Now America's #1 Bank

Chase is proud to announce that Washington Mutual branches became part of JPMorgan Chase Bank, N.A., on September 25, 2008. Our combined company is America's #1 bank in deposits. For you, it will mean even more convenience: over 5,400 branches and 14,300 ATMs from coast to coast.

More Free ATMs for You!

Beginning immediately, you can get cash or check balances at any WaMu or Chase ATM nationwide - all without an ATM fee.

For Now, Bank as Usual

- Simply continue to use your accounts, Chase branches, telephone and online banking as you do today. Until we combine systems, WaMu branches will not be able to offer banking services for Chase accounts. We'll let you know as additional services and locations become available to you.
- We'll honor your previously stated privacy preferences in the sharing of information throughout our combined companies - which now includes the companies affiliated with both WaMu and Chase.
- While it is always our intent to process your checks and other items as quickly as possible, we want you to be aware that in most cases, we will treat Washington Mutual checks as if they are from a separate bank for purposes of funds availability and cashing checks until we merge our systems. Until that time, if checks that you write are presented for payment to a Washington Mutual branch, the check may be treated as though it was written on another bank.

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Account Rules and Regulations – Additional Banking Services and Fees for Personal Accounts

ATM and Debit Card Fees

Non-Chase ATM	
Inquiry[1]	$ 2.00/inquiry
Transfer[1]	$ 2.00/transfer
Withdrawal[1]	
At a non-Chase ATM within the United States, Puerto Rico and the US Virgin Islands	$ 2.00/withdrawal
At an ATM outside the United States, Puerto Rico and the US Virgin Islands	$3.00/withdrawal
Specialty Debit Card Annual Fees	
Chase United Mileage Plus® Check Card	$ 25.00/checking account
Chase United Mileage Plus® Preferred Check Card	$ 65.00/checking account
Chase Leisure Rewards Check Card	$ 25.00/per card
Chase Continental Airlines® Banking Card	$ 25.00/checking account
Chase Continental Airlines® Preferred Banking Card	$ 65.00/checking account
Chase Continental Airlines® Mileage Cap Removal Fee	$ 25.00/banking card; or $ 65.00/preferred banking card
Card Replacement	$ 5.00/card
Non-ATM Cash Fee[2]	3% of the dollar amount of the transaction OR $5.00, whichever is greater

Exchange Rate Adjustment

For card purchases, non-ATM cash transactions and ATM withdrawals in currency other than U.S. Dollars	3% of withdrawal amount after conversion to U.S. dollars.

Insufficient Funds, Returned Items, and Stop Payments

Insufficient Funds and Returned Item Fees	
First occurrence during the current month and preceding 12 months	$ 25.00/item or withdrawal request
Second through fourth occurrences during the current month and preceding 12 months	$ 32.00/item or withdrawal request
Fifth and subsequent occurrences during the current month and preceding 12 months	$ 35.00/item or withdrawal request

An "occurrence" is a day with at least one insufficient funds or returned item/withdrawal request.

Overdraft Protection Transfer Fee[1]	$ 10.00/transfer
Extended Overdraft Fee (If account balance remains negative for five consecutive business days):	
-accounts opened in CT, NJ, NY	no fee
-accounts opened in AZ, LA, OK, TX, WV	$12.50/occurrence
-accounts opened in FL, MI	$25.00/occurrence
-all other accounts	$15.00/occurrence
Deposited Item Returned (or cashed items returned)	$ 10.00/item
Stop payment[1]	$ 32.00/item

Statement Services and Copies

Snapshot Statement (without checks)	$ 6.00/statement
Statement Copy	$ 6.00/statement
Item Copy	$ 5.00/item
(3 copies per month at no charge with Check Safekeeping or Image Statement)	
Item Copy–Urgent	$ 15.00/item

