

The benefits of Chase Private Client await, along with **50,000 Sapphire Reserve bonus points.**

Dear [Sample A. Sample],

We are pleased to invite you to experience preferred benefits, privileges and services when you upgrade your banking relationship to Chase Private Client.¹ It starts with a bonus of 50,000 Sapphire Reserve Ultimate Rewards points that will let you start planning your next adventure, today.

Earn 50,000 Sapphire Reserve Ultimate Rewards bonus points when you:²

- Upgrade your account by bringing this letter with your Upgrade Code to a Private Client Banker by December 2, 2017
- Begin your relationship with a deposit of at least \$100,000 in new money to your upgraded checking account within 10 business days, and maintain at least a \$100,000 balance for 90 days

Then receive 50,000 Sapphire Reserve Ultimate Rewards points, which can be redeemed for travel booked through chase.com/ultimaterewards.

Plus, enjoy Chase Private Client benefits designed to make your life easier:

- A dedicated Private Client Banker for your banking needs
- No Chase fees on most everyday banking or travel-related transactions, excluding credit card fees
- Relationship Rates: Enjoy our discounted rate when you purchase or refinance a home with the Chase Private Client Mortgage Rate Program (based on your total qualifying Chase deposits and J.P. Morgan Investments)³

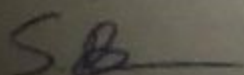
Visit your local Chase Private Client branch with this letter to get started.

Here's the code you'll need to present at the branch:

Your Upgrade Code: XXXXXXXXXXXXXXXX

You can find your nearest branch at locator.chase.com. You can also visit chase.com/privateclientupgrade to learn more.

Sincerely,



Joseph P. Baran
Managing Director