



Advantage Chase: Winner To Serve For \$1 Million At The Us Open Promotion Also Gives Chase Customers Tickets, VIP Access

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NEW YORK, July 20, 2005 – Chase, the consumer and commercial brand of JPMorgan Chase & Co., announced today that one person will get a chance to win \$1 million with a single serve Sept. 9 at the 2005 US Open in Flushing, NY.

The winner, chosen in a sweepstakes, will have one chance to serve from the baseline at Arthur Ashe Stadium, trying to land it on the fly, on any part of the familiar Chase octagon logo, which will be placed in the service box on the opposite side of the net.

The winner will have a chance to warm up on a practice court for their big chance to hit the 12-inch Chase logo in front of several thousand fans between the men's doubles final and the women's singles semifinals on Sept. 9. The server won't go away empty-handed, receiving \$10,000 if they don't ace the Chase logo. The server will additionally receive 4 courtside tickets to the women's singles semi-finals matches.

"We see the Million Dollar Serve as a great way for our customers – and the spectators at the USTA National Tennis Center – to share in the excitement of the US Open and of Chase," said John Quinn, head of Retail Banking in the Tri-state area for Chase. "At Chase, we continually reward customers with improved banking convenience and service – and an occasional chance to win \$1 million."

JPMorgan Chase is a Corporate Champion sponsor and the presenting sponsor of the US Open Women's Singles Championship.

As part of Chase's expanded partnership with the US Open, each customer who deposits at least \$500 into a new Chase Free Checking with Direct Deposit account through August 12 can request two free tickets to the US Open and an automatic entry into the Sweepstakes.

In addition to the grand-prize of the Million Dollar Serve, the sweepstakes will award:

- A US Open day for 20 in the JPMorganChase luxury suite, with complimentary food and beverages.
- Two tickets for a US Open day session in the USTA's President's Box.
- The opportunity to become a US Open "Player for a Day" by playing on a US Open practice court with a professional tennis instructor, enjoying breakfast where the players dine, and receiving two courtside tickets.
- Being one of five pairs of people to receive on-court instruction from a professional tennis instructor and receiving a pair of loge tickets.

Chase's Million Dollar Serve culminates a busy year for the bank in the Tri-State area. Last month, the ATMs at all 246 Duane Reade drugstores became free for Chase customers. It also has added three branches in New York City, and a total of 16 branches in the Tri-State area, and plans to open at least 100 more branches in the Tri-State area by the end of 2006.

Chase's Tri-State customers also enjoy the following benefits of Maximum Strength Checking:

- More than 420 branches
- More than 1,000 personal bankers
- Twenty percent more branch hours than a year ago
- Free checking with direct deposit
- Free online banking
- No debit card fees for purchases.

In addition, customers can use any of more than 6,900 Chase or Bank One ATMs in 18 states to withdraw cash, transfer funds and check account balances without a usage fee. That is the result of the 2004 merger of JPMorgan Chase & Co. and Bank One Corp.

JPMorgan Chase & Co. (NYSE: JPM) is a leading global financial services firm with assets of \$1.2 trillion and operations in more than 50 countries. The firm is a leader in investment banking, financial services for consumers and businesses, financial transaction processing, asset and wealth management, and private equity. A component of the Dow Jones Industrial Average, JPMorgan Chase & Co. has its corporate headquarters in New York and its U.S. consumer and commercial banking headquarters in Chicago. Under the JPMorgan, Chase and Bank One brands, the firm serves millions of consumers in the United States and many of the world's most prominent corporate, institutional and government clients. Information about the firm is available at www.jpmorganchase.com.

Sweepstakes rules:

- No purchase or bank transaction necessary to enter or win.
- Void where prohibited.
- Sweepstakes begins 7/11/2005 and ends 8/12/2005.
- Age limit and geographical limitations.
- Full Official Rules are available at Chase branches.