Wire Transfers

Domestic Incoming[1]	$ 15.00/item
Foreign Incoming[1]	$ 15.00/item
Domestic Outgoing	$ 25.00/item
Domestic Outgoing via Chase.com	$ 20.00/item
Foreign Outgoing or Remittance Fee[3]	$ 45.00/item
Foreign Outgoing via Chase.com	$ 40.00/item
Immediate Notification	$ 3.00/item

Miscellaneous

Collections	
Bond Coupons	$ 5.00/envelope
Domestic	$ 25.00/item
Foreign	$ 45.00/item
Account Closing (within 90 days of account opening)	$ 25.00/account
Account Reconciliation	$ 25.00/hour
Account Research	$ 25.00/hour
Check or Supply Order (checks, withdrawal slips, deposit slips)	varies - depends on document ordered
Legal Process (garnishment, tax levy, etc.)	
-accounts opened in CT, NJ, NY	Up to $125.00/order
-all other accounts	Up to $100.00/order
Charged Off Processing	$ 30.00/account

Online Banking Services

Bill Payment Service Fee for Chase Basic Checking℠	$4.95/month
Failed Payment Fee	$6.00/request
Online Overnight Check℠ Service Fee	$14.99/check
Financial Management Software[4] - Service Fee	$9.95/month
ACH (Online Transfer Service Fee[1])	$3.00/request

[1] These fees may be waived with certain account types. See Personal Account Products for detail.

[2] Obtaining cash with your Chase Visa Check Card® or MasterCard Banking Card® without a PIN at participating locations, such as bank branch tellers.

[3] No Remittance Fee for three Rapid Cash® transfers of $1,500 or less per month.

[4] Personal Financial Manager is $6.95/month for Chase Premier Platinum Checking. This fee is waived for Chase Premier Platinum Asset Management Accounts.

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Account Rules and Regulations – Personal Account Products

Personal Checking Accounts	Chase Checking℠	Chase College Checking℠	High School Checking
Who is Eligible	Individuals and unincorporated non-business associations	College students age 17-24 years and enrolled in college at the time of account opening	Individuals age 13-17 years with a parent / guardian as a joint owner
Monthly Service Fee - Not charged in any statement period when you:	▪ Have a direct deposit; or ▪ Have five or more purchases using your Chase Debit Card or Chase ATM Card post to your account. Withdrawals from ATMs or cash advance transactions do not qualify Otherwise, $6	▪ Until after your expected graduation date (for up to five years); or ▪ Have a direct deposit Otherwise, $6 [1] Inactivity: The Chase College Checking account will be converted to Chase Checking℠ if there are no customer generated transactions for a period of 180 days	▪ Have a linked personal parent / guardian checking account (excludes Chase Access Checking℠, High School Checking and Chase College Checking); or ▪ Have a direct deposit Otherwise, $6 [1]
Statement Options	Check Safekeeping[2]: No Fee. Paperless statements also available at Chase.com for no fee.		
Minimum to Open	$25		
Interest	None		

