



INK FROM CHASE UNVEILS ACCELERATED REWARDS PROGRAM AND ADDITIONAL ENHANCEMENTS FOR THE INK CLASSIC AND INK CASH CARDS
CUSTOMERS ACCRUE REWARDS FASTER ON EVERYDAY SMALL BUSINESS EXPENSES

WILMINGTON, Del. – July 26, 2011 – Today, [Ink from Chase](#), the business card portfolio from [Chase Card Services](#), a division of JPMorgan Chase & Co. (NYSE: JPM), unveiled a new rewards program and enhancements to the [InkSM Classic](#) and the [Ink CashSM](#) cards. The rewards program offers new customers rapid accumulation of cash or points customized for the small business owner, featuring five points or five percent cash back per dollar spent on office supplies, telecommunication services and cable services. The new features will be available for existing customers in the near future.

“Chase launched the Ink from Chase card portfolio with the goal of providing small business owners with products that save them time and allow them to focus on growing their business,” said Richard Quigley, president of Ink from Chase. “Recognizing that small business owners put their heart and soul into their businesses, we’re attempting to make their investments more rewarding by offering points and cash back for office supplies and telecommunication services—expenses that are vital to most small businesses. Ink from Chase customers will continue to receive excellent benefits with this portfolio and we hope that the new enhancements will provide small business owners with greater ease, additional benefits and more support over time.”

With Ink Classic, the new points program will allow customers to earn points even more quickly:

- Five points per dollar spent on the first \$25,000 in annual spend on office supplies, telecommunication services and cable services. Cable services include bundled services such as combined television, internet, phone and wireless service.
- Two points per dollar spent on the first \$25,000 in annual spend on fuel and lodging.
- One point per dollar spent on all other card purchases, with no limits.

In addition to the product features and new point accrual platform, the Ink Classic card will also offer complimentary access to over 600 airport lounges in more than 100 countries for one year for two members.

With Ink Cash, the new program will allow customers to earn cash back as follows:

- Five percent cash back on the first \$25,000 in spend annually on office supplies, telecommunication services and cable services. Cable services include bundled services such as combined television, internet, phone and wireless service.
- Two percent cash back on the first \$25,000 in spend annually on fuel and dining.
- One percent cash back on all other card purchases, with no limits.

The Ink Cash card will allow customers to easily redeem for cash back, gift cards and more on [Ultimate RewardsSM](#).

Originally launched in September 2009, the Ink Classic and Ink Cash cards are accepted worldwide and offer numerous additional benefits, including:

- No expiration date on accrued points or cash
- No annual fee or over-limit fees
- Free employee cards
- Built-in security features
- Unlimited 24/7 access to a team of business card specialists to handle service inquiries

Ink Classic and Ink Cash are part of the Ink from Chase portfolio, which offers robust, flexible payment solutions and resources that meet the unique needs of small business owners. Solutions and resources allow for the creation of customizable reports and the ability to receive itemized monthly statements and quarterly management reports, as well as free access to [JotSM](#). Jot is a mobile application and online solution which saves small business owners time by enabling

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them to easily track, categorize and organize business expenses in real-time from their iPhone® and Android™ mobile devices or online. Ink customers can download Jot for iPhone at <http://www.apple.com/iphone/apps-for-iphone/> and for Android at <https://market.android.com/>

In addition to offering small business owners powerful cards and services through Ink from Chase, Chase's commitment to small business owners is demonstrated by its [pledge to lend \\$12 billion to American small businesses in 2011](#), a 20 percent increase over the 2010 commitment, which the bank met in December. Chase doubled its lending through the Small Business Administration in the first half of fiscal 2011 – providing \$448 million to help businesses and the U.S. economy grow. The bank remained the #1 SBA lender in the country with 2,373 SBA loans for the first half of the fiscal year.

Ink from Chase customers have the option to redeem restriction-free travel, incredible experiences, gifts cards, merchandise and cash through [Ultimate RewardsSM](#), a world-class rewards program that offers virtually limitless opportunities to earn and redeem rewards.

About Chase

Chase is the U.S. consumer and commercial banking business of JPMorgan Chase & Co. (NYSE: JPM), a leading global financial services firm with assets of \$2.2 trillion and operations in more than 60 countries. Chase serves consumers and small businesses through 5,200 bank branches, 16,200 ATMs, mortgage offices, and online and mobile banking as well as through relationships with auto dealerships and schools and universities. Chase also has issued more than 90 million credit cards. More information about Chase is available at www.chase.com.

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