

**JPMorgan Chase Bank, NA**  
**CRA Public File**  
**Public Comments**

<b>Year</b>	<b>Comment</b>
2021	Written Comments
2021	Social Media Comments
2022	Houston, TX Customer Comments
2022	Dayton, OH Customer Comments
2022	The Nebraska Lawyers Trust Foundation Comments
2022	Written Comments
2022	Comments Received via Social Media
2023	Rowlett, TX Customer Comments
2023	Black United Fund of Michigan Comments
2023	Hampton, GA Customer Comments
2023	Bakersfield, CA Customer Comments
2023	Seattle, WA Customer Comments
2023	Cities For Financial Empowerment Comments
2023	Irving, TX Customer Comments
2023	Memphis, TN Customer Comments
2023	San Francisco, CA Customer Comments
2023	Hispanic Unity of Florida Comments
2023	Written Comments
2023	Social Media Comments
2024	Chicago, IL Customer Comments
2024	Rise Economy Comments
2024	Greater Rochester Community Reinvestment Coalition
2024	Written Comments
2024	Social Media Comments



2021	10/9/2021	Customer said in the white neighborhood or white areas, the branches are open and all ATMs work unlike in his area. He said he will send pictures of how the different locations look. Customer want chase to open more branches in his community or reopen the branch that have closed or is closing. Customer confirmed stated all fees should be reversed due to poor areas of foul odors of urine and pan handles at the vestibule in his area	JP/MC representative contacted the customer via letter after unsuccessful phone attempts. Dear [redacted], I am responding to your complaint about late fees charged on your credit card ending [redacted] and your service experience at our branches. Thank you for sharing your concerns. We aim to give our customers exceptional service and are sorry if we did not meet this goal while you were visiting our branches. We have reviewed and addressed these matters internally. We take complaints that claim discrimination seriously. We do not tolerate any form of discrimination as it is strictly against our policy and contrary to our corporate culture. Your allegation of discrimination will be reviewed internally. Thank you for banking with us. If you have questions, please call [redacted] at 1-877-805-8049, extension [redacted] and reference case number [redacted]. We accept operator relay calls. We're here Monday through Friday from 7 a.m. to 8 p.m. and Saturday from 8 a.m. to 5 p.m. Central Time. Sincerely, Executive Office		
2021	10/26/2021	Customer is reaching out about the branch closing on 775 Columbus Ave, stating there is a signage that has gone up at the 775 Columbus Branch. I says the Branch is closing, with no date of closing indicated. Customer states when 775 Columbus branch closes his option and his neighbors will be walking 12 blocks to 109th ab Broadway or 8 blocks to 95th and Broadway. For older UMW's, the walk back from either of these branches is long and uphill.	JP/MC representative contacted the customer and thanked customer for reaching out about the branch closure and the signage. Informed customer that the closest branch location to Columbus and 97th is approximately 6 blocks to the Broadway & 96th branch. Closing Branch has placed signs and passed out back slips on 10/12/21 stating when the Branch is closing and the address to their nearest location. The branch is staged to close on 12/9. Thanked customer and wished them a nice day.	New York-Jersey City-White Plains, NY-NJ MD	Columbus and 97th
2021	11/1/2021	You have closed my branch on Garland Road in Texas now making it more difficult to make deposits.	JP/MC representative contacted the customer and apologized for the inconvenience and the wait time while trying to send zelle payment. We have found some opportunities to better our process the specialist who helped you is new and could have worked it differently to avoid the long wait time. Customer advised that she has settled her credit issue and knows her closest branches and also hopes that her Zelle payment goes without any issues in future and said they is no need for us to call her back unless we have to.	Dallas-Plano-Irving, TX MD	Casa Linda
2021	11/3/2021	Customer said their branch is closing and there have been going there for 20 years. Customer said our website does not have an option for filing a complaint and calling the 800 number was not helpful customer will like the branch to stay open.	JP/MC representative contacted the customer and thanked him for his feedback and his concerns. Advised branch consolidation is a business decision and a process that takes place throughout the year. Informed we've shared his concerns with upper management. Advised customer the Dongan Hills will be consolidating into the Gramercy branch located 3 miles away and this should be his home branch. Apologized if we inconvenience him due to this process.	New York-Jersey City-White Plains, NY-NJ MD	Dongan Hills
