

At Chase, we believe that the successful use of credit is a *shared* responsibility - consumers must use credit responsibly and banks must treat their customers responsibly. At Chase, we take our side of that equation very seriously.

## Customer Choice and Control Over Credit - The Clear & Simple Approach

Chase Clear & Simple is designed to empower our customers to easily and effectively manage their credit card accounts and personal finances so that they can avoid fees, keep their best interest rates and manage their use of credit in ways that help them get ahead, not fall behind. Through innovative tools, resources and business practices, Chase stands out in the industry as a leader in helping consumers responsibly manage credit. Some of Chase's Clear & Simple Tools and Practices include:

- **No Universal Default:** Unlike many banks, we do not use credit bureau information to initiate as increase to a customer's credit card interest rate
- **Choice in Due Date:** Customers can select their own payment dates to align their due dates with their own pay schedules
- **Spending Controls:** Customers can cap or lower their credit lines to better manage spending.
- **Over-limit Protection:** Customers can protect themselves against over-limit fees by choosing to have transactions declined that would cause them to exceed their limit.
- **Free Account Alerts:** To help customer avoid fees, maintain their overall credit worthiness and easily manager their accounts, Chase will alert them when they are nearing payment due dates or credit limits.
- **Return to Lower Rates:** Chase understands that mistakes can be made. If a customer's interest rate is increased for paying late, exceeding the credit limit, or paying with insufficient funds, we offer a path back to the lower rate. Customers who sign up for automatic payments and keep their account in good standing for 12 months will have their rate automatically reset to the lower, normal rate.
- **Payment Calculator:** Our easy-to-use payment calculator helps customers understand the amount of time it will take to pay off a credit card balance making minimum payments or any amount they choose.
- **Credit Education:** We provide easy access to a wide variety of budgeting tools and financial information to help all customers, at any life stage, improve their financial future. At ChaseClearandSimple.com, consumers can find tools and information to help them control and manage their credit card borrowing and finances. Chase is committed to providing information that people can understand and powerful tools they can actually use.

