

Chase and O, The Oprah Magazine's Promotion Team Help Four Women 'Stay a Step Ahead'

Chosen from 9,000 entrants, winners receive advice from Chase financial specialists

New York - June 24, 2008 - With many women serving as the family CFO, it's not surprising some would seek help in today's challenging economic environment. In fact, nearly 9,000 women from all over the country submitted essays outlining their financial goals, needs and hopes for a "Stay a Step Ahead" financial makeover.

Today, the contest sponsors - Chase and the O, *The Oprah Magazine* promotion team - announced the four winners and provided advice that can help millions of women manage their household debt, make real estate decisions, plan for retirement and even manage small business finances.

The winners, from Arizona, California, Ohio and Texas, are each receiving advice from a team of Chase financial specialists with expertise in investments, mortgages, and personal and business banking.

The July issue of O, *The Oprah Magazine* features a special advertising section dedicated to these women's stories and action plans. Additional information about each winner, including video clips, profiles, and Chase's initial plan is available at www.oprah.com/chase.

"Chase is excited to partner with O, *The Oprah Magazine* promotion team to provide real-life advice for women working hard to get and stay a step ahead in their financial life," said Sandra Schrock, who manages Chase's network of 3,150 bank branches. "What matters to them matters to Chase, and we are proud to be able to offer advice, education and tools to help them achieve their dreams."

Winners reflect the goals of many women

Each contest winner has a specific goal that mirrors those of millions of women's financial dreams across the country. The winners are:

- Angela Carter of West Chester, Ohio - A would-be homeowner worries that her credit history might hinder her dreams;
- Gina Schopf of Houston, Texas - A recently divorced mother is about to be an empty-nester and wants to take control of her post-divorce finances;
- Shelia Spencer of Gilbert, Arizona - A working mother who would like to become a stay-at-home mom; and
- Toni Purry of Los Angeles, Calif. - A small business owner is accomplished in her field, but needs additional financial knowledge on growing her new business.

Each woman has received financial consultations to get them on the right track, and will be consulting with their Chase financial specialists for the rest of the year.

Chase Provides Clear and Simple Solutions For All Customers

While the winners have taken advantage of Chase's one-on-one financial advice, Chase provides all customers with information to achieve a solid financial footing. Customers can go to www.oprah.com/chase to learn more about the winners.

In addition, Chase now offers *Clear & Simple* - a collection of free tools, resources and business practices that help its customers make wise credit decisions and manage debt effectively. For more information, visit www.chaseclearandsimple.com

Chase is committed to keeping pace with its customers and delivering benefits that can make both an immediate and long-term impact on their lives.

About Chase

Chase is the U.S. consumer and commercial banking brand of JPMorgan Chase & Co. (NYSE: JPM). Chase has more than 156 million credit cards issued and serves consumers and small businesses through 3,150 bank branches, 9,100 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.