

Miami HEAT, Chase, Fans Score with New Rewards Credit Card

Cardmembers will receive memorabilia and arena experiences simply by using their card to make purchases

WILMINGTON, Del. – Oct. 31, 2006 – Basketball fans will feel like true champions with the benefits offered by the Miami HEAT Chase Ultimate Fan Rewards Card, launched today by Chase [NYSE: JPM] and the reigning NBA Champion Miami HEAT.

The Miami HEAT Chase Ultimate Fan Rewards Card program offers cardmembers exclusive HEAT memorabilia and arena experiences simply by using their Chase Ultimate Fan Rewards Visa®. This is the credit card HEAT fans must have in their wallets – fans can earn team leather jackets to official NBA balls autographed by the entire team to the ultimate experiences such as game tickets or a five-on-five game on the court at AmericanAirlines Arena.

Cardmembers will earn one point for every dollar spent on their Chase Ultimate Fan Rewards Visa®. With 14 redemption levels, rewards range from Miami HEAT apparel to a locker-room tour to an official Heat-worn game jersey. The Ultimate Fan Rewards Visa® provides an opportunity for HEAT fans to have insider access to team merchandise and experiences not available to every fan as well as support their team as they defend their championship title.

"Chase is constantly looking to partner with world-class organizations in order to bring cardmembers the best possible experiences," said Todd Lamberton, senior vice president, Chase Card Services. "This innovative relationship with the reigning champions will offer new, exciting and never-before-offered products and experiences to HEAT fans. It's a win for Chase, the HEAT and certainly the fans."

"The best fans in the NBA deserve the best credit card rewards system, which is why the HEAT Group has teamed up with Chase," said Eric Woolworth, president, business operations. "We are very excited to participate in this program and look forward to an enduring and successful partnership."

Miami Heat Ultimate Fan Rewards Visa®

The Miami HEAT Ultimate Fan Rewards Visa® allows cardmembers to earn points good for Heat experiences and items with redemption levels starting at 1,000 points. Cardmembers earn one point for every \$1 in eligible card purchases and points add up on monthly statements.

Redemption levels include:

- 1,000 Point Reward Level – The Miami HEAT hat or T-shirt
- 2,500 Point Reward Level – Authentic NBA basketball folder or authentic NBA game ball
- 5,000 Point Reward Level – Swingman jersey or autographed 8 x 10 photograph of a Heat player
- 10,000 Point Reward Level – Locker room tour or official HEAT warm up uniform
- 25,000 Point Reward Level – Two lower bowl tickets or HEAT leather jacket
- 50,000 Point Reward Level – Official HEAT game worn jersey or NBA ball autographed by the entire team
- 100,000 Point Reward Level – Court of Dreams or HEAT Experience
 - Cardmembers reaching this point level will receive a certificate to redeem for a "Court of Dreams" experience for a cardmember and nine friends to play a five-on-five full-court game at the AmericanAirlines Arena on a mutually agreed upon date. Or the cardmember and 10 friends can have dinner and chalk talk with an on-air personality in one of the team meeting rooms during a home game (includes two lower bowl seat tickets)

The Miami HEAT Chase card will be blink-enabled. Chase cards with blink redefine the payment experience for cardmembers by providing increased speed and convenience and reducing transaction time by as much as 40 percent. To use Chase cards with blink, cardmembers simply hold their card near a point-of-sale terminal at checkout, instead of swiping their card or handing it to a concessions employee. As cardmembers hold their Chase card with blink near the point-of-sale terminal, the terminal will quickly emit a signal to acknowledge payment confirmation.

About the Miami Heat

The HEAT Group operates the 2006 NBA Champion Miami HEAT, the AmericanAirlines Arena and Waterfront Theater at the AmericanAirlines Arena, South Florida's ultimate sports and entertainment showplace. The HEAT Group is recognized as an industry leader for its sales, service and community involvement. For more information, please visit HEAT.com and AAArena.com.

About JPMorgan Chase & Co.

JPMorgan Chase & Co. (NYSE: JPM) is a leading global financial services firm with assets of \$1.3 trillion and operations in more than 50 countries. The company has more than 100 million credit cards issued. Under the JPMorgan and Chase 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.