



# BETTER | MORE | BIGGER RATES | REWARDS | DISCOUNTS

SPECIAL BENEFITS JUST FOR BEING A CHASE CHECKING CUSTOMER

Financial benefits available to State of Indiana employees from Chase:

A Chase representative will help you select the Chase checking account that's right for you.

Chase Exclusives<sup>SM</sup> benefits for Chase checking customers:

Mortgage <sup>1,2</sup>	.125% off
Home Equity Loans <sup>1,3</sup>	
Home Equity Line of Credit <sup>1,4</sup>	
Auto Loans <sup>1,3</sup>	.25% off
Personal Loans <sup>1,3</sup>	
Chase Private Student Loans <sup>5</sup>	Up to 1% off origination fee
Certificates of Deposit <sup>6</sup>	Higher interest rates
Investments*	<ul style="list-style-type: none"> <li>• Complimentary portfolio review</li> <li>• IRA annual fee waived<sup>7</sup></li> </ul>
Chase Freedom <sup>SM</sup> Credit Card <sup>8</sup>	Earn TRIPLE REWARDS in your TOP 5 Everyday categories. 15 in all!
Chase Debit Card	<ul style="list-style-type: none"> <li>• Free debit card rewards program</li> <li>• Enroll at Chase.com/VisaExtras</li> </ul>

For more information, please contact Lori Lego at (317) 321-7242 or stop by your Chase branch located across from the South Cafeteria.

CHASE AT WORK

CHASE

Extra features:



**FREE!**  
Direct Deposit  
Safe, fast access to your money



**FREE!**  
Nationwide Access  
More than 3,000 Chase branches and 9,000 ATMs



**FREE!**  
Online Banking and Bill Pay  
Anytime, anywhere at Chase.com



**FREE!**  
Chase Debit Card  
Safer than cash, more convenient than checks, earn rewards



**FREE!**  
Chase Mobile<sup>SM9</sup> and Account Alerts  
Stay on top of your balance



**Overdraft Protection<sup>10</sup>**  
Peace of mind knowing you're covered

Please read important information on reverse side.

\*Securities and investment advisory services are offered through Chase Investment Services Corp. (CISC). CISC, a member of FINRA and SIPC, is an affiliate of JPMorgan Chase Bank, N.A.

INVESTMENT PRODUCTS:  
NOT FDIC INSURED • No Bank Guarantee • May Lose Value

Deposit products provided by JPMorgan Chase Bank, N.A. Member FDIC  
© 2008 JPMorgan Chase & Co.



1. Subject to credit and/or property approval by JPMorgan Chase Bank, N.A. Rates, program terms and conditions subject to change without notice. Offer may require a new or existing Chase checking account in order to receive the rate discount. Offer available for all applications submitted from 3/1/08–12/31/08. Chase Exclusives offers may be used individually or in conjunction with one another, however they may not be able to be combined with other promotional offers that are not a part of the Chase Exclusives suite of benefits. Not all products available in all states or for all amounts. Other restrictions and limitations apply. Discounts cannot be applied to previously opened loans.
2. A rate discount of 0.125% is available on first mortgage purchase and refinance transactions only. Verification of an active Chase checking account is required prior to issuance of the discount. A rate discount of 0.25% is available on first mortgage purchase and refinance transactions only and requires a new or existing Chase Premier Platinum Checking<sup>SM</sup> account to receive the rate discount. Verification of an existing Chase Premier Platinum Checking account is required prior to issuance of the discount. Mortgage loan amounts in excess of \$2 million are ineligible.
3. A rate discount of .25% is offered when you enroll and for as long as you continue to have your monthly loan payment automatically deducted from a Chase deposit account. If any automatic payment is not made due to insufficient funds in your account, or for any other reason, the applicable discount no longer applies.
4. Offer not available in Florida. Advertised rates include a .25% rate discount for home equity lines secured by AZ, CO, CT, IL, IN, KY, LA, MI, NJ, NY, OH, OK, TX, UT, WV or WI collateral. Rate discount requires a new or existing Chase personal checking account and is good only on new home equity lines.
5. As students determine the best way to finance their education, they should consider the full range of student financial aid options available. Private loans, like the Chase Private Student Loan, can be used when federal loans, grants and other forms of financial aid are not sufficient to cover the full cost of education. Chase Private Student Loans are subject to credit approval, receipt of a completed and signed Application/Promissory Note, verification of application information and verification of student's enrollment at a participating school. The origination fee discount only applies to new loans received through the designated Web site or toll-free number. Borrowers who qualify for 0% origination fee will not qualify for this discount. Benefits are subject to change without notice. The information contained within this document was correct at the time of publication, 8/08.
6. CD offer not available on student checking accounts.
7. Fee waived if for each plan, individually, as of April 30 of each calendar year, the client: owns an active Chase checking account in the same market as the IRA, or contributes \$1,000 or more to their IRA during the previous 12 months, or is age 70½ or older and required to take a minimum distribution from their Traditional, Traditional Rollover or SEP IRA, or maintains a balance of \$10,000 or more in their individual plan (not combined plans), including deposits and investments.
8. The Chase Freedom credit card rewards 3% cash back or 3 points per \$1 on the first \$600 in purchases in the top 3 of 15 Everyday categories where you spend the most each month. Chase checking account customers will earn 3% cash back or 3 points per \$1 on the first \$600 in purchases in the top 5 of 15 Everyday categories. That's 2 additional Everyday categories. If you are an existing Chase Freedom cardmember and a Chase checking customer, your account will be upgraded to these new benefits automatically. Customers who do not maintain an open Chase checking account will earn Triple Rewards in the top 3 (not 5) Everyday categories. To apply for Chase Freedom with the exclusive benefits for Chase checking customers, or to learn more including pricing and reward program terms, see a Chase branch banker. Restrictions apply. Subject to credit approval. Chase credit cards are issued by Chase Bank USA, N.A. There are 15 Everyday Categories consisting of grocery stores (that are not affiliated with or departments of superstores, warehouse clubs or discount stores), gas and convenience stores, quick-service payment/fast food restaurants, telecommunications, cable/satellite TV/Internet service providers, video rentals, department stores, dry cleaners, drug stores, movie theatres, local and suburban commuter passenger transportation (including ferries, bridges, tolls, parking garages, taxis/limos), pet supply stores and veterinary services, utilities, beauty shops (salons and spas) or gym/recreation memberships.
9. There is no charge from Chase; however, standard text messaging and other rates from your wireless provider still apply.
10. Overdraft Protection may be subject to credit approval. Fees apply.