

Chase/WaMu ATMs

Customers get no-fee access to 14,000 ATMs less than two weeks after deal

NEW YORK and SEATTLE, Oct. 8, 2008 - Chase and WaMu customers are already finding 14,000 reasons to like the Sept. 25 combination that created the #1 U.S. bank in deposits.

That's because they can now use any of 14,000 Chase or WaMu ATMs in the United States without a fee - from California and Washington to Florida and New York, and from Texas to Illinois.

"We wanted to provide almost immediate benefits to millions of our WaMu and Chase customers," said Charlie Scharf, head of Retail Financial Services for Chase. "Helping customers manage their money is especially important in these challenging times."

Chase and WaMu customers can now make withdrawals and balance inquiries with no fee at any Chase or WaMu ATM. Those same customers will eventually be able to make deposits at the combined network of ATMs and have access to a network of more than 5,400 branches as computer systems are converted.

Chase and WaMu have ATMs in 27 states, including excellent convenience in the following states:

State	ATMs
New York	2,664
California	1,987
Texas	1,730
Illinois	1,623
Florida	1,038
Arizona	875
Ohio	861
Indiana	553
New Jersey	456
Michigan	444
Louisiana	356
Colorado	288
Washington	251

To find a Chase or WaMu ATM, customers can visit Chase.com and WaMu.com, respectively.

JPMorgan Chase acquired WaMu's banking operations from the Federal Deposit Insurance Corp. on Sept. 25, 2008. Backed by the \$2 trillion JPMorgan Chase, WaMu's 2,200 branches and nearly 5,000 ATMs will continue using the WaMu brand for some time.

About Chase

Chase is the consumer and commercial banking brand of JPMorgan Chase & Co. (NYSE: JPM), a leading global financial services firm with assets of \$2.0 trillion and operations in more than 60 countries. The firm is a leader in investment banking, financial services for consumers, small business and commercial banking, financial transaction processing, asset management, and private equity. A component of the Dow Jones Industrial Average, JPMorgan Chase & Co. serves millions of consumers in the United States and many of the world's most prominent corporate, institutional and government clients under its J.P. Morgan, Chase, and WaMu brands. Information about JPMorgan Chase & Co. is available at www.jpmorganchase.com.