Personal Checking Accounts/Packages	Chase Better Banking® Checking	Chase Premier Checking℠	Chase Premier Platinum Checking℠
Who is Eligible	Individuals and unincorporated non-business associations	Individuals	Individuals
Monthly Service Fee - Not charged in any statement period when you:	▪ Maintain a minimum ledger balance of $1,500 or more in this account; or ▪ Keep an average ledger balance of $5,000 or more in this account or a combination of this account and any qualifying deposit[3], credit[4] or investment[5] accounts linked with this account Otherwise, $12	▪ Keep an average ledger balance of $15,000 or more in this account or a combination of this account and up to two qualifying[6] personal checking accounts and any other qualifying deposit[3], credit[4] or investment[5] accounts linked with this account Otherwise: ▪ $25 with Check Safekeeping and Paperless Statements (available on Chase.com) ▪ $27 with Image Statement or Check Enclosure	▪ Keep an average ledger balance of $75,000 or more in this account or a combination of this account and up to two qualifying[10] personal checking accounts and any other qualifying deposit[3] or investment[5] accounts linked with this account Otherwise, $35
Statement Options	▪ Check Safekeeping and paperless statements (available on Chase.com): No Fee ▪ Image Statement: $3 monthly fee[1] ▪ Check Enclosure: $3 monthly fee[1]	▪ Check Safekeeping, Image Statement, Check Enclosure and paperless statements (available on Chase.com): See Monthly Service Fee Above	▪ Check Safekeeping, Image Statement, Check Enclosure and paperless statements (available on Chase.com): No Fee
Minimum to Open	$25	$25	$5,000 ($100 for each additional)
Interest	None	Variable; based on daily collected balance.	Variable; based on daily collected balance.
Package Benefits	▪ No fee for money orders, official checks and travelers checks	▪ Free Premier style checks[7] or a 50% discount on other personal style checks ▪ No Chase fee for the first four non-Chase ATM Inquiries, Transfers and Withdrawals[8] each statement period. ▪ Free Safe Deposit Box[9] ▪ No fee for money orders, official checks, travelers checks and gift cards Link additional accounts with this checking account to receive: ▪ No monthly Service Fee on up to two additional Chase Premier Checking or other qualifying[6] checking accounts ▪ No monthly Service Fee on a BusinessClassic℠ Checking	▪ Free Personal style checks ▪ No Chase fee for non-Chase ATM Inquiries, Transfers and Withdrawals[8] ▪ No Overdraft Protection Transfer Fee ▪ No Incoming Wire Transfer Fee ▪ No fee for money orders, official checks, travelers checks and gift cards ▪ No Stop Payment Fee ▪ Free Small Safe Deposit Box[9] ▪ Free ACH online external transfers ▪ Optional sweep available to tax-advantaged money market mutual fund[5] Link additional accounts with this checking account to receive: ▪ No monthly Service Fee on up to two additional Chase Premier Platinum Checking or other qualifying[10] checking accounts ▪ No monthly Service Fee on a BusinessClassic℠ Checking
	Refer to the Personal Savings and CD Accounts section for added benefits, such as higher interest rates and additional accounts with no monthly Service Fee.		

NOTE: Refer to the Additional Banking Services and Fees section for other fees that may apply to your account.

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Account Rules and Regulations – Personal Account Products

Personal Savings and CD Accounts	Chase Savings[SM]	Chase Money Market Savings[SM]	Chase Plus Savings[SM]	Chase Retirement Money Market Account	Chase Certificates of Deposit and Chase Retirement Certificate of Deposit
Who is Eligible	Individuals and unincorporated non-business associations	Individuals and unincorporated non-business associations	Individuals and unincorporated non-business associations	Individuals	▪ CDs available to individuals and unincorporated non-business associations. ▪ Retirement CDs available to individuals.
Minimum to Open	$25	$25	$100	$100	$1,000
Monthly Service Fee - Not charged in any statement period when you:	▪ Maintain a daily ledger balance of $300 or more in this account; or ▪ Are under 18 years of age; or ▪ Have a linked Chase Better Banking Checking, Chase Premier Checking or Chase Premier Platinum Checking [11] Otherwise, $4	▪ Maintain a minimum ledger balance of $1,500 or more in this account; or ▪ Have a linked Chase Better Banking Checking, Chase Premier Checking or Chase Premier Platinum Checking [11] Otherwise, $12	▪ Maintain a daily ledger balance of $15,000 or more in this account; or ▪ Have a linked Chase Premier or Chase Premier Platinum Checking account [11] Otherwise, $20	See below for Retirement Plan fees	
Additional Withdrawal Fee	First 4 withdrawals per monthly cycle at no charge; $3 for each withdrawal thereafter. (Waived for customers under 18 years of age.)	N/A	N/A		
Savings Withdrawal Limit Fee	Savings Withdrawal Limit fee: $12/transfer over limit[12]			N/A	
Interest	▪ Variable; based on daily collected balance.	▪ Variable; based on daily collected balance. ▪ Higher rate when linked to any active qualifying[13] personal checking account	▪ Variable; based on daily collected balance. ▪ Higher rate when linked to any active qualifying[14] personal checking account.	▪ Variable; based on ledger balance	▪ Fixed ▪ Earn higher interest rates on your CDs or Retirement CDs when linked to a Chase personal checking account.
Statement Period	Quarterly (monthly with Electronic Funds Transfer activity)	Monthly	Monthly	Balance information of linked CDs, Retirement CDs and Retirement Money Market Accounts appears on monthly checking account statement. Transaction detail provided on monthly, quarterly or annual retirement plan statement (as applicable).	
Other	N/A	Limited check access. Check Safekeeping Required.	No Chase fee for non-Chase ATM Inquiries, Transfers and Withdrawals[8]	Additional deposits can be made at any time to Retirement Money Market Account. Additional deposits can be made to CDs and Retirement CDs at maturity or during the 10-day grace period.	

Personal Checking Accounts (Other)	New Jersey Consumer Checking Account
Who is Eligible	Individuals – only available in New Jersey branches
Minimum to Open	$25
Monthly Service Fee - Not charged in any statement period when you:	-A $3 monthly Service Fee will apply. -A $0.35 transaction fee will apply for each teller withdrawal, card purchase, card purchase with PIN or Chase ATM withdrawal each statement period. -No charge for first 8 checks paid during statement period, then a $0.50 Check Writing fee will apply per statement period.
Statement Options	Check Safekeeping: No Fee Image Statement: $3 monthly fee[1] Check Enclosure: $3 monthly fee[1]
Interest	None

NOTE: Refer to the Additional Banking Services and Fees section for other fees that may apply to your account.

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Retirement Plan Fees	**IRA Annual Fee** A fee of $30 will be charged annually on May 1 (or the first business day in May) for each Traditional IRA, SEP, SARSEP and Roth IRA plan you own unless at least one of the following applies to such plan as of April 30 (or last business day in April): • you maintain a Chase checking account in the same market as the IRA • a contribution of $1,000 or more is made to the IRA during the last 12 months ending April 30 (or last business day in April) • you are a Traditional IRA, SEP or SARSEP participant age 701/2 or older and are subject to taking Required Minimum Distributions from your Traditional IRA • the balance in the IRA is $10,000 or more (including deposits and investments). **Trustee-to-Trustee Transfer Fee** The fee for a Trustee-to-Trustee Transfer to another institution via a check or ACH is $50. If the transfer amount requested is less than 100% of the balance of your plan, the applicable fee will be deducted from your account(s). If the transfer amount requested is equal to 100% of the balance of your plan, the applicable fee will be deducted from the balance before the transfer is made.

Classic Benefits	Classic Benefits are available to Chase Checking℠ and Chase Better Banking Checking account customers age 55 years or older. Joint accounts require only one owner to be 55 years or older. ▪ Free Chase Traditional checks or a 50% discount on other personal style checks. ▪ No fee on travelers checks ▪ No fee on Cheques for Two ▪ 10% discount on a safe deposit box

Footnotes:

1 A $5,000 monthly average ledger balance in this account will waive this fee.

2 Image Statement or Check Enclosure may be retained for accounts transferred into this product type for a monthly Image Statement or Check Enclosure Fee of $3.00. A $5,000 monthly average ledger balance in this account will waive this fee.

3 Qualifying deposit accounts for Chase Better Banking Checking, Chase Premier Checking and Chase Premier Platinum Checking include the following: Personal savings accounts, CDs, certain Retirement CDs, or certain Chase Retirement Money Market Accounts (balances in Chase Money Purchase Pension and Profit Sharing plans do not qualify);

4 Qualifying credit accounts for Chase Better Banking Checking and Chase Premier Checking include the following: Outstanding balances in Chase first mortgage accounts (with servicing retained by Chase; must be in good standing), lines of credit (including credit card) and installment loans (lines of credit/loans must be in good standing)

5 Securities (including mutual funds and variable annuities) and investment advisory services are offered through **Chase Investment Services Corp.** (CISC) or affiliated broker/dealers. Annuities and insurance products are provided by various insurance companies and offered through Chase Insurance Agency, Inc. (CIA), a licensed insurance agency, doing business as Chase Insurance Agency Services, Inc. in Florida. CISC, a member of FINRA/SIPC, and CIA are affiliates of JPMorgan Chase Bank, N.A. Products not available in all states.

