking. "That's especially important as consumers watch every dollar they earn and spend."

The [Chase Exclusives](#)SM program rewards Chase checking account customers with better rates, more rewards and bigger discounts on nearly all the financial products offered through Chase's bank branches.

In addition to one point per dollar from the very first dollar spent using a Chase Freedom credit card, the new offer provides Chase checking account customers with:

- 10 percent more points for every dollar they spend on purchases with the Chase Freedom card and
- 10 bonus points on every purchase.

For example, a Chase checking account customer who makes average purchases of \$25 and spends \$500 a month on their Chase Freedom credit card will earn a total of \$90 a year, compared to \$60 without the checking account.

The points can be redeemed for cash, gift cards, travel, and merchandise. Customers can earn unlimited points on the no-annual fee card and the points never expire. In addition, new customers receive 1,000 bonus points after their first purchase.

"With earned bonuses and no tiers or reward expiration dates, Chase Freedom is the best cash-back value in the industry for customers who use their cards regularly, spending \$25 or more a week," said Bill Wallace, president, Chase Card Services. "We believe Chase Freedom is simply better than competitor cards, and would encourage customers to do the math to see how we provide more value."

The Chase Freedom credit card provides access to [Ultimate Rewards](#)SM which enriches the rewards experience with millions of redemption options that customers can use today. Cardmembers can view rewards activity, earn bonus points for shopping via the Ultimate Rewards Online Mall, redeem points, book entire travel itineraries, and search for and reserve a restaurant through a single, comprehensive Web site that provides maximum simplicity and ease of navigation.

Consumers can take advantage of these offers through Chase's convenient network of more than 5,100 branches or online by visiting www.chase.com/exclusives.

Chase Freedom

Chase Freedom is Chase's most popular proprietary rewards credit card, offering cardmembers the ability to redeem for cash, gift cards, travel, merchandise and much more with Ultimate RewardsSM, accessible through chase.com/ultimaterewards. This comprehensive site lets customers view rewards activity, redeem rewards, earn bonus points for shopping, book travel, and search for and make reservations at restaurants. Cardmembers can earn up to 10 points per dollar when they shop online at select merchants featured at the Ultimate Rewards Bonus Mall.

Chase works hard to give its checking account customers benefits through its Chase Exclusives program:

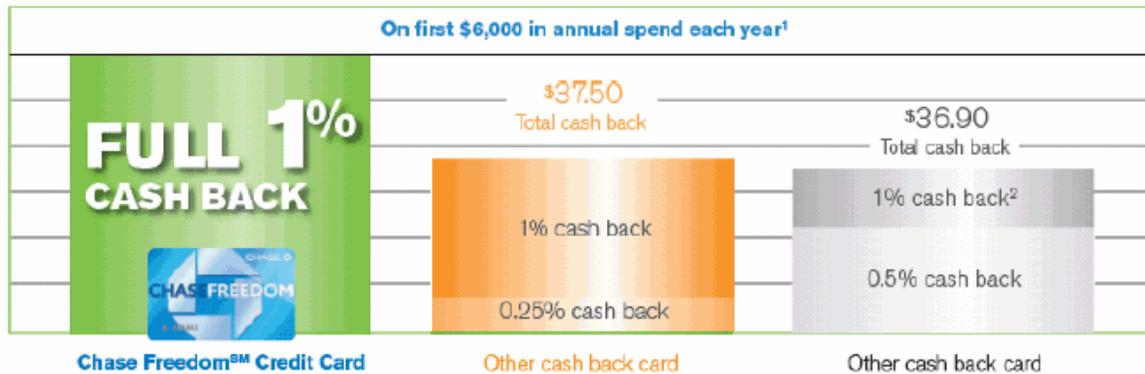
- 10 percent extra points per \$1 spent on purchases, plus 10 bonus points on every purchase with the
- **Chase Freedom**SM **credit card**
- A free rewards program on a **Chase debit card**
- A discount up to 0.50 percent on the interest rate of an **auto loan**
- A discount up to 0.50 percent on the interest rate of a **home equity loan**
- Higher interest rates on **certificates of deposits**
- 1 percent Mortgage Cash Back on a **home mortgage**
- The waiver of an **IRA annual fee**
- Free review of an **investment portfolio**

About Chase

Chase is the U.S. consumer and commercial banking brand of JPMorgan Chase & Co. (NYSE: JPM), which operates more than 5,100 branches and 14,000 ATMs nationally under the Chase and WaMu brands. Chase has about 152 million credit cards issued and serves consumers and small businesses through bank branches, ATMs and mortgage offices as well as through relationships with auto dealerships and schools and universities. It also serves 26,000 commercial banking clients, including corporations, municipalities, financial institutions and not-for-profit entities. More information about Chase is available at www.chase.com.

How Chase Freedom works:

MAXIMIZE YOUR CASH BACK WITH CHASE FREEDOM



¹ Terms of other credit cards referenced are accurate as of 7/09. The above examples do not include possible earnings from promotional bonus offers. Actual cash back earned is dependent on individual spending habits.

² Representing purchases made in US supermarkets, gas stations and drugstores and are assumed to make up 23% of total annual spending based on currently available industry data.

Chase Exclusives Customers Earn Additional Benefits with Chase Freedom credit card:

