



Chase Freedom Fact Sheet

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What is Chase Freedom?

- ✓ **The first and only rewards program** driven by consumers' actual month-to-month spending patterns.
- ✓ Cardmembers can **change the types of rewards – cash and reward points – they earn** as their needs change, taking rewards with them.
- ✓ Cardmembers can **earn triple rewards in their top three of 15 everyday categories**.
- ✓ Extensive Chase market research proved that thousands of consumers value greater choice and flexibility with their credit cards and rewards programs that adapt to their lifestyle. Chase Freedom was developed based on these findings.

What makes Chase Freedom Unique?

- ✓ Most rewards programs limit consumer rewards earning to bank-mandated categories and limit redemption options. Chase Freedom breaks that tradition by **giving cardmembers the ability to earn in the everyday categories in which they spend the most** on a monthly basis.
- ✓ Cardmembers benefit from an **unmatched cash back rewards program**. For customers earning cash back, the more they save, the more they earn with \$50 in bonus cash for every \$200 in rewards earned and redeemed.
- ✓ Chase Freedom uses a patent-pending technology that **auto adjusts consumer rewards** monthly.
- ✓ Cardmembers take their earned rewards with them when changing between cash back and reward points, leaving nothing behind.
- ✓ There is **no annual fee**.

Chase Freedom Highlights

- ✓ Consumers earn the most where they spend the most.
- ✓ Only card that gives consumers the freedom to choose their rewards – cash back or reward points – and the freedom and flexibility to change back and forth, without ever leaving any rewards on the table or settling for rewards of lesser value.
- ✓ Makes it easy for cardmembers to earn rewards.
 - The robust rewards allow cardmembers to earn CASH - **3% cash back** for every \$1 in the **top three** everyday categories where the cardmember spends the most each month - or POINTS - **three points** for every \$1 in the **top three** everyday **categories** where the cardmember spends the most each month. There are 15 categories in all.
 - Consumers have their choice of leading retailer and restaurant gift certificates (e.g., Amazon), travel rewards (e.g., United Airlines, Marriott) and merchandise (e.g., Sony).
- ✓ Once **\$50 in rewards** is earned, a cardmember can redeem for a **\$50 check** OR save **\$200 in rewards**, and a cardmember can redeem for a **\$250 check – that's a \$50 bonus!**
- ✓ **blinkSM**-enabled, allowing fast and easy purchases through contactless payment systems at 50,000 merchant locations nationwide. Using Chase cards with **blink** reduces transaction time by as much as 40 percent, benefiting both consumers and merchants.
- ✓ Same flexibility and rewards earning power are also available in Chase Freedom for Business, a rewards card designed specifically for business cardmembers' needs.
- ✓ Also offered to Hispanic consumers with an option to receive credit card applications, marketing materials and credit cards statements in Spanish, as well as bi-lingual customer service.
- ✓ Can be used by cardmembers anywhere Visa® and MasterCard® are accepted.

How to Apply for Chase Freedom

Consumers may apply for the **Chase Freedom** credit card beginning September 17, 2007 online at www.chasecreditcards.com, by calling 1-800-U-CHOOSE (1-800-824-6673), or by visiting their local Chase branch bank for assistance in applying for the card and for more information.



What are the 15 categories?

- gas stations/convenience stores
- grocery stores
- department stores
- drug stores
- fast food and quick service restaurants
- movie theaters
- movie rentals
- dry cleaners
- health clubs & gym memberships
- beauty salons and spas
- pet supply stores and veterinarians
- mass transit and local commuter expenses
- telecommunications
- utilities
- cable/satellite TV and Internet bills

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