Investment and insurance products are:
NOT A DEPOSIT • NOT FDIC INSURED • NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY
NOT GUARANTEED BY THE BANK • MAY LOSE VALUE

Qualifying investment accounts for Chase Better Banking Checking, Chase Premier Checking and Chase Premier Platinum Checking include the following: Chase Investment Services Corp. investment accounts (last investment statement balance, excluding balances in Chase Money Purchase Pension and Profit Sharing Plans), JPMorgan Funds accounts (prior end of month balances), annuity products (annuities made available through Chase Insurance Agency, Inc. (CIA) and Chase Insurance Agency Services, Inc.), and personal trust accounts (last business day of prior month).

6 Qualifying personal checking accounts for Chase Premier Checking exclude Chase Premier Platinum Checking, Chase Premier Platinum Asset Management Account, Chase Access Checking and accounts opened with Private Wealth Management.

7 Premier Checks include Select (Exclusive), Traditional, and Guideline.

8 Usage fee may be charged by the institution that owns the ATM. Additional fees may apply when using an ATM outside of the United States, Puerto Rico or the U.S. Virgin Islands.

9 3” x 5” box or smaller for no annual fee; discount on other sizes, subject to availability.

10 Qualifying personal checking accounts for Chase Premier Platinum Checking exclude Chase Premier Platinum Asset Management Account and Chase Access Checking.

11 May also be linked to a Chase Premier Platinum Asset Management Account and accounts opened with Private Wealth Management to avoid the Monthly Service Fee.

12 Federal law limits the number of transactions per month on any savings account. See the Withdrawal Limitations on Your Savings Account and Withdrawal Procedures and Limitations sections of the Account Rules and Regulations booklet for details.

13 Qualifying active checking accounts for Chase Money Market Savings include Chase Better Banking Checking, Chase Premier Checking, Chase Premier Platinum Checking, Chase Premier Platinum Asset Management Account and personal checking accounts opened with Private Wealth Management that have at least one customer initiated transaction in a monthly statement cycle. The higher interest rates will be applied to your savings accounts throughout the next statement period.

14 Qualifying active checking accounts for Chase Plus Savings include Chase Premier Checking, Chase Premier Platinum Checking, Chase Premier Platinum Asset Management Account and personal checking accounts opened with Private Wealth Management that have at least one customer initiated transaction in a monthly statement cycle. The higher interest rates will be applied to your savings accounts throughout the next statement period.

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Funds Availability Policy for Personal Accounts

General Policy:

Our general policy is to make funds available to you not later than the fifth business day after the day of your deposit depending on the type and location of the deposit as described below. Once funds from your deposits are available, you can withdraw them in cash and we will use the funds to payitems that are drawn against your account.

For determining the availability of your deposits, every day is a business day, except Saturdays, Sundays, and state and federal holidays. If you make a deposit on a business day through a Chase ATM located in CT, NJ and NY no later than 12:00 noon ET; in LA no later than 1:00 p.m. CT; in TX no later than 2:30 p.m. CT; in IL no later than 6:00 p.m. CT; in UT no later than 2:00 p.m. MT; in CO no later than 2:45 p.m. MT; in AZ no later than 3:00 p.m. MT; in ID no later than 4:30 p.m. MT; in WA, OR, CA and NV no later than 4:30 p.m. PT; and in all other states no later than 4:45 p.m. ET;* we will consider that day to be the day of your deposit. However, if you make a deposit after these stated times, or on a weekend, state holiday, federal holiday or day we are closed, we will consider that the deposit was made on the next business day.

