

Consumer Deposit Rates



RATES IN EFFECT AS OF: Friday, October 18, 2024

We use two terms to explain how much interest we pay on your deposit accounts.

- **Interest Rate:** Annualized percentage rate we pay on your account, and does not reflect compound interest, which is any interest paid on interest you've earned.
- **Annual Percentage Yield (APY):** Annualized percentage rate we pay on your account, and includes compound interest. APY may be higher than the Interest Rate due to compound interest.

CHECKING ACCOUNTS & SAVINGS ACCOUNTS (INTEREST IS COMPOUNDED AND PAID MONTHLY)

Chase Sapphire SM Checking			Chase Premier Plus Checking SM			Chase Savings SM		
Balance	Interest Rate	APY	Balance	Interest Rate	APY	Balance	Interest Rate	APY
\$0–\$24,999	0.01%	0.01%	\$0–\$4,999	0.01%	0.01%	\$0–\$9,999	0.01%	0.01%
\$25,000–\$49,999	0.01%	0.01%	\$5,000–\$9,999	0.01%	0.01%	\$10,000–\$24,999	0.01%	0.01%
\$50,000+	0.01%	0.01%	\$10,000–\$24,999	0.01%	0.01%	\$25,000–\$49,999	0.01%	0.01%
			\$25,000+	0.01%	0.01%	\$50,000+	0.01%	0.01%

Chase Premier SavingsSM

Earn Premier relationship rates when you link the account to a Chase Premier Plus Checking or Chase Sapphire Checking account, and make at least five customer-initiated transactions in a monthly statement period using your linked checking account.

RELATIONSHIP RATES			STANDARD RATES		RELATIONSHIP RATES			STANDARD RATES	
Balance	Interest Rate	APY	Interest Rate	APY	Balance	Interest Rate	APY	Interest Rate	APY
\$0–\$9,999	0.02%	0.02%	0.01%	0.01%	\$50,000–\$99,999	0.02%	0.02%	0.01%	0.01%
\$10,000–\$24,999	0.02%	0.02%	0.01%	0.01%	\$100,000–\$249,999	0.02%	0.02%	0.01%	0.01%
\$25,000–\$49,999	0.02%	0.02%	0.01%	0.01%	\$250,000+	0.02%	0.02%	0.01%	0.01%

Chase Private Client CheckingSM

Balance	Interest Rate	APY	Balance	Interest Rate	APY	Balance	Interest Rate	APY
\$0–\$24,999	0.01%	0.01%	\$50,000–\$99,999	0.01%	0.01%	\$250,000–\$499,999	0.01%	0.01%
\$25,000–\$49,999	0.01%	0.01%	\$100,000–\$249,999	0.01%	0.01%	\$500,000+	0.01%	0.01%

Chase Private Client SavingsSM

To earn Chase Private Client relationship rates, your Chase Private Client Savings account needs to be linked to a Chase Private Client Checking account. The Chase Private Client relationship rates will be applied to your savings accounts throughout the next statement period.

RELATIONSHIP RATES			STANDARD RATES		RELATIONSHIP RATES			STANDARD RATES	
Balance	Interest Rate	APY	Interest Rate	APY	Balance	Interest Rate	APY	Interest Rate	APY
\$0–\$9,999	0.02%	0.02%	0.01%	0.01%	\$100,000–\$249,999	0.02%	0.02%	0.01%	0.01%
\$10,000–\$24,999	0.02%	0.02%	0.01%	0.01%	\$250,000–\$999,999	0.02%	0.02%	0.01%	0.01%
\$25,000–\$49,999	0.02%	0.02%	0.01%	0.01%	\$1,000,000+	0.02%	0.02%	Earns Relationship Rates	
\$50,000–\$99,999	0.02%	0.02%	0.01%	0.01%					

CERTIFICATE OF DEPOSIT (CD) & RETIREMENT CDs



CD and Retirement CD relationship rates are available to customers with a linked Chase personal checking account. We no longer offer new Retirement CDs. Interest is compounded daily and you may choose to have interest paid on your CD, depending on the term, either monthly, quarterly, semiannually or annually and at maturity. The APY is based upon the maximum term of deposit for each maturity range. There is a penalty for early withdrawal. In the below chart, term change occurs when a CD matures and you change your CD term as part of renegotiation.

