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News release: IMMEDIATE RELEASE

**Chase Introduces Two New Business Cards With Added Benefits For Checking Account Customers**  
*Small Business owners earn more points with every purchase with Ink<sup>SM</sup> from Chase*

**WILMINGTON, Del.** - Nov. 18, 2009 – Today, [Chase](#) announced the addition of two new credit cards to the [Ink<sup>SM</sup>](#) portfolio of business cards that give additional purchase rewards or an interest-payment refund to customers with Chase business checking accounts.

The cards -- Ink<sup>SM</sup> and Ink Capital<sup>SM</sup> – offer customers powerful rewards and flexible payment solutions to meet the unique needs of small business owners and are accepted at millions of merchants worldwide. The Chase Exclusives program provides additional benefits for customers served by Chase's 5,100 bank branches.

“These additional benefits allow us to thank our business customers for expanding their relationship with Chase,” said Kevin Watters, head of Business Banking at Chase.

Just last week, Chase announced it plans to expand lending by \$4 billion in 2010 to provide businesses with increased access to working capital, term loans for expansion, commercial mortgages, lines of credit, and business credit cards.

“Small business owners are working hard in this challenging economic environment and Ink from Chase offers the ability to manage cash flow while maximizing rewards on their every day spending,” said Richard Quigley, president of business cards at Chase Card Services.

***The two new Ink from Chase cards:***

Ink with Exclusive Benefits is a no-fee business card for customers who want to maximize their rewards. Chase business checking customers earn a 20 percent bonus -- or 1.2 points for every dollar they spend on the card - with no limits on the points they can earn, and the points never expire.

The rewards points can be redeemed for millions of rewards options through [Ultimate Rewards<sup>SM</sup>](#), including cash back, gift cards, unrestricted travel, and brand-name merchandise.

Ink Capital with Exclusive Benefits is a no-fee business card for customers who want to manage their cash flow with a low interest rate. Chase checking account customers earn a refund of their 12<sup>th</sup> month's interest each year when they have their monthly payment automatically deducted from a Chase checking account.

***Ink was Designed with Small Business Owners in Mind***

Chase engineered the Ink business cards to address the fundamental financial needs of small business owners' including access to capital and improved cash flow.

Additionally, small business owners who use Ink from Chase have access to a core set of business tools to help manage day-to-day operations including:

- **Online expense management tools** to manage their business spending, complete with online reporting capabilities as well as customized reports on spending that can be categorized, sorted and downloaded to accounting software for easy tracking and tax purposes
- **Additional cards for employees** with individual spending limits and custom alerts delivered via email or text to track employee spending
- Ability to control and **customize payment terms** through [Blueprint<sup>SM</sup>](#)
- Access to a **dedicated team of business specialists** who understand the unique financial needs of small business owners
- Additional security with **fraud and purchase protection** features that provide peace of mind for small business owners

J.P. Morgan Chase & Co.  
News Release

***Business owners can take advantage of these offers through Chase's convenient network of more than 5,100 branches or online by visiting [www.chase.com/exclusivesforbusiness](http://www.chase.com/exclusivesforbusiness).***

**About Chase**

Chase is the U.S. consumer, business and commercial banking brand of JPMorgan Chase & Co. (NYSE: JPM), which operates more than 5,100 branches and 14,000 ATMs nationally. Chase has about 147 million credit cards issued and serves consumers and small businesses through bank branches, ATMs and mortgage offices as well as through relationships with auto dealerships and schools and universities. It also serves 26,000 commercial banking clients, including corporations, municipalities, financial institutions and not-for-profit entities. More information about Chase is available at [www.chase.com](http://www.chase.com).

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