* ***Closing of the business day may vary by location. Check your local branch or ATM for exact times.***

Same Day Availability:

Funds from the following deposits will be available on the day we receive your deposit:

- Wire transfers; and
- Electronic direct deposits to your account.

Next Day Availability:

Funds from the following deposits are available on the first business day after the day of your deposit:

- Cash;
- U.S. Treasury checks that are payable to you; and
- Checks drawn on the Bank.

If you make the deposit in person to one of our employees, funds from the following deposits are also available on the first business day after the day of your deposit:

- State and local government checks that are payable to you, if you use a special deposit slip available at any banking office upon request;
- Cashier's, certified, and teller's checks that are payable to you, if you use a special deposit slip available at any banking office upon request; and
- Federal Reserve Bank checks, Federal Home Loan Bank checks, and postal money orders, if these items are payable to you.

If you do not make your deposit in person to one of our employees, funds from these deposits will be available on the second business day after the day of your deposit.

Availability of Other Check Deposits:

Funds from all other check deposits will be available depending on whether the check is a local or nonlocal check and where the deposit has been received. Checks can be identified as local or nonlocal by looking at the first four digits of the nine-digit bank routing number normally located on the lower left-hand side of the check. Some checks are marked "payable through" and have a four- or nine-digit number near the routing number. For these checks, use the four-digit number (or the first four digits of the nine-digit number), not the routing number on the bottom of the check, to determine if these checks are local or nonlocal. Once you have determined the first four digits of the routing number, the chart below will show you when funds from the check will be available.

LOCAL AVAILABILITY	EXAMPLE
When funds are available based on the Local Routing Numbers as identified below: ▪ $100 on the first business day after the day of your deposit. ▪ Fully available on the second business day after the day of your deposit.	When funds are available if a deposit is made on a Monday: ▪ Tuesday ▪ No later than Wednesday

Find the first four digits from routing numbers below to determine local availability:

Local numbers for deposits received by our Bank-By-Mail facility or made at branches in Ohio, Kentucky, Indiana, Michigan or West Virginia include:
0220, 0223, 0410, 0412, 0420, 0421, 0422, 0423, 0430, 0432, 0433, 0434, 0440, 0441, 0442, 0515, 0519, 0720, 0724, 0740, 0749, 0813, 0830, 0839, 0863, 2220, 2223, 2410, 2412, 2420, 2421, 2422, 2423, 2430, 2432, 2433, 2434, 2440, 2441, 2442, 2515, 2519, 2720, 2724, 2740, 2749, 2813, 2830, 2839, 2863

Local numbers for deposits made in Illinois or Wisconsin include:
0710, 0711, 0712, 0719, 0730, 0739, 0750, 0759, 1040, 1041, 1049, 2710, 2711, 2712, 2719, 2730, 2739, 2750, 2759, 3040, 3041, 3049

Local numbers for deposits made in Oklahoma include:
1010, 1011, 1012, 1019, 1030, 1031, 1039, 1110, 1111, 1113, 1119, 1120, 1122, 1123, 1130, 1131, 1140, 1149, 1163, 3010, 3011, 3012, 3019, 3030, 3031, 3039, 3110, 3111, 3113, 3119, 3120, 3122, 3123, 3130, 3131, 3140, 3149, 3163

Local numbers for deposits made in Louisiana include:
0530, 0531, 0532, 0539, 0610, 0611, 0612, 0613, 0620, 0621, 0622, 0630, 0631, 0632, 0640. 0641, 0642, 0650, 0651, 0652, 0653, 0654, 0655, 0660, 0670, 0810, 0812, 0815, 0819, 0820, 0829, 0840, 0841, 0842, 0843, 0865, 1110, 1111, 2530, 2531, 2532, 2539, 2610, 2611, 2612, 2613, 2620, 2621, 2622, 2630, 2631, 2632, 2640, 2641, 2642, 2650, 2651, 2652, 2653, 2654, 2655, 2660, 2670, 2810, 2812, 2815, 2819, 2820, 2829, 2840, 2841, 2842, 2843, 2865, 3110, 3111