2021	11/22/2021	Customer states that: 1. ATM LOCATED AT XAVIER DOES NOT PROVIDE ADEQUATE ADA ACCESS 2. ONE HANDICAPPED SPACE WHICH IS LOCATED AROUND THE CORNER FROM THE MAIN ENTRANCE TO CHASE BANK 3. NO DRIVE THROUGH BANKING 4. READING ROAD MOVED 5. THERE NEEDS TO BE A CHASE BANK NEAR THE OLD BLACK COMMUNITY IN THE CITY OF CINCINNATI, WHICH IS BOND HILL ZIP CODE 45237 6. ATM DRIVE-THROUGH IN OAKLEY ATM NEVER ACCEPTS DEPOSITS OR PROVIDES WITHDRAWALS.	JP/MC representative contacted the customer and advised that the ATMs noted were confirmed to be working. If the customer finds otherwise, they can let the branch know. The accessible parking at the one noted branch is around the corner from the ATM as it is in a strip mall that is controlled by the landlord. Chase does not have control over this. There are no plans to open another branch in Bond Hill.	Cincinnati, OH-KY-IN MSA	
2021	11/24/2021	Customer is upset we are closing all the ATM and branch closure in the Central Business District (CBD) downtown Dallas. Chase has removed the last two ATM's and closing our 1700 Pacific Ave. Branch Office. Over the past two to four years we have closed the Main street branch and the closest 24 HR ATM is almost 1/2 mile in the CBD would not want to make that walk at sunset.	JP/MC representative contacted the customer and thanked him for his feedback for ATM in the Downtown business district. We have shared his feedback with our business partners with your displeasure of ATM and branch closures. We have also captured for reporting purposes. Your feedback is important as it helps us serve you better. Discussed the different branches closing and the number of ATMs in the area. He too is in the banking industry and understand when changes are made it is a business decision. We assured him his concerns have been captured and shared with the appropriate LDR.	Dallas-Plano-Irving, TX MD	Dallas Main
2021	12/2/2021	Customer feels the bank is unusable. Customer says that the bank doesn't value his business or else his needs would be accommodated. Customer feels the bank is racist and says it phoned out compatibility with older tech, systematically disadvantaging poor and minority communities by making it too expensive to use the online service.	JP/MC representative contacted the customer and left voicemail apologizing for inconvenience. Informed customer that we value you them as a customer. Left contact information.		
2021	12/3/2021	In the city of St. Albans, WV there is only 1 atm, the branch closed here. it never works and is always down!!! I would like to know if chase is going refund my atm fees for using other atm's to get money out of my account???can someone please recommend putting a new atm in st. albans,wv, since this one breaks down all the time!!!! this is the only way our town can do any business with chase. thanks	Hello Dear [redacted], Thank you for contacting us. I apologize for any inconvenience caused to you. Thank you for your feedback. We will share it with the appropriate team. [redacted], we are unable to refund the non-Chase ATM fees. However, we're giving you a refund for the insufficient Funds fee we charged you on August 27, 2021. We appreciate you being a Chase customer.	Charleston, WV MSA	
2021	12/30/2021	I needed access in regards to my checking account; drove all the way over to my bank (about fifteen miles) to discover a sign in the window; this bank closed, gateway st. and game farm road branch. their web site showed they were open 9-5, this is very confusing, are banks in the habit of just closing up for a day whenever they want to w/o indicating that on the web site where it shows days and times of operation? is this branch closed permanently? just for the day? just until after the new year. don't you think loyal customers has the right to know in advance so they do not drive over to a bank that shows it's open to find a sign like that?	Hello [redacted], Thank you for contacting us and I apologize for the inconvenience. We thank you for your feedback about the branch. We will share it with the appropriate team. [redacted], when you plan to visit branch, we request you to scheduling a meeting this helps you save time. You can also call a branch to schedule a meeting. Find the phone number by searching under "ATM & branch" on chase.com. Without a scheduled meeting, you may have to wait for an available banker. We appreciate your patience and understanding in this matter.	Eugene-Springfield, OR MSA	Gateway St and Game Farm Rd

