

MANAGING YOUR MONEY



Financial Help Is Out There—Organizations Can Help You Navigate The Credit Card Landscape™

(NAPSA)—Today many people are faced with more complex financial decisions than ever—from budgeting, savings, investing, to managing planned and unforeseen life events, to protecting themselves from potential fraud. Personal financial education is often limited or does not fully prepare people for all of the fiscal planning they need to reach their personal financial goals.

Fortunately, there are many nonprofit agencies and organizations that are available to help you with common day-to-day credit and financial management services—and Chase Card Services is helping support these organizations through its long-standing commitment to financial literacy and a new Financial Literacy Grant Program. These organizations offer tips and tactics to help you plan wisely for a healthy financial life and effectively manage debt.

In addition to supporting these valuable organizations through grants, Chase offers its own resources and tips for maintaining your financial health and good credit:

- Take advantage of alerts and payment reminders—Companies such as Chase Card Services offer free, easy online alerts and bill payment reminders. Knowing when you're close to your credit limit and reminders to pay your bill will help you manage your credit use and stay within good standing.

- Know your credit report—Get a free copy of your credit report

every year from annualcreditreport.com or one of the other credible organizations that offer them. Remember to request your free credit report, read it and understand your overall credit standing.

- Look back and ahead to plan credit spending—Many credit card issuers, including Chase, offer easy-to-access year-end statements. Take advantage of this offering by getting your year-end statement. It will help you know how you spent in the past year and budget wisely for the year ahead.

- Credit card statements are your friend—Treat your credit card statements like an owner's manual. Read your credit card statements each month (or more frequently online) and understand the terms and conditions of your account.

- Don't hesitate to seek help—and there is plenty out there.

To find organizations that exist to help people get themselves out of credit card debt, visit the National Foundation for Credit Counseling Web site at www.nfcc.org or call (800) 388-2227. In addition to offering its own in-house credit counseling service, Chase Card Services funds more than 30 organizations across the United States through its Financial Literacy Grant Program, which is donating \$3.9 million in grants over three years. This program is part of Chase's continuing commitment to fostering financial literacy through education and awareness. Resources and more information are available at www.chase.com.