



Craig P. Anderson
National Sales Director

Chase Student Loans
1 East Ohio Street
Indianapolis, IN 46277

Phone: 1-877-968-7331
Email: SchoolSupport@chase.com

April 14, 2011

Marilyn Wicker
Loan Coordinator
Methodist University
5400 Ramsey Street
Fayetteville, NC 28311

Dear Marilyn:

We are pleased to present you with the attached proposal to help you evaluate and recommend the best lenders to your students and their families. When you choose Chase, you can count on the following:

- **Chase SelectSM Private Student Loan:** This school-certified loan features online application and e-signature, no origination or repayment fees, and a 0.25% interest rate reduction for borrowers who elect auto-debit payments.
- **Life-of-loan servicing:** We service our own portfolio, from the application process to the borrower's final payment.
- **Superior borrower customer service:** We employ hundreds of Customer Service professionals whose primary goal is to provide your students with prompt, courteous service and accurate, up-to-date information.
- **Dedicated school support:** We also employ a team of School Support professionals to answer your questions and quickly resolve any issues.
- **Financial strength and stability:** We are a leading global financial services firm with assets of more than \$2 trillion and customer deposits in excess of \$900 billion.
- **Corporate responsibility:** We are committed to doing the right thing within our local communities and for our nation, by focusing on ways we can help improve the health of our economy.

As you review the information within this proposal, please feel free to contact us with any questions. We look forward to working with you.

Sincerely,



Craig P. Anderson
Senior Vice President
National Sales Director



COMPANY OVERVIEW

JPMorgan Chase Quick Facts

JPMorgan Chase Bank, N.A. is a federally chartered, national banking association and is a wholly owned subsidiary of JPMorgan Chase & Co.

- We are one of the oldest financial institutions in the United States, with a history dating back more than 200 years.
- We are a leading global financial services firm with assets of more than \$2 trillion and customer deposits in excess of \$900 billion.
- We operate in more than 60 countries and have more than 200,000 employees.
- We serve millions of consumers, small businesses and many of the world's most prominent corporate, institutional and government clients.
- We are a leader in investment banking, consumer financial services, small business and commercial banking, financial transaction processing, asset management and private equity.
- Our stock is a component of the Dow Jones Industrial Average (NYSE: JPM).

Chase Student Loans

Chase Student Loans is a line of business under the Chase brand and is headquartered in Indianapolis, Indiana. Chase Student Loans employs more than 700 sales, operations and support staff. Chase has been providing student loans for over 40 years and has been providing private student loans for more than a decade.

Corporate Responsibility

At JPMorgan Chase, we are committed to doing the right thing by focusing on *The Way Forward* to help improve the health of our economy. For example, we committed \$10 billion to small business lending in 2010; we've raised more than \$200 billion for state and local governments, hospitals and educational facilities since 2009; we've helped more than 450,000 customers avoid foreclosure since 2009; and we continually provide financing for affordable housing and community development projects. Additional information about *The Way Forward* can be found at JPMorganChase.com/corporate/About-JPMC/the-way-forward.htm.



CHASE SELECT PRIVATE STUDENT LOAN

The Chase SelectSM Private Student Loan is a credit-based, school-certified, private student loan for undergraduate, graduate and graduate health professions students. The Chase Select Private Student Loan can be used for any qualified education-related expenses, including tuition, books, living expenses and a computer, and can fill the gap of expenses not covered by federal loans or other aid.

NOTE: The Chase Select Private Student Loan terms reflected herein are accurate as of the date of this response. Offered borrower benefits, interest rates and other loan product terms and features are subject to change at Chase's discretion. We will notify you of any interest rate or other changes, and you can always confirm current rates by contacting your Account Manager or School Support. You can also view the current interest rate range at

ChaseStudentLoans.com/custom/application_disclosure/index.htm.

Eligibility Requirements

To be eligible for the Chase Select Private Student Loan, the student applicant:

- Can be enrolled full time, half time or less than half time, provided the student is enrolled in a degree or certificate program.
- Must meet our credit criteria.
- Must be a U.S. citizen or permanent resident
- Must be the legal age of majority for the state of residence at the time of application.

International students are required to apply with a U.S. citizen or permanent resident cosigner and must have a valid Social Security number. Although a cosigner is not required for Chase Select Private Student Loan applicants who are U.S. citizens or permanent residents, students who apply with a qualified cosigner may improve their chances for approval and may obtain a lower interest rate.