Local numbers for deposits made in Texas include:
1010, 1011, 1012, 1019, 1030, 1031, 1039, 1110, 1111, 1113, 1119, 1120, 1122, 1123, 1130, 1131, 1140, 1149, 1163, 1230*, 1231*, 1232*, 1233*, 1250*, 1251*, 1252*, 3010, 3011, 3012, 3019, 3030, 3031, 3039, 3110, 3111, 3113, 3119, 3120, 3122, 3123, 3130, 3131, 3140, 3149, 3163, 3230*, 3231*, 3232*, 3233*, 3250*, 3251*, 3252*

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Local numbers for deposits made in Colorado and Utah include:
0920, 0921, 0929, 1010, 1011, 1012, 1019, 1020, 1021, 1022, 1023, 1030, 1031, 1039, 1070, 1240, 1241, 1242, 1243, 2920, 2921, 2929, 3010, 3011, 3012, 3019, 3020, 3021, 3022, 3023, 3030, 3031, 3039, 3070, 3240, 3241, 3242, 3243
Local numbers for deposits made in Arizona, and beginning May 22, 2009 Washington and Oregon, include:
1210, 1211, 1212, 1213, 1220, 1221, 1222, 1223, 1224, 1230, 1231, 1232, 1233, 1250, 1251, 1252, 3210, 3211, 3212, 3213, 3220, 3221, 3222, 3223, 3224, 3230, 3231, 3232, 3233, 3250, 3251, 3252
Local numbers for deposits made in Florida include:
0530, 0531, 0532, 0539, 0610, 0611, 0612, 0613, 0620, 0621, 0622, 0630, 0631, 0632, 0640, 0641, 0642, 0650, 0651, 0652, 0653, 0654, 0655, 0660, 0670, 0810, 0812, 0815, 0819, 0820, 0829, 0840, 0841, 0842, 0843, 0865, 2530, 2531, 2532, 2539, 2610, 2611, 2612, 2613, 2620, 2621, 2622, 2630, 2631, 2632, 2640, 2641, 2642, 2650, 2651, 2652, 2653, 2654, 2655, 2660, 2670, 2810, 2812, 2815, 2819, 2820, 2829, 2840, 2841, 2842, 2843, 2865
Local numbers for deposits made in Connecticut include:
0110, 0111, 0112, 0113, 0114, 0115, 0116, 0117, 0118, 0119, 0210, 0211, 0212, 0213, 0214, 0215, 0216, 0219, 0220, 0223, 0260, 0280, 0310, 0311, 0312, 0313, 0319, 0360, 0510, 0514, 0520, 0521, 0522, 0540, 0550, 0560, 0570, 2110, 2111, 2112, 2113, 2114, 2115, 2116, 2117 2118, 2119, 2210, 2211, 2212, 2213, 2214, 2215, 2216, 2219 2220, 2223, 2260, 2280, 2310, 2311, 2312, 2313, 2319, 2360, 2510, 2514, 2520, 2521, 2522, 2540, 2550, 2560, 2570
Local numbers for deposits made in New York and New Jersey include:
0110, 0111, 0112, 0113, 0114, 0115, 0116, 0117, 0118, 0119, 0210, 0211, 0212, 0213, 0214, 0215, 0216, 0219, 0220, 0223, 0260, 0280, 0310, 0311, 0312, 0313, 0319, 0360, 0410, 0412, 0420, 0421, 0422, 0423, 0430, 0432, 0433, 0434, 0440, 0441, 0442, 0510, 0514, 0515, 0519, 0520, 0521, 0522, 0540, 0550, 0560, 0570, 0720, 0724, 0740, 0749, 0813, 0830, 0839, 0863, 2110, 2111, 2112, 2113, 2114, 2115, 2116, 2117, 2118, 2119, 2210, 2211, 2212, 2213, 2214, 2215, 2216, 2219, 2220, 2223, 2260, 2280, 2310, 2311, 2312, 2313, 2319, 2360, 2410, 2412, 2420, 2421, 2422, 2423, 2430, 2432, 2433, 2434, 2440, 2441, 2442, 2510, 2514, 2515, 2519, 2520, 2521, 2522, 2540, 2550, 2560, 2570, 2720, 2724, 2740, 2749, 2813, 2830, 2839, 2863
Beginning May 22, 2009 Local numbers for deposits made in Idaho include:
0920, 0921, 0929, 1020, 1021, 1022, 1023, 1070, 1230, 1231, 1232, 1233, 1240, 1241, 1242, 1243, 1250, 1251, 1252, 2920, 2921, 2929, 3020, 3021, 3022, 3023, 3070, 3230, 3231, 3232, 3233, 3240, 3241, 3242, 3243, 3250, 3251, 3252

