

Board Meeting Minutes
 “All Hands On Deck”
 August 22,2025, 3:00 pm – 4:00 pm

Call to Order

President Egan Hanson called the meeting to order at 3:00 PM on Friday, August 22, 2025.

Roll Call / Quorum

Voting	Present	Position	First Name	Last Name
V	Y	President	Egan	Hanson
V	NA	President-Elect & Nominations		
V	Y	Immediate Past President	Kamia	Mwango
V	Y	Fiscal Concerns Chair/Member at Large	Dameion	Lovett
V	Y	Vice-President of Training	Jeanne	Schurman
V	Y	Secretary	Amanda	Livingston
V	N	Treasurer	Sedrick	Brinson
V	Y	Treasurer-Elect	Brenda	Ilojiole
V	Y	Region I Representative	Jalen	Fitzpatrick
V	NA	Region II Representative		
V	N	Region III Representative	Kevin	McCrary
V	Y	Region IV Representative	Carola	Mann
V	Y	Region V Representative	Beata	Bregman
V	N	Conference Chair/Member at Large	Nadine	Bailey
V	N	Federal and State Legislative Chair/Member at Large	Elizabeth	Weibley
V	Y	Site Selection/Event Coordinator/Member at Large	Laura	Dickerson
V	Y	Vendor/Sponsorship Coordinator/Member at Large	Becky	Davis
NV	Y	Conference Co-Chair	Vandeen	McKenzie
NV	Y	Co-Event Coord/Hospitality/Local Arrangements	Irma	Molinares
NV	Y	Global Issues	Chansone	Durden
NV	N	Electronic Services	Tim	Young
NV	NA	Electronic Services Co-Chair		
NV	Y	Early Awareness/Outreach/Financial Literacy Chair	Pedro	Hernandez
NV	Y	Membership Chair/Volunteer Coordinator	Eroica	Davis
NV	Y	Scholarship/Charity Chair	Concepta	Williamson
NV	Y	Grad/Professional (Private/For Profit/Non-Profit)	Melissa	Frimpong
NV	N	Vocational-Technical/Clock Hour		
NV	Y	OSFA Liaison	Shawn	Haskin
NV	Y	Newsletter and Communications Chair	Kristina	Chavers
NV	N	Bookkeeper	Gwyn	Francis

Secretary Amanda Livingston confirmed that a quorum was established with 11 of 15 voting members present (73%).

Total Board Attendance: 20 of 26 members were present.

Board Members Not in Attendance: Sedrick Brinson, Kevin McCrary, Nadine Bailey, Elizabeth Weibley, Tim Young, Gwyn Francis

Guests: None

Action Items

Approval of Prior Minutes

Jeanne Schurman moved to approve the minutes from the transition meeting as presented. The motion was seconded by Irma Molinares. With no discussion, the motion carried.

Amend Agenda

Secretary Amanda Livingston moved to approve the agenda with authority granted to the President to make changes as needed to facilitate the flow of business. The motion was seconded by Jeanne Schurman. With no discussion, the motion carried.

New Business

25/26 Budget Approval

President Hanson reviewed the Fiscal Concerns Committee–approved budget for the upcoming year. He highlighted adjustments to the conference budget, continuation of the NASFAA credential package with ten credentials offered at regional workshops and the addition of FAAC certification, committee allocation changes, the transition from Payscape to Celero as payment processor, and anticipated long-term savings from the conversion from MemberClicks to MemberLeap.

During discussion, Beata Bregman asked about notices for the Region II workshop scheduled for September 2, and Jeanne Schurman inquired about membership renewals. President Hanson confirmed that MemberLeap was expected to go live by the end of the following week, at which time renewal notices would be sent.

Laura Dickerson moved to approve the 2025–2026 budget as presented. The motion carried. No second was required since the budget came forward from committee review.

Clock Hour Contract Approval

Laura Dickerson presented the proposed contract for the upcoming Clock Hour Workshop, which will be held at the same venue as last year. She noted that both room and parking rates had decreased, and alternative sites considered could not accommodate both lodging and meeting

space. To secure favorable terms, the contract was required to be signed and submitted on August 22, 2025. Jeanne Schurman moved to approve the contract as recommended by the Site Selection Committee, and the motion carried. No second was required since the recommendation came from committee review. Action: President Hanson will sign the contract immediately so that Laura can submit it the same day.

Sponsorship Plan Approval

Becky Davis reviewed the updated sponsorship plan, noting revisions to the platinum level and à la carte options compared to the prior year. Carolla Mann moved to approve the sponsorship plan as presented, and the motion carried. No second was required since the recommendation came through committee review.

Region II Update

President Hanson announced that Marie Guerra-Rosado had resigned her Region II representative role after accepting a new position outside of financial aid. Marie recommended Lashonda Mozell as her replacement and submitted a letter of intent on her behalf. She also offered to provide guidance during the transition. Kamia Mwangi moved to accept Lashonda Mozell as the new Region II representative, and the motion was seconded by Jeanne Schurman. The motion carried.

Bank Information Update

Brenda Ilojiolo reported that challenges with Wells Fargo prompted Fiscal Concerns Committee review of the association's banking relationship. The committee recommended switching to Chase Bank due to its nonprofit-focused services, widespread branch and ATM availability, and favorable credit card options.

She noted that the transition requires updates to SunBiz records, which must be filed by mail and are currently subject to months-long processing delays. The change is expected to be finalized between late September and early October and will not affect the AMS conversion. Action: Brenda will oversee the SunBiz filing and manage the transition to Chase Bank.

Jeanne Schurman moved to approve the committee's recommendation, and the motion carried. No second was required since the recommendation came through committee review.

Clock-Hour Position Discussion

President Hanson informed the board that Denise Scalzo had resigned from her Vocational-Technical/Clock Hour role for personal reasons. He requested recommendations for a replacement as soon as possible. Dameion Lovett asked whether candidates from the Clock-Hour community had been approached, and Jeanne Schurman agreed to send a message to the listserv to solicit interest. Action: Jeanne will notify the Clock-Hour listserv, and board members will provide recommendations.

President-Elect Information

President Hanson shared that Jessica Ly would be resigning her role as President-Elect after accepting a position outside of Florida. He recommended appointing Arminta Johnson, a former candidate in the last elections with prior board service and current webinar support responsibilities. Vandeen McKenzie moved to accept the recommendation, the motion was seconded by Dameion Lovett, and the motion carried.

MemberLeap Update

President Hanson reported on the transition to MemberLeap, explaining that the delay was due to pending connection with the payment processor. According to the latest update from Tim, the setup was expected to be complete during the following week, allowing MemberLeap to go live by the end of that week. Action: Tim will oversee the MemberLeap launch and confirm when the system is live. This item was deferred to the next board meeting for a full status update.

Charity Update

Concepta Williamson introduced Family Renew Community (FRC) as the designated charity for the 2025–2026 year. She explained that the organization provides housing for homeless families through multiple locations, including a Daytona Beach facility serving single-mother households. FRC has agreed to attend the conference at both the beginning and end, provide a presentation, and contribute a raffle basket.

Concepta also suggested ways FASFAA members could support the charity, including donations of clothing and household goods, offering financial literacy programming, and contributing through the organization’s Amazon Wishlist. Action: Concepta will coordinate with Family Renew Community regarding conference participation and member engagement opportunities.

Open Forum / Announcements

No announcements or additional items were raised.

Adjournment

There being no further business, President Hanson adjourned the meeting at 4:00 PM on Friday, August 22, 2025.

Respectfully submitted,

Amanda Livingston
Secretary

Action Items Recap

- Clock Hour Contract – President Hanson to sign the contract immediately so Laura can submit on August 22, 2025.
- Bank Transition – Brenda to oversee SunBiz filing and manage transition to Chase Bank.
- Clock-Hour Position – Jeanne to notify listserv; board members to provide recommendations.
- Charity Partnership – Concepta to coordinate with Family Renew Community on involvement and member engagement opportunities.
- MemberLeap Go-Live – Tim to oversee launch and confirm system activation.

Deferred / Carried Forward Items

- MemberLeap Update – Full progress report deferred to the next board meeting.

	24/25 Budget	P&L	25/26 Proposed	NOTES
Revenue				
40017 Membership Dues				
40007 Rollover from previous year	\$ 10,820.00	\$ 10.00	\$ 10,820.00	Conference Attendees that had future Membership Fees Covered Confirm with Gwyn = A11
40008 Current Year Membership Dues	\$ 20,080.00	\$ 21,960.00	\$ 22,050.00	Paid After the conference (\$35 * 630)
Total 40017 Membership Dues	\$ 30,900.00	\$ 21,970.00	\$ 31,000.00	
40018 Future Year Membership Dues	\$ 10,820.00	\$ 13,895.00	\$ 10,820.00	# of members who paid membership from the prior year conference (get from Bookkeeper). Same figure as 40007--do not count in totals
40200 Spring Conf Income	\$ -	\$ (4,101.00)	\$ -	
40220 Spring Regist. Fees	\$ 66,700.00	\$ 59,450.00	\$ 72,550.00	245 attendees*\$290; \$1500 rebate to master
40223 Thurs Day Registration	\$ 1,225.00	\$ 3,250.00	\$ 770.00	Daily rate 2 attendees*\$210; Retiree Rate 2*\$175
Total 40200 Spring Conf Income	\$ 67,925.00	\$ 58,599.00	\$ 73,320.00	
40235 Directors Summitt	\$ 7,250.00	\$ 5,338.00	\$ 2,475.00	25 * \$99
40401 General Sponsorship	\$ 65,000.00	\$ 68,095.00	\$ 65,000.00	
40500 Training Income	\$ -	\$ -	\$ -	
40510 Statewide Training Workshops	\$ -	\$ -	\$ -	
40511 New Aid Off Wkshp	\$ 7,000.00	\$ 6,200.00	\$ 7,000.00	
40513 Clock Hour Wkshp	\$ 18,400.00	\$ 16,000.00	\$ 20,000.00	100 * \$200
40515 Pre Conference Fees	\$ 1,875.00	\$ 300.00	\$ 1,125.00	15 @ \$75
Total 40510 Statewide Training Workshops	\$ 27,275.00	\$ 22,500.00	\$ 28,125.00	
Total 40500 Training Income	\$ 27,445.00	\$ 22,500.00	\$ 28,125.00	
40600 Investment Income	\$ -	\$ 286.96	\$ -	
40605 Interest/Dividends	\$ 8,200.00	\$ 11,016.26	\$ 10,000.00	
40610 Unrealized Gains/Losses	\$ 15,000.00	\$ 46,381.74	\$ 25,000.00	
Total 40600 Investment Income	\$ 23,200.00	\$ 57,684.96	\$ 35,000.00	
40800 Special Projects	\$ -	\$ -	\$ -	
40802 Charity Donations	\$ 1,929.00	\$ 1,204.00	\$ 2,000.00	
41000 Bonnie Pirkle Scholar Fund	\$ -	\$ -	\$ -	
41100 Bonnie Pirkle Schol Donations	\$ 1,800.00	\$ 2,071.00	\$ 1,500.00	
Total 41000 Bonnie Pirkle Scholar Fund	\$ 1,800.00	\$ 2,071.00	\$ 1,500.00	
43400 Direct Public Support	\$ -	\$ -	\$ -	
43410 Corporate Contributions	\$ 3,000.00	\$ -	\$ -	
Total 43400 Direct Public Support	\$ 3,000.00	\$ -	\$ -	
45000 Investment Revenue	\$ -	\$ -	\$ -	
46400 Other Types of Income	\$ -	\$ 389.96	\$ -	
46430 Miscellaneous Revenue	\$ 1,375.00	\$ 4,608.00	\$ 1,500.00	Tshirt Sales
Total 46400 Other Types of Income	\$ 1,375.00	\$ 4,997.96	\$ 1,500.00	
Total Revenue	\$ 240,644.00	\$ 256,354.92	\$ 250,740.00	
Gross Profit	\$ 240,644.00	\$ 256,354.92	\$ 250,740.00	
Expenditures	\$ -	\$ -	\$ -	
50200 Spring Conf Expense	\$ -	\$ -	\$ -	
50210 Conf Committee Expense	\$ 1,000.00	\$ -	\$ -	
50220 Sp Conf Com Travel	\$ 500.00	\$ -	\$ -	
50230 Gen Conf. Expense	\$ 110,000.00	\$ 117,248.55	\$ 115,000.00	
Total 50200 Spring Conf Expense	\$ 111,500.00	\$ 117,248.55	\$ 115,000.00	
50500 Training Expense	\$ -	\$ -	\$ -	
50510 Statewide Workshops Expense	\$ 1,900.00	\$ 1,900.00	\$ 4,650.00	NASFAA Credentials Package, other beneficial training packages (1900 for 10) Look into FAAC - 2750
50511 New Aid Wkshp Exp	\$ 9,500.00	\$ 6,132.78	\$ 9,500.00	
Total 50510 Statewide Workshops Expense	\$ 11,400.00	\$ 8,032.78	\$ 14,150.00	
50513 Clock Hr Wkshp Exp	\$ 8,000.00	\$ 4,992.07	\$ 8,000.00	
50515 Pre-conf Workshop Expense	\$ 1,500.00	\$ -	\$ -	
50516 Leadership Workshop Expenses	\$ 1,500.00	\$ 725.00	\$ 1,500.00	Leap (includes \$500 for LEAP)
50517 Director's Summitt	\$ 4,000.00	\$ -	\$ -	
Total 50500 Training Expense	\$ 26,400.00	\$ 13,749.85	\$ 23,650.00	
50550 Regional Workshops Expense Year	\$ -	\$ -	\$ -	
50560 Fall Regional Workshops	\$ -	\$ -	\$ -	

50561 Fall Region 1 Exp	\$ 600.00	\$ -	\$ 600.00	
50562 Fall Region 2 Exp	\$ 600.00	\$ 291.90	\$ 600.00	
50563 Fall Region 3 Exp	\$ 600.00	\$ 577.64	\$ 600.00	
50564 Fall Region 4 Exp	\$ 600.00	\$ 512.48	\$ 600.00	
50565 Fall Region 5 Exp	\$ 600.00	\$ 472.98	\$ 600.00	
Total 50560 Fall Regional Workshops	\$ 3,000.00	\$ 1,855.00	\$ 3,000.00	
Total 50560 Regional Workshops Expense Year	\$ 3,000.00	\$ 1,855.00	\$ 3,000.00	
50570 Spring Regional Workshops			\$ -	
50571 Spring Region 1 Exp	\$ 600.00	\$ 290.00	\$ 600.00	
50572 Spring Region 2 Exp	\$ 600.00	\$ 279.65	\$ 600.00	
50573 Spring Region 3 Exp	\$ 600.00	\$ 518.13	\$ 600.00	
50574 Spring Region 4 Exp	\$ 600.00	\$ 442.32	\$ 600.00	
50575 Spring Region 5 Exp	\$ 600.00	\$ 625.57	\$ 600.00	
Total 50570 Spring Regional Workshops	\$ 3,000.00	\$ 2,155.67	\$ 3,000.00	
50901 Other Miscellaneous Expenses	\$ -	\$ -	\$ -	
51000 Restricted Acct - Scholarship	\$ 300.00	\$ -		
51001 Scholarship Awards	\$ 500.00	\$ -	\$ 500.00	Ollicia Anderson Award
51300 Scholarship Expense	\$ 500.00	\$ -		
Total 51000 Restricted Acct - Scholarship	\$ 1,300.00	\$ -	\$ 500.00	
52000 Charity Expenses	\$ -		\$ -	
52001 Charity Expenses	\$ 2,950.00	\$ 2,703.25	\$ 2,950.00	
52002 Charity Scholarships/Donations	\$ 1,000.00		\$ 1,000.00	
Total 52000 Charity Expenses	\$ 3,950.00	\$ 2,703.25	\$ 3,950.00	
53000 Bonnie Pirkle Scholarship Award	\$ 12,150.00	\$ 8,832.32	\$ 11,000.00	
60000 Organizational Governance			\$ -	
60100 President's Discretionary	\$ 500.00		\$ 750.00	
61000 Board Meetings	\$ -		\$ -	
61100 Board Meeting Travel	\$ 6,200.00	\$ 7,267.67	\$ 7,500.00	
61112 Board Meeting Food/Hotel	\$ 10,100.00	\$ 23,109.69	\$ 21,997.98	Initial Transition and 2 additional in-person (Fall and Spring)
Total 61000 Board Meetings	\$ 16,300.00	\$ 30,377.36	\$ 29,497.98	
Total 60000 Organizational Governance	\$ 16,800.00	\$ 30,377.36	\$ 30,247.98	
62000 Elected Officers	\$ -		\$ -	
62010 President's Budget	\$ -		\$ -	
62012 Pres Travel - SASFAA	\$ 1,900.00	\$ 1,781.68	\$ 750.00	
62013 Pres Travel - NASFAA	\$ 2,000.00		\$ 2,500.00	
62014 Pres Travel - General	\$ -		\$ 500.00	
Total 62010 President's Budget	\$ 3,900.00	\$ 1,781.68	\$ 3,750.00	
62050 Pres-Elect	\$ -		\$ -	
62051 President Elect Travel - SASFAA	\$ 1,900.00	\$ 1,502.01	\$ 2,000.00	
62052 NASFAA Conference	\$ 2,000.00		\$ 2,000.00	
62053 NASFAA Leadership Workshop	\$ 2,000.00	\$ 1,376.71	\$ 2,000.00	
62054 President Elect General Travel	\$ 500.00		\$ 500.00	President-Elect SASFAA Exchange--up to \$500 reimbursement from SASFAA
Total 62050 Pres-Elect	\$ 6,400.00	\$ 2,878.72	\$ 6,500.00	
Total 62000 Elected Officers	\$ 10,300.00	\$ 4,660.40	\$ 10,250.00	
62100 SASFAA Leadership	\$ 1,800.00		\$ 500.00	SASFAA covers up to limit
62200 Committees			\$ -	
62215 Bonnie Pirkle	\$ 500.00		\$ 500.00	Raffle Basket for conference
62216 Global Issues	\$ 100.00		\$ 100.00	
62217 Electronic Services	\$ 2,100.00	\$ 3,047.31	\$ 1,000.00	
62219 Volunteer Outreach	\$ 2,000.00		\$ 500.00	New Member welcome
62224 Grad Prof	\$ 100.00		\$ 100.00	
62240 Fiscal Concerns Committee	\$ 100.00		\$ 100.00	
Total 62200 Committees	\$ 4,900.00	\$ 3,047.31	\$ 2,300.00	
62225 Legislative Relations/Advocacy	\$ -		\$ -	
62226 Site Selection	\$ 325.00	\$ 316.11	\$ 500.00	
62227 Business Partners	\$ 500.00		\$ 500.00	
62295 Local Arrangements Committee	\$ 1,200.00	\$ 100.00	\$ 1,500.00	Includes Hospitality Suite for Conf.

