

**Feeling Empowered: Americans More Upbeat
About Their Own Finances Than the U.S. Economy in 2010**

*Chase Survey Reveals 7 in 10 Trust Themselves Most to Manage Their Personal Finances,
but a Majority Still Need Better Ways to Help Meet Their Goals*

WILMINGTON, Del. - Jan. 25, 2010 - A majority of American consumers believe their personal finances are improving, but they are less optimistic about the broader economy. According to a new survey released by Chase Card Services, a division of JPMorgan Chase & Co. [NYSE:JPM], 57 percent of respondents believe they have turned the corner on their own finances, while only 39 percent believe the U.S. economy is improving. The 2010 Personal Finance Confidence Survey polled 1,000 American consumers about personal finances and the economy in the new year.

Regarding personal finances, key findings include:

- Seventy-two percent of respondents trust themselves most when it comes to managing their personal finances.
- Fifty-seven percent believe their personal finances have turned the corner and are getting better.
- Ten percent believe their personal finances will get worse.
- Fifty-two percent say they do not feel in complete control of their finances.
- Sixty-eight percent say they would benefit from better ways to manage their personal finances.

Key findings regarding the broader economy include:

- Fifty-four percent of respondents believe the economy is not improving, including thirty-five percent who believe the economy will get worse.
- Thirty-nine percent believe the economy has turned the corner and is getting better.

“Consumers tell us they’re looking ahead with optimism about their own finances and have learned important lessons from the challenging year we’ve all been through,” said Stephanie Jacobson, Chase Card Services. “We know that while most trust their own judgment, they also recognize the need for better ways to help them achieve their goals.”

While the New Year’s resolution to better manage personal finances (26 percent) was second only to health pledges, 10 percent of respondents admitted to breaking their financial resolutions within the first 10 days of 2010.

“Most people say they don’t feel completely in control of their finances and recognize the need to do a better job managing them,” said Hersh Shefrin, author of *Beyond Greed and Fear: Understanding Behavioral Finance and the Psychology of Investing*, and a leader in behavioral finance. “People have a greater chance of success when they take advantage of resources that help them achieve their goals.”

Blueprint: An Industry First For Consumers

To help consumers take charge of their finances, Chase developed Chase BlueprintSM, an integrated set of account features that dramatically improves the way Chase customers can manage their spending and borrowing. Blueprint provides these features to customers free so they can pay down balances, manage everyday spending and pay off major purchases.

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Recently recognized as “Most Innovative New Program” by CardRatings.com, a leading consumer education website, Blueprint consists of four distinct features:

- **Full PaySM** – Enables customers to decide which expenses they want to pay in full every month, set those purchases aside and avoid paying interest by paying them in full each month.
- **SplitSM** – Provides customers a way to better manage larger purchases like home improvement projects or a new appliance.
- **Finish ItSM** – Gives customers the flexibility to create a plan to pay down their current balance faster, allowing them to choose a goal date for pay-off.
- **Track ItSM** – Provides customers a snapshot of all of their Chase card purchases.

Blueprint is available at no charge to twenty million customers using one of four leading Chase cards: *Chase FreedomSM*, *Chase SapphireSM*, *SlateSM* from Chase (formerly Chase Platinum), *InkSM* from Chase and other Chase business cards.

Unlike other card companies that may offer tools to analyze spending, Blueprint is fully integrated into customers' accounts, enabling them to create customized payment plans either online or on the phone working with a Chase advisor, and track their progress on every statement. Blueprint, a first for the banking industry, also enables Chase customers to better manage their expenses — from everyday spending like groceries to major purchases like appliances or home repairs — and adjust their plan at any time without penalty.

Research firm StrategyOne conducted the telephone survey of 1,000 adult cardholders between Jan. 6 and Jan. 10, 2010.

To learn more about Chase Blueprint please visit: www.chase.com/blueprint.

About JPMorgan Chase & Co.

JPMorgan Chase & Co. (NYSE: JPM) is a leading global financial services firm with assets of \$2.0 trillion and operations in more than 60 countries and the company has approximately 145 million credit cards in the United States and Canada. The firm is a leader in investment banking, financial services for consumers, small business and commercial banking, financial transaction processing, asset management and private equity. A component of the Dow Jones Industrial Average, JPMorgan Chase & Co. serves millions of consumers in the United States and many of the world's most prominent corporate, institutional and government clients under its J.P. Morgan and Chase brands. Information about JPMorgan Chase & Co. is available at www.jpmorganchase.com.

About Dr. Hersh Shefrin

Professor Shefrin has been working to develop behavioral finance for thirty years, and is one of the leading figures in the field. In 1999, his book, *Beyond Greed and Fear: Understanding Behavioral Finance and the Psychology of Investing*, was published by Harvard Business School Press. BG&F is the first comprehensive treatment of behavioral finance written specifically for practitioners. Now published by Oxford University Press, BG&F was the top recommendation on the J.P. Morgan Private Banking 2003 Summer reading List, and in 2009 was recognized by J.P. Morgan Chase as one of the top ten books published since 2000. The book is also used around the world as a textbook in courses in behavioral finance.

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