IMPORTANT: Not all terms may be available for new accounts or if you change your term when your CD matures

Months (m) / Days (d)		CD RELATIONSHIP RATES						CD STANDARD RATES	
		\$1,000–\$9,999		\$10,000–\$99,999		\$100,000+		\$1,000+	
New CD/ Term Change	Existing CD Auto Renewal (m/d)	Interest Rate	APY	Interest Rate	APY	Interest Rate	APY	Interest Rate	APY
Featured Terms									
3m	3 - 5 / 90 - 179	3.44%	3.50%	3.44%	3.50%	3.92%	4.00%	0.01%	0.01%
9m	9 - 11 / 270 - 364	1.98%	2.00%	1.98%	2.00%	1.98%	2.00%	0.01%	0.01%
12m	12 - 14 / 365 - 454	2.96%	3.00%	2.96%	3.00%	3.20%	3.25%	0.01%	0.01%
Other Terms									
1m	1 / 31 - 59	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.01%	0.01%
2m	2 / 60 - 89	1.73%	1.75%	1.73%	1.75%	1.73%	1.75%	0.01%	0.01%
6m	6 - 8 / 180 - 269	1.49%	1.50%	1.49%	1.50%	1.49%	1.50%	0.01%	0.01%
15m	15 - 17 / 455 - 544	1.98%	2.00%	1.98%	2.00%	1.98%	2.00%	0.01%	0.01%
18m	18 - 20 / 545 - 634	1.98%	2.00%	1.98%	2.00%	1.98%	2.00%	0.01%	0.01%
21m	21 - 23 / 635 - 729	1.98%	2.00%	1.98%	2.00%	1.98%	2.00%	0.01%	0.01%
24m	24 - 29 / 730 - 909	1.98%	2.00%	1.98%	2.00%	1.98%	2.00%	0.01%	0.01%
30m	30 - 35 / 910 - 1094	1.98%	2.00%	1.98%	2.00%	1.98%	2.00%	0.01%	0.01%
36m	36 - 41 / 1095 - 1274	1.98%	2.00%	1.98%	2.00%	1.98%	2.00%	0.01%	0.01%
42m	42 - 47 / 1275 - 1459	1.98%	2.00%	1.98%	2.00%	1.98%	2.00%	0.01%	0.01%
48m, 60m, 84m, 120m	48 - 120 / 1460 - 3650	1.98%	2.00%	1.98%	2.00%	1.98%	2.00%	0.01%	0.01%

Rates specific for CD ladders are below. CD ladders are a group of four CDs opened at the same time for the same amount but with different terms. A linked Chase Private Client Checking account is required to open a CD ladder.

Ladder Terms		CD RELATIONSHIP RATES						CD STANDARD RATES	
		\$1,000–\$9,999		\$10,000–\$99,999		\$100,000+		\$1,000+	
Months		Interest Rate	APY	Interest Rate	APY	Interest Rate	APY	Interest Rate	APY
1		0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.01%	0.01%
2		0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.01%	0.01%
3		0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.01%	0.01%
4		0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.01%	0.01%
3		0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.01%	0.01%
6		0.02%	0.02%	0.05%	0.05%	0.05%	0.05%	0.01%	0.01%
9		0.02%	0.02%	0.05%	0.05%	0.05%	0.05%	0.01%	0.01%
12		0.02%	0.02%	0.05%	0.05%	0.05%	0.05%	0.01%	0.01%

A copy of the Deposit Account Agreement is available upon request. Fees could reduce earnings. Rates and balance tiers for checking, savings, CDs and Retirement CDs are applicable as of the effective date, and may change at our discretion.

"Sapphire Banking" is the brand name for a banking and investment offering, requiring a Chase Sapphire Checking account.

"Chase Private Client" is the brand name for a banking and investment offering, requiring a Chase Private Client Checking account.

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