

WELCOME TO THE CHASE UNIVERSITY CARD

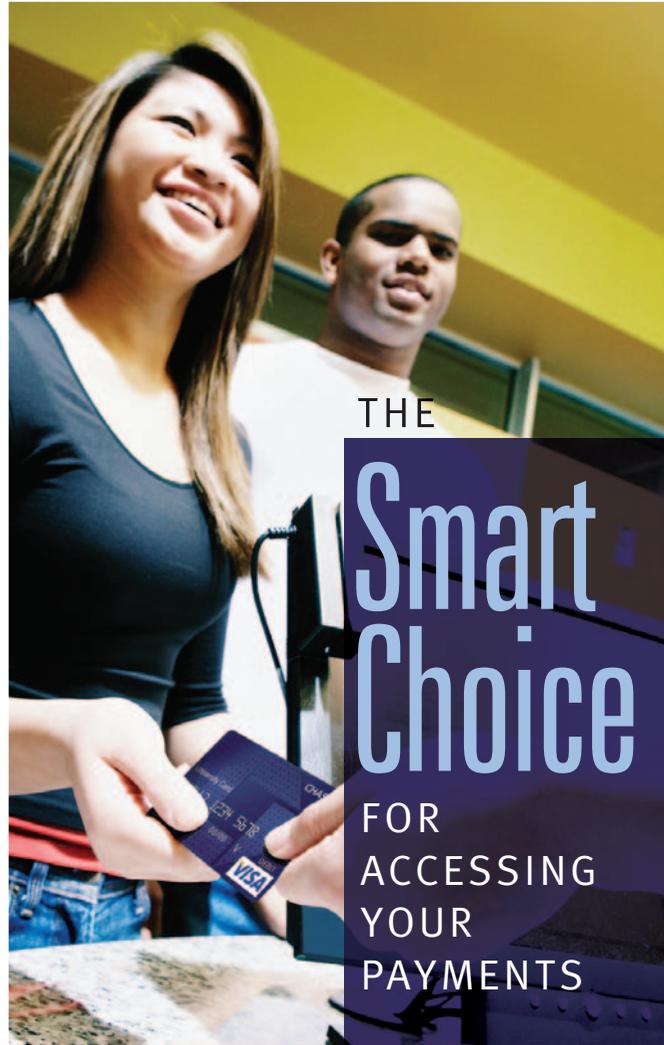
YOU'VE MADE A Smart Choice



Chase University Card
Customer Support

1-877-789-5874

www.myaccount.chase.com



By signing up for the Chase University Prepaid Visa® Card, you'll enjoy the convenience of having your payments – financial aid refunds, scholarships, grants, payroll, work-study payments, athletic stipends, and more – deposited directly to your Chase University Card account. It's fast, safe and convenient!

- Buy books, groceries, gas, clothes, movies, gifts
- Pay for dining, travel, and more
- Use it for phone, mail order, and Internet purchases
- Pay monthly bills like cable, cell phone, insurance, and more
- Get cash at automated teller machines (ATMs), banks, and get cash back with a purchase at many grocery and convenience stores

IMPORTANT: Before using your Chase University Card for the first time, call 1-877-789-5874 to activate your Card by selecting your telephone access code and your Personal Identification Number (PIN). See the enclosed card carrier for details.

Using Your Card at Retail Locations...

You can use your Card anywhere that accepts Visa® debit cards, including grocery stores, gas stations, restaurants and more! Just swipe your Card into the Point-of-Sale (POS) terminal (or hand your Card to the clerk) and choose DEBIT or CREDIT.



If you choose DEBIT:

1. Enter your 4-digit PIN.
2. Tell the clerk if you would like cash back with your purchase. (Some stores do not allow this option; please ask the clerk about the store's policy.)
3. The clerk will enter the purchase amount and the amount of cash you requested (if any). You will receive a receipt with your purchase and cash withdrawal.

If you choose CREDIT:

You cannot get cash back and will be asked to sign a receipt. You will receive a copy of the receipt with your purchase.

Note: You can also use your Card to place phone or Internet orders. Just provide your Card number, expiration date, and the 3-digit number that appears after your Card number on the white signature panel found on the back of your Card.



Using Your Card at ATMs...