Loan Limits

We encourage students to first apply for scholarships, grants and federal loans *before* applying for the Chase Select Private Student Loan. Current Chase Select Private Student Loan limits are:

Current Minimum: \$500

NOTE: Program minimums are currently scheduled to increase effective July 15, 2011. We will notify you of the new minimum loan amount when the policy change is finalized.

- Maximum: The annual maximum limit is the cost of attendance minus other aid.
- Aggregate: The aggregate loan limit includes all student loan debt, federal and private, as well as the current requested loan amount.
- \$120,000 for undergraduate students
 - \$180,000 for graduate students
 - \$250,000 for graduate health professions students

Interest Rates

The rates shown in the chart below are applicable for applicants whose credit requests are received on or after March 1, 2011 and are subject to change. The current three-month LIBOR index is 0.31% and is effective from April 1, 2011 through June 30, 2011. We will update you as changes to our rates or the LIBOR index occur.

STUDENT WITH A QUALIFIED COSIGNER
TIER 1 – LIBOR + 3.70%
TIER 2 – LIBOR + 6.25%
TIER 3 – LIBOR + 6.75%
TIER 4 – LIBOR + 8.00%
STUDENT ONLY
LIBOR + 9.00%

Borrower Benefits

Borrowers pay **NO ORIGATION OR REPAYMENT FEES.**

A 0.25% INTEREST RATE REDUCTION is available to borrowers who enroll in the Automated Clearinghouse (ACH) repayment program and have their monthly principal and interest payments automatically debited from a deposit account. The interest rate reduction will not lower the monthly payment amount, but will reduce the interest that accrues, thereby reducing the total amount repaid.

COSIGNER RELEASE is available after making any 36 consecutive monthly on-time payments of principal and interest, at any time after repayment begins. The cosigner release must be requested by the student borrower and the student borrower must pass applicable cosigner release underwriting requirements at the time of the request.

Repayment Options

Borrowers have up to a 20-year repayment term for loan amounts of less than \$30,000 and up to a 25-year repayment term for loan amounts of \$30,000 or more. Borrowers can choose from the following repayment options:

- **DEFERRED PRINCIPAL AND INTEREST:** Principal and interest repayment begins six months after the borrower is no longer enrolled in school. The deferment period end date is the earlier of six months after either the student borrower graduates or ceases to be enrolled, or 5½ years after the first disbursement date.
- **INTEREST ONLY:** Interest-only payments will begin no more than 60 days after the final disbursement date. Repayment of principal and interest will begin six months after the borrower is no longer enrolled in school.
- **IMMEDIATE REPAYMENT:** The borrower will begin making principal and interest payments no more than 60 days after the final disbursement date.

Note: Interest continues to accrue during in-school deferment and will be added to the principal amount of the loan upon entering repayment, which will increase the total amount paid for the loan.

DEFERMENT

For borrowers who choose to defer principal and interest payments, or who choose to make interest-only payments until after the grace period ends, the deferment period end date is the earlier of six months after either the student borrower graduates or ceases to be enrolled, or 5½ years after the first disbursement date. There are no deferment options for borrowers who select an immediate repayment option.

FORBEARANCE

Forbearance is granted at Chase's discretion for up to a maximum of 12 months over the life of the loan, in increments of one to two months (three months on an exception basis). Hardship forbearance can be requested by borrowers who are experiencing extenuating circumstances that temporarily preclude them from making payments. Hardship situations for which forbearance may be granted include, among others, temporary circumstances relating to unemployment, illness, short-term disability or financial emergency.

Scorecard Information

Your Account Manager can meet with you quarterly to review Methodist University's Chase Select Private Student Loan Scorecard. This scorecard contains school-specific portfolio information, including loan approval rates, loan volume, average loan amount and number of loans in repayment.



APPLICATION PROCESSING FOR STUDENTS

Applying for the Chase Select Private Student Loan

Student applicants and, as applicable, their cosigners can apply for the Chase Select Private Student Loan online or via phone:

- At ChaseSelectLoans.com, applicants can complete and, if eligible, e-sign their application, and check the status of their application, 24 hours a day, seven days a week.
- Applicants can apply and get their application status via phone, at 1-866-306-0868.

Applicants will receive e-mail notifications when documents are received and reviewed, school certification is requested and the loan is certified. Other notifications and required forms are described in the section below.

Required Forms, Certification and Disbursement

As a result of Title X of the Higher Education Opportunity Act, several requirements will affect the timing of Chase Select Private Student Loan approvals, certification requests and disbursements. Included in these requirements are the following forms, which we will provide to applicants and cosigners (if applicable) at specific points during the loan application and approval process:

LOAN APPLICATION DISCLOSURE FORM

- Displayed to applicants prior to beginning their online application.
- Sent via mail within three business days of application submission if applying by phone.
- Contains general information about interest rates, terms and fees.
- Provides an example of the total cost of the loan.

SELF-CERTIFICATION FORM

- Available to applicants in our mailed and online Application Kits.
- **Required Action:** Must be completed and signed by the student applicant and returned to Chase before school certification will be requested.

LOAN APPROVAL DISCLOSURE FORM

- Sent via mail to applicants and cosigners after loan approval.
- Contains specific information about the approved loan, based on information available to Chase at the time of approval.
- **Required Action:** Terms offered must be accepted during the required **ACCEPTANCE PERIOD** by either the applicant or cosigner and by the date, time and method reflected on the form.

LOAN FINAL DISCLOSURE FORM

- Sent to applicants and any cosigner at the same time Chase requests school certification.
- Contains specific loan terms and information about the right to cancel the loan by the cancellation deadline.

Chase will request **SCHOOL CERTIFICATION** after all required documentation (including the signed and completed Self-Certification Form) has been received, the loan is approved and the applicant or cosigner has accepted the loan terms on the Loan Approval Disclosure Form. School certification must be received and the first disbursement must be made within 180 days of the date of the credit application. To make the process run as smoothly as possible, we would like to receive school certification by day 165.

Loan funds cannot be disbursed until the end of the **CANCELLATION PERIOD** as indicated on the Loan Final Disclosure Form. To allow applicants ample time to receive the Loan Final Disclosure Form, the earliest **DISBURSEMENT DATE** is the eighth business day after Chase mails it.



LOAN PROCESSING FOR FINANCIAL AID OFFICES

Chase offers a top-tier private loan origination and servicing platform that allows you and your students to benefit from streamlined loan processing.

CHASEFAO.COM: Chase’s website for school financial aid officers allows schools to:

- check the status of new Chase Select Private Student Loan applications
- certify Chase Select Private Student Loan applications through a link to AppWorks Web
- download reports, including approval/denial, incomplete application and disbursement status reports
- download a PDF of the Self-Certification Form
- contact our School Support Team directly through the “Contact” screen

APPWORKS WEB: Your office can perform a full range of transactions online through AppWorks Web, including:

- view loan record detail for Chase Select Private Student Loans (e.g., requested loan amount, account history, application status)
- online certification of Chase Select Private Student Loan applications
- loan transactions, such as cancellations, reinstatements and loan amount increases
- disbursement transactions, such as disbursement date changes and hold/release processing

INTEGRATION WITH ELM: Chase Select Private Student Loans can be processed through ELM and disbursed via ELM NDN. Benefits of ELM include:

- open, non-proprietary and lender-neutral information exchange and disbursement system that seamlessly connects schools and lenders, while providing real-time loan inquiry to borrowers
- all major private loan lenders participate with ELM
- free to schools and borrowers

Chase’s platform is also integrated with several loan delivery systems and disbursing agents, including Great Lakes, OpenNet (loan delivery only) and NYSHESC.



DEFAULT AVERSION AND CUSTOMER COMMUNICATIONS

Chase contacts Chase Select Private Student Loan borrowers at several points before they enter repayment. Letters and e-mails are sent to the borrower, and cosigner if applicable, at the following intervals:

- **DURING SCHOOL** repayment schedules are sent quarterly for accounts in deferral status.
- **60 DAYS PRIOR TO THE START OF THE BORROWER'S GRACE PERIOD** to confirm their enrollment status, request any updates to contact information and notify them of their pending repayment obligation.
- **60 DAYS PRIOR TO THE BORROWER'S REPAYMENT DATE** to notify them that repayment is about to begin and that they need to notify us if they have a concern or need to update their record.
- **45 DAYS PRIOR TO THE BORROWER'S REPAYMENT BEGIN DATE** to notify them that repayment is about to begin and that they need to notify us if they have a concern or need to update their record.
- **BEGINNING OF REPAYMENT** to reiterate the messages from the pre-graduation letter described above.