\*Note: Portions of correspondence may be redacted to protect customer privacy

CRA Public File Comments Received via Social Media 2021 JPMorgan Chase Bank N.A.					
Year	Comment Source	Comment Received Date	Comment*	AA (if known)	Branch (if known)
2021	TWITTER	1/10/2021	In #banking news, @chase has created a new role in San Francisco designed to strengthen the bank's ties to local communities in the West — and named someone to head it. <a href="https://bizjournals.com/bizwomen/news/">bizjournals.com/bizwomen/news/...</a>	San Francisco-San Mateo-Redwood City, CA MD	
2021	TWITTER	4/1/2021	SAHF & @HPN_Network have proudly joined to leverage a \$3 million investment from @jpmorgan @Chase to provide rent relief & expand critical services that support housing stability for more than 7,500 households served by 19 affordable housing nonprofits. — <a href="https://bit.ly/JPMC_PR">bit.ly/JPMC_PR</a>		
2021	TWITTER	4/2/2021	Happy to share \$3M @jpmorgan @chase investment with @SAHForg to strengthen housing stability targeting 7,500+ households served by 19 affordable housing member nonprofits in 7 states. <a href="https://bit.ly/JPMC_PR">bit.ly/JPMC_PR</a> #RentRelief #EquitableRecovery #CapitalWithConscience		
2021	INSTAGRAM	4/6/2021	From the FF&E to the interior decor and of course those gorgeous custom built live edge coffee tables that Chris rocked this phase of the Russell Center for Innovation & Entrepreneurship (RCIE) commercial project has officially wrapped! We feel so privileged to have been invited to work with such an awesome group of amazing leaders on this collaboration between the rcieatlanta & jpmorgan chase. It was an absolute privilege to be asked to help bring this Chase Lounge space to life! ❤️  "We're on a mission to help close the racial wealth gap. To support this goal, we partnered with The Russell Innovation Center for Entrepreneurs (RICE) to launch our first community Chase Lounge—a space designed to help level the economic playing field for the Black community in Atlanta, GA."—JP Morgan Chase & Co.  Check out the link in our bio 📄 for even more info on the Russell Center & Chase Lounge and what it is doing for the community in which it lives.  President & CEO: jay4hope Project Manager: randalldragon Architect: xmetrical Construction: channbezy  #husbandandwifeteam #husbandandwifegoals #generalcontractor #blackownedbusiness #atlantarealestate #blackdesigners #blackdesigner #husbandandwifebusiness #interiordesign #contractorsofinstagram #contractorsofinsta #commercialconstruction #commercialproperty #blackbusiness #blackinteriordesigners #chasebank #chaselounge #rcie #rice #jpmorgan #jpmorganchase #entrepreneurlife #entrepreneurlifestyle #hjrussell #commercialrenovations #highend #ffe #ff&e	Atlanta-Sandy Springs-Roswell, GA MSA	
2021	TWITTER	4/8/2021	@SenatorWarnock I now u busy protecting our right to vote but we need you to shift to what the banks in GA are doing to small businesses... @Chase has frozen my account along with other small businesses in low income areas that desperately need the assistance!!		
2021	TWITTER	4/8/2021	@BernieSanders U know what's greedy? @Chase closing small business accounts until they can prove SBA issued disaster assistance. We need somebody to rein in the big banks yesterday & get us access to our business funds that we desperately need. How is this patriotic, if anything it's criminal!		
2021	INSTAGRAM	4/9/2021	This week we're celebrating National Community Development Week! Community Development funding has helped us support and spearhead some crucial projects through the #COVID19 pandemic.  One such project was the San Diego Housing Commission's purchase of an extended-stay-type hotel on Hotel Circle. The hotel was converted into 190 new, fully-furnished, permanent affordable rental apartments with supportive services for individuals who experienced homelessness during the COVID-19 pandemic.  Funds from the Housing Commission, the City, the State of California's Homekey Program, and a loan from Chase Bank made the purchase of this hotel possible. The funding included \$10 million in CDBG funds from the Community Development Block Grant Affordable Housing Revolving Loan Fund.  The new residents at this property were individuals served through Operation Shelter to Home. The Housing Commission provided 190 federal rental housing vouchers to help the new residents pay their rent for their permanent affordable rental housing at this property.  #NationalCommunityDevelopmentWeek #CommunityDevelopment #SanDiego #OperationShelertoHome	San Diego-Chula Vista-Carlsbad, CA MSA	
2021	TWITTER	4/16/2021	A lack of access to financial services is a familiar story for underserved communities across the U.S. Read about how @JPMorgan @Chase is helping drive the work of economic equity.		
2021	TWITTER	4/16/2021	In #workforcedevelopment we spend a lot of time getting customers job-ready but what about getting them paycheck-ready? Join us & our partners @Workforceinvest and @Chase on April 22nd for ideas & resources to support low-income individuals: <a href="https://bit.ly/3e3qINL">bit.ly/3e3qINL</a> <a href="https://t.co/EUXB76Eb3">https://t.co/EUXB76Eb3</a>		
2021	TWITTER	4/18/2021	How much money did your job seekers lose in #fees last year? It's probably more than you think! Join us and our partners @Workforceinvest and @Chase on April 22nd as we highlight #financialliteracy resources to support low-income individuals: <a href="https://bit.ly/3e3qINL">bit.ly/3e3qINL</a>		
2021	TWITTER	4/19/2021	Construction on the new Chase bank branch well underway in The Shoppes at Chartiers Crossing (McKees Rocks, PA). