

## Chase Focuses on What Matters to Consumers

### *New campaign shifts brand focus to consumer needs and controls*

**NEW YORK**, Jan. 9, 2008 - Chase's new marketing campaign, which debuts Sunday, will shine a laser-like focus on What Matters to customers, alerting them to the ways Chase can help them manage their money and their lives. "Our customers' everyday financial lives are changing," said Ryan McInerney, head of marketing for Chase's Consumer Bank. "Our new brand focus reiterates our commitment to keep pace with our customers and deliver benefits that can make both an immediate and long-term impact on their lives."

"Chase What Matters," a campaign created by mcgarrybowen of New York, repositions the Chase brand. More than just an advertising campaign, the new direction emerged from extensive research to understand how consumers view Chase and what they want from a financial institution. As new technologies emerge, people's lifestyles and expectations change significantly, the research showed.

The campaign demonstrates that Chase is the bank to keep up with the needs and desires of people with busy, dynamic lifestyles.

The advertising launch -- more than \$70 million in the first quarter alone, including Internet, national and local media -- uses iconic music and black-and-white images accented by Chase blue. It spotlights themes that matter to most consumers:

- Access - Making it easy for customers to manage their financial lives, however and wherever they choose, using branches, ATMs, credit and debit cards, mobile and telephone banking and online banking.
- Protection - Using industry-leading tools to protect customers against fraud and identity theft and keep their finances safe, secure, and on track.
- Advocacy - Helping customers avoid financial problems and fees by providing a "heads up" before customers make a mistake and giving advice to help save time and money.
- Recognition - Rewarding customers' business with points and cash, discounts and special offers.
- Value - Providing competitive products and services with great service and innovative features.

Chase's emphasis on recognition and advocacy will help it stand out from competitors.

"This is new space in banking," said Eileen Serra, a Chase Card Services executive. "Our focus clearly differentiates Chase from our competitors and will allow us to deepen our relationships with customers because we are keeping up with them and their changing expectations."

Chase's new approach includes creating a consistent image across credit card, branch banking, commercial banking, home lending, business banking, auto finance, and student lending.

The first new Chase television ads will air Monday, Jan. 14 during the "Today Show" on NBC and on "Good Morning America" on ABC, both starting at 7 a.m. EST. Ads will appear on ABC, CBS and NBC nationally, as well as on various cable networks, including the Food Network, HGTV and The History Channel. Online ads will be seen beginning Jan. 14 on high-impact sites such as Yahoo.com and MSN.com. Print ads will begin running this Sunday, Jan. 13.

The campaign's individual stories show how Chase can empower and make a tangible difference in the areas of fraud protection, 24/7 accessibility, mobile banking, and financial control.

### **About Chase**

Chase is the U.S. consumer and commercial banking brand of JPMorgan Chase & Co. (NYSE: JPM). Chase has more than 154 million credit cards issued and serves consumers and small businesses through nearly 3,100 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](http://www.chase.com).

## **About mcgarrybowen**

Founded in 2002, mcgarrybowen is an independent advertising agency that has quickly attained an impressive roster of big, blue chip brands. mcgarrybowen is led by the agency's three principles - John McGarry, Chairman and CEO; Gordon Bowen, Chief Creative Officer; Stewart Owen, Chief Strategic Officer. All are highly accomplished agency veterans with over 100 years of combined experience working on a wide array of the world's biggest, most admired brands, and responsible for some of the industry's most memorable campaigns.

## **Chase What Matters Campaign Fact Sheet**

**Launches:** Sunday, Jan. 13, 2008 (Print), Monday, Jan. 14, 2008 (TV & Online)

**Chase businesses supported:** Card Services, Consumer Banking, Home Lending, Commercial Banking, Business Banking, Auto Finance, and Education Finance

**Ad Spend:** More than \$70 million, including Internet, in first quarter of 2008

**Prominent TV vehicles:** Super Bowl pre-game, Oprah Winfrey's pre-Academy Awards interview special and prime-time programming, including "Grey's Anatomy," "American Idol," "Prison Break," and "Boston Legal"

**Other media:** Newspapers and magazines, including the March issue of O, The Oprah Magazine, and extensive outdoor and out-of-home, including subway, transit stations, taxis, billboards and trailers at movie theaters

**Creative:** mcgarrybowen

### **Initial TV Spots:**

- **Secret Agent:** Scored to the original track of Johnny Rivers 1966 "Secret Agent Man," the ad shows a debonair, secret agent-like hero going through a series of action-packed adventure to stop another man from using a stolen Chase Card, ending with a jolt to reality where this hero is actually a man at a social event who had been able to act upon a fraud alert received from Chase. Filmed in many locations across New York City, including a dramatic scene at the 59th Street bridge.
- **TV Time:** Scored to the original 1989 Queen track of "I Want It All," this spot follows a man shopping for a new television who uses Chase Mobile to check his account balance via a simple text message to determine how much he can truly afford to spend.
- **Rock Climber:** This spot shows a woman actively rock climbing when she receives an alert that her checking balance is low. She is easily able to call Chase to transfer funds into her account so she can avoid an overdraft. Original music was composed for the ad.

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