

A GUIDE TO YOUR ACCOUNT¹

It's important that you understand how your Chase Total Checking account works. We've created this Guide to explain the fees and some key terms of your personal account.

MONTHLY SERVICE FEE	Monthly Service Fee How to Avoid the Monthly Service Fee During Each Monthly Statement Period	\$12 \$0 Monthly Service Fee when you have any ONE of the following: - Electronic deposits made into this account totaling \$500 or more, such as payments from payroll providers or government benefit providers, by using (i) the ACH network, (ii) the Real Time Payment network, or (iii) third party services that facilitate payments to your debit card using the Visa® or Mastercard® network - OR, a balance at the beginning of each day of \$1,500 or more in this account - OR, an average beginning day balance of \$5,000 or more in any combination of this account and linked qualifying deposits/investments²
ATM FEES	Non-Chase ATM (Avoid these fees by using a Chase ATM)	\$2.50 for any inquiries, transfers or withdrawals while using a non-Chase ATM in the U.S., Puerto Rico and the U.S. Virgin Islands. Fees from the ATM owner/network still apply. \$5 per withdrawal and \$2.50 for any transfers or inquiries at ATMs outside the U.S., Puerto Rico and the U.S. Virgin Islands. Fees from the ATM owner/network still apply.
Fees for using your account when you don't have enough money in it or it's already overdrawn		
OVERDRAFT FEES	Insufficient Funds: Chase pays an item when your account does not have enough money Returned Item: Chase returns an item presented for payment when your account does not have enough money	\$34 fee for each item (maximum of 3 Overdraft Fees per day, for a total of \$102). - We will not charge an Insufficient Funds Fee if your account balance at the end of the business day is overdrawn by \$5 or less - We will not charge these fees for any item that is \$5 or less, even if your account balance at the end of the business day is overdrawn - We will not charge an Insufficient Funds Fee on a debit card transaction if your available balance was sufficient at the time it was authorized, even if your account balance is overdrawn at the time the transaction is presented for payment - The same check or ACH item submitted multiple times by a merchant may result in both a Returned Item Fee and an Insufficient Funds Fee. If we return one of these items, we will only charge you one Returned Item Fee for that item within a 30-day period - Insufficient Funds Fees do not apply to withdrawals made at an ATM
You can avoid overdrawing your account by making a deposit or transferring funds to cover the overdraft before the business day ends. If you deposit a check, this assumes we do not place a hold and the check is not returned. Here are the cutoff times for some ways of making a deposit or transferring funds from another Chase account: - At a branch before it closes - At an ATM before 11 p.m. Eastern Time (8 p.m. Pacific Time) - When transferring money on chase.com or Chase Mobile® or using Chase QuickPay® with Zelle® before 11 p.m. Eastern Time (8 p.m. Pacific Time) Additional cutoff times apply to other transfers, including transfers from non-Chase accounts. Please visit chase.com or Chase Mobile for more information and service agreements.		

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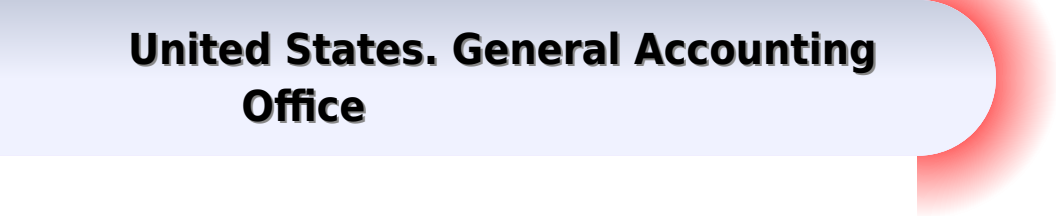
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Keeping Foreign Corruption Out of the United States United States. Congress. Senate. Committee on Homeland Security and Governmental Affairs. Permanent Subcommittee on Investigations,2010 [Database Theory - ICDT 2003](#) Diego Calvanese,Maurizio Lenzerini,Rajeev Motwani,2003-02-12 This book constitutes the refereed proceedings of the 9th International Conference on Database Theory ICDT 2002 held in Siena Italy in January 2002 The 26 revised full papers presented together with 3 invited articles were carefully reviewed and selected from 92 submissions The papers are organized in topical sections on reasoning about XML schemas and queries aggregate queries query evaluation query rewriting and reformulation semistructured versus structured data query containment consistency and incompleteness and data structures

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