

Chase Says "Hello" In Illinois

Bank One Changes Its Name to Chase at 350 Branches Rebranding Highlighted With \$2 Million Marketing Campaign

CHICAGO, October 20, 2005 - Chase will say "Hello" to Bank One customers next week as signs at more than 350 branches and other offices in Illinois and Northwest Indiana are changed to Chase, the consumer and commercial banking brand of JPMorgan Chase & Co. (NYSE: JPM).

Some 6,034 signs in Illinois will change to Chase over the next 60 days as part of the rebranding effort, which officially starts on October 24. The name change results from last year's merger of Bank One with JPMorgan Chase. The company's Consumer and Commercial Banking businesses are headquartered in Chicago.

"We're proud of our legacy in Illinois that includes Bank One and First Chicago, and we're proud to move to a brand that has a long-standing place in our country's banking history," said William M. Daley, Chairman of the Midwest Region for JPMorgan Chase. "Through expanded products and services, our combined company will make banking even more convenient and efficient for Chase customers in Illinois."

Illinois customers also will see the Chase brand highlighted in a \$2 million marketing and advertising campaign in the coming weeks - and will have a chance to earn free travel on United Airlines.

Marketing blitz

The advertising campaign kicked off last weekend with a 30-second television commercial that invites current and new customers to come into the bank's offices and say "Hello" to the new brand. The commercial is set to a rendition of the Beatle's 1967 hit song "Hello Goodbye." Starting on October 30, commercials will highlight Chase's products and services.

Advertising will also include radio and print as well as area billboards and buses and prominent placement at the four major commuter train stations in downtown Chicago - nicknamed "Station Domination."

To celebrate the brand change, Chase is also giving area residents a chance to win free air travel on United Airlines, Chicago's hometown airline. Up to four winners will receive 1 million United Mileage Plus miles each. Additional prizes range from 100,000 to 500,000 miles. Scratch-off game pieces for the sweepstakes will be distributed in newspapers throughout the state and Northwest Indiana on Sunday, October 23rd, and will be handed out at various street locations through November 20th.

Making it easy for customers

Customers should continue using their Bank One checks, ATM cards and debit cards. New Chase debit and ATM cards began going out to customers earlier this month and customers will receive Chase-branded checks when they place a new check order. Online banking customers can continue logging onto www.BankOne.com.

"The transition to the Chase brand should be smooth and easy for our customers," said Michael Cleary, chief operating officer for Chase's Consumer Bank. "Last year's merger gave our customers access to more ATMs as well as improved products and services. Now, we're moving to the Chase name on our signs here."

Improved products and services available to Chase consumer and commercial customers include:

- Expanded mortgage products from Chase Home Finance, one of the nation's leading mortgage companies
- Payments on Chase loans accepted at all Chase and Bank One branches (including credit cards, mortgages and car loans)
- Free access to more than 7,000 ATMs nationwide
- Access to more than 2,500 bank branches across the country
- A broader array of products for businesses of all sizes
- Larger and quicker loans through syndication for commercial customers
- Greater international presence for commercial banking customers
- More sophisticated investment-planning products at all levels, including JPMorgan mutual funds
- Affiliation for high net worth customers with JPMorgan Private Client Services and JPMorgan Private Bank

About Chase

Chase is the U.S. consumer and commercial banking brand of JPMorgan Chase & Co. (NYSE: JPM). Chase has approximately 95.5 million credit cards issued and serves consumers and small businesses through more than 2,500 bank branches, 7,000 ATMs and 225 mortgage offices as well as through relationships with over 15,000 auto dealerships, 2,500 schools and universities, and 2,100 insurance agencies. It also serves more than 25,000 commercial banking clients, including corporations, municipalities, financial institutions and not-for-profit entities with annual revenues generally ranging from \$10 million to \$2 billion. More information about Chase is available at www.chase.com.