



Enjoy a \$400 checking account bonus

as a new Chase checking customer, when you open a Chase Total Checking[®] account¹ and make direct deposits totaling \$1,000 or more within 90 days of offer enrollment.

Open an account >>

\$400 Checking account offer code applied when you choose "Open an account"

OR

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Account subject to approval.

[Get Service Fee, Bonus/Account and other Important Information.](#)

[View Monthly Service Fee Section](#)

Offer expires 07/15/2026.

How it works

- 1** [Open a checking account](#) online with the offer code or enter your email address to get your offer and bring it to a [Chase Branch](#) to open an account.
- 2** Make direct deposits totaling \$1,000 or more within 90 days of offer enrollment. Receive your bonus within 15 days.

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Accounts subject to approval.

How to avoid the Monthly Service Fee and other product details

Chase Total Checking

Monthly Service Fee¹

\$15 OR \$0

No Monthly Service Fee with **ONE** of the following, each monthly statement period:

\$500+ in qualifying electronic deposits

OR \$1,500+ balance at the beginning of each day

OR \$5,000+ average beginning day balance in this account, or in combination with any linked qualifying personal deposits or in investments

OR Link this account to a qualifying checking account

Other fees apply. See the [Clear & Simple Product Guide \(PDF\)](#) and [Deposit Account Agreement \(PDF\)](#) for more information.

Open a checking account with your Chase offer by
07/15/2026

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with features for everyday needs



Chase Overdraft AssistSM

No overdraft fees if you're overdrawn by \$50 or less at the end of the business day or if you're overdrawn by more than \$50 and bring your account balance to overdrawn by \$50 or less at the end of the next business day.



Chase Mobile

Bank when and where
Manage your account
deposit checks and send
with Zelle[®] - all from the
app.

FAQs about this Chase Total Checking offer



Si tiene alguna pregunta, por favor [llame o visite una sucursal local de Chase](#)

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account, or in combination with any linked qualifying personal deposits or investments; OR, **Option #4:** Link this account to a qualifying checking account. Otherwise a \$15 Monthly Service Fee will apply.

Qualifying electronic deposits include payments from your employer or government entities (benefits, tax refunds, etc.), made using the ACH network, Real Time Payment (RTP®), FedNow® Service, or third-party services that facilitate payments to your debit card using the Visa® or Mastercard® network. Transactions such as Zelle®, cash, checks, wire transfers, and interest payments do not count as qualifying electronic deposits.

Qualifying personal deposits include balances in this account and any Chase First CheckingSM, Chase SavingsSM, CDs, as well as certain Chase Retirement CDs or Chase Retirement Money Market accounts.

Qualifying investments include balances in certain investment and annuity products offered through JPMorgan Chase & Co. and its affiliates and agencies. We use daily balances for most investment products. Some third-party providers report balances on a periodic basis and we will use the most current balance reported to calculate the average beginning day balance. Balances in 529 plans, donor-advised funds, and certain retirement plan investment accounts do not qualify.

Qualifying linked checking accounts include J.P. Morgan Private Client Checking Plus, J.P. Morgan Classic Checking, Chase Private Client CheckingSM, Chase Sapphire® Checking, Chase Premier Plus CheckingSM, Chase Performance Business Checking®, or Chase Performance Business Checking With Interest®. For personal accounts, there must be a common owner. For business accounts, the owner of the linked personal account must be a direct owner of the business and signer on the business account.

Chase SavingsSM: \$0 Monthly Service Fee when you have any **ONE** of the following during each statement period: **Option #1:** \$300+ balance at the beginning of each day; OR, **Option #2:** \$25+ in total Autosave or other repeating automatic transfers from your personal Chase checking account (available only through chase.com or Chase Mobile®); OR, **Option #3:** Link this account to a qualifying checking account; OR, **Option #4:** Link this account to a Chase College CheckingSM account that is enrolled in Overdraft Protection; OR, **Option #5:** An account owner who is under the age of 25. Otherwise a \$5 Monthly Service Fee will apply.

Qualifying linked checking accounts include J.P. Morgan Private Client Checking Plus, J.P. Morgan Classic Checking, Chase Private Client CheckingSM, Chase Sapphire® Checking or Chase Premier Plus CheckingSM. For personal accounts, there must be a common owner.

New and converted accounts will not be charged a Monthly Service Fee for at least the first two statement periods. After that the Monthly Service Fee will apply unless you meet one of the ways to avoid the Monthly Service Fee each statement period (if applicable).

Product terms subject to change. For more information, please see a banker or visit chase.com/checking or chase.com/savings.