70000 Corporate Expense	\$ 61.00		\$ 75.00	
70002 Bank Service Charges	\$ 80.00		\$ 100.00	
70005 Investment Fees	\$ 1,300.00	\$ 1,281.55	\$ 1,300.00	
70010 Merchant Fees	\$ 6,500.00	\$ (98.46)	\$ 5,200.00	Payscape fees (Compare during Association Management Platform Review) CELERO
Total 70000 Corporate Expense	\$ 7,941.00	\$ 1,183.09	\$ 6,675.00	
72000 Insurance			\$ -	
72020 Liability Insurance	\$ 1,313.00	\$ 1,300.10	\$ 1,300.10	
Total 72000 Insurance	\$ 1,313.00	\$ 1,300.10	\$ 1,300.10	Paid 8/1/2025
73000 Contract Services	\$ -		\$ -	
73010 Bookkeeping Services	\$ 13,200.00	\$ 13,200.00	\$ 13,200.00	
Total 73000 Contract Services	\$ 13,200.00	\$ 13,200.00	\$ 13,200.00	
74000 Professional Fees			\$ -	
74100 Accounting	\$ 1,500.00	\$ 1,800.00	\$ 1,890.00	Reconciliation & tax return filing fee
74120 Audit Consult Expenses	\$ -		\$ -	
74300 Legal Fees	\$ 50.00	\$ 61.25	\$ 75.00	
74500 Entertainment (BMI, ASCAP)	\$ 195.00		\$ 200.00	
Total 74000 Professional Fees	\$ 1,745.00	\$ 1,861.25	\$ 2,165.00	
75000 Administrative Expenses			\$ -	
75100 Supplies	\$ 1,000.00	\$ 210.60	\$ 1,000.00	Printing, cartridges, etc. , Cost increases
75800 Software	\$ 3,000.00	\$ 13,236.09	\$ 3,000.00	Expanding licenses for Microsoft, Slack, Doodle, Otter.ai, Password Manager?
75802 Memberclicks fees	\$ 9,553.00	\$ 10,614.07	\$ 5,434.00	\$905.65 x 6
75803 Member Leap fees	\$ -	\$ -	\$ 6,200.00	360/month + 20/month texts + 740 fees (billable hours - 4- for programming if needed) + 75/month FEEs
75810 Awards & Special Projects	\$ 2,292.00	\$ 1,667.39	\$ 2,500.00	
75900 Miscellaneous	\$ 1,500.00	\$ 10,000.00	\$ 1,500.00	
Total 75000 Administrative Expenses	\$ 17,345.00	\$ 35,728.15	\$ 19,634.00	
75803 Quickbooks/Intuit	\$ 1,275.00	\$ 1,184.99	\$ 1,380.00	Quickbooks to increase to \$115/month
75903 Go To Webinar Expense	\$ 250.00		\$ -	Description in QuickBooks needs to be updated to zoom Webinar Expense Verify Virtual Meeting in MemberLeap Included
76000 Postage and Delivery	\$ 450.00	\$ 505.94	\$ 487.92	UPS Mailbox - Gwyn Paid July 2025
Total Expenditures	\$ 240,644.00	\$ 240,009.34	\$ 250,740.00	
Net Operating Revenue	\$ -	\$ 16,345.58	\$ (0.00)	
Net Revenue	\$ -	\$ 16,345.58	\$ (0.00)	



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Group Sales Agreement

DESCRIPTION OF GROUP AND EVENT

The following represents an agreement between Embassy Suites by Hilton Orlando - Lake Buena Vista Resort (8100 Lake Street Orlando, FL 32836) and Florida Association of Student Financial Aid Administrators on Thursday, July 17, 2025.

ORGANIZATION: Florida Association of Student Financial Aid Administrators

Contact Name: Egan Hanson
FASFAA President
Address: 325 W. Gaines Street , Suite 1314
Tallahassee, FL 32399
Phone #: (813) 957-7256
E-mail Address: laura.dickerson@salliemae.com

NAME OF EVENT: FASFAA Nov 2025

OFFICIAL PROGRAM DATES: November 4, 2025 through November 7, 2025

GUEST ROOM COMMITMENT & GROUP ROOM RATES

The Hotel agrees that it will provide, and Florida Association of Student Financial Aid Administrators agrees that it will be responsible for utilizing, 130 room nights in the pattern set forth below (such number and such pattern, the "Room Night Commitment"). Hotel confirms the following non-commissionable group rates (plus applicable state and local taxes (currently 12.5 %) in effect at the time of check in.

Check in Time: Beginning at 4:00 PM Check Out Time: 11:00 AM

		Tue 11/04/2025		Wed 11/05/2025		Thu 11/06/2025	
	Occupancy	Rooms	Rate	Rooms	Rate	Rooms	Rate
Run of House	S/D	10	\$140.00	60	\$140.00	60	\$140.00

An additional \$15.00 will be added to the above suite rates per adult-18 years of age or older, per suite above double occupancy.

RESORT FEE - WAIVED

Resort fee of \$24.95 daily, plus tax, valued at \$150.00, includes: Wi-Fi, local and domestic calls, two bottled waters, Walt Disney World shuttle*, daily Disney dive-in movie and Activity Concierge.

* Hotel shuttle is limited capacity and is available based on a first come, first serve basis. Please inquire with your Sales Manager for special rates if you require shuttle service for your group. *

Florida Association of Student Financial Aid Administrators

November 4, 2025 ~ November 7, 2025

GROUP RATE

The negotiated group rate is valid up until the cut-off date of October 5, 2025, or until the entire allotted group rooms have been reserved within the designated block. Once the cut-off date has passed, and/or room inventory is no longer available within the block, the negotiated group will not be available for any additional guests or reservations.

EARLY DEPARTURE FEE

Group rates quoted in this contract have been established based upon the arrival and departure pattern noted herein. The hotel reserves the right to impose an early check out fee of \$75 for guests that depart the hotel on a date earlier than originally reserved.

LATE DEPARTURE FEE

Group rates quoted in this contract have been established based upon the arrival and departure pattern noted herein. The hotel reserves the right to impose late check out fee of \$75 for guests that wish to stay up to 4:00 PM on day of departure. After 4:00 PM the charge is the full Group rate. Late departure requests are based on availability and are not guaranteed.

ROOM ASSIGNMENT POLICY

The Hotel will make every effort to honor designated suite assignments as noted on the group rooming list. However, please be advised that we do not have the authority to move another guest from a suite if they opt to extend their stay. This may result in changes to your group's room assignments. Additionally, we may encounter other circumstance which would prevent specific room designations from being fulfilled. Under these circumstances, we will be unable to refund (financially or otherwise) individual guests for any inconvenience this may cause.

FEES FOR ADDITIONAL SERVICES

The hotel provides a variety of facilities and services not specifically described in this contract, which are available to groups and individuals at additional charge. A list of the hotel's pricing for these facilities and services is attached to this contract, or is available to individual guests upon request.

Overnight Valet parking is \$32.00 per day

Overnight Self-parking is ~~\$25.00~~ \$14.00 per day

Day Valet Parking is \$10.00 per day

Day Self-Parking is \$8.00 per day

Bus Parking is \$30.00 per bus, per day

SPECIAL CONCESSIONS

In consideration of the Room Night Commitment and the functions identified on the Function Information Agenda/Event Agenda, Hotel will provide Florida Association of Student Financial Aid Administrators the following special concessions:

- Complimentary cooked to Order Breakfast, served Daily in the Atrium
- Complimentary evening reception served nightly in the Atrium
- Complimentary wireless internet access in the sleeping rooms
- Group rate available 2 days pre and post meeting dates, based on availability
- Complimentary access to the Health Club and Business center
- Complimentary Meeting Space with a Food and Beverage Minimum of \$2800.00++
- Complimentary wireless internet access in the Meeting Space
- One (1) Chef choice VIP Welcome Amenity complimentary
- One (1) Projector in the Meeting Space complimentary
- One (1) Drop-Down Screen in the Meeting Space complimentary
- One (1) complimentary Podium Microphone Package
- Discounted Self-Parking rate of \$14.00 (reduced from \$20.00)
- Master Account earned Hilton Honors Points

Florida Association of Student Financial Aid Administrators

November 4, 2025 ~ November 7, 2025

Hilton Honors Meeting Planner Points to be awarded to _____, # _____

ADJUSTMENTS TO CONCESSIONS

In the event of reductions in the Room Night Commitment of more than 20%, the Hotel may adjust any concessions previously offered in this Agreement, including those concessions offered on a complimentary basis, and may also adjust the Function Space in direct proportion to the reduction in the Room Night Commitment.

ROOMS ATTRITION

Florida Association of Student Financial Aid Administrators agrees that it will pay Hotel **\$140.00** for each room night not utilized below **104** room nights, as a reasonable estimate of the harm the attrition will cause the Hotel. All estimated sleeping room performance damages (attrition damages) will be due and payable to the Hotel no later than seven (7) days prior to Group arrival date, regardless of Master Account credit status. Hotel agrees that after receiving this payment, it will not seek additional damages.

Client Initial

CONTRACT AGREEMENT

We are currently holding your space on a tentative basis, to confirm it as definite, please review the contract and return a signed copy to our offices by July 31, 2025. Our receipt of your signed agreement and deposit acknowledges your program as a definite booking. If signed agreement and deposit is not received by the July 31, 2025, the hotel will release function space and/or guest rooms currently being held without any further notice to or obligation to Florida Association of Student Financial Aid Administrators. In the event we receive a request from another group for your dates prior to July 31, 2025, and we have not received your acceptance, we reserve the right to contract with another party, without any further notice or obligation to Florida Association of Student Financial Aid Administrators.

RESERVATION METHOD

Individual Reservations must be made no later than: October 5, 2025
Reservations will be by: Individual Call In – Please call Toll free 1-800-EMBASSY (1-800-377-8898). Once an individual reservation has been made, any changes should be made directly with our Group Reservations Department. A credit card number or 1-nights advance deposit will be required to secure a room out of this block. **Cancellations must be received 72 hours prior to arrival or 1-night room and tax will be assessed.**

FUNCTION INFORMATION AGENDA/EVENT AGENDA

Based on the requirements outlined by Florida Association of Student Financial Aid Administrators the Hotel has reserved the function space set forth on the below Function Information Agenda/Event Agenda. Should the agenda change in the deletion of food and beverage functions additional function room charges will apply.

Florida Association of Student Financial Aid Administrators

November 4, 2025 ~ November 7, 2025

Date	Time	Event Class	Room	Setup	AGR
11, 05, 2025	8:00 AM - 5:00 PM	Meeting	Seminole	Special Setup Instructions	28
11, 05, 2025	8:00 AM - 6:00 PM	Storage	Orange	No Set Up Required	2
11, 05, 2025	9:00 AM - 1:00 PM	Setup	Buena Vista 2 & 3	Classroom	70
11, 05, 2025	11:00 AM - 5:00 PM	Meeting	Buena Vista 2 & 3	Classroom	70
11, 06, 2025	8:00 AM - 5:00 PM	Meeting	Seminole	Special Setup Instructions	28
11, 06, 2025	8:00 AM - 5:00 PM	Meeting	Buena Vista 2 & 3	Classroom	70
11, 06, 2025	8:00 AM - 6:00 PM	Storage	Orange	No Set Up Required	2
11, 06, 2025	12:00 PM - 1:00 PM	Lunch	Atrium	Existing Setup	70
11, 06, 2025	3:30 PM - 3:45 PM	Break PM	Pre-Function	Coffee Station	70
11, 07, 2025	8:00 AM - 12:00 PM	Meeting	Buena Vista 2 & 3	Classroom	70
11, 07, 2025	8:00 AM - 2:00 PM	Storage	Orange	No Set Up Required	2

Hotel reserves the right to change function rooms as long as the rooms are comparable and to decrease the function space if the number of persons attending the functions.

All meeting room, food and beverage, and related services are subject to applicable taxes (currently 6.5%) and service charge (currently 25% in effect on the date(s) of the event. All taxes and service charges are subject to change without notice. **The Service Charge is the property of the hotel to cover discretionary costs of the event, a portion of which may be distributed to certain food and beverage service employees. Such charge is not a tip or gratuity.**

FOOD AND BEVERAGE MINIMUM

Florida Association of Student Financial Aid Administrators agrees that it will provide a minimum food and beverage revenue of **\$2800.00** (exclusive of applicable service charges and taxes) as part of the Event. If Florida Association of Student Financial Aid Administrators provides less food and beverage revenue, it agrees to pay Hotel the difference between what was actually spent on food and beverage as part of the event and the food and beverage minimum.

FOOD AND BEVERAGE POLICIES

Due to licensing requirements and quality control issues, all food and beverage to be served on the Hotel property must be supplied and prepared by the Hotel. All food and beverage prices are subject to a 25% service charge and a 6.5% state tax (subject to change without notice)

Client Initial

GUARANTEES:

The hotel must be notified of the exact number/amount of attendees by 12 Noon FIVE (5) business days prior to the event. This will be considered the guaranteed head count and will be the basis for all billing charges unless the actual attendance is greater. The hotel cannot be responsible for more than 5% over the guarantee.

MENU SELECTION:

Enclosed are our banquet menus for your review. If your function requires any items not currently on our menu, can offer a menu to suit your needs. Menu selections and all other requirements must be received four (4) weeks prior to the function. All prices are subject to change and are not confirmed until 90 days prior to the event. For menus where the services of a carver or cook are required, there will be a \$100.00 charge for each.

Florida Association of Student Financial Aid Administrators

November 4, 2025 ~ November 7, 2025

PAYMENT INFORMATION

Your program is not considered definite until Payment Information is received.

DIRECT BILLING: If you wish to establish credit with the Hotel for the purpose of direct billing a portion of your account through the use of a Master Account for any of the above listed events you agree that the Hotel may review any available credit reporting services and will attempt to confirm your credit based on such sources. A minimum of (2) Hotel References must be provided.

