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Offer valid 2/01/08 through 4/30/08. Chase Free Checking requires a \$100 minimum opening deposit of new money (money not currently held by Chase or its affiliates) to qualify for the \$125 reward. Chase Free Checking has no monthly service fee when you have a monthly direct deposit. Limit one personal checking account-related reward/premium per customer, per calendar year. Offer not available on account conversions or in combination with any other offer. To qualify for the \$125 reward you must open a new checking account either online or in a branch and initiate a repeating direct deposit such as payroll, pension or Social Security. The first direct deposit must be completed within 60 calendar days of account opening. The \$125 reward will be deposited into your new account within 6-8 weeks after the initial direct deposit and is not considered part of the minimum opening balance. Checking account must remain open for a minimum of six months or the reward will be debited from the account at closing. Account is subject to approval. Reward is considered interest and will be reported on IRS Form 1099-INT. Please present certificate to a banker when opening your account at a branch. Please note certificate does not need to be forfeited.

*See the Chase Online Service Agreement for details on the Guarantee.

**Zero Liability protection - Chase reimburses you for any unauthorized card transactions made at stores, ATMs, on the phone, or online when reported promptly.

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