In addition, Chase's private student loan servicing organization has a separate team that provides additional focus on delinquent accounts, educates students on available deferment and forbearance options and uses the most effective tools available to contact borrowers.

- **BORROWER COMMUNICATIONS:** Borrowers may be contacted by telephone as early as three days past due. All borrowers who are 21 days past due will receive a letter, and letters continue to be sent at 31 days past due, 40 days past due, 65 days past due and 90 days past due.
- **CHASE STUDENT LOANS SERVICING (1-800-489-5005):** Through interactive voice response (IVR), delinquent borrowers are automatically routed to our collections department to speak with a representative who can provide them with options for bringing their account current and avoiding default.
- **REPAYMENT WEBSITE:** Borrowers can get comprehensive information about repayment through our servicing website at CSLServicing.com. They can also view and manage their student loan accounts online, maintain and update most of their personal information, and make online payments or sign up for automatic withdrawal of payments from a bank account.



RESOURCES FOR STUDENTS AND FAMILIES

ChaseStudentLoans.com

Your students and their parents can visit the resource section of [ChaseStudentLoans.com](https://www.chase.com/financial/education/student-loans) for tools and information about student loans and establishing a strong financial base on which to build during college. Topics include federal and private student loans, cosigners, the financial aid office, identity theft, scholarships and grants, admissions tips, interest rates, consolidation, repayment and federal student aid.

Also on the website you'll find articles, a budget calculator, tax information and FAQs to help your students better understand student loans.

College Planning Videos

Chase offers the *Knowledge for College* video series on our website at [ChaseStudentLoans.com](https://www.chase.com/financial/education/student-loans). These videos are approximately three to five minutes long and provide students and parents with free financial aid–related tips and other practical information about how to pay for college. The videos also reinforce other online resources, including loan product FAQs and budget calculators.

Chase Financial Education Library

[Chase.com/financial](https://www.chase.com/financial) provides tools on banking, budgeting, saving, managing credit, obtaining a mortgage and investing. Both your students and their parents can benefit from the information on the website and use it to make educated financial decisions. At [Chase.com/financial](https://www.chase.com/financial), Chase-branded informative materials, including workbooks and brochures, are available to order online or download in English or Spanish.

Other Resources

Through [BrokeScholar.com](https://www.brokescholar.com), Chase provides a scholarship search engine where students can create a profile and receive personalized scholarship listings.

Printed materials such as product brochures, repayment charts and our *Credit Survival Guide*, which is a comprehensive guide on the responsible use of credit, are also available. These Chase-branded materials are provided at no cost to schools.



CHASE CUSTOMER SUPPORT

SUPPORT FOR SCHOOLS		
NAME	J.T. Morris	School Support Team
TITLE	Account Manager	School Support Representative
TELEPHONE	1-864-270-1122	1-877-968-7331 Monday through Friday 8:00 a.m. – 7:00 p.m., ET
E-MAIL	Jason.T.Morris@jpmchase.com	SchoolSupport@chase.com

	SUPPORT FOR CHASE SELECT APPLICANTS	SUPPORT FOR CHASE SELECT BORROWERS (POST-DISBURSEMENT)
TELEPHONE	1-866-306-0868	1-800-489-5005
HOURS	Monday through Friday, 8:00 a.m. to 10:00 p.m., ET Saturday, 8:00 a.m. to 7:00 p.m., ET	Monday through Friday 8:00 a.m. – 9:00 p.m., ET
E-MAIL	Through website	Through website
WEBSITE	ChaseSelectLoans.com	CSLServicing.com

CURRENT SERVICE LEVEL STANDARDS	
SPEED OF ANSWER	80% of calls answered in 20 seconds or less
ABANDONMENT RATE	3% or less for Borrower Call Centers 5% or less for School Support
E-MAIL RESPONSE TIME	Schools: School Support acknowledges receipt within 4 business hours. Borrowers: Borrowers receive a response within 48 hours.
VOICE MAIL RESPONSE TIME	Schools: School Support acknowledges receipt within 4 business hours. Borrowers: A voice mail option is not provided. During normal business hours, 100% of borrower calls are handled either by a live representative or the IVR (Interactive Voice Response). To ensure the highest level of customer service, borrowers calling outside of normal business hours are advised to call back during normal business hours.

CHASE SELECT PRIVATE STUDENT LOAN PROCESSING CODES	
LENDER CODE	503000
GUARANTOR CODE	099
UNDERGRADUATE PRODUCT CODE	K70
GRADUATE PRODUCT CODE	K71
GRADUATE HEALTH PROFESSIONS PRODUCT CODE	K72

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Commitment to the Code of Conduct

In 2007, Chase voluntarily adopted the New York State Attorney General’s Student Loan Code of Conduct. Our early adoption of these principles demonstrates our commitment to being a premier student lender, and emphasizes a desire to conduct ourselves with the highest ethical standards. We believe students and parents will benefit from our commitment to the underlying principles of the Code of Conduct – transparency in business practices and elimination of potential conflicts of interest.

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Important Information: Chase currently holds and does not sell its Chase Select Private Student Loans. Terms and conditions apply. Chase Select Private Student Loans are subject to credit approval, receipt of a completed and signed loan application/promissory note and self-certification form, verification of application information, acceptance of loan terms, school certification of loan amount and, as applicable, other required documentation and verification. The borrower benefits reflected in this proposal response are offered to Chase Select Private Student Loan borrowers attending Methodist University during the stated Academic Year and are not contingent upon Chase being selected for placement on Methodist University’s preferred lender list. Nothing herein shall be construed as an agreement on the part of Chase to make loans available to or on behalf of Methodist University students and Chase retains complete authority and discretion with regard to whether to provide such loans. Offered borrower benefits, interest rates and other loan product terms and features are subject to change at Chase’s discretion.

Note Regarding Public Disclosure: Chase requests that Methodist University consult with Chase and obtain Chase’s consent before issuing any press release or other public announcement or releasing information with respect to Chase’s submission of a response to this Request for Information or Chase’s selection as a “preferred” or “recommended” lender by Methodist University, and that Chase be afforded the opportunity to review and comment upon any such public announcement prior to its release.

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Chase SelectSM

Chase Select is a school-certified private student loan program for undergraduate, graduate and graduate health professions students.

Chase Select can be used for any qualified education expenses, including tuition, books, living expenses and a computer. Students who apply with a qualified cosigner may receive a better interest rate and may increase their chance of approval.*

Interest rates for undergraduate, graduate and graduate health professions students

See [Interest Rate and Fees](#) on reverse for credit requests received on or after March 1, 2011.*
Contact your Chase account manager for details.

Features

- No origination or repayment fees
- No prepayment penalties
- 0.25% interest rate reduction for enrolling to make automatic payments
- Can be used to cover a previous school balance
- E-signature is available
- Cosigner release available
- Application data can be saved for up to 30 days before submit for credit

Certification options

- Online at <https://chase.v-tek.com/> Appworks
- ELM, AdvanTG Web, e-Courier, ScholarNet and OpenNet

Support contact

For schools:

T: 1-877-968-7331
F: 1-866-882-0345
E-mail: schoolsupport@chase.com

School support hours:

M-F, 8 a.m.-7 p.m. ET

For borrowers:

T: 1-866-306-0868
F: 1-866-882-0345
E-mail: studentloans@chase.com

Customer service hours:

M-F, 8 a.m.-10 p.m. ET
Sat., 8 a.m.-7 p.m. ET

SCHOOL TYPE
4 YEAR

LENDER ID
503000

GUARANTOR CODE
099

PRODUCT CODES
UNDERGRADUATE: K70
GRADUATE: K71
GRADUATE HEALTH PROFESSIONS: K72

To apply for a Chase Select loan

Students and their cosigners may apply online or learn more at ChaseSelectLoans.com or call 1-866-306-0868.

Chase SelectSM

For undergraduate, graduate and graduate health professions students.

ELIGIBILITY	Undergraduate, graduate and graduate health professions students enrolled in a degree or certificate program at a Chase-participating school. Must be a U.S. citizen or permanent resident, or an international student with a valid Social Security Number applying with a qualified U.S. citizen or permanent resident cosigner. Must be the age of majority at the time of loan application (19 in Alabama, 21 in Mississippi and Puerto Rico).			
ANNUAL MINIMUM	\$500			
ANNUAL MAXIMUM	Cost of attendance minus other aid as certified by the school			
AGGREGATE LOAN LIMITS	Undergraduate: \$120,000 — Graduate: \$180,000 — Graduate Health Professions: \$250,000			
REPAYMENT TERMS	<p>Three repayment options</p> <p>Deferred: Fully deferred principal and interest while the student is in school. This will increase the total amount paid for the loan.</p> <p>Interest only: Interest-only payments while the student is in school.</p> <p>Immediate: Principal and interest payments while the student is in school.</p>	<p>Grace period</p> <p>Undergraduate/Graduate: Repayment can begin six months after graduation or once the student ceases to be enrolled.</p> <p>Graduate Health Professions: Students entering a health professions residency can request to extend the grace period to nine months after the health residency ends.</p>	<p>Length of repayment</p> <p>Up to 20 years to repay for loan amounts up to \$30,000 and up to 25 years for loan amounts of \$30,000 or more</p> <p>\$25 minimum monthly payment</p>	<p>Capitalization</p> <p>Interest capitalizes at repayment and after each forbearance.</p>
INTEREST RATE CALCULATION	<p>Interest rates are variable.</p> <p>Interest rates are based on three-month London Interbank Offered Rate (LIBOR), which is determined each quarter (January, April, July and October) as published in the "Money Rates" section of <i>The Wall Street Journal</i> on the fifteenth day of the month preceding the change dates rounded to the nearest one-hundredth percent (0.01%). Rates vary depending on the creditworthiness of the borrower and cosigner, if applicable.</p>			
INTEREST RATES AND FEES	<p>No origination or repayment fees</p> <p>Student only:</p> <p>Tier 1 — LIBOR + 9.00%</p>	<p>No origination or repayment fees</p> <p>Student with a qualified cosigner:</p> <p>Tier 1 — LIBOR + 3.70%</p> <p>Tier 2 — LIBOR + 6.25%</p> <p>Tier 3 — LIBOR + 6.75%</p> <p>Tier 4 — LIBOR + 8.00%</p>		
BORROWER BENEFITS	<p>0.25% interest rate reduction for enrolling to have monthly principal and interest payments automatically debited from a bank account*</p> <p>Cosigner release: Available after 36 consecutive on-time monthly payments of principal and interest any time after repayment begins. The borrower must meet credit criteria at the time of cosigner release.</p>			



INTERNAL DOCUMENT FOR FINANCIAL AID OFFICES ONLY. PLEASE DO NOT DISTRIBUTE TO APPLICANTS.

* Important Information: Private loans, like the Chase Select loan, can be used when federal loans, grants and other forms of financial aid are not sufficient to cover the full cost of attendance. Chase Select loans are subject to credit approval, receipt of a completed and signed loan application/promissory note and self-certification form, verification of application information, acceptance of loan terms, and school certification of loan amount and student's enrollment at a Chase-participating school. Chase services its Chase Select loans and does not sell them to another lender. The 0.25% interest rate reduction is available to borrowers in repayment who elect to have their monthly payments of principal and interest automatically deducted from a bank account by Chase. This interest rate reduction will begin when the borrower enrolls and begins having payments automatically deducted by Chase and will remain in effect as long as automatic payments continue without interruption. The reduced interest rate will return to the non-discounted rate if automatic payments are canceled, rejected or returned for any reason or during periods of deferment or forbearance. The 0.25% interest rate reduction will not lower the monthly payment amount but will instead reduce the interest that accrues, thereby reducing the total amount repaid and the time in which the loan is repaid. Upon request by the student borrower, cosigners are eligible to be released from the loan after any 36 consecutive payments of principal and interest are paid on time. Although a cosigner is not necessary or required to apply for a private student loan, a qualified cosigner may help you get approved and possibly help you qualify for a better interest rate. Borrowers and cosigners are equally responsible for repayment of the loan. The borrower must meet Chase's established credit criteria at the time of the request for cosigner release. Other terms and conditions apply. Benefit programs are subject to change. This is a school communication only and is not intended to be an advertisement for consumer credit. © 2011 JPMorgan Chase & Co. All rights reserved. The information contained within this document was current at the time of publication and is subject to change. Please contact Chase for the most up-to-date product terms. (11-071) 02/11