

## Chase Launches Chase Rewards Plus

### Dynamic Online Shopping Program Makes Earning Rewards Faster, Easier, More Convenient

WILMINGTON, Del. and LEXINGTON, Mass. - May 15, 2007 - Chase Card Services, the credit card division of JPMorgan Chase & Co. (NYSE: JPM), and Mall Networks, a leading provider of online malls and loyalty shopping solutions, announced today the launch of Chase Rewards Plus, a dynamic shopping program that provides cardmembers with a rewarding online shopping experience. With Chase Rewards Plus, millions of Chase rewards cardmembers will now be able to earn unlimited bonus rewards and take advantage of special offers and discounts while shopping at hundreds of leading online retailers through [www.chase.com/rewardsplus](http://www.chase.com/rewardsplus).

Chase Rewards Plus features over 340 world-class merchants, including Blue Nile, Lands' End®, jcp.com, OfficeDepot.com, Overstock.com, Orbitz.com, Sears.com and Travelocity. In addition to shopping and earning bonus rewards, Chase Rewards Plus allows cardmembers to take advantage of special offers, discounts and promotions, which are continuously updated.

"Chase Rewards Plus - like all Chase rewards programs - was designed with our cardmembers in mind, and we continue to make enhancements to our programs as their needs and wants change," said Brian Gantert, first vice president, marketing, Chase Card Services. "The Chase Rewards Plus program provides our customers with a best-in-class online shopping site that helps accelerate their rewards earning capabilities."

According to Gwenn Bézard, research director at Aite Group, an independent research and advisory firm, "Given increasing competition and more informed consumers, banks and credit card issuers must build compelling multi-faceted loyalty programs to differentiate their offerings and improve customer profitability. Chase Rewards Plus represents an exciting program launch as it seeks to leapfrog the competition in online loyalty shopping with Mall Networks' powerful and flexible solution."

#### Designed with the Cardmember in Mind

With Chase Rewards Plus, cardmembers in some of Chase's most popular rewards programs - including Chase Freedom, Chase's landmark rewards card offering that provides unmatched flexibility to choose between points and cash - enjoy a more rewarding online shopping experience:

- One-Stop Shopping - Cardmembers can go directly to [www.chase.com/rewardsplus](http://www.chase.com/rewardsplus) for access to shopping offers at hundreds of leading online retailers
- Easy-to-use & Flexible - Integrated into [www.Chase.com](http://www.Chase.com), Chase Rewards Plus is easy to access and use. It's also flexible - cardmembers earn bonus rewards in the currencies of their choice, whether points, miles or cash back. From finding special offers, favorite merchants or viewing shopping activity and rewards earned, it's simple to do with Chase Rewards Plus
- Unlimited Bonus Rewards - There are no caps or limits on bonus rewards earned through Chase Rewards Plus
- Advanced Online Shopping Experience - Chase Rewards Plus features the online shopping experience that consumers want, including robust product and merchant search capabilities, personalized recommendations and dynamically updated site content

"After a thorough and competitive evaluation process, Chase selected Mall Networks to power a dynamic shopping site that delivers a secure and feature-rich e-commerce experience," continued Gantert. "By creating a satisfying cardmember shopping experience with Mall Networks, we can build deeper, more loyal and rewarding customer relationships."

"Chase not only wanted to provide a best-in-class shopping experience, but also unparalleled flexibility to support customers within the many types of rewards programs they offer," said Dave Andre, president and CEO, Mall Networks. "With Chase Rewards Plus, cardmembers will benefit from a compelling, personalized and secure shopping experience. Mall Networks is excited about its alliance with Chase."

#### About JPMorgan Chase & Co.

JPMorgan Chase & Co. (NYSE: JPM) is a leading global financial services firm with assets of \$1.4 trillion and operations in more than 50 countries. The company has more than 140 million credit cards issued. Under the JPMorgan and Chase brands, the firm serves millions of consumers internationally and 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 Mall Networks

Mall Networks is the leading provider of online malls and loyalty shopping solutions that increase revenue, strengthen customer loyalty and improve member engagement for financial institutions, card issuers, loyalty programs and affinity organizations. Featuring an integrated network of more than 400 world-class merchants, Mall Networks' flexible on-demand platform powers personalized, easy-to-use online shopping portals for more than 25 million consumers. Industry leaders including JPMorgan Chase, Upromise, Spirit Airlines, NASCAR, Shop.org and First Equity rely on Mall Networks to build loyal, profitable customer relationships. Mall Networks is headquartered in Lexington, Mass. For more information, visit. [www.mallnetworks.com](http://www.mallnetworks.com).