



## Chase Launches New Brand Combining Strengths of Bank One, Chase Brands

*Campaign Positions Chase as Company that Empowers Consumers Throughout Life's Important Moments*

NEW YORK, NY - May 9, 2005 - JPMorgan Chase [NYSE: JPM] announced today the launch of a multi-million dollar national advertising campaign designed to establish Chase, its consumer brand, as the company that provides customers with flexibility and choice throughout all stages of their lives. Created by mcgarrybowen of New York, the campaign reintroduces the trademark Chase octagon as a portal for customers to "look" into the world of Chase and see the financial solutions Chase can provide. The campaign was launched nationally this morning during the Today Show on NBC.

With the tagline "Your Choice, Your Chase," the advertisements equate the Chase brand with empowering moments of opportunity. Each commercial uses popular musical hits to set the tone for individual stories.

Set to the music of "Wind Beneath My Wings," one ad tells the story of a young woman preparing for her wedding day. Throughout the advertisement, her father flashes back to the memories of her childhood years, the deep relationship he has with his daughter and how Chase has been there at every important moment as the voice-over states, "Be prepared for life's most important moments. Chase gives you everything you need to be the hero." Another ad follows a young man from college graduation through to retirement, to the music "100 Years." Another features a young woman depositing her first paycheck as the theme song, "Love Is All Around," plays in the background. Throughout the advertisement, the young woman uses a variety of Chase products and services, including free checking, debit cards, email alerts, ATMs and online banking services.

"Chase has always had a strong hold in the marketplace with an extensive network of partners and products. The new brand combines Chase's trust and sophistication with Bank One's approachability and energy and expresses the full power of what will become the industry icon brand," said Carter Franke, chief marketing officer for the Chase credit card bank. "Our customers have high expectations and we aspire to exceed their expectations. We take their needs seriously and the brand demonstrates how we deliver on our promises."

Chase has begun to rebrand retail branches in 17 states from Bank One to Chase, which will be completed by Spring 2006. In addition, Chase is redesigning all of its credit cards to reflect the new Chase brand, including the prominent octagon image.

The trademarked Chase octagon, first introduced by David Rockefeller in 1960, has been updated to reflect a more fresh and contemporary look. The octagon will appear in blue and the new Chase typeface will be black. "This campaign evokes an emotional connection between the consumer and Chase. Whether it be a father paying for his daughter's wedding, a small business owner expanding or a young adult checking her bank balance on her cell phone, the campaign brings to life all the ways that Chase supports its customers with useful products and innovative technology," said Michael Cleary, chief marketing officer for the Chase consumer bank.

In preparation for the creation of the campaign, Chase conducted extensive testing across the country to gain consumer insight. The campaign solidly positions Chase as a brand that empowers consumers and helps them respond to life's changes through its presence, innovation,

customization and service.

"We want Chase to be the first brand people think of when they think of a financial institution. Chase can touch people's lives in so many different ways and we think the best way to make a connection to the brand is with advertising that speaks to both the head and the heart," said John McGarry Jr., chief executive officer, mcgarrybowen. Television placements include primetime spots on ABC, CBS and NBC during "Lost," "Survivor," and "Will & Grace." National print advertising includes placement in Time, People, U.S. News & World Report, Rolling Stone and Fortune, among others.

"We strive to be the leader in innovation and convenience so that our customers have everything they need to manage their money and lives," said Franke. "We recognize that each life choice, large or small, has financial implications, consequences and needs. Chase provides the knowledge, products, technology and resources to help by doing the little things just right and the big things a little bit faster, easier and better."

#### About JPMorgan Chase & Co.

Chase is the U.S. consumer and commercial banking brand of JPMorgan Chase & Co. (NYSE: JPM), a leading global financial services firm. Chase has approximately 94 million credit cards issued. In addition, Chase serves consumers and small businesses through more than 2,500 bank branches, 6,600 ATMs and 225 mortgage offices as well as through relationships with over 15,000 auto dealerships, 2,500 schools and universities, and 2,100 insurance agencies. It also serves more than 25,000 commercial banking clients, including corporations, municipalities, financial institutions and not-for-profit entities with annual revenues generally ranging from \$10 million to \$2 billion.

JPMorgan Chase, which has assets of \$1.2 trillion and operations in more than 50 countries, is also a leader in investment banking, financial transaction processing, asset and wealth management, and private equity. A component of the Dow Jones Industrial Average, the firm serves many of the world's most prominent corporate, institutional and government clients. Information about the firm is available at [www.jpmorganchase.com](http://www.jpmorganchase.com)

#### About mcgarrybowen

Founded in 2002, mcgarrybowen is an independent advertising agency that has quickly attained an impressive roster of big, blue chip brands. mcgarrybowen is led by the agency's three principles - John McGarry, Chairman and CEO; Gordon Bowen, Chief Creative Officer; Stewart Owen, Chief Strategic Officer. All are highly accomplished agency veterans with over 100 years of combined experience working on a wide array of the world's biggest, most admired brands, and responsible for some of the industry's most memorable campaigns.

Current mcgarrybowen clients include, Verizon, Marriott, JPMorgan Chase, Crayola, InBev, Pfizer, Reebok and Disney.

For information on mcgarrybowen, please contact Stewart Owen at 212- 598-2903.