



Overdraft and Overdraft Fee Information for Your Chase Checking Account

What You Need to Know About Overdrafts and Overdraft Fees

An overdraft occurs when you do not have enough money in your account to cover a transaction, but we pay it anyway. We pay overdrafts at our discretion, which means we do not guarantee that we will always authorize or pay any type of transaction. If we do not authorize and pay an overdraft, your transaction will be declined or returned. We can cover your overdrafts in three different ways:

1. We have Standard Overdraft Practices that come with your account.
2. We offer Overdraft Protection through a link to a Chase savings account, which may be less expensive than our Standard Overdraft Practices. You can contact us to learn more.
3. We also offer Chase Debit Card Coverage, which allows you to choose how we treat your everyday debit card transactions, in addition to our Standard Overdraft Practices.

This notice explains our Standard Overdraft Practice and Chase Debit Card Coverage.

- **What are the Standard Overdraft Practices that come with my account?**

We **do** authorize and pay overdrafts for the following types of transactions:

- Checks and other transactions made using your checking account number
- Recurring debit card transactions

- **What is Chase Debit Card Coverage?**

We **will only** authorize and pay overdrafts in addition to our Standard Overdraft Practice for the following types of transactions if you specifically ask us to:

- Everyday debit card transactions

- **What fees will I be charged if Chase pays my overdraft?**

If we pay an item, we'll charge you a \$34 Insufficient Funds Fee per item. If we return the item, we'll charge you a \$34 Returned Item Fee.

- We won't charge more than three Insufficient Funds or Returned Item fees per day, for a total of \$102.
- We won't charge an Insufficient Funds Fee if your account balance at the end of the business day is overdrawn by \$5 or less, and we won't charge Insufficient Funds or Returned Item fees for item(s) that are \$5 or less.
- For Chase SapphireSM Checking and Chase Private Client CheckingSM accounts, we waive the Insufficient Funds and Returned Item fees if item(s) are presented or withdrawal request(s) are made against an account with insufficient funds on four or fewer business days during the current and prior 12 statement periods.

- **What if I want Chase to authorize and pay overdrafts on my everyday debit card transactions?**

If you or a joint account owner would like to change your selection, sign in to chase.com to update your account settings, or call us at 1-800-935-9935 (or collect at 1-713-262-1679 if outside the U.S.), or visit a Chase branch. We accept operator relay calls.