[](https://applynow.chase.com/FlexAppWeb/renderApp.do?SPID=D8B4&CELL=6RRW&AFFID=&CLICK=&CID=&PROMO=DF01&MSC=IQ15618454)

### SlateSM from Chase

**0% Intro APR for up to 12 months**†

* Slate with BlueprintSM helps you pay down your balances faster and save on interest
* Transfer your higher rate balances
* Zero liability on unauthorized purchases
* **No Annual Fee**†

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| Pricing & Terms |  |

Please take a moment to carefully review the Pricing & Terms below.

**PRICING INFORMATION**

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| **INTEREST RATES AND INTEREST CHARGES** | |
| **Annual Percentage Rate (APR) for Purchases** | **0%** Intro APR for the first 12 billing cycles that your Account is open for Elite and Premium Pricing.  After that, **11.99%** for Elite Pricing or **16.99%** for Premium Pricing. **21.99%** from account opening for Standard Pricing. Your APRs will be based on your creditworthiness. These APRs will vary with the market based on the Prime Rate.a |
| **APR for Balance Transfers** | **0%** Intro APR for the first 12 billing cycles that your Account is open for Elite and Premium Pricing. **0%** Intro APR for the first 6 billing cycles that your Account is open for Standard Pricing.  After that, **11.99%** for Elite Pricing, **16.99%** for Premium Pricing, or **21.99%** for Standard Pricing. Your APRs will be based on your creditworthiness. These APRs will vary with the market based on the Prime Rate.a |
| **APR for Cash Advances** | **19.24%** for Elite and Premium Pricing or **23.24%** for Standard Pricing. Your APRs will be based on your creditworthiness. These APRs will vary with the market based on the Prime Rate.b |
| **APR for Overdraft Advances** | **19.24%** for Elite and Premium Pricing or **23.24%** for Standard Pricing (not available in some states). Your APRs will be based on your creditworthiness. These APRs will vary with the market based on the Prime Rate.b |
| **Penalty APR and When It Applies** | **29.99%**. This APR will vary with the market based on the Prime Rate.c |
| The Penalty APR will apply to your Account if you:   * fail to make any Minimum Payment by the date and time due (late payment); * exceed your credit line; * make a payment to us that is returned unpaid; or * do any of the above on another account or loan you have with us or any of our related companies.   **How Long Will the Penalty APR Apply:** If an APR is increased for any of these reasons, the Penalty APR will apply indefinitely to future transactions. If we do not receive any Minimum Payment within 60 days of the date and time due, the Penalty APR will apply to all outstanding balances and future transactions on your Account; but if we receive six consecutive Minimum Payments when due, beginning immediately after the increase, the Penalty APR will stop being applied to transactions that occurred prior to or within 14 days after we provided you notice about the APR increase. |
| **How to Avoid Paying Interest on Purchases** | Your due date will be a minimum of 21 days after the close of each billing cycle. We will not charge you periodic interest on any portion of new purchases billed to a statement that we allocate such payment to, so long as your current statement shows that we received payment of the entire balance for your previous statement by the time the Minimum Payment was due. You may not be able to avoid interest on new purchases if you have another balance at a higher interest rate, unless you pay your balance in full each month, because we generally allocate payments to higher rate balances first. We will begin charging interest on balance transfers, cash advances, and overdraft advances on the transaction date. |
| **Minimum Interest Charge** | If you are charged periodic interest, the charge will be no less than $1.50. |
| **For Credit Card Tips from the Federal Reserve Board** | To learn more about factors to consider when applying for or using a credit card, visit the website of the Federal Reserve Board at http://www.federalreserve.gov/creditcard. |

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| **FEES** | |
| **Annual Membership Fee** | **None** |
| **Transaction fees** |  |
| Balance Transfers | Either **$5.00** or **3%** of the amount of each transfer, whichever is greater. |
| Cash Advances | Either **$10.00** or **3%** of the amount of each transaction, whichever is greater. |
| Foreign Transactions | **3%** of each transaction in U.S. dollars. |
| **Penalty Fees** |  |
| Late Payment | Up to **$35.00**. |
| Over-the-Credit-Limit | Up to **$35.00**. |
| Return Payment | Up to **$35.00**. |
| Return Check | Up to **$35.00**. |

**Loss of Intro APR:** We will end your introductory APR if any required Minimum Payment is 60 days late, and apply the Penalty APR.