You can use your Card to withdraw cash in local currency at over 900,000 ATMs throughout the world. Just look for ATMs that display the logos on the back of your Card and:

1. Insert or swipe your Card and follow the instructions on the screen.
2. Enter your 4-digit PIN.
3. Select WITHDRAWAL and then CHECKING. (You can also check your available balance by selecting BALANCE INQUIRY.) Follow the instructions until the transaction is completed.
4. Take your cash, your Card and your receipt.



All purchases and cash withdrawals are immediately deducted from your current balance. Be sure you know your balance before you use your Card.

FREQUENTLY ASKED QUESTIONS

How much money can I withdraw from an ATM?

You may withdraw up to the balance available in your Chase University Card account or the maximum amount allowed by the ATM, whichever is less.

Will I have to pay ATM surcharges?

You will not be assessed an ATM surcharge if you use a Chase ATM. If your Card carries the Allpoint logo, it is also part of the Allpoint ATM network, which means you have access to 38,000 surcharge-free ATMs nationwide. Many other ATM owners do assess a surcharge. If you use an ATM outside of the Chase network, you may be assessed a fee.

To find a surcharge-free ATM location near you, visit www.chase.com or www.allpointnetwork.com if applicable. (NOTE: Some Allpoint ATMs may show a surcharge screen. Select “YES” to accept the surcharge even though you will not be charged this fee.)

Is my Chase University Card a credit card?

No, your Chase University Card is not a credit card, it is a debit card. That means you can only spend up to the balance available in your Chase University Card account.

What if I enter the wrong PIN?

If you are having trouble remembering your PIN, DO NOT try to guess your PIN when entering it on a POS terminal or ATM. If you enter the wrong PIN, you have three more chances to enter the correct number. For your protection, if the correct PIN is not entered by the fourth try, you will not be able to use your Card. Please call Customer Support for assistance.

What is the difference between a PIN and an access code?

Your PIN is a four-digit number that you enter on the keypad at ATMs and retail locations, as well as to gain access to account information at www.myaccount.chase.com. Your access code is a six-digit number that you enter when you call Customer Support. You must select both numbers when you call to activate your Card.

What if my Card doesn't work?

If your Card doesn't work, please make sure that there are available funds in your account. If an ATM doesn't accept your Card, simply try another ATM. The first ATM may be out of service or may not be part of the networks that accept the Card. If you are still having difficulty call Customer Support.

SPECIAL SITUATIONS

Gas stations

When you pay at the pump, some stations check to see if you have funds to pay for a full tank (up to \$50). If your Card is declined although you still have funds, tell the attendant how much gas you plan to buy and sign the receipt for that amount.

Restaurants

Some restaurants will verify that your Card has enough funds to cover the purchase and a 15%-20% tip. If you do not have the available funds on your Card to cover the entire cost, some merchants will allow split payments where you can pay the bill in part with cash and in part by using the available funds on your Card. Only the amount you sign for will be deducted from your account.

Hotels

The hotel clerk will verify that your Card has sufficient funds to pay an estimated bill. That amount will be “held” in your account, making it unavailable for other purchases. When you check out, the “hold” will be removed and the actual bill amount will be deducted from your account.

Rental cars

Your Card can be used to pay your car rental final balance. However, most companies may require that you use a credit card to make a reservation.

Returning a purchase

Each merchant has its own policy and will handle the return in the same manner as any other Visa transaction. You may receive a credit to your Card, a cash refund, or a store credit.

Not enough available funds

If you want to make a purchase but don't have enough money on your Card, some merchants may allow you to make a partial payment with your Card and pay the remainder with cash or a check.

What if I forget my PIN or access code?

If you forget your PIN or access code, call Customer Support to select a new one. You should choose numbers that are easy for you to remember, but hard for someone else to figure out. Never tell anyone your PIN.

Are there any fees for using my Card?

Please see your Chase University Card Fee Schedule for details.

What should I do if I lose my Card?

If your Chase University Card is lost, stolen or damaged, immediately call Customer Support and a new Card will be mailed to you.

What if I have questions about my school payment or reimbursement?

Contact your school's financial aid or accounts payable office.

Online Account Information

You can access all of your account information online at the Chase My Account Web site. It's safe, secure and FREE!

Using your Chase University Card number and PIN, you can:

- Check your current account balance
- Review your transaction history
- Change your PIN
- E-mail Customer Support

Just go to www.myaccount.chase.com and have your Card number ready!

You can also get help with your Chase University Card by calling Customer Support at

1-877-789-5874

