

'Tis the Season for a Chase Gift Card

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CHICAGO, **December 7**, **2007 -** Chase is helping to make holiday shopping a lot less stressful for consumers by offering Chase Gift Cards in its nearly 3,100 bank branches across the country. Chase customers can load any amount between \$25 and \$500 onto the card.

Recipients like Chase Gift Cards because they can be used at millions of merchants worldwide that accept Visa® and information about the card's current balance and purchase activity is just a phone call or a mouse click away using the contact information found on the back of the card.

This holiday season, consumers are expected to spend \$26.3 billion on all gift cards, according to a recent survey conducted for the National Retail Federation. Perhaps more surprisingly, nearly all shoppers -- 87.7 % -- said they would purchase two or more gift cards for the holidays.

"Gift cards are a popular holiday gift and a great way to stick to a budget," said Ryan McInerney, head of marketing Chase's Consumer Bank. "The Chase Gift Card provides a convenient and easy-to-use product in an attractive package."

The card comes with an appealing packet that includes an envelope and a customizable greeting card with spaces to insert both the gift card and a 4-by-6-inch photograph. There are four different greeting card images - two geared to the winter holidays and two others for non-specific celebratory events.

The gift cards, which can only be purchased by Chase customers, are available year-round for a fee of \$3.50 per card. The fee is automatically waived for Chase customers with a Better Banking, Premier or Premier Platinum checking account.

Consumers may also purchase the cards for themselves to use when traveling because the cards are accepted by millions of merchants worldwide.

About Chase

Chase is the U.S. consumer and commercial banking brand of JPMorgan Chase & Co. (NYSE: JPM). Chase has more than 150 million credit cards issued and serves consumers and small businesses through nearly 3,100 bank branches, 8,900 ATMs and 280 mortgage offices as well as through relationships with 15,000 auto dealerships and 4,300 schools and universities. It also serves more than 30,000 commercial banking clients, including corporations, municipalities, financial institutions and not-for-profit entities. More information about Chase is available at www.chase.com.