* Numbers will no longer be considered local effective July 1, 2009.

NONLOCAL AVAILABILITY	EXAMPLE
When funds are available based on the Routing Numbers considered Nonlocal:	When funds are available if a deposit is made on a Monday:
▪ $100 on the first business day after the day of your deposit.	▪ Tuesday
▪ Up to $7,500 no later than the fourth business day after the day of your deposit.	▪ No later than Friday
▪ Remaining funds no later than the fifth business day after the day of your deposit.	▪ No later than the following Monday

All deposits made by mail and addressed to a Chase location without using a specific branch name and street address will be considered received by the Bank's National Bank-By-Mail facility in Louisville, Kentucky as of the date such deposit is received by this facility. If you deposit both categories of checks, $100 from the checks will be available on the first business day after the day of your deposit, not $100 from each category of check.

Longer Delays May Apply:

If we are not going to make all of the funds from your deposit available at the times shown above, we will notify you at the time you make your deposit. We will also tell you when the funds will be available. If your deposit is not made directly to a Bank employee, or if we decide to take this action after you have left the premises, we will mail you the notice by the day after we receive your deposit.

If you will need the funds from a deposit right away, you should ask us when the funds will be available.

Funds you deposited by check may be delayed for longer than five business days under the following circumstances:

- We believe a check you deposited will not be paid;
- You deposited checks totaling more than $5,000 in any one day;
- You redeposited a check that has been returned unpaid;
- You have overdrawn your account repeatedly in the last six months; or
- There is an emergency, such as failure of communications or computer equipment.

We will notify you if we delay your ability to withdraw funds for any of these reasons, and we will tell you when the funds will be available. In these circumstances, funds deposited will generally be available no later than the seventh business day after the day of your deposit and, unless your deposit totals more than 5,000, the first $100 of your deposits will not be made available on the first business day.

Special Rules for New Accounts:

If you are a new account customer, the following special rules may apply during the first 30 days your account is open:

- Funds from deposits of cash, wire transfers, and the first $5,000 of a day's total deposits of cashier's, certified, teller's, traveler's, and federal, state, and local government checks will be available on the first business day after the day of your deposit if the deposit meets certain conditions. For example, the checks must be payable to you and must be deposited with the use of a special deposit slip. The excess over $5,000 will be available on the ninth business day after the day of your deposit. If your deposit of these checks (other than U.S. Treasury checks) is not made in person to one of our employees, the first $5,000 will not be available until the second business day after the day of your deposit; and
- Funds from all other check deposits will be available no later than the fifteenth business day after the day of your deposit.

Holds on Other Funds:

If we cash a check for you that is drawn on another bank, we may withhold the availability of a corresponding amount of funds that are already in your Account. Those funds will be available at the time funds from the check we cashed would have been available if you had deposited it.

If we accept for deposit a check that is drawn on another bank, we may make funds from the deposit available for withdrawal immediately but delay your availability to withdraw a corresponding amount of funds that you have on deposit in another account with us. The funds in the other account would then not be available for withdrawal until the time periods that are described herein.

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