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enrollment date and only one bonus per account. Coupon is good for one-time use. **To receive the bonus: 1)** Open a new Chase Total Checking account, which is subject to approval; **AND 2)** Have your direct deposits totaling \$1,000 or more made into the new checking account within 90 days of coupon enrollment. Your direct deposit needs to be an electronic deposit of your paycheck, pension or government benefits (such as Social Security) from your employer or the government. Person to Person payments (such as Zelle®) are not considered a direct deposit. Micro-deposits do not qualify as a direct deposit for the bonus. Micro-deposits are small deposits, typically less than \$1, that are sent to your account to verify it is the correct account. After you have completed all the above requirements, we'll deposit the bonus in your new account within 15 days. To receive this bonus, the enrolled account must not be closed or restricted at the time of payout. Eligibility may be limited based on account ownership. Bonus is considered interest and will be reported on IRS Form 1099-INT (or Form 1042-S, if applicable).

Offer availability is subject to change. Other Chase checking bonus offers may exist concurrently. With **Chase Overdraft Assist**SM, we won't charge an Overdraft Fee if you're overdrawn by \$50 or less at the end of the business day **OR** if you're overdrawn by more than \$50 and you bring your account balance to overdrawn by \$50 or less at the end of the next business day (you have until 11 PM ET (8 PM PT) to make a deposit or transfer). Chase Overdraft Assist does not require enrollment and comes with eligible Chase checking accounts.

Chase Mobile[®] app is available for select mobile devices. Enroll in Chase OnlineSM or on the Chase Mobile app. Deposits made through the Chase Mobile app are subject to deposit limits and funds are typically available by next business day. Deposit limits may change at any time. Other restrictions apply. See chase.com/QuickDeposit or the Chase Mobile app for eligible mobile devices, limitations, terms, conditions and details. Message and data rates may apply.

Chase Online Bill Pay: Must enroll in Chase OnlineSM Banking and activate Online Bill Pay. Certain restrictions and limitations may apply.

Enrollment in Zelle[®] at a participating financial institution using an eligible U.S. checking or savings account is required to use the service. Chase customers may not enroll using savings accounts; an eligible Chase consumer or business checking account is required, and may have its own account fees. Consult your account agreement. Funds are typically made available in minutes when the recipient's email address or U.S. mobile number is already enrolled with Zelle[®] (go to enroll.zellepay.com to view participating banks). Select transactions could take up to 3 business days. Enroll on the Chase Mobile[®] app or Chase OnlineSM. Limitations may apply. Message and data rates may apply.

Zelle[®] is intended for payments to recipients you know and trust and is not intended for the purchase of goods from retailers, online marketplaces or through social media posts. Neither Zelle[®] nor Chase provide protection if you make a purchase of goods using Zelle[®] and then do not receive them or receive them damaged or not as described or expected. In case of errors or questions about your electronic funds transfers, including information on reimbursement for fraudulent Zelle[®] payments, see your account agreement. Neither Chase nor Zelle[®] offers reimbursement for authorized payments you make using Zelle[®], except for a limited reimbursement program that applies for certain imposter scams where you sent money with Zelle[®]. This reimbursement program is not required by law and may be modified or discontinued at any time.

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² **Bonus/Account Information:** Referral bonus offer is available to eligible personal checking account holders approximately 30 days after account opening. **To receive the \$50 Refer-A-Friend bonus:** **1)** Refer your family and friends to open a qualifying Chase checking account with qualifying activities through this referral site; **2)** Referred candidate must be a new Chase customer and open a qualifying Chase checking account with qualifying activities using corresponding coupon; **AND 3)** After your referred family and friends have opened their qualifying Chase checking account, we'll deposit the \$50 bonus into your primary checking account within 30 days, provided both the customer and friend accounts are not closed or restricted at the time of payout. You can receive up to 10 referral bonus deposits (totaling \$500) per calendar year. Eligibility may be limited based on account ownership. Bonuses are considered miscellaneous information, and may be reportable to you and the IRS on Form 1099-MISC (or Form 1042-S, if applicable). Employees of JPMorgan Chase Bank, N.A. and its affiliates are not eligible for the Refer-A-Friend program.

Refer-A-Friend program is available for the following account types: Chase Total Checking[®], Chase Premier Plus CheckingSM, Chase Sapphire[®] Checking and Chase Private Client CheckingSM.

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We're here to help you manage your money today and tomorrow



Chase banking

We want to make [banking](#) easy. Access your [bank account](#) or [open a bank account online](#). [Bank](#) from almost anywhere by phone, tablet or computer and more than 14,000 ATMs and more than 5,000 branches.



Savings Accounts & CDs

It's never too early to begin saving. [Open a savings account](#) or open a Certificate of Deposit ([see interest rates](#)) and start saving your money.



Checking

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good money habits.



Refer a Friend

[Chase Bank refer a friend](#) for checking accounts. Existing eligible Chase checking customers can refer a friend to bank with Chase and earn a cash bonus.



About Chase

Chase serves over 84 million consumers and 7 million small businesses with a broad range of financial services. To learn more, visit the [Banking Education Center](#). For questions or concerns, please contact [Chase customer service](#) or let us know at [Chase complaints and feedback](#).

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