

## **TXT MSGS MAKE BNKG EZ**

### **Chase Mobile Gives Consumers Real-time Account Info**

**CHICAGO, September 19, 2007** - Chase this week launched Chase Mobile, becoming the first major U.S. bank to introduce mobile banking using cell phone text messaging to give customers account information on demand.

"We're making it easy for customers to get their account information whenever and wherever they want, using the same text messaging they use every day," said Ryan McInerney, head of marketing of Chase's Consumer Bank. "So a college kid can find out if he can get that latte and a mom knows how much she can spend while shopping."

Within seconds of sending a text message to C-H-A-S-E (24273), customers receive the account information on their cell phone via secure technology.

#### **Customers can request:**

- Balances for all their accounts;
- The last five transactions of their checking, savings or credit card; or
- Additional credit card information including outstanding balances and available credit.

"We selected these functions because they are what customers ask for most when they call us or check their accounts online," McInerney said.

Chase Mobile is an excellent account management tool, providing another way for customers to better manage their financial lives and avoid fees.

#### **How It Works**

Customers enroll online at [chase.com](http://chase.com) and register their phone to receive information about their accounts. Available accounts include:

- Checking
- Savings
- Credit cards
- Certificates of deposit
- Mortgage, home equity, auto, education loans and lines of credit
- Investments

Any Chase checking or credit card customer with a mobile phone can use the free service. It's available through all cell phone carriers and doesn't require any software download. Standard text messaging rates from the cellular service provider do apply. Consumers can learn more about the service at [chase.com/mobile](http://chase.com/mobile).

#### **Who's using text?**

According to CTIA - The Wireless Association, the official trade group for the wireless industry, more than 76 percent of the U.S. population - or 233 million people - were wireless subscribers at the end of 2006. Recent statistics posted online show 18.7 billion text messages were sent during the month of December 2006, which represents an increase of 92 percent from the 9.7 billion messages sent in December 2005.

#### **About Chase**

Chase is the U.S. consumer and commercial banking brand of JPMorgan Chase & Co. (NYSE: JPM). Chase has 154 million credit cards issued and serves consumers and small businesses through more than 3,000 bank branches, 8,500 ATMs and 280 mortgage offices as well as through relationships with 15,600 auto dealerships and 2,500 schools and universities. It also serves more than 25,000 commercial banking clients, including corporations, municipalities, financial institutions and not-for-profit entities. More information about Chase is available at [www.chase.com](http://www.chase.com).

## Chase Mobile Cheat Sheet

Customers enroll online at [chase.com](https://chase.com) and register their phone to receive information about their accounts.

Text 24273 (CHASE) with any of the commands below to start using mobile banking. (e.g., bal chk1 = available balance for nicknamed account "chk1")

<u>Command</u>	<u>What It Does</u>
Bal	Available balance for all your accounts
Bal nickname	Available balance for nicknamed account
Hist nickname	Last five transactions for nicknamed account
Due nickname	Find out due date for the nicknamed account
Nick	List of account nicknames
Command	List of available commands
Help	Support services
Stop	Unsubscribe from Chase Mobile