

December 12, 2013

Chase Customers Earn \$87 Million in Mortgage Rewards

***Mortgage Cash Back*SM Rewards Program Celebrates Four Years of Helping Customers And Pays \$4 Million this Month, in Time for the Holidays**

NEW YORK - December 12, 2013 - Chase today announced that more than 368,000 customers received \$87 million since the company launched its *Mortgage Cash Back*SM program four years ago. The company will distribute \$4 million in December for customers with loan anniversaries occurring in the month, just in time for the holidays. Chase has paid out \$37 million in program incentives in 2013.

"We want our customers to know how much we value their business" said Kevin Watters, Chief Executive Officer of Chase Mortgage Banking. "That's why our Mortgage Cash Back program rewards customers who have both their mortgage and checking accounts with us."

Chase's [Mortgage Cash Back](#)SM [rewards program](#) allows customers with a new or refinanced mortgage - and a personal checking account - to earn up to \$500 annually.

Mortgage payments are automatically deducted from a Chase personal checking account and on the anniversary of their loan each year, customers can cash out or pay down the principal on their mortgages to save even more. By choosing the pay down option, customers receive an additional savings in interest, which could lead to paying off their mortgage early. Customers can change their payout preference at any time online.

Chase estimates that a family with a mortgage of about \$250,000 and monthly payments of \$1,700 would save about \$9,162 over the life of the program under today's interest rates, if they choose the principal pay down option. Customers can find out how much they can save with Chase's Cash Back Calculator.

Within 60 days of closing, customers complete enrollment in Chase's automatic mortgage payment service with their Chase personal checking account. On every loan anniversary, customers receive the reward as a direct deposit into their checking account or applied against their mortgage principal.

About Chase

JPMorgan Chase & Co. (NYSE: JPM) is a leading global financial services firm with assets of \$2.5 trillion and operations worldwide. The Firm is a leader in investment banking, financial services for consumers and small businesses, commercial banking, financial transaction processing, asset management and private equity. A component of the Dow Jones Industrial Average, JPMorgan Chase & Co. serves millions of consumers in the United States and many of the world's most prominent corporate, institutional and government clients under its J.P. Morgan and Chase brands. Information about JPMorgan Chase & Co. is available at www.jpmorganchase.com.