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Small Business Cardholders Get a Boost in Rewards with Ink Plus from Chase

With New Spending Categories Designed for Small Business Owners, Ink Plus Cardholders Earn Rewards Faster

WILMINGTON, Del. - July 31, 2012 - Today, [Ink from Chase](#), the business card portfolio from [Chase Card Services](#), a division of JPMorgan Chase & Co. (NYSE: JPM), announced an enhanced rewards program for the [Ink PlusSM](#) credit card. With this program, cardholders can rapidly accumulate points customized for small business owners, featuring five points per dollar spent at office supply stores and on cellular phone, landline, Internet and cable TV services; two points per dollar spent at gas stations and hotels, and one point on all other spending.

"We are continually enhancing our products and services to meet the changing needs of small businesses," said Richard Quigley, president of Ink from Chase. "Ink Plus joins the existing Ink product line-up that includes [InkSM Classic](#), [Ink CashSM](#) and [Ink BoldSM](#), and offers premium travel rewards. Small business owners can choose the card that best suits their purchasing habits, all while earning rewards on the everyday spend of their business."

With Ink Plus, the new points program will allow customers to earn points even more quickly:

- Five points per dollar on the first \$50,000 in annual spend at office supply stores and on cellular phone, landline, Internet and cable TV services
- Two points per dollar on the first \$50,000 in annual spend at gas stations and on hotel accommodations when purchased directly with the hotel
- One point per dollar on all other card purchases, with no limits
- Points do not expire

Ink Plus customers also get premium travel reward benefits including:

- 1:1 points transfer to leading airline and hotel loyalty programs
- Twenty percent off airfare, hotels, car rentals and cruises when cardholders redeem for travel through [Ultimate RewardsSM](#), a world-class rewards program that offers virtually limitless opportunities to earn and redeem rewards
- Complimentary airport lounge access to 350 airport lounges around the world
- No foreign transaction fees
- Ability to redeem points for travel without blackout dates or restrictions, plus earn two points per dollar on travel booked through Chase's Ultimate Rewards

The Ink Plus cards are accepted worldwide and offer numerous additional benefits, including:

- Free employee cards with spending controls
- Built-in security features
- Unlimited 24/7 access to a dedicated team of business card specialists to handle service inquiries

The annual fee of \$95 is waived the first year. Existing Ink customers can also apply for the Ink Plus business credit card.

Ink Plus is part of the Ink from Chase portfolio, which offers robust, flexible payment solutions and resources that meet the unique needs of small business owners. Solutions and resources allow for the creation of customizable reports and the ability to receive itemized monthly statements and quarterly management reports, as well as free access to [JotSM](#). Jot is a free mobile application and online solution which saves small business owners time by enabling them to easily track, categorize and organize business expenses in real-time from their iPhone® and Android™ mobile devices or online. Ink customers can download Jot for iPhone at <http://www.apple.com/iphone/apps-for-iphone/> and for Android at <https://market.android.com/>. Ink also offers [ZipSM](#), an online invoicing and cash management solution powered by PaySimple and designed for small businesses owners who want to simplify their invoicing and accelerate their receivables.

In addition to offering small business owners powerful cards and services, Chase, the nation's #1 SBA lender, booked \$10 billion in small business loans through the first half of 2012, a 35 percent increase over the same time last year. Chase upheld its #1 SBA ranking through three quarters of the U.S. Small Business Administration's fiscal year, approving more loans than any other bank. Through June 30, 2012, Chase approved 3,338 SBA 7a and Express loans for \$385 million.

To learn more and apply for the card, visit the [Ink Plus Web site](#).

About Chase

Chase is the U.S. consumer and commercial banking business of JPMorgan Chase & Co. (NYSE: JPM), a leading global financial services firm with assets of \$2.3 trillion and operations in more than 60 countries. Chase serves more than 50 million consumers and small businesses through more than 5,500 bank branches, 17,500 ATMs, credit cards, mortgage offices, and online and mobile banking as well as through relationships with auto dealerships. More information about Chase is available at www.chase.com.