PAYMENT OF DIRECT BILLING: Subject to the approval of credit by the Hotel, authorization to direct bill may be issued and payment will be required 30 days upon receipt of an invoice from the Hotel. For any charges that remain unpaid after thirty (30) days from the date of the invoice, a late payment charge equal to the less of 1 ½% per month, or the highest rate permitted by law, shall be applied on the remaining balance until paid in full. We request that you review your Master Account with the Hotel Accounting Department prior to your departure. A non-refundable deposit is required for all functions as set forth below in the deposit schedule

DEPOSIT SCHEDULE

Transaction Type	Charge Type	Date	Amount
Initial Deposit	Check	With Signed Contract	\$1,000.00
Final Payment	Direct Bill	11/9/2025	All remaining estimated charges

*All deposits are non-refundable

<p>Master Account Payment Options:</p> <p><input checked="" type="checkbox"/> Group is Responsible for Banquet Charges</p> <p><input checked="" type="checkbox"/> Individuals Pay Own Guestroom, Parking, Resort Fee & Incidental Charges</p> <p><input checked="" type="checkbox"/> Credit card on file to guarantee group cancellation and attrition charges, if any.</p>

PACKAGE POLICIES

The customer is responsible for the arrangements and all expenses of shipping materials, merchandise, exhibits, or any other items to and from the hotel. The Hotel is not responsible for damage or loss of any items left in the Hotel prior to or following any function. The Hotel accepts no responsibility for goods shipped to the Hotel prior to scheduled functions or left after a function is completed. The Hotel will accept packages two working days prior to the function, between 7am and 5pm daily. The shipper will be responsible for the loading and unloading of packages into the Hotel. Hotel packages must be clearly marked appropriately with:

Name of Group and Date of Function
On-Site Contact Name (from your organization)
Embassy Suites Orlando Lake Buena Vista
8100 Lake Street
Orlando, FL 32836

Currently we allow up to 5 packages at no charge and then each additional package is charged a \$7.00 handling fee. Pallets are billed at a rate of \$100.00 per pallet. Outgoing shipment must be sealed, properly packaged and ready for pick up. A shipping form must be attached with proper shipping and account information completed. Should a group depart without providing the correct or complete information, it will at the resort's discretion the method of which the group's shipments will be sent. All shipping charges will be applied to the group master account.

FORCE MAJEURE

The performance of this Agreement by either party is subject to acts of God, government authority, disaster or other emergencies, any of which make it illegal or impossible to provide the facilities and/or services for your meeting. It is provided that this Agreement may be terminated for any one or more of such reasons by written notice from one party to the other without liability.

Florida Association of Student Financial Aid Administrators

November 4, 2025 ~ November 7, 2025

INSURANCE

The Hotel and the Group shall obtain and maintain and provide evidence of insurance upon request in amounts sufficient to provide coverage for any liabilities, which may reasonably arise out of or result from the respective obligations pursuant to this contract.

INDEMNIFICATION

Florida Association of Student Financial Aid Administrators hereby agrees to indemnify, defend and hold the Hotel harmless from any loss, liability, costs or damages arising from actual or threatened claims or causes of action resulting from the gross negligence or intentional misconduct of such party or its respective officers, directors, employees, agents, contractors, members or participants (as applicable), provided that with respect to officers, directors, employees, and agents, such individuals are acting within the scope of their employment or agency, as applicable.

AMERICANS WITH DISABILITIES ACT

Both the Group and the Hotel shall be responsible for compliance with the public accommodation requirements of the Americans with Disabilities Act as defined by law. The Hotel shall provide, to the extent required by the Act, such auxiliary aids and/or services as may be reasonably requested by Group for use in sleeping rooms and public areas of the hotel, provided that Group gives reasonable advance written notice to the Hotel of such needs. Group shall be responsible for the cost of any auxiliary aids and series (including engagement of and payment to specialized service providers, such as sign language interpreters), necessary for use in the meeting space used by the group, other than those types and quantities typically maintained by the Hotel.

ARBITRATION/DISPUTE RESOLUTION/ATTORNEY'S FEES

Any controversy, claim or dispute arising out of or relating to this Agreement, shall be resolved through non-binding mediation and/or binding arbitration conducted in accordance with the rules of the American Arbitration Association or JAMS in the State in which the Hotel is located. The law of the State in which the hotel is located will be the governing law. The arbitration award will be enforceable in any state or federal court. In any arbitration or court proceeding, the prevailing party shall be entitled to recover reasonable attorney's fees and costs. In addition, Group shall be responsible for payment of attorneys' fees and interest associated with the Hotel's efforts to collect monies owed under the terms of this agreement.

COMPLIANCE WITH LAWS

Group agrees to comply with all applicable U.S. federal, state and local laws governing the agreement and event, including any rules, regulations or requests of the U.S. Department of Homeland Security.

NOTICE

Any notice required or permitted by the terms of this contract must be in writing. Notice may be sent via facsimile transmission and will be considered effective as of the date and time of the facsimile confirmation of transmission.

WAIVER

If either party agrees to waive its right to enforce any term of this contract, it does not waive its right to enforce any other terms of this contract.

PROMOTIONAL CONSIDERATIONS

We have the right to review and approve any advertisements or promotional materials in connection with your function that specifically references any name or logo of the Embassy Suites by Hilton Orlando - Lake Buena Vista Resort

Florida Association of Student Financial Aid Administrators

November 4, 2025 ~ November 7, 2025

SECURITY

We have no insurance for and are not responsible for any loss or damage to your property. If required, in our sole judgment, or order to maintain adequate security measures in light of the size and/or nature of your function, you will provide, at your expense, security personnel supplied by a reputable licensed guard or security agency doing business in the city or county in which we are located, which agency will be subject to our prior approval. Such security personnel may not carry weapons. For the safety of persons and property, no fireworks or incendiary devices may be used indoor at the hotel. Group agrees to comply with all applicable federal, state and local laws, including health and safety codes and federal anti-terrorism laws and regulations including all provisions of the Patriot Act and regulations of the U.S. Department of Homeland Security and the Office of Foreign Assets Control. Group agrees to cooperate with Hotel and any relevant governmental authority to ensure compliance with such laws.

CANCELLATION

In the unlikely event that you should decide to cancel this event at any time after execution of this Agreement, the following cancellation charges will apply, which are not a penalty and represents a reasonable effort by the Hotel to establish its loss prospectively and are liquidated damages:

Date of Hotel's Receipt of Cancellation Notice	Percentage of Revenue	Amount of Cancellation Damages
Date of Signature to 90 days prior to arrival <u>August 6, 2025</u>	(25% total revenue - food, beverage, room rental & guestroom revenue)	\$5,250.00
89 days to 60 days prior to arrival <u>August 7, 2025 - September 5, 2025</u>	(50% total revenue- food, beverage, room rental & guestroom revenue)	\$10,500.00
59 days to 30 days prior to arrival <u>September 6, 2025 - October 5, 2025</u>	(75% total revenue- food, beverage, room rental & guestroom revenue)	\$15,750.00
29 days to day of arrival <u>October 6, 2025</u>	(100% total revenue- food, beverage, room rental & guestroom revenue)	\$21,000.00

These payments may be subject to the applicable taxes. Such payment shall be made by certified check or wire transfer and shall accompany your notice of the exercise of this cancellation option. Any attempted exercise of this right without the inclusion of payment, as set forth above, shall be invalid. Proper notice of cancellation is not default rather an exercise of a right under this Agreement to cancel this Agreement without any further obligations.

SIGNATURE

This contract, with exhibits attached (if any) constitutes the entire agreement between the parties and may not be amended or changed unless done so in a writing signed by Hotel and Group.

The undersigned represent that they are authorized to sign and enter into this contract.

Notice may be sent via facsimile transmission and will be considered effective as of the date and time of the facsimile confirmation of transmission.

Florida Association of Student Financial Aid Administrators

November 4, 2025 ~ November 7, 2025

SIGNATURES

Approved and authorized by Florida Association of Student Financial Aid Administrators.

Name: Egan Hanson

Signature:

Title: FASFAA President

Date:

Approved and authorized by Hotel:

Name: Kayla Beech

Signature:

Title: Sales Manager

Date:

Platinum \$4600	Gold \$3100	Silver \$2100	General \$850
One interest session at conference.	n/a	n/a	n/a
Must Be a Paid FASFAA Member	Must Be a Paid FASFAA Member	Must Be a Paid FASFAA Member	Must Be a Paid FASFAA Member
Two Booth Spaces- priority placement by date of receipt of paid Sponsorship/Commitment level	One Booth- priority placement by date of receipt of paid Sponsorship/Commitment level	One Booth- priority placement by date of receipt of paid Sponsorship/Commitment level	n/a
Two Comp Registrations	Two Comp Registrations	One Comp Registration	n/a
Logo on Website- main/ conference information page	Logo on Website- main/ conference information page	Logo on Website- main/ conference information page	n/a
Recognition: Vendor Reception During Lunch	Recognition: Vendor Reception During Lunch	Recognition: Vendor Reception During Lunch	n/a

List of Registrants three weeks in advance (will receive final list prior to conference)	List of Registrants three weeks in advance (will receive final list prior to conference)	List of Registrants two weeks in advance	n/a
May attend all regional workshops & present at two workshops on services for no more than five minutes. (advance notice required)	May attend all regional workshops & present at one workshop on services for no more than five minutes. (advance notice required)	May attend all regional workshops.	n/a
May attend the Director's Summit. Will have two minutes to introduce company. (limit 6)	n/a	n/a	n/a
May send two promotional emails via listserv. (one video option)	May send one promotional email via listserv.	n/a	n/a
Ad in Annual Conference Electronic Program Full Page Ad	Ad in Annual Conference Electronic Program 1/2 Page Ad	n/a	
Highlighted in one newsletter.	n/a	n/a	n/a
Banner Ad on FASFAA Website if new platform can support.	n/a	n/a	n/a
Moderate general session and introduce self/company for 60 seconds.	n/a	n/a	n/a
5% Early Bird Discount if paid by Dec. 31, 2025	5% Early Bird Discount if paid by Dec. 31, 2025	5% Early Bird Discount if paid by Dec. 31, 2025	n/a

FASFAA 2025-2026 Ala Cart Options

Training Webinars (\$250) No sponsorship limit- Moderate one FASFAA webinar including two-minute introduction of company product/services (one webinar) logo to be included during webinar.

Clock Hour Workshop (\$350)—No sponsorship limit • Vendor booth space (in person) If attending in person or personally, provide a 10-minute introduction to company products/services. • 1 8.5x11 flyer in workshop materials

New Aid/Intermediate Aid Officer Workshop (\$500)—No sponsorship limit • Logo/ Web Banner on New Aid/ Intermediation Aid Officer webpage • Vendor booth space (in person) If attending in person, provide a 10-minute introduction to company products/services. If you are attending virtually, provide a 10-minute introduction to company products/services. • 1 8.5x11 flyer in workshop materials

Annual Director's Summit (\$500)—No sponsorship limit Meeting of Financial Aid Directors, Assistant/Associate Vice-Presidents of Financial Aid/Enrollment Management & other senior financial aid leaders from across the state to discuss and share areas of common interest and advocacy. • Vendor Spotlights throughout summit. • Vendor Session (TBD)—time adjusted based on number of participants. -8.5 x 11 company advertisement provided to attendees at check-in. List of Director's Summit registrants three (3) weeks before the summit.

Newsletter Highlight (\$250) • Includes in-depth conversation with president, allowing you to highlight yourself and your company. Includes social media promotion. One, half-page ad in one issue. (No sponsorship limit)

Sponsor Coffee (\$250) during this break- Announcement thanking the vendor prior to break.

Conference Bags (\$1000) pricing would need to be checked) Limit one vendor- first come first serve. The vendor logo will appear on the bag along with the conference logo.

Drink Ticket Sponsor (\$500) Company name would appear on drink tickets during evening event or welcome reception. (limit two)

Lanyards- (\$500) Company name would appear on lanyard

Ad Book- (\$250) Pay for an ad to be included in a book of advertisements, along with the passport that attendees will be using in their vendor scavenger hunt.

July 25, 2025

Subject: Letter of Support for Region II Representative Nominee

Dear FASFAA Nominations Committee,

I am writing to offer my full support for Lashanda Mozell as the next Region II Representative for FASFAA.

Having had the privilege to serve in this role myself, I understand the dedication, collaboration, and regional knowledge it requires. Lashanda embodies these qualities and more. Her commitment to the financial aid profession, strong leadership skills, and collaborative spirit make her an excellent choice to represent our region.

Throughout her time in the field, she has demonstrated a clear passion for serving students, supporting colleagues, and contributing meaningfully to the advancement of financial aid policy and practice. I am confident Lashanda will bring fresh energy and thoughtful leadership to Region II, and will be a valuable asset to the FASFAA Board.

Please feel free to reach out if any additional information or context is needed. I fully support Lashanda and look forward to seeing the great work they will do in this role.

Sincerely,

Marie Guerra Rosado

Marie Guerra Rosado
Outgoing Region II Representative
FASFAA

July 25, 2025

Subject: Resignation from Region II Representative Position

Dear FASFAA Board,

I hope this message finds you well. I am writing to formally resign from my position as Region II Representative, effective July 30, 2025. I am transitioning to a new role in Human Resources and will no longer be working in Financial Aid.

It has been an honor to serve Region II and contribute to the important work of FASFAA. I've truly appreciated the opportunity to collaborate with such passionate and dedicated professionals who are committed to advancing our field and supporting students throughout Florida.

Although I am stepping down from this leadership role, I remain committed to the mission of FASFAA and plan to stay actively involved as a member and volunteer. I look forward to continuing to support the association in new ways.

Thank you for the opportunity to serve and for the support throughout my term. Please let me know how I can assist during this transition.

With appreciation,

Marie Guerra Rosado

Marie Guerra Rosado
Region II Representative
FASFAA

Lashanda Mozell

OneStop Advisor

Contact

871 NE 207th Ave
Williston, FL 32696
352.222.3044
Shandajaa8818@gmail.com

Letter of Intent for Region II Representative

TO FASFAA Executive Board:

As I began my journey in financial aid, I had no idea the lengths to which it would take me professionally and here I am with intention to become the FASFAA Region II Representative.

If granted the opportunity to serve as Region II Representative, it is my goal to create moments of support and encouragement for my fellow financial aid administrators. As we all know, in the financial aid community, we need support beyond the profession.

As I've aimed to serve students and parents with patience, integrity, and consistency to support their aspirations to successfully complete their college career, so must I serve my colleagues.

My goals in this position are to lead Region II and help financial aid administrators to incorporate comprehensive wellness which plays a key role in any professional's day-to-day success.

I want to ensure, as Region II Representative, that all institutions in the region feel that they have a voice and that their professional needs are addressed.

Sincerely,

Lashanda Mozell

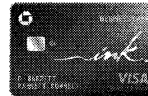
Business Credit Card Rates and Fees for New Accounts

Printed On
06/04/2025



CHASE INK BUSINESS PREMIER^{®1}

- **The Pay in Full card with spend potential to meet your business needs and Flex for Business if you need a little more flexibility**
- **Unlimited 2% cash back on every purchase**
- **Unlimited 2.5% cash back on purchases of \$5,000 or more**
- **Unlimited 5% cash back on travel purchased through Chase TravelSM**



CHASE INK BUSINESS CASH^{®1}

- **5% Cash Back on the first \$25,000 spent in combined purchases each account anniversary year at:**
 - Office supply stores
 - Internet, cable and phone services
- **2% Cash Back on the first \$25,000 spent in combined purchases each account anniversary year at:**
 - Gas stations and restaurants
- **Unlimited 1% Cash Back on all other purchases**



CHASE INK BUSINESS PREFERRED^{®1}

- **3 Points per \$1 on the first \$150,000 spent in combined purchases each account anniversary year on:**
 - Travel
 - Shipping purchases
 - Select advertising purchases
 - Internet, cable and phone services
- **Unlimited 1 Point per \$1 on all other purchases**



CHASE INK BUSINESS UNLIMITED^{®1}

- **Unlimited 1.5% Cash Back on every purchase**

Benefits and tools of an Ink business card:	• Employee cards at no additional cost	• Rewards don't expire as long as your account is open	• Expense tracking such as purchase alerts and spending limits
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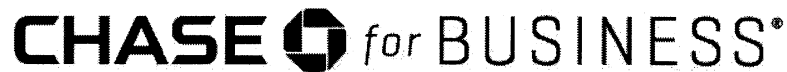
		Also Available in Spanish			
		Ink Business Cash	Ink Business Unlimited	Ink Business Preferred	Ink Business Premier
Below you'll find the Annual Percentage Rates (APRs) for Chase credit cards. APR is a measure of the cost of credit, expressed as a yearly rate.					
Annual Fee	INTRODUCTORY	No Fee	No Fee	N/A	N/A
	AFTERWARD	No Fee	No Fee	\$95	\$195
	PER EMPLOYEE CARD	No Fee	No Fee	No Fee	No Fee
Annual Percentage Rate (APR)	<i>Purchases</i>				
	INTRODUCTORY	0% for the first 12 billing cycles	0% for the first 12 billing cycles	N/A	N/A
	VARIABLE APR AFTERWARD	17.49% to 25.49%	17.49% to 23.49%	20.24% to 26.24%	18.49% to 26.49% (Flex for Business Only)
<i>Default</i>		Up to 29.99%	Up to 29.99%	Up to 29.99%	N/A
<i>Cash Advances</i>	VARIABLE APR	29.24%	29.24%	29.24%	N/A
Variable Rate Information based on 01/23/2025 prime rate		7.50%	7.50%	7.50%	7.50%
Minimum Interest Charges		None	None	None	None
Transaction Fees	<i>Balance Transfer Fee</i>				
	INTRODUCTORY	N/A	N/A	N/A	N/A
	TRANSACTION FEE	5%	5%	5%	N/A
	MINIMUM	\$5	\$5	\$5	N/A
	MAXIMUM	None	None	None	N/A
	<i>Cash Advance Fee</i>				
	TRANSACTION FEE	5%	5%	5%	5%
MINIMUM	\$15	\$15	\$15	\$15	
MAXIMUM	None	None	None	None	
<i>Foreign Transaction Fee</i>		3% of each transaction	3% of each transaction	None	None

Accounts subject to credit approval. Restrictions and limitations apply. Chase credit cards are issued by JPMorgan Chase Bank, N.A. Member FDIC. Offer subject to change. Credit Card Rates & Fees for New Accounts — effective 01/23/2025.