**How We Will Calculate Your Balance:** We use the daily balance method (including new transactions).

**Prime Rate:** Variable APRs are based on the 3.25% Prime Rate as of 2/22/2010.

aWe add 8.74%, 13.74%, or 18.74% to the Prime Rate to determine the Purchase/Balance Transfer APR.

bWe add 15.99% or 19.99% to the Prime Rate to determine the Cash/Overdraft Advance APR.

cWe add 26.99% to the Prime Rate to determine the Penalty APR. Maximum APR 29.99%.

**TERMS & CONDITIONS**

**Authorization:** When you respond to this credit card offer from Chase Bank USA, N.A. ("Chase", "we", or "us"), you agree to the following:

1. You authorize us to obtain credit bureau reports in connection with your request for an account. If an account is opened, we may obtain credit bureau reports in connection with extensions of credit or the review or collection of your account. If you ask, we will tell you the name and address of each credit bureau from which we obtained a report about you.
2. If an account is opened, you will receive a Cardmember Agreement with your card(s). By using the account or any card, authorizing their use, or making any payment on the account, you agree to the terms of the Cardmember Agreement.
3. Balance transfers will be applied to your account and sent to your designated payee(s) 13 days after your account is opened. During this time period, you may cancel or modify your balance transfer request by calling the number on the back of your card.
4. **Rates, fees, and terms may change: We have the right to change the account terms (including the APRs) in accordance with your Cardmember Agreement.**

Before we approve you for a credit card, we will review your credit report and the information you provide with your response to confirm that you meet the criteria for this offer. Based on this review, you may receive a card with different costs or you may not receive a card.

You must be at least 18 years old to qualify (19 in AL and NE).

We reserve the right to change the benefit features associated with your card at any time.

**Ohio Residents:** The Ohio laws against discrimination require that all creditors make credit equally available to all customers, and that credit reporting agencies maintain separate histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with the law.

**Notice to Married Wisconsin Residents:** No provision of any marital property agreement, unilateral statement or court decree adversely affects our rights, unless you give us a copy of such agreement, statement or court order before we grant you credit, or we have actual knowledge of the adverse obligation. All obligations on this account will be incurred in the interest of your marriage or family. You understand that we may be required to give notice of this account to your spouse. **Married Wisconsin residents must furnish their (the applicant's) name and social security number as well as the name and address of their spouse to Cardmember Service at P.O. Box 15218, Wilmington, DE 19850-5218.**

**Balance Transfer Option:** The Visa,® MasterCard,® Discover,® American Express® or any store card account(s) you list will show a credit, reducing the amount you owe them by the amount you transferred. The available credit on your new account will be reduced, just as if you had made a purchase. The balance transfer amount(s) will show up on your initial statement for your new account. Your other credit card account(s) will not be closed even if you transfer your entire balance(s). If you want to close an account, please contact the other credit card company directly. It may take up to three weeks to set up your account and post the balance transfers. Therefore, you may need to make payments to your other account(s) to keep them current. Balance transfers are contingent upon issuance of your new account. There will be a transaction fee for each balance transfer if one is disclosed in the Pricing Information that accompanies this offer. We may decline to process any full or partial balance transfer request and will not process a balance transfer request from any other account or loan that we or any of our affiliates issued, or balance transfer checks made out to cash or to any cardmember. In the event that your request(s) exceed the amount we approve to process, we will fulfill your requests in numeric order as listed in your response. We may not use your total credit line when honoring balance transfers.

**Affiliate Information Sharing: Chase Bank USA, N.A. is part of JPMorgan Chase & Co. We and our JPMorgan Chase & Co. affiliates may share information about you among affiliates in order to offer products and services of interest to you. If you would prefer that we do not share information from your application, credit bureaus or third parties, please call us at 1-888-868-8618. For more information about our information handling policies, visit us on the web at: http://www.chase.com/privacypolicy.**

**Replying to this offer:**If you omit any information on the form, we may deny your request for an account. If applicable, Chase cardmembers who currently have or have had a Chase credit card in any Rewards Program associated with this offer or have received a similar bonus offer, may not be eligible for a second Chase credit card in the same Rewards Program, or for any bonus offer. Chase cardmembers currently receiving promotional pricing, or Chase cardmembers with a history of only using their current or prior Chase card for promotional pricing offers, are not eligible for a second Chase credit card with promotional pricing. You must have a valid permanent home address within the 50 United States or the District of Columbia. The information about the costs of the card described in this form is accurate as of 2/22/2010. This information may have changed after that date. To find out what may have changed, write to us at Cardmember Service, P.O. Box 15043, Wilmington, DE 19850-5043.

**USA Patriot Act:** To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. What this means to you: When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

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