1. See banker for details of the credit card program and to apply.

The Contactless Symbol and Contactless Indicator are trademarks owned by and used with the permission of EMVCo, LLC.

For the most up-to-date information, contact us.



Helpful Information For Your Business:

- Checking and Savings Account Rates
- Additional Banking Services and Fees
- Chase Overdraft Services

You can get the Deposit Account Agreement at a branch or by request when you call us

CONTACT INFORMATION

Business Accounts:

Main phone number: 1-800-242-7338

Spanish: 1-888-622-4273

International Calls: 1-713-262-1679

Chase Mobile or Online Banking:

1-877-242-7372

Deaf and Hard of Hearing:

We accept operator relay calls

Business Deposit Rates



RATES IN EFFECT AS OF: Friday, May 30, 2025

We use two terms to explain how much interest we pay on your deposit accounts.

- **Interest Rate:** Annualized percentage rate we pay on your account, and does not reflect compound interest, which is any interest paid on interest you've earned.
- **Annual Percentage Yield (APY):** Annualized percentage rate we pay on your account, and includes compound interest. APY may be higher than the Interest Rate due to compound interest.

BUSINESS CHECKING & SAVINGS ACCOUNTS ¹

Chase Business Premier SavingsSM

To earn Premier relationship rates, your Chase Business Premier SavingsSM needs to be linked to either a Chase Performance Business Checking[®], Chase Platinum Business CheckingSM or Chase Analysis Business Checking[®] account (interest-bearing counterparts included, where applicable) with at least five customer-initiated checking account transactions each monthly statement period.

RELATIONSHIP RATES			STANDARD RATES		RELATIONSHIP RATES			STANDARD RATES	
Balance	Interest Rate	APY	Interest Rate	APY	Balance	Interest Rate	APY	Interest Rate	APY
\$0-\$9,999	0.02%	0.02%	0.01%	0.01%	\$250,000-\$499,999	0.02%	0.02%	0.01%	0.01%
\$10,000-\$24,999	0.02%	0.02%	0.01%	0.01%	\$500,000-\$999,999	0.02%	0.02%	0.01%	0.01%
\$25,000-\$49,999	0.02%	0.02%	0.01%	0.01%	\$1,000,000-\$4,999,999	0.02%	0.02%	0.01%	0.01%
\$50,000-\$99,999	0.02%	0.02%	0.01%	0.01%	\$5,000,000-\$9,999,999	0.02%	0.02%	0.01%	0.01%
\$100,000-\$249,999	0.02%	0.02%	0.01%	0.01%	\$10,000,000+	0.02%	0.02%	0.01%	0.01%

Chase Business Total Savings SM			Client Funds Savings SM		
Balance	Interest Rate	APY	Balance	Interest Rate	APY
\$0-\$9,999	0.01%	0.01%	\$0-\$49,999	0.01%	0.01%
\$10,000-\$24,999	0.01%	0.01%	\$50,000-\$99,999	0.01%	0.01%
\$25,000+	0.01%	0.01%	\$100,000+	0.01%	0.01%

Chase Analysis Business Checking with Interest [®]		IOLTA SM			EARNINGS CREDIT RATES ² FOR BUSINESS BANKING	
Interest Rate	APY	Balance	Interest Rate	APY	Balance	Earnings Credit
All Balances	0.01%	\$0-\$99,999	3.00%	3.04%	\$0-\$999,999	0.20%
Chase Performance Business Checking with Interest [®]		\$100,000-\$999,999	3.00%	3.04%	\$1,000,000-\$9,999,999	0.30%
Interest Rate	APY	\$1,000,000+	3.00%	3.04%	\$10,000,000+	See your Business Relationship Manager
All Balances	0.01%					

¹Business checking and savings account rates are variable and interest compounded and credited monthly.

²Earnings Credit Rates apply to activity for the previous calendar month.

BUSINESS CERTIFICATE OF DEPOSIT (CD) ^{3,4}



Terms (featured terms are bold)	CD RELATIONSHIP RATES ⁵						CD STANDARD RATES	
	\$0-\$9,999		\$10,000-\$99,999		\$100,000+		\$0+	
	Interest Rate	APY	Interest Rate	APY	Interest Rate	APY	Interest Rate	APY
Months (m)								
1m	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.01%	0.01%
2m	1.24%	1.25%	1.24%	1.25%	1.24%	1.25%	0.01%	0.01%
3m	1.24%	1.25%	1.24%	1.25%	1.24%	1.25%	0.01%	0.01%
4m	3.34%	3.40%	3.34%	3.40%	3.83%	3.90%	0.01%	0.01%
5m	2.23%	2.25%	2.23%	2.25%	2.23%	2.25%	0.01%	0.01%
6m	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	0.01%	0.01%
7m	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	0.01%	0.01%
8m	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	0.01%	0.01%
9m	1.98%	2.00%	1.98%	2.00%	1.98%	2.00%	0.01%	0.01%
10m	2.96%	3.00%	2.96%	3.00%	3.44%	3.50%	0.01%	0.01%
11m	1.98%	2.00%	1.98%	2.00%	1.98%	2.00%	0.01%	0.01%
12m	1.98%	2.00%	1.98%	2.00%	1.98%	2.00%	0.01%	0.01%
13m	1.98%	2.00%	1.98%	2.00%	1.98%	2.00%	0.01%	0.01%
14m	1.98%	2.00%	1.98%	2.00%	1.98%	2.00%	0.01%	0.01%
15m	1.98%	2.00%	1.98%	2.00%	1.98%	2.00%	0.01%	0.01%
18m, 21m	1.98%	2.00%	1.98%	2.00%	1.98%	2.00%	0.01%	0.01%
24m, 30m	1.98%	2.00%	1.98%	2.00%	1.98%	2.00%	0.01%	0.01%
36m, 42m	1.98%	2.00%	1.98%	2.00%	1.98%	2.00%	0.01%	0.01%
48m, 60m, 84m, 120m	1.98%	2.00%	1.98%	2.00%	1.98%	2.00%	0.01%	0.01%

Rates specific for CD ladders are below⁶

Ladder Terms	CD RELATIONSHIP RATES ⁵						CD STANDARD RATES	
	\$0-\$9,999		\$10,000-\$99,999		\$100,000+		\$0+	
	Interest Rate	APY	Interest Rate	APY	Interest Rate	APY	Interest Rate	APY
Months								
1	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.01%	0.01%
2	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.01%	0.01%
3	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.01%	0.01%
4	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.01%	0.01%
3	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.01%	0.01%
6	0.02%	0.02%	0.05%	0.05%	0.05%	0.05%	0.01%	0.01%
9	0.02%	0.02%	0.05%	0.05%	0.05%	0.05%	0.01%	0.01%
12	0.02%	0.02%	0.05%	0.05%	0.05%	0.05%	0.01%	0.01%

³Interest is compounded daily and, unless you choose differently, will be paid on your CD at maturity or annually if the term is more than 12 months. You may instead choose to have your interest paid on a monthly, quarterly or semiannual basis; however, withdrawing interest before maturity will reduce the APY.

⁴There is a penalty for early withdrawal.

⁵Earn CD relationship rates on your CDs when linked to an eligible Chase business checking account at CD origination and at each CD renewal and renegotiation (the linked business accounts must share a common business owner that is a direct owner of the business). Eligible accounts include: Chase Business Complete Checking, Chase Performance Business Checking, Chase Platinum Business Checking, and Chase Analysis Business Checking (interest-bearing counterparts included, where applicable). Otherwise, standard rates apply. Public funds entities should contact their banker for applicable CD rates

⁶CD ladders are a group of four CDs opened at the same time for the same amount but with different terms.

A copy of the Deposit Account Agreement is available upon request. Fees could reduce earnings. Rates and balance tiers for checking, savings and CDs are applicable as of the effective date, and may change at our discretion.

Additional Banking Services and Fees for Business Accounts Deposit Account Agreement

This document is part of the Deposit Account Agreement and has 5 sections that provide additional information about our products and services. Accounts are subject to approval.

1. Product Information
2. Business Deposit Express
3. Fee Schedule
4. Card Purchase and Withdrawal Limits
5. Chase Business Overdraft Services

If state sales taxes apply to an account or service, taxes are included in the fee amount listed.

Deposit Account Agreement – Business Product Information

BUSINESS CHECKING ACCOUNTS	
	<i>Chase Business Complete Checking®</i>
<i>Monthly Service Fee</i>	\$15
<i>Ways to Avoid the Monthly Service Fee</i>	<p>If you meet any of the following qualifying activities for each Chase Business Complete Checking account in a monthly statement period, we will waive the \$15 Monthly Service Fee:</p> <ul style="list-style-type: none"> • Maintain a linked Chase Private Client CheckingSM, JPMorgan Classic Checking, or Private Client Checking Plus account (the owner of the linked personal account must be a direct owner of the business and signer on the business account) OR • Meet Chase Military Banking requirements OR • Fulfill at least one of the following qualifying activities: <ul style="list-style-type: none"> • Minimum Daily Ending Balance: Maintain a minimum daily ending balance of at least \$2,000 in the Chase Business Complete Checking account each business day during the monthly statement period¹ • Chase Payment SolutionsSM Activity: Have at least \$2,000 of aggregate eligible deposits² into the Chase Business Complete Checking account at least one day before the end of the monthly statement period³ using one or more of the following: <ul style="list-style-type: none"> • Chase QuickAcceptSM • InstaMed Patient Payments and InstaMed Patient Portal • Other eligible Chase Payment Solutions products⁴ • Chase Ink® Business Card Activity: Spend at least \$2,000 on eligible purchases⁵ in the most recent monthly Ink card billing cycle⁶
<i>Chase Military Banking</i>	Monthly Service Fee is waived for current servicemembers and veterans of the U.S. Armed Forces with presentment of a qualifying military ID or proof of military service
<i>Chase Military Banking Enhanced Benefits</i>	<p>Enhanced benefits for active duty and reserve military servicemembers of the U.S. Air Force, Army, Coast Guard, Marines, Navy, and National Guard</p> <p>These additional benefits require direct deposit of military base pay (does not include allotments). These benefits will begin the next business day after military base pay is direct deposited into the Chase Business Complete Checking account and will end 180 days after the last military base pay direct deposit into that account.</p> <ul style="list-style-type: none"> • No Chase fee on all non-Chase ATM transactions (Surcharge Fees from the ATM owner/network still apply) • No Chase fee on incoming or outgoing wire transfers^{7,8} • No Chase fee for Foreign Exchange Rate Adjustments on debit card purchases or ATM withdrawals using your Debit/ATM card in currencies other than U.S. dollars
<i>Transaction^{9,10} Fees per month</i>	<p>Electronic deposits and deposited items, ACH and ATM transactions, Chase QuickDepositSM, debit card purchases, and internal transfers: No Charge⁹</p> <p>Deposits and withdrawals made with a banker, and paper checks written on the account</p> <p style="text-align: center;">0-20 No Charge 21+ \$0.40/each</p> <p style="text-align: center;">(These fees will be included in your Monthly Service Fee if applicable)</p>
<i>Interest</i>	Does not earn Interest
<i>No Cash Deposit Processing Fee</i>	For the first \$5,000 per statement period (see Business Deposit Express Fee Schedule for additional fees)

Deposit Account Agreement – Business Product Information

BUSINESS CHECKING ACCOUNTS (CONTINUED)							
<i>Wire Transfer Fees^{7,8}</i>	<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%; vertical-align: top; padding: 5px;"> Wire Transfers: Incoming Domestic \$15 per transfer International \$15 per transfer \$0 if transfer was originally sent with the help of a Chase banker or using chase.com or Chase Mobile </td> <td style="width: 50%; vertical-align: top; padding: 5px;"> Wire Transfers: Outgoing Domestic (chase.com) \$25 per transfer Domestic (branch) \$35 per transfer International U.S. Dollar (chase.com) \$40 per transfer International FX (chase.com) \$5 per transfer or \$0 per transfer if the amount is equal to \$5,000 USD or more International U.S. Dollar or FX (branch) \$50 per transfer </td> </tr> </table>	Wire Transfers: Incoming Domestic \$15 per transfer International \$15 per transfer \$0 if transfer was originally sent with the help of a Chase banker or using chase.com or Chase Mobile	Wire Transfers: Outgoing Domestic (chase.com) \$25 per transfer Domestic (branch) \$35 per transfer International U.S. Dollar (chase.com) \$40 per transfer International FX (chase.com) \$5 per transfer or \$0 per transfer if the amount is equal to \$5,000 USD or more International U.S. Dollar or FX (branch) \$50 per transfer				
Wire Transfers: Incoming Domestic \$15 per transfer International \$15 per transfer \$0 if transfer was originally sent with the help of a Chase banker or using chase.com or Chase Mobile	Wire Transfers: Outgoing Domestic (chase.com) \$25 per transfer Domestic (branch) \$35 per transfer International U.S. Dollar (chase.com) \$40 per transfer International FX (chase.com) \$5 per transfer or \$0 per transfer if the amount is equal to \$5,000 USD or more International U.S. Dollar or FX (branch) \$50 per transfer						
<i>Statement Period</i>	All Chase Business Complete Checking accounts have a statement period that ends on the last business day of the month. Accounts with statement periods that do not end on the last business day of the month will be automatically updated including, without limitation, accounts that are converted into Chase Business Complete Checking						
<i>Chase Fees You Don't Pay</i>	You won't pay a Monthly Service Fee on the following account when linked to a Chase Business Complete Checking account: <ul style="list-style-type: none"> • One (1) Chase Business Total SavingsSM account 						
<i>Other Chase Fees You May Pay</i>	Refer to the Business Fee Schedule on pages 12–15 for additional fees that may apply to your account. Certain other Cash Management or treasury services may have other fees that are not included here. Contact your banker or cash management specialist for details						
<i>Other</i>	Certain cash management services, including, but not limited to, Cash Concentration, Lockbox and End of the Day Sweeps are not permitted in conjunction with this checking product. Chase reserves the right to convert the account to accommodate such cash management services. Conversion may result in increased fees						
<i>Chase QuickAcceptSM</i>	<p>QuickAccept allows customers with a Chase Business Complete Checking account to accept card payments directly into their Chase Business Complete Checking account. Most domestic and international credit, debit, prepaid or gift cards with a Visa[®], Mastercard[®], American Express[®] or Discover[®] logo can be accepted through QuickAccept. Usage of QuickAccept is subject to eligibility, terms of service, monitoring and further review. QuickAccept is not available to all businesses.</p> <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 30%; vertical-align: middle; text-align: center; padding: 5px;"><i>Swipe, Dip & Tap Transactions</i></td> <td style="padding: 5px;"> 2.6% + \$0.10 per authorized transaction when: Accepting card payments using Chase point of sale hardware (card reader, terminal) by: <ul style="list-style-type: none"> • Tapping an NFC-enabled contactless card or device • Dipping an EMV-enabled card • Swiping a magnetic strip-enabled card Accepting card payments using Tap to Pay on iPhone on the Chase Mobile[®] app and Chase Point of SaleSM app (no hardware required) by: <ul style="list-style-type: none"> • Tapping an NFC-enabled contactless card or device to an iPhone Point of sale hardware, and accessories are sold separately and ordered using the QuickAccept feature on the Chase Mobile app, Chase Business Online, Chase Point of Sale app or through a Chase point of sale terminal </td> </tr> <tr> <td style="vertical-align: middle; text-align: center; padding: 5px;"><i>Manual Entry & Payment Link Transactions</i></td> <td style="padding: 5px;"> 3.5% + \$0.10 per authorized transaction for card payments accepted when card information is inputted via manual entry or payment link </td> </tr> <tr> <td style="vertical-align: middle; text-align: center; padding: 5px;"><i>Other</i></td> <td style="padding: 5px;"> <ul style="list-style-type: none"> • If you refund a payment in full, transaction fees will be returned in full • If you refund a payment in part, transaction fees will not be returned • You agree to reimburse us for all fines, fees, penalties, liabilities, or other charges or assessments by a card network or other payment network relating to your actions or your transactions </td> </tr> </table>	<i>Swipe, Dip & Tap Transactions</i>	2.6% + \$0.10 per authorized transaction when: Accepting card payments using Chase point of sale hardware (card reader, terminal) by: <ul style="list-style-type: none"> • Tapping an NFC-enabled contactless card or device • Dipping an EMV-enabled card • Swiping a magnetic strip-enabled card Accepting card payments using Tap to Pay on iPhone on the Chase Mobile [®] app and Chase Point of Sale SM app (no hardware required) by: <ul style="list-style-type: none"> • Tapping an NFC-enabled contactless card or device to an iPhone Point of sale hardware, and accessories are sold separately and ordered using the QuickAccept feature on the Chase Mobile app, Chase Business Online, Chase Point of Sale app or through a Chase point of sale terminal	<i>Manual Entry & Payment Link Transactions</i>	3.5% + \$0.10 per authorized transaction for card payments accepted when card information is inputted via manual entry or payment link	<i>Other</i>	<ul style="list-style-type: none"> • If you refund a payment in full, transaction fees will be returned in full • If you refund a payment in part, transaction fees will not be returned • You agree to reimburse us for all fines, fees, penalties, liabilities, or other charges or assessments by a card network or other payment network relating to your actions or your transactions
<i>Swipe, Dip & Tap Transactions</i>	2.6% + \$0.10 per authorized transaction when: Accepting card payments using Chase point of sale hardware (card reader, terminal) by: <ul style="list-style-type: none"> • Tapping an NFC-enabled contactless card or device • Dipping an EMV-enabled card • Swiping a magnetic strip-enabled card Accepting card payments using Tap to Pay on iPhone on the Chase Mobile [®] app and Chase Point of Sale SM app (no hardware required) by: <ul style="list-style-type: none"> • Tapping an NFC-enabled contactless card or device to an iPhone Point of sale hardware, and accessories are sold separately and ordered using the QuickAccept feature on the Chase Mobile app, Chase Business Online, Chase Point of Sale app or through a Chase point of sale terminal						
<i>Manual Entry & Payment Link Transactions</i>	3.5% + \$0.10 per authorized transaction for card payments accepted when card information is inputted via manual entry or payment link						
<i>Other</i>	<ul style="list-style-type: none"> • If you refund a payment in full, transaction fees will be returned in full • If you refund a payment in part, transaction fees will not be returned • You agree to reimburse us for all fines, fees, penalties, liabilities, or other charges or assessments by a card network or other payment network relating to your actions or your transactions 						

NOTE: The cost of processing a payment via other Chase Payment Solutions products may be higher or lower depending upon the size and method of the payment.

Deposit Account Agreement – Business Product Information

BUSINESS CHECKING ACCOUNTS (CONTINUED)				
	<i>Chase Performance Business Checking®</i>	<i>Chase Performance Business Checking with Interest®</i>		
<i>Monthly Service Fee</i>	\$30			
<i>Ways to Avoid the Monthly Service Fee</i>	Maintain an average beginning day balance ¹¹ of \$35,000 or more per statement period in any combination of eligible linked Chase Business Premier Savings accounts, business CDs and other Chase Performance Business Checking accounts (the linked business accounts must share a common business owner)	Monthly Service Fee waiver not available		
<i>Transaction^{9, 10} Fees per month</i>	Electronic deposits and deposited items made via ATM, ACH, Wire and Chase QuickDeposit: No Charge ⁹ (across all linked Chase Performance Business Checking accounts) Deposits and deposited items made with a banker, and all debits: 0–250 No Charge 251+ \$0.40/each (across all linked Chase Performance Business Checking accounts)			
<i>Interest</i>	Does not earn Interest	Earns Interest; Variable; based on daily collected balance		
<i>No Cash Deposit Processing Fee</i>	For the first \$20,000 per statement period across all linked Chase Performance Business Checking accounts (see Business Deposit Express Fee Schedule for additional fees)			
<i>Wire Transfer Fees^{7, 8}</i>	<table style="width: 100%; border: none;"> <tr> <td style="width: 50%; vertical-align: top;"> Wire Transfers: Incoming Domestic \$0 International \$0 </td> <td style="width: 50%; vertical-align: top;"> Wire Transfers: Outgoing \$0 for the 2 most expensive outgoing domestic wire transfers per statement period across linked Chase Performance Business Checking accounts; otherwise, the following charges will apply: Domestic (chase.com) \$25 per transfer Domestic (branch) \$35 per transfer International U.S. Dollar (chase.com) \$40 per transfer International FX (chase.com) \$5 per transfer or \$0 per transfer if the amount is equal to \$5,000 USD or more International U.S. Dollar or FX (branch) \$50 per transfer </td> </tr> </table>		Wire Transfers: Incoming Domestic \$0 International \$0	Wire Transfers: Outgoing \$0 for the 2 most expensive outgoing domestic wire transfers per statement period across linked Chase Performance Business Checking accounts; otherwise, the following charges will apply: Domestic (chase.com) \$25 per transfer Domestic (branch) \$35 per transfer International U.S. Dollar (chase.com) \$40 per transfer International FX (chase.com) \$5 per transfer or \$0 per transfer if the amount is equal to \$5,000 USD or more International U.S. Dollar or FX (branch) \$50 per transfer
Wire Transfers: Incoming Domestic \$0 International \$0	Wire Transfers: Outgoing \$0 for the 2 most expensive outgoing domestic wire transfers per statement period across linked Chase Performance Business Checking accounts; otherwise, the following charges will apply: Domestic (chase.com) \$25 per transfer Domestic (branch) \$35 per transfer International U.S. Dollar (chase.com) \$40 per transfer International FX (chase.com) \$5 per transfer or \$0 per transfer if the amount is equal to \$5,000 USD or more International U.S. Dollar or FX (branch) \$50 per transfer			
<i>Chase Fees You Don't Pay</i>	<p>You won't pay a Chase fee for the following:</p> <ul style="list-style-type: none"> • All non-Chase ATM transactions (Surcharge Fees from the ATM owner/network still apply)¹² • Counter Checks, Money Orders and Cashier's Checks • Card Replacement – Rush Request <p>You won't pay a Monthly Service Fee on the following accounts when linked to a Chase Performance Business Checking account:</p> <ul style="list-style-type: none"> • One (1) Chase Total Checking® personal account (the owner of the linked personal account must be a direct owner of the business and signer on the business account) • Up to 8 Chase Premier Business SavingsSM accounts • Up to 99 Chase Performance Business Checking® accounts 			
<i>Other Chase Fees You May Pay</i>	Refer to the Business Fee Schedule on pages 12–15 for additional fees that may apply to your account. Certain other Cash Management or treasury services may have other fees that are not included here. Contact your banker or cash management specialist for details \$4 Check Enclosure Fee per statement period			
<i>Other</i>	Certain cash management services are not permitted, or may be limited, in conjunction with this checking product. Chase reserves the right to convert the account to accommodate such cash management services. Conversion may result in increased fees			

Deposit Account Agreement – Business Product Information

BUSINESS CHECKING ACCOUNTS (CONTINUED)			
<i>Chase Platinum Business CheckingSM</i>			
<i>Monthly Service Fee</i>	\$95		
<i>Ways to Avoid the Monthly Service Fee</i>	Maintain an average beginning day balance ¹¹ of \$100,000 or more per statement period (\$50,000 when linked to Chase Private Client Checking, JPMorgan Classic Checking, or Private Client Checking Plus (the owner of the linked personal account must be a direct owner of the business and signer on the business account) in any combination of eligible linked Chase Business Premier Savings accounts, business CDs, other Chase Platinum Business Checking accounts and qualifying investment accounts ¹³ (the linked business accounts must share a common business owner)		
<i>Transaction^{9, 10} Fees per month</i>	Electronic deposits and deposited items made via ATM, ACH, Wire and Chase QuickDeposit: No Charge ⁹ (across all linked Chase Platinum Business Checking accounts) Deposits and deposited items made with a banker, and all debits: 0-500 No Charge 501+ \$0.40/each (across all linked Chase Platinum Business Checking accounts)		
<i>Interest</i>	Does not earn Interest		
<i>No Cash Deposit Processing Fee</i>	For the first \$25,000 per statement period across all linked Chase Platinum Business Checking accounts (see Business Deposit Express Fee Schedule for additional fees)		
<i>Wire Transfer Fees^{7, 8}</i>	<table style="width: 100%; border: none;"> <tr> <td style="width: 50%; vertical-align: top;"> Wire Transfers: Incoming Domestic \$0 International \$0 </td> <td style="width: 50%; vertical-align: top;"> Wire Transfers: Outgoing \$0 for the 4 most expensive outgoing wires per statement period across linked Chase Platinum Business Checking accounts; otherwise, the following charges will apply: Domestic (chase.com) \$25 per transfer Domestic (branch) \$35 per transfer International U.S. Dollar (chase.com) \$40 per transfer International FX (chase.com) \$5 per transfer or \$0 per transfer if the amount is equal to \$5,000 USD or more International U.S. Dollar or FX (branch) \$50 per transfer \$0 for all wire fees (incoming and outgoing, foreign and domestic) when linked to Chase Private Client Checking, JPMorgan Classic Checking, or Private Client Checking Plus (the owner of the linked personal account must be a direct owner of the business and signer on the business account) </td> </tr> </table>	Wire Transfers: Incoming Domestic \$0 International \$0	Wire Transfers: Outgoing \$0 for the 4 most expensive outgoing wires per statement period across linked Chase Platinum Business Checking accounts; otherwise, the following charges will apply: Domestic (chase.com) \$25 per transfer Domestic (branch) \$35 per transfer International U.S. Dollar (chase.com) \$40 per transfer International FX (chase.com) \$5 per transfer or \$0 per transfer if the amount is equal to \$5,000 USD or more International U.S. Dollar or FX (branch) \$50 per transfer \$0 for all wire fees (incoming and outgoing, foreign and domestic) when linked to Chase Private Client Checking, JPMorgan Classic Checking, or Private Client Checking Plus (the owner of the linked personal account must be a direct owner of the business and signer on the business account)
Wire Transfers: Incoming Domestic \$0 International \$0	Wire Transfers: Outgoing \$0 for the 4 most expensive outgoing wires per statement period across linked Chase Platinum Business Checking accounts; otherwise, the following charges will apply: Domestic (chase.com) \$25 per transfer Domestic (branch) \$35 per transfer International U.S. Dollar (chase.com) \$40 per transfer International FX (chase.com) \$5 per transfer or \$0 per transfer if the amount is equal to \$5,000 USD or more International U.S. Dollar or FX (branch) \$50 per transfer \$0 for all wire fees (incoming and outgoing, foreign and domestic) when linked to Chase Private Client Checking, JPMorgan Classic Checking, or Private Client Checking Plus (the owner of the linked personal account must be a direct owner of the business and signer on the business account)		

Deposit Account Agreement – Business Product Information

<i>BUSINESS CHECKING ACCOUNTS (CONTINUED)</i>	
<i>Chase Platinum Business CheckingSM</i>	
<i>Chase Fees You Don't Pay</i>	<p>You won't pay a Chase fee for the following:</p> <ul style="list-style-type: none"> • One Overdraft Fee waived per statement period across linked accounts • Stop Payments and Stop Payment Automatic Renewals • All non-Chase ATM transactions (Surcharge Fees from the ATM owner/network still apply)¹² • Counter Checks, Money Orders and Cashier's Checks • QuickDeposit – Single Feed Check Scanner • Card Replacement – Rush Request <p>You won't pay a Monthly Service Fee on the following accounts when linked to a Chase Platinum Business Checking account:</p> <ul style="list-style-type: none"> • One (1) Chase Premier Plus CheckingSM personal account (the owner of the linked personal account must be a direct owner of the business and signer on the business account) • Chase Private Client Checking accounts (the owner of the linked personal account must be a direct owner of the business and signer on the business account) • Up to 8 Chase Premier Business Savings accounts • Up to 99 Chase Platinum Business Checking accounts
<i>Other Chase Fees You May Pay</i>	Refer to the Business Fee Schedule on pages 12–15 for additional fees that may apply to your account. Certain other Cash Management or treasury services may have other fees that are not included here. Contact your banker or cash management specialist for details
<i>Other</i>	Certain cash management services are not permitted, or may be limited, in conjunction with this checking product. Chase reserves the right to convert the account to accommodate such cash management services. Conversion may result in increased fees

Deposit Account Agreement – Business Product Information

BUSINESS CHECKING ACCOUNTS (CONTINUED)				
	<i>Chase Analysis Business Checking®</i>		<i>Chase Analysis Business Checking with Interest®</i>	
<i>Monthly Service Fee</i>	\$25			
<i>Ways to Avoid the Monthly Service Fee</i>	Not Applicable			
<i>Transaction^{9,10} Fees per month</i>	Checks Paid/Debits	\$0.24/each	On-Us Deposited Items	\$0.20/each
	Branch Credit	\$2.00/each	Not-on-Us Deposited Items	\$0.27/each
	Electronic Credit	\$0.25/each		
<i>Wire Transfer Fees^{7,8}</i>	Wire Transfers: Incoming		Wire Transfers: Outgoing	
	Domestic	\$15 per transfer	Domestic (chase.com)	\$10 per transfer
	International	\$15 per transfer	Domestic (branch)	\$35 per transfer
			International U.S. Dollar (chase.com)	\$40 per transfer
			International FX (chase.com)	\$5 per transfer or \$0 per transfer if the amount is equal to \$5,000 USD or more
			International U.S. Dollar or FX (branch)	\$50 per transfer
<i>Chase Fees You Don't Pay</i>	You won't pay a Chase fee for the following:			
	<ul style="list-style-type: none"> • Counter Checks, Money Orders and Cashier's Checks • Card Replacement – Rush Request 			
<i>Other Chase Fees You May Pay</i>	Refer to the Business Fee Schedule on pages 12–15 for additional fees that may apply to your account. Certain other Cash Management or treasury services may have other fees that are not included here. Contact your banker or cash management specialist for details			
<i>Other</i>	Chase QuickDeposit Deposited Item: \$0.20/item Chase QuickDeposit Credit: \$0.80/day ACH Return Fee: \$3/item			
<i>Interest</i>	Does not earn Interest		Earns Interest; Variable; based on daily collected balance	
<i>Earnings Credit</i>	Variable; subject to change at Chase's discretion. It is applied to the monthly average collected balance and used to offset fees for monthly maintenance, transactions, cash management and additional banking services		Not Applicable	
<i>Negative Collected Balance Fee</i>	Chase Prime +3% charged on daily negative collected balance			
<i>Balance-Based Charges</i>	Variable; subject to change at Chase's discretion		Not Applicable	
<i>No Cash Deposit Processing Fee</i>	For the first \$10,000 per month (see Business Deposit Express Fee Schedule for additional fees)			

Deposit Account Agreement – Business Product Information

BUSINESS SAVINGS ACCOUNTS		
	<i>Chase Business Total SavingsSM</i>	<i>Chase Business Premier SavingsSM</i>
<i>Monthly Service Fee</i>	\$10	\$20
<i>Ways to Avoid the Monthly Service Fee</i>	<ul style="list-style-type: none"> • Maintain an average ledger balance of \$1,000 or more in this account per statement period; OR • Maintain a linked Chase Business Complete Checking account 	<ul style="list-style-type: none"> • Maintain an average ledger balance of \$25,000 or more in this account per statement period; OR • Maintain a linked Chase Performance Business Checking, Chase Platinum Business Checking, and Chase Analysis Business Checking account (interest-bearing counterparts included, where applicable)
<i>Transaction^{9,10} Fees per month</i>	0–15 items – No Charge 16+ \$0.40/each	0–30 items – No Charge 31+ \$0.40/each
<i>Interest</i>	Earns Interest; Variable; based on daily collected balance	Earns Interest; Variable; based on daily collected balance. Premier relationship rates available when linked to an active ¹⁴ Chase Performance Business Checking, Chase Platinum Business Checking, or Chase Analysis Business Checking account (interest-bearing counterparts included, where applicable). Otherwise, standard rates apply
<i>No Cash Deposit Processing Fee</i>	For the first \$5,000 per statement period (see Business Deposit Express Fee Schedule for additional fees)	For the first \$10,000 per statement period (see Business Deposit Express Fee Schedule for additional fees)
<i>Wire Transfer Fees^{7,8}</i>	Wire Transfers: Incoming Domestic \$15 per transfer International \$15 per transfer \$0 if transfer was originally sent with the help of a Chase banker or using chase.com or Chase Mobile	Wire Transfers: Outgoing Not Available
<i>Other Chase Fees You May Pay</i>	Refer to the Business Fee Schedule on pages 12–15 for additional fees that may apply to your account. Certain other Cash Management or treasury services may have other fees that are not included here. Contact your banker or cash management specialist for details	

BUSINESS CD ACCOUNTS

<i>Chase Certificate of DepositSM</i>	
<i>Minimum Deposit to Open</i>	\$1,000
<i>Interest</i>	Fixed; based on ledger balance Earn CD relationship rates on your CDs when linked to an eligible Chase business checking account at CD origination and at each CD renewal and renegotiation (the linked business accounts must share a common business owner that is a direct owner of the business) Eligible accounts include: Chase Business Complete Checking, Chase Performance Business Checking, Chase Platinum Business Checking, and Chase Analysis Business Checking (interest-bearing counterparts included, where applicable). Otherwise, standard rates apply. Public funds entities should contact their banker for applicable CD rates.
<i>Withdrawal Penalties</i>	There is a penalty for withdrawing principal prior to the maturity date. <ul style="list-style-type: none">- If the term of the CD is less than 12 months, the early withdrawal penalty is equal to \$25 plus 1% of the amount withdrawn- For terms of 12 months or more, the early withdrawal penalty is equal to \$25 plus 3% of the amount withdrawn- If the withdrawal occurs less than seven days after opening the CD or making another withdrawal of principal, the early withdrawal penalty will be calculated as we described above, but it cannot be less than seven days' interest. We may not permit withdrawals if funds have not been credited to the account- The amount of your penalty will be deducted from principal
<i>Statement Period</i>	Balance information for linked CDs appears on the monthly checking account statement. CDs do not receive separate statements

Deposit Account Agreement – Business Product Information

OTHER BUSINESS ACCOUNTS			
	<i>IOLTA/IOTA/IOLA/IBRETA/IOREBTA/IRETA/COLTAF/CARHOF/ UARHOFSM Checking</i>	<i>Client Funds CheckingSM</i>	<i>Client Funds SavingsSM</i>
<i>Monthly Service Fee</i>	Accounts in IL, NY: up to \$15 (not to exceed interest earned) Accounts in all other states where offered: \$0	\$0	\$0
<i>Ways to Avoid the Monthly Service Fee</i>	Not Applicable	Not Applicable	Not Applicable
<i>Transaction^{9,10} Fees per month</i>	None	None	None
<i>Interest</i>	Earns Interest; Variable; based on daily collected balance	Does not earn Interest	Earns Interest; Variable; based on daily collected balance
<i>Earnings Credit</i>	Not Applicable	Not Applicable	Not Applicable
<i>No Cash Deposit Processing Fee</i>	Not Applicable	Not Applicable	Not Applicable
<i>Wire Transfer Fees^{7,8}</i>	\$0	\$0	Not Available
<i>Other Chase Fees You May Pay</i>	Refer to the Business Fee Schedule on pages 12–15 for additional fees that may apply to your account. Certain other Cash Management or treasury services may have other fees that are not included here. Contact your banker or cash management specialist for details	Not Applicable	Not Applicable
<i>Other</i>	Monthly Service Fee is deducted from interest earned and remaining interest is paid to the applicable state association or foundation to fund public service. Fees for additional banking services may be billed to your Chase Performance Business Checking, Chase Platinum Business Checking, or Chase Analysis Business Checking account (interest-bearing counterparts included, where applicable). Check fees: No fee for Chase design checks when ordered through Chase. Fees may apply for certain other supplies and expedited shipping options.	Link up to 99 Client Funds Savings subaccounts	Available only with Client Funds Checking

BUSINESS DEBIT AND ATM CARDS FOR OWNERS AND SIGNERS		
	<i>Chase Business Debit Card</i>	<i>Chase Business ATM Card</i>
<i>Annual Fee</i>	\$0	
<i>Maximum Number of Cards Allowed</i>	One (1) per person per account	
<i>Zero Liability Protection¹⁵</i>	Yes	
<i>Primary Business Checking Accounts</i>	Available for Chase Business Complete Checking, Chase Performance Business Checking, Chase Platinum Business Checking or Chase Analysis Business Checking account (interest-bearing counterparts included, where applicable)	
<i>Other</i>	The Business Debit Card and Business ATM Card may be issued only to owners/signers of the business	

Deposit Account Agreement – Business Product Information

<i>BUSINESS DEBIT AND DEPOSIT CARDS FOR EMPLOYEES</i>		
	<i>Chase Business Associate Card</i>	<i>Chase Business Employee Deposit Card</i>
<i>Annual Fee</i>	\$0	
<i>Maximum Number of Cards Allowed</i>	No card limit per employee per account	
<i>Zero Liability Protection¹⁵</i>	Yes	
<i>Primary Business Checking Accounts</i>	Available for Chase Business Complete Checking, Chase Performance Business Checking, Chase Platinum Business Checking, or Chase Analysis Business Checking account (interest-bearing counterparts included, where applicable)	Available for Chase Business Complete Checking, Chase Performance Business Checking, Chase Platinum Business Checking, Chase Analysis Business Checking, and IOLTA (interest-bearing counterparts and accounts for municipalities included, where applicable)
<i>Other</i>	<p>The Business Associate Debit Card may be issued only to an employee of the business, but not a signer already on the account, allowing the employee to deposit, withdraw and purchase, drawing from a primary Business checking account. An employee is defined as a full-time or part-time employee of a business or a contractor for which our client files 1099 reporting and not a client or tenant of the business. The signer can set limits on the card in \$100 increments, from \$100–\$1,000 (not including fees) for withdrawals and \$100–\$5,000 for spending. However, the business is responsible for all charges and withdrawals made by the employee. Associate Cards cannot be shared by employees and must be closed once an employee leaves the business or the contractor relationship is terminated</p> <p>Card will not reissue at expiration date. For a new card, the signer will need to supply the employee’s legal name, residential address and date of birth for card opening, and the employee’s legal name and the company name will emboss on the card</p> <p>Up to an additional Three (3) Business checking and up to Five (5) Business savings accounts may be linked to a Business Associate Card. When the signer performs any additional linking, beyond the primary Business checking account, the employee will automatically gain the additional ability to transfer funds between any and all accounts their card is linked to, as well as deposit to and, subject to the limits you set, withdraw funds from these additional accounts</p>	<p>The Business Employee Deposit Card may be issued only to an employee of the business, but not a signer already on the account. An employee is defined as a full-time or part-time employee of a business or a contractor for which our client files 1099 reporting, and not a client or tenant of the business. Each card will permit an employee to make deposits into a Business checking or savings account via an ATM or at a Chase branch. The card will not permit the employee to obtain account information, make withdrawals or take any other actions, including performing account maintenance. Business Employee Deposit Cards cannot be shared by employees and must be closed once an employee leaves the business or the contractor relationship is terminated</p> <p>Card will not reissue at expiration date. For a new card, the signer will need to supply the employee’s legal name, residential address and date of birth for card opening and the employee’s legal name and the company name will emboss on the card</p>

Deposit Account Agreement – Business Product Information

Footnotes: Business Product Information

- 1 The monthly statement period for Chase Business Complete Checking ends on the last business day of each month. For the purposes of the Minimum Daily Ending Balance requirement, the last day of the monthly statement period is excluded.
- 2 Eligible deposits are net of chargebacks, refunds, or other adjustments. Eligible deposits must be made from Chase Payment Solutions associated with the same business as your Chase Business Complete Checking account, as reflected in Chase records.
- 3 The cutoff time for eligible deposits from QuickAccept, InstaMed, and other eligible Chase Payment Solutions, is **11:59** p.m. Eastern Time one day prior to the last day of your Chase Business Complete Checking monthly statement period. For example, if your Chase Business Complete Checking monthly statement period ends on November 30, the cutoff time would be **11:59** p.m. Eastern Time on November 29.
- 4 An eligible product has a transaction history that is viewable on Chase Business Online, Chase Connect®, or J.P. Morgan Access®.
- 5 Eligible purchases must be made using Chase Ink Business Card(s) associated with the same business entity as your Chase Business Complete Checking account, as reflected in Chase records, and must earn Chase Ultimate Rewards® points. Certain purchases and transactions are excluded from earning Chase Ultimate Rewards points, as described in your Rewards Program Agreement available on chase.com/ultimaterewards.
- 6 The most recent monthly Ink billing cycle will be used if it's different from your Chase Business Complete Checking monthly statement period.
- 7 For wire transfers, the "No Chase Fee" benefit applies to the Wire Transfer Fees section listed on the Fee Schedule included in this document and does not apply to the spread we include in the foreign currency exchange rate. Financial institutions may deduct processing fees and/or charges from the amount of the incoming or outgoing wire transfers, including on returned wire transfers. Any deductions taken by us, and our affiliates, may include processing fees charged by Chase. We may use any funds transfer system we believe reasonable to complete your request, regardless of any instructions you might give us. If we also are the recipient's bank, we may complete your request using an internal transfer, and assess a wire transfer fee.
- 8 For wire transfers you send or we receive in a foreign currency, the exchange rate is determined by us in our sole discretion and includes a spread, which we may make a commission from when completing the foreign currency exchange. You should expect that these foreign exchange rates will be less favorable than rates quoted online or in publications. For additional information on these rates, refer to the Deposit Account Agreement and Wire Transfers Agreements.
- 9 Transactions are all deposits and withdrawals made from your account, including deposit tickets. This includes: cash deposited or withdrawn; checks deposited or debited; other ACH items that are deposited or debited; incoming or outgoing electronic transfers; incoming or outgoing wire transfers; and point-of-sale debits.
- 10 Products such as Chase QuickDeposit and certain cash management products may have additional service fees. Contact your banker or cash management specialist for details.
- 11 Average beginning day balance is based on the average of your ledger balances at the beginning of each day.
- 12 We will not charge a non-Chase ATM fee. Surcharge Fees from the ATM owner/network still apply. A Foreign Exchange Rate Adjustment Fee from Chase will apply for ATM withdrawals in a currency other than U.S. dollars.
- 13 Qualifying investment accounts must be held in the name of the business and include: Securities (including mutual funds and variable annuities) and investment advisory services. Investment products and services are offered through **J.P. Morgan Securities LLC (JPMS)**, a registered broker-dealer and investment adviser, member of FINRA and SIPC. Insurance products are made available through Chase Insurance Agency, Inc. (CIA), a licensed insurance agency, doing business as Chase Insurance Agency Services, Inc. in Florida. JPMS, CIA and JPMorgan Chase Bank, N.A. are affiliated companies under the common control of JPMorgan Chase & Co. Products not available in all states.

**INVESTMENT AND INSURANCE PRODUCTS:
• NOT A DEPOSIT • NOT FDIC INSURED • NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY
• NO BANK GUARANTEE • MAY LOSE VALUE**

- 14 "Active" is defined as an account with Five (5) customer initiated transactions per statement period.
- 15 Zero Liability Protection: Chase reimburses you for any unauthorized debit card transactions made at stores, ATMs, on the phone or online when reported promptly. Certain limitations apply. See Deposit Account Agreement for details.

Deposit Account Agreement – Business Deposit Express

JPMorgan Chase Business Deposit ExpressSM Fee Schedule

Cash Deposit Processing Fees for all Business Checking and Savings Accounts Fees will apply per month to all cash deposits in excess of the amount listed in the Business Product Features	
<i>Cash Deposited Per Month</i>	Night Drop, Post Verification and Immediate Verification \$2.50 (per \$1,000)
<i>Cash Deposited at ATMs</i>	No Charge
<i>Coin Roll Order</i>	No Charge
<i>Currency Strap Order</i>	No Charge
<i>Dual Pouch Plastic Bags</i>	Fee depends on bags selected

Terms & Conditions: Business Deposit Express

- 1 Business Deposit Express services (“Services”) apply to Depository Bags (see paragraph 2) received at the Branches, including but not limited to, night depositories, bulk deposits made over the counter, delivered by Customer’s armored car or courier, Bank Commercial Deposit Machines and Commercial Cash Centers. Upon request, the Bank shall issue Customer a key to certain designated vault facilities (“Facilities”).
- 2 Customer shall utilize tamper-resistant disposable bags (“Depository Bags”) which conform to such standards as the Bank may establish from time to time.
- 3 Customer agrees to the following:
 - a. The Facilities shall only be used for the delivery to the Bank of Depository Bags which shall contain only currency and/or negotiable instruments together with a deposit ticket prepared by the Customer.
 - b. The Bank may, prior to verification of the contents of the Depository Bag, provisionally credit Customer’s account based on the amount stated on Customer’s deposit ticket.
 - c. The Bank shall, not in the presence of Customer, count and verify the contents of the Depository Bags. The Bank’s count shall be controlling and final and the Bank will notify Customer of any adjustment to the amount of the deposit.
 - d. No deposit is deemed to be made until the Bank has concluded its verification process and credited Customer’s account.
- 4 The use of the Facilities is at Customer’s sole risk and Bank shall not be liable for any loss, destruction or disappearance of any Depository Bag or any part of the alleged contents prior to verification by Bank.
- 5 The Bank may terminate any of these Services at any time upon notice to Customer. Customer shall promptly return to Bank all Depository Bags and keys to any Facility.

Deposit Account Agreement – Business Fee Schedule

<i>ATM Fees and Debit Card Fees</i>	Non-Chase ATM (Avoid these fees by using a Chase ATM)	\$3 per withdrawal at a non-Chase ATM in the U.S. and the U.S. territories \$5 per withdrawal at a non-Chase ATM outside the U.S. and the U.S. territories Surcharge Fees from the ATM owner/network still apply. U.S. territories include American Samoa, Guam, the Northern Mariana Islands, Puerto Rico and the U.S. Virgin Islands
	Foreign Exchange Rate Adjustment: You make card purchases, non-ATM cash transactions or ATM withdrawals in a currency other than U.S. dollars	3% of withdrawal amount after conversion to U.S. dollars. For additional information on foreign exchange rates, refer to the Deposit Account Agreement
	Non-ATM Cash: You use your Chase Debit Card to withdraw cash from another financial institution (excluding ATMs)	3% of the dollar amount of the transaction OR \$5 , whichever is greater
	Card Replacement – Rush Request: You request express shipping of a replacement debit or ATM card (Avoid this fee by requesting standard shipping)	\$5 per card (\$15 effective 06/22/2025), upon request

<i>Overdraft Fees</i>	Overdraft: Chase pays a transaction during our nightly processing on a business day when your account balance is overdrawn	\$34 Overdraft Fee per transaction during our nightly processing beginning with the first transaction that overdraws your account balance by more than \$50. <ul style="list-style-type: none"> • Maximum of 6 fees per business day (up to \$204) We won't charge an Overdraft Fee: <ul style="list-style-type: none"> • With Chase Overdraft AssistSM, if you're overdrawn by \$50 or less at the end of the business day OR if you're overdrawn by more than \$50 and you bring your account balance to overdrawn by \$50 or less at the end of the next business day. See <i>Chase Business Overdraft Services</i> for eligible accounts and products, and additional details • If your transaction is \$5 or less • If your debit card transaction was authorized when there was a sufficient available balance in your account • If your check or ACH is returned unpaid. However, we may charge an Overdraft Fee if a previously returned check or ACH is presented again and paid • If your debit card transaction or ATM cash withdrawal request is declined
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You can avoid overdrawing your account by making a deposit or transferring funds to cover the overdraft before the business day ends and we start our nightly processing. Here are the cutoff times for some ways of making a deposit or transferring funds from another Chase account:

- At a branch before it closes
- At an ATM before 11 p.m. Eastern Time (8 p.m. Pacific Time)
- When transferring money on [chase.com](https://www.chase.com) or Chase Mobile or using Zelle® before 11 p.m. Eastern Time (8 p.m. Pacific Time)

If you deposit a check, this assumes we do not place a hold and the check is not returned. Additional cutoff times apply to other transfers, including transfer from non-Chase accounts. Please visit [chase.com](https://www.chase.com) or Chase Mobile for more information and service agreements.

NOTE: Refer to the Fee Schedule and Product Information for fees and additional benefits that may apply to your account.

Deposit Account Agreement – Business Fee Schedule

<i>Wire Transfer Fees^{7,8}</i>	Domestic and International Incoming Wire: A wire transfer is deposited into your account	\$15 per transfer OR \$0 if transfer was originally sent with the help of a Chase banker or using chase.com or Chase Mobile
	Domestic Wire: A banker helps you send a wire from your account to a bank account within the U.S.	\$35 per transfer
	Online Domestic Wire: You use chase.com or Chase Mobile to send a wire from your checking account to a bank account within the U.S.	\$25 per transfer
	International Wire: A banker helps you send a wire from your account to a bank outside the U.S. in either U.S. dollars (USD) or foreign currency (FX)	\$50 per transfer
	Online USD International Wire: You use chase.com or Chase Mobile to send a wire from your account to a bank account outside the U.S. in U.S. dollars (USD)	\$40 per transfer
	Online FX International Wire: You use chase.com or Chase Mobile to send a wire from your account to a bank outside the U.S. in foreign currency (FX)	\$5 per transfer or \$0 per transfer if the amount is equal to \$5,000 USD or more

<i>Other Fees</i>	Order for Checks or Supplies: An order of business checks, deposit slips or other banking supplies	Varies (based on items ordered)
	Counter Check: A blank page of 3 personal checks we print upon your request at a branch	\$3 per page
	Money Order: A check issued by you, purchased at a branch, for an amount up to \$1,000	\$5 per check
	Cashier's Check: A check issued by the bank, purchased at a branch, for any amount and to a payee you designate	\$10 per check
	Legal Processing: Processing of any garnishment, tax levy, or other court or administrative order against your accounts, whether or not the funds are actually paid	Up to \$100 per order
	Stop Payment: You contact us and a banker places your stop payment request on a check or ACH	\$30 per request
	Online or Automated Phone Stop Payment: You use chase.com , Chase Mobile or our automated phone system to place a stop payment on a check. Only some types of stop payments are available	\$25 per request
	Stop Payment Automatic Renewal After the first year, the stop payment request automatically renews annually up to six times for a total of 7 years or until you request to remove the stop payment	\$4 per item per year

NOTE: Refer to the Fee Schedule and Product Information for fees and additional benefits that may apply to your account.

Deposit Account Agreement – Business Fee Schedule

<i>Online Banking Services</i>	ACH Payments: Optional service to initiate electronic (ACH) payments to a checking or savings account in the U.S. See chase.com for details	\$2.50 per item for the first 10 items per month \$0.15 per item above 10 per month \$2.50 return fee
	ACH Collections: Optional service to initiate electronic (ACH) collections to a checking or savings account in the U.S. See chase.com for details	\$25 for the first 25 items per month \$0.25 per item above 25 per month \$2.50 return fee
	ACH Debit Block: Optional service on Chase Business Online that allows clients to block all or allow some ACH debits from a checking account. See chase.com for details	\$0 monthly fee \$0 per allowed Company ID per month
	Check Protection Services (Positive Pay): Optional service on Chase Business Online where customers upload a file or enter information about checks they have written, and Chase compares checks presented for payment against that file or entered information to help prevent fraud	\$0 monthly fee per account \$0 per exception item \$0 per check return
	Check Monitoring (Reverse Positive Pay): Optional service on Chase Business Online that allows customers to monitor checks presented to Chase for payment against checks they have written to help prevent fraud	\$0 monthly fee \$0 per check return
	QuickDeposit – Multiple Feed Check Scanner: Optional service to remotely scan and deposit checks using a multiple feed check scanner via chase.com . See chase.com for details	\$50 monthly fee
	QuickDeposit – Single Feed Check Scanner: Optional service to remotely scan and deposit checks using a single feed check scanner via chase.com . See chase.com for details	\$25 monthly fee
	QuickDeposit – Cancellation Fee: Charged if QuickDeposit service cancelled within first 2 years of enrollment. See chase.com for details	\$250
	QuickDeposit – Additional Multiple Feed Check Scanner: Charged for additional multiple feed check scanner ordered. See chase.com for details	\$600 per scanner
	QuickDeposit – Additional Single Feed Check Scanner: Charged for additional single feed check scanner ordered. See chase.com for details	\$300 per scanner
	Real Time Payments: Optional service to initiate electronic payments to a checking or savings account in the U.S. See chase.com for details	1% of transaction amount OR \$25 per transaction, whichever is less
	Same Day ACH: Optional service to initiate electronic payments to a checking or savings account in the U.S. See chase.com for details	1% of transaction amount OR \$25 per transaction, whichever is less

NOTE: Refer to the Fee Schedule and Product Information for fees and additional benefits that may apply to your account.

Deposit Account Agreement – Card Purchase and Withdrawal Limits

Limits are based on the card you use and which type of ATM you use.

<i>DAILY LIMITS</i>				
<i>Card Type</i>	<i>Purchase Limit</i>	<i>Chase In-Branch ATM Limit</i>	<i>Other Chase ATM Limit</i>	<i>Non-Chase ATM Limit</i>
<i>Chase Business Debit Card</i>	\$10,000	\$3,000	\$1,000	\$500 (\$1,000 for accounts opened in CT, NJ, NY, TX)
<i>Chase Platinum Business Debit Card</i>	\$15,000	\$3,000	\$3,000	\$1,000
<i>Chase Business ATM Card</i>	\$0	\$3,000	\$1,000	\$400 (\$1,000 for accounts opened in CT, NJ, NY, TX)

These are the limits that come with your card, but you can request a different ATM or Purchase Limit (subject to approval). If your checking account is changed, we may provide you a new debit card that aligns with that account.

When you use a Chase ATM it is either considered an In-Branch ATM or Other Chase ATM.

- **Chase In-Branch ATMs** are ATMs located inside the main area of a Chase branch that you use during the branch's posted business hours.
- **Other Chase ATMs** include ATMs located inside the main area of a Chase branch that you use outside of the branch's posted business hours, ATMs that are separated from the main area of a branch by another set of doors, drive-up ATMs and other Chase ATMs not located in or near a branch.

The Chase In-Branch ATM Limit is separate from all other limits, which means that withdrawals at a Chase In-Branch ATM do not count toward a cardholder's Other Chase ATM or Non-Chase ATM Limits for the same business. When you use a Chase In-Branch ATM, all withdrawals made with any of a cardholder's ATM or debit cards for the same business count toward every card's Chase In-Branch ATM Limit. Chase ATMs have daily funds transfer limits for your security.

When you use an Other Chase ATM or a Non-Chase ATM, all withdrawals count toward the Other Chase ATM Limits for all of a cardholder's ATM or debit cards for the same business and count toward only that card's Non-Chase ATM Limit.

Non-ATM cash transactions are considered as everyday debit card transactions and count toward your purchase limit.

Special rules for Business Associate Cards:

The Associate Card has daily limits for ATM withdrawals and purchases which are set by the account owner (not to exceed \$1,000 for ATM withdrawals and \$5,000 for purchases). Withdrawals at any ATM count toward the daily limit, and Associate Card withdrawals do not count toward the cardholder's limit on other cards.

CHASE BUSINESS OVERDRAFT SERVICES

An overdraft occurs when you don't have enough money available in your checking account to cover a transaction. Whether your account has enough money to cover a transaction is determined during our nightly processing. During our nightly processing, we take your previous end of day's balance and post credits. If there are any deposits not yet available for use or holds (such as tax levies), these will reduce the account balance used to pay your transactions. Then we subtract any debit transactions presented during our nightly processing. The available balance shown to you during the day may not be the same amount used to pay your transactions as some transactions may not be displayed to you before nightly processing. You must immediately pay the amount of any overdraft along with any fees that apply.

STANDARD OVERDRAFT PRACTICE:

Included with Chase Business Complete Checking, Chase Performance Business Checking, Chase Platinum Business Checking, Chase Analysis Business Checking and interest-bearing counterparts (where applicable).

We have a Standard Overdraft Practice that comes with Chase business checking accounts. Our Standard Overdraft Practice does not require enrollment. We also offer Overdraft Protection and Chase Business Debit Card Coverage, which are optional services that can help pay overdrafts when they occur.

WHAT IT IS:

Our Standard Overdraft Practice may pay, for a fee, overdraft transactions at our discretion based on your account history, deposits you make and the transaction amount. We do **NOT GUARANTEE** we will always pay your overdraft transaction, and if we do not pay your transaction, the transaction will be declined or returned unpaid.

WHAT IT PAYS:

-
- Checks
 - Other transactions made using your checking account number (you set up automatic payments for your recurring phone bill, utility bill, recurring vendor payments)
 - Recurring debit card purchases (e.g. subscriptions)
 - **NOT** covered: Everyday debit card transactions (e.g. office supplies, everyday expenses)

WHAT IT COSTS:

-
- We charge a **\$34 Overdraft Fee per transaction** during our nightly processing beginning with the first transaction that overdraws your account balance by more than \$50 (maximum of 6 fees per business day, up to \$204). For Chase Analysis Business Checking accounts we may charge a \$34 Overdraft Fee per transaction beginning with the first transaction that overdraws your account (maximum of 6 fees per business day, up to \$204).

WHEN A FEE WON'T BE CHARGED:

With Chase Overdraft AssistSM, you can avoid Overdraft Fees when your account balance is overdrawn. *Chase Overdraft Assist is not available with Chase Analysis Business Checking.*

Chase Overdraft Assist is available and does not require enrollment. Each business day, we complete our nightly processing of the transactions for that business day. After we complete our nightly processing, if your account balance at the end of the business day is overdrawn by more than \$50, then you need to make a deposit or transfer to avoid Overdraft Fees on the transactions that overdraw your account. You will then have until 11 p.m. ET (8 p.m. PT) on the next business day to make a deposit or transfer that brings your account balance to overdrawn by \$50 or less at the end of that business day. Chase Performance Business Checking and Chase Platinum Business Checking are not eligible for the next business day feature. To calculate your account balance at the end of the business day, we take your previous end of day's balance and post credits. If there are any deposits not yet available for use or holds (such as tax levies), these will reduce the account balance used to pay your transactions. Then we subtract any debit transactions presented during our nightly processing. See the *Posting Order and Processing* section here and in the Deposit Account Agreement for detailed information about posted and pending transactions.

If after we complete our nightly processing your account balance is overdrawn by \$50 or less at the end of the current business day, then no Overdraft Fees will be charged on the previous and current business day's transactions.

If your account balance remains overdrawn by more than \$50 at the end of the current business day, you may be charged Overdraft Fees on the previous business day's transactions. You will have an additional business day to deposit or transfer funds to avoid Overdraft Fees on the current business day's transactions.

To help illustrate how Chase Overdraft Assist works, here are some examples:

In these examples, all days are business days and we assume there are no additional transactions other than the ones described. As a reminder, we pay overdraft transactions at our discretion.

Example 1: No \$34 Overdraft Fees – Overdrawn by \$50 or less: On Monday, you start the day with \$5 in your Chase Business Complete Checking, Chase Performance Business Checking, or Chase Platinum Business Checking account. Throughout the day, we receive three \$15 checks drawn on your account. During our nightly processing for Monday, we pay these transactions, leaving your end of day account balance overdrawn by \$40.

Result: *A \$34 Overdraft Fee was not charged because your account balance is overdrawn by \$50 or less at the end of the business day.*

Example 2: No \$34 Overdraft Fee – Chase Business Complete Checking Account Overdrawn by more than \$50 and you make a deposit to bring your account balance to overdrawn by \$50 or less at the end of the next business day: On Monday, you start the day with \$5 in your Chase Business Complete Checking account.

If you have questions, please call us at 1-800-242-7338 (we accept operator relay calls).

Throughout the day, we receive three \$25 checks drawn on your account. During our nightly processing for Monday, we pay these transactions, leaving your end of day account balance overdrawn by \$70. To avoid the \$34 Overdraft Fee, you make a cash deposit of \$30 by 11 p.m. ET (8 p.m. PT) Tuesday, leaving your end of day account balance overdrawn by \$40.

Result: A \$34 Overdraft Fee was not charged because your account balance is overdrawn by \$50 or less at the end of the business day. If you had not made that cash deposit, then your account balance would have remained overdrawn by more than \$50 on Tuesday and you would have been charged a \$34 Overdraft Fee on the check.

Example 3: \$34 Overdraft Fees are charged on a debit card transaction: (In this example, you have been automatically enrolled in Chase Business Debit Card Coverage.) On Monday, you start the day with \$5 in your Chase Business Complete Checking account. Later that day you make a \$100 debit card transaction on office supplies. During our nightly processing for Monday, this transaction posts and we pay it, leaving your end of day account balance overdrawn by \$95.

On Tuesday, you make a \$60 debit card transaction for gasoline. During our nightly processing for Tuesday, this transaction posts and we pay it, leaving your end of day account balance overdrawn by \$155 (\$100 office supply transaction + \$60 gasoline transaction).

Result: A \$34 Overdraft Fee is charged on the \$100 office supplies that overdrew your account by more than \$50 on Monday. This fee is charged because you didn't make a deposit or transfer by 11 p.m. ET (8 p.m. PT) on Tuesday to bring your account balance to overdrawn by \$50 or less at the end of the business day.

On Wednesday your account is overdrawn by \$189 (\$100 office supply transaction + \$60 gasoline transaction + \$34 Overdraft Fee). You have until 11 p.m. ET (8 p.m. PT) on Wednesday to avoid a \$34 Overdraft Fee on the \$60 gasoline transaction from Tuesday by making a deposit or transfer that brings your account balance to overdrawn by \$50 or less at the end of the business day.

Example 4: \$34 Overdraft Fee – Overdrawn by more than \$50 and you have a Chase Performance Business Checking or Chase Platinum Business Checking Account: On Monday, you start the day with \$5 in your account. Throughout the day, we receive three \$25 checks drawn on your account. During our nightly processing for Monday, we pay these transactions, leaving your end of day account balance overdrawn by \$70.

Result: A \$34 Overdraft Fee is charged because your account balance is overdrawn by more than \$50 at the end of the day and you didn't make a deposit or transfer by 11 p.m. ET (8 p.m. PT) on Monday and your account type is not eligible for the next business day feature to make a deposit to bring your account balance to overdrawn by \$50 or less.

There are other ways to avoid Overdraft Fees:

- If your transaction is \$5 or less
- If your debit card transaction was authorized when there was a sufficient available balance in your account
- If your check or ACH is returned unpaid. However, we may charge an Overdraft Fee if a previously returned check or ACH is presented again and paid
- If your debit card transaction or ATM cash withdrawal request is declined

Knowing your balance may help you avoid fees

Use any of these options to check your balance before you make a purchase.

- Sign up for Account Alerts
Go to chase.com/AccountAlerts
- Use any Chase ATM
- Use Chase Mobile
- Call 1-800-935-9935 (we accept operator relay calls)
- Log on to chase.com

"Pending" transactions

Throughout the day we post debits and credits to your account that may appear as "pending" when we become aware of the transaction. The following are the most common types of debit transactions that may appear as "pending" and reduce your available balance by the amount of the transaction:

- ATM and Chase Banker Withdrawals, Transfers and Payments
- Automatic Payments
- [Chase.com](https://chase.com) or Chase Mobile Online Transactions
- Checks Drawn on Your Account
- Debit Card Transactions
- Wire Transfers

ATM and Chase Banker Withdrawals, Transfers and Payments: For payments or cash withdrawals, we will apply the transactions and update your available balance as soon as the transaction is complete.

Automatic Payments (ACH transactions): We will generally apply debit transactions against your available balance as pending at the start of the business day of the effective date of the payment. If you initiate ACH debit transactions on the same day as the effective date, we will apply them in the order we receive them.

If you have questions, please call us at 1-800-242-7338 (we accept operator relay calls).

Chase.com or Chase Mobile Online Transactions: For any payment or transfer, once you approve the transaction, we'll apply it to your account. For recurring or future dated payments, it is applied on the effective "send on" date.

Checks Drawn on Your Account: When cashed or deposited at a Chase ATM, branch, or online, the checks will be pending on your account at the time the item was cashed or deposited. Checks that are deposited at other banks will show as pending throughout the day as the other banks submit the item to us for payment. If the amount of the check identified in the notice exceeds your balance at the time we receive the notice, we may notify the other bank of that fact.

Debit Card Transactions: For more information on debit card transactions refer to the section *Important Information and Agreements About Your Card*.

Wire Transfers: Once we've begun processing the wire transfer and completed all of our internal reviews, we will apply the transaction to your account and update your available balance on the transfer's effective date.

While we make every effort to place transactions in a pending status on your account during the day, transactions may be unable to be displayed as pending before they are posted to your account. How these items are posted when they are completed and no longer display as pending is based on the posting order. Fees are applied against the account based on how items are posted. For details, refer to *Posting Order*.

Posting Order

Posting order is the order in which we apply deposits and withdrawals to your account. We provide you with visibility into how transactions are posted and in what order to help you better manage your account.

When we transition from one business day to the next business day we post transactions to and from your account during our nightly processing. The order in which we generally post items during nightly processing for each business day is:

- First, we make any previous day adjustments, and add deposits to your account.
- Second, we subtract transactions in chronological order by using the date and time of when the transaction was authorized or shown as pending. This includes ATM and Chase banker withdrawals, transfers and payments; automatic payments; [chase.com](https://www.chase.com) or Chase Mobile online transactions; checks drawn on your account; debit card transactions; wire transfers; and real time payments. If multiple transactions have the same date and time, then they are posted in high to low dollar order.
 - There are some instances where we do not have the time of the transaction therefore we post at the end of the day the transaction occurred:
 - We are unable to show the transaction as pending; or
 - We don't receive an authorization request from the merchant but the transaction is presented for payment.
- Third, there are some transactions that we cannot process automatically or until we've completed posting of your chronological transactions. This includes Overdraft Protection transfers or transfers to maintain target balances in other accounts. We subtract these remaining items in high to low dollar order.
- Finally, fees are assessed last.

If you review your account during the day, you will see that we show some transactions as "pending." For details, refer to the section *"Pending" transactions*. These transactions impact your available balance, but have not yet posted to your account and do not guarantee that we will pay these transactions to your account if you have a negative balance at that time. We may still return a transaction unpaid if your balance has insufficient funds during that business day's nightly processing, even if it had been displayed as a "pending" transaction on a positive balance during the day. If a transaction that you made or authorized does not display as "pending," you are still responsible for it and it may still be posted against your account during nightly processing.

OVERDRAFT PROTECTION:

WHAT IT IS:

Allows you to link an Overdraft Protection backup funding account—a Chase business savings account or a Chase business line of credit—to your checking account to help pay any overdraft transactions that may occur. If your checking account does not have enough money, we will use the available funds from your backup account to authorize or pay transactions. The exact amount needed to cover the transaction will be transferred if enough funds are available.

WHAT IT PAYS:

All transactions, including everyday debit card transactions

WHAT IT COSTS:

- There is not a fee for an Overdraft Protection transfer: Refer to the page *How your transactions will work* for Overdraft Fees that may apply if there is NOT enough money available in your linked Overdraft Protection backup account
- Business Line of Credit Transfer: You will pay interest as stated in the Line of Credit Agreement

If you have questions, please call us at 1-800-242-7338 (we accept operator relay calls).

Establishing or Canceling Overdraft Protection: Any owner of both a qualifying checking account and the backup account may enroll in Overdraft Protection without the consent of other owners, and both accounts must share at least one owner to maintain Overdraft Protection. Any owner of the checking account or the backup account may cancel Overdraft Protection (by terminating the service or closing the account) without the consent of other owners. A backup account can provide Overdraft Protection for more than one checking account, but a checking account can have only one backup account. A personal checking account may be linked to a Chase personal savings account; and a business checking account may be linked to a Chase business savings account or a business line of credit in good standing. We may cancel your Overdraft Protection service at any time. Your request to add or cancel Overdraft Protection will become effective within a reasonable time after approval.

Transfers: We will make one Overdraft Protection transfer per business day that will appear on your statement for both accounts. If you have enough available funds in your backup account, we will automatically transfer enough to bring your checking account balance to zero. If you do not have enough available funds in your backup account to bring your checking account balance to zero, but you have enough available funds to pay one or more transactions and/or your previous day's negative balance, we will transfer that amount. If the amount transferred does not bring your checking account balance to zero, your checking account will become overdrawn and you may be charged Overdraft Fees. If we authorize your transaction, we will leave the funds in your backup account until we pay the transaction, which may take several days. However, if you use those funds before the transaction is paid there will not be available funds to make the transfer and your checking account may become overdrawn and charged an Overdraft Fee. The available balance for a savings account is determined at the time that we authorize a transaction or at the end of business day processing. The available balance for a business line of credit is determined at the end of the previous business day processing. We are not required to notify you if funds from the backup account cannot be transferred for Overdraft Protection (for example if the account is dormant, purged, restricted or not in good standing). Refer to the section *Restricting Your Account; Blocking or Delaying Transactions* for additional information.

CHASE BUSINESS DEBIT CARD COVERAGE:

WHAT IT IS:

Allows you to choose how we treat your **EVERYDAY DEBIT CARD**¹ transactions. If you don't have Overdraft Protection, or you don't have enough funds in your linked Overdraft Protection backup account, and:

- You select **YES** (default choice), we may authorize overdrafts at our discretion and you understand you will be charged an Overdraft Fee per transaction if Chase pays your overdraft
- You select **NO**, the transaction will be **declined** and you will NOT be charged an Overdraft Fee

Regardless of your Business Debit Card Coverage decision, if you are enrolled in Overdraft Protection and you have enough money in your linked Overdraft Protection backup account, we will use the available funds from your backup account to authorize or pay transactions (subject to daily limits—see Card Purchase and Withdrawal Limits).

WHAT IT PAYS:

Everyday debit card transactions **ONLY** (e.g., office supplies or gasoline)

WHAT IT COSTS:

- We charge a **\$34 Overdraft Fee per transaction** during our nightly processing beginning with the first transaction that overdraws your account balance by more than \$50 (maximum of 6 fees per business day, up to \$204)

WHEN A FEE WON'T BE CHARGED:

With Chase Overdraft Assist, if you're overdrawn by \$50 or less at the end of the business day OR if you're overdrawn by more than \$50 and you bring your account balance to overdrawn by \$50 or less at the end of the next business day. See *Chase Business Overdraft Services* for eligible accounts and products, and additional details.

- If your transaction is \$5 or less
- If your debit card transaction was authorized when there was a sufficient available balance in your account
- If your debit card transaction is declined

IMPORTANT INFORMATION – See your Deposit Account Agreement for full details on all products and services.

¹ Everyday debit card purchases are one-time purchases or payments, such as office supplies or everyday expenses. Everyday debit card purchases are subject to daily point of sale limits.

If you have questions, please call us at 1-800-242-7338 (we accept operator relay calls).

Learn how your transactions will work:

EVERYDAY DEBIT CARD PURCHASES¹ (Not recurring)

STEP 1 Is there enough money available in your checking account?

1

✓ YES
Transaction Authorized and Paid

NO
Proceed to Step 2

STEP 2 OVERDRAFT PROTECTION

2

Is enough money available in your checking account plus your linked Overdraft Protection backup account (savings or business line of credit)?

✓ YES
Transaction Authorized and Paid

The exact amount needed to cover the transaction will be transferred.

NO (or you do NOT have a backup account)
Proceed to Step 3

STEP 3 CHASE BUSINESS DEBIT CARD COVERAGE

3

By default, you are automatically enrolled in Chase Business Debit Card Coverage.

! YES (Default Choice)
Transaction Authorized and Paid or Declined

We may **authorize and pay** your transaction at our discretion based on your account history, deposits you make and the transaction amount. If authorized, you will be charged a \$34 Overdraft Fee per transaction (maximum of 6 Overdraft Fees per business day, up to \$204).

If **declined**, transaction does NOT go through and you are NOT charged a fee.

X NO (you opted out)
Transaction Declined

Transaction does NOT go through and you are NOT charged an Overdraft Fee.

CHECKS, AUTOMATIC PAYMENTS OR RECURRING DEBIT CARD PURCHASES²

STEP 1 Is there enough money available in your checking account?

1

✓ YES
Transaction Authorized and Paid

NO
Proceed to Step 2

STEP 2 OVERDRAFT PROTECTION

2

Is enough money available in your checking account plus your linked Overdraft Protection backup account (savings or business line of credit)?

✓ YES
Transaction Authorized and Paid

The exact amount needed to cover the transaction will be transferred.

NO (or you do NOT have a backup account) Proceed to Step 3

STEP 3 STANDARD OVERDRAFT PRACTICE NOW APPLIES

3

Transaction **authorized and paid** or **returned/declined** at our discretion based on your account history, deposits you make and the transaction amount.

✓ AUTHORIZED AND PAID

If authorized and paid, you will be charged a \$34 Overdraft Fee per transaction (maximum of 6 Overdraft Fees per business day, up to \$204).

X RETURNED/DECLINED

If a transaction is returned unpaid or declined, you are NOT charged a fee.

1 Everyday debit card purchases are one-time purchases or payments, such as office supplies or everyday expenses. Everyday debit card purchases are subject to daily point of sale limits.

2 Recurring debit card purchases include transactions such as phone bills, utility bills and recurring vendor payments. Recurring debit card purchases are subject to daily point of sale limits.

If you have questions, please call us at 1-800-242-7338 (we accept operator relay calls).

Confirm your choice:

YOU ATTEMPT A TRANSACTION WITHOUT ENOUGH MONEY IN YOUR CHECKING ACCOUNT

YOUR CHOICE TODAY	TYPE OF TRANSACTION	IF YOU HAVE ENOUGH MONEY IN YOUR LINKED OVERDRAFT PROTECTION BACKUP ACCOUNT	IF YOU DO NOT HAVE ENOUGH MONEY IN YOUR LINKED OVERDRAFT PROTECTION BACKUP ACCOUNT
If you decline both Overdraft Protection and Business Debit Card Coverage, our Standard Overdraft Practice will apply.			
STANDARD OVERDRAFT PRACTICE	Check, Automatic Payment, Recurring Debit Card	Transaction Authorized and Paid or Declined at Chase's discretion Overdraft Fee³ per transaction if authorized and paid (no linked backup account)	
	Everyday Debit Card	Transaction Declined NO OVERDRAFT FEE (no linked backup account)	
└ OVERDRAFT PROTECTION	Check, Automatic Payment, Recurring Debit Card	Transaction Authorized and Paid and transfer made— No Overdraft Fee	Transaction Authorized and Paid or Declined at Chase's discretion Overdraft Fee³ per transaction if authorized and paid
	Everyday Debit Card	Transaction Authorized and Paid and transfer made— No Overdraft Fee	Transaction Declined NO OVERDRAFT FEE
└ BUSINESS DEBIT CARD COVERAGE (Default Choice)	Check, Automatic Payment, Recurring Debit Card	Not applicable	
	Everyday Debit Card	Transaction Authorized and Paid or Declined at Chase's discretion Overdraft Fee³ per transaction if authorized and paid (no linked backup account)	
└ BUSINESS OVERDRAFT PROTECTION and BUSINESS DEBIT CARD COVERAGE	Check, Automatic Payment, Recurring Debit Card	Transaction Authorized and Paid and transfer made— No Overdraft Fee	Transaction Authorized and Paid or Declined at Chase's discretion Overdraft Fee³ per transaction if authorized and paid
	Everyday Debit Card	Transaction Authorized and Paid and transfer made— No Overdraft Fee	Transaction Authorized and Paid or Declined at Chase's discretion Overdraft Fee³ per transaction if authorized and paid

If a recurring debit card transaction is declined, the transaction does not go through and you are not charged a fee.

You can avoid overdrawing your account by making a deposit or transferring funds to cover the overdraft before the business day ends and we start our nightly processing. Here are the cutoff times for some ways of making a deposit or transferring funds from another Chase account:

- At a branch before it closes
- At an ATM before 11 p.m. Eastern Time (8 p.m. Pacific Time)
- When transferring money on [chase.com](https://www.chase.com) or Chase Mobile or using Zelle® before 11 p.m. Eastern Time (8 p.m. Pacific Time)

If you deposit a check, this assumes we do not place a hold and the check is not returned. Additional cutoff times apply to other transfers, including transfers from non-Chase accounts. Please visit [chase.com](https://www.chase.com) or Chase Mobile for more information and service agreements.

³ The Chase Platinum Business Checking account waives one Overdraft Fee per statement period.

If you have questions, please call us at 1-800-242-7338 (we accept operator relay calls).



FAMILY RENEW COMMUNITY is an ecumenical, Judeo-Christian undertaking, by numerous religious organizations of our area. All of the religious groups are financial sponsors, and comprise the Directorship of **FAMILY RENEW COMMUNITY**, a non-profit corporation.

Faith Based Trustees

Basilica of St. Paul Catholic Church
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In The Beginning...

The business recession of 1989 and the resulting widespread unemployment created alarm among Social Service agencies as well as religious and charitable organizations. They saw a growing number of families with children existing in automobiles, in tents, and on the streets. Catholic, Protestant and Jewish leaders met to cooperate in tackling what was becoming a major problem.

Thus, FAMILY RENEW COMMUNITY was created. The plan was to provide transitional housing (6 months to one year) for homeless families with children, who were willing to work toward their own economic stability. The plan included services to enable them to break the cycle of poverty and transform their lives. The rooms of a motel complex in Holly Hill were converted to tiny cottages for two-parent families with children.

Going Forward...

After years of successfully serving that segment of the homeless population at 810 Ridgewood Avenue, Holly Hill, FAMILY RENEW COMMUNITY was awarded a start-up grant from the Federal Government to provide the same quality services to eleven single parent families with children.

In 1997, Family Renew Community purchased an apartment building located at 105 South Street in Daytona Beach to house single mothers with children. A fund drive called "Operation 300" was launched in 1997 to raise the matching funds needed for this grant.

Our third facility was opened early 2002 in DeLand and provides housing for seven single and two parent families with children. This apartment building was donated by Tom and Linda O'Quinn.

Our "SECRET ATTIC THRIFT STORE" in Ormond Beach (Granada Plaza at A1A) helps raise money for the services we provide for our participants. Merchandise donations help furnish all 32 apartments and our resident families receive complimentary referrals to the store for clothing and other needs.

Tomorrow...

With the strong support of the Religious community, government agencies, the United Way of Volusia/Flagler and concerned citizens, we help make an impact on the problem of homelessness in our area. Our future goals include expansion into Southeast Volusia and Flagler County. **Your generous contributions are essential for the continued success of our mission.**



If you would like to volunteer your time and talent to Family Renew Community, or would like any further information about our agency, please call:

Administrative Offices

810 Ridgewood Avenue - Holly Hill FL 32117
386-239-0861

Executive Director: Lindsay Elliott

Development Director: Jennifer Robertson

Business Administrator/Volunteer Coordinator: Yolanda Parra

Residential Campuses

Daytona Beach

(Single Mothers with Children)

105 South Street - Daytona Beach, FL 32114
386-258-5993

Program Manager: Laurie Archer-Dugo

DeLand

(Two Parents/Single Parents with Children)

259 W. Vorrhis Avenue - DeLand, FL 32720
386-736-0500

Program Manager: Linda Carson Adkinson

Holly Hill

(Two Parents/Single Parents with Children)

810 Ridgewood Avenue - Holly Hill FL 32117
386-252-0711

Program Manager: Anita Brooks

Thrift Store

Secret Attic Thrift Store

32 N. Ocean Shore Boulevard (A1A)
Granada Plaza, Ormond Beach, FL 32176
386-615-3837

Manager: Christopher Whitewood



A HAND UP, NOT A HAND OUT!



Transitional Housing for Homeless Families with Children Since 1989



P.O. Box 250123
Holly Hill, FL 32125

www.familyrenew.org

The Problem:

- Children with their Parents, sleeping in cars, in tents, or in the streets with little hope of shelter or care...
- Children forced to live in unsanitary, over-crowded, even unsafe conditions, because of insufficient family income...
- Parents whose low wage level prevents them from saving enough for minimum rent and utility deposits for their own house or apartment...
- A heartsick father considering abandoning his children so that they will qualify for public assistance...



Daytona Beach

The Solution:

- FAMILY RENEW COMMUNITY is an organization which provides over 58,000+ bed nights per year of transitional housing for homeless families with children!
- FAMILY RENEW COMMUNITY is a NON-PROFIT agency whose staff and volunteers help homeless parents learn budgeting, nutrition, and practical parenting.
- FAMILY RENEW COMMUNITY is an opportunity for parents to save toward permanent housing and to reorder their priorities and lifestyle while living in cost-free temporary housing.
- FAMILY RENEW COMMUNITY is children experiencing the security of a happier, unbroken family as parents learn to be self-sufficient, breaking the cycle of poverty.



DeLand



Holly Hill

We Need Your Help!

Your Pledge or Donation can produce positive, life-changing results...



Would you like to Volunteer?
Call (386) 944-9938 For More Information!

Our Mission

Family Renew Community considers homelessness in Volusia County to be a problem worthy of major concern. To this end, Family Renew Community, in conjunction with faith based organizations, governmental bodies and the private and public sectors, works to provide the support, services, and transitional housing needed by homeless families with children. The purpose is to achieve both permanent housing and self-sufficiency.

YES! I Want to Help!

I will support FAMILY RENEW COMMUNITY with a MONTHLY PLEDGE of...

- \$25 \$50 \$100 \$200 \$ _____

I am unable to pledge at this time. Please accept my one-time gift of \$ _____



Name	
Address	
City	State
Phone	ZIP
Email	
Cell Phone	

Make checks payable to FAMILY RENEW COMMUNITY - P.O. Box 250123 - Holly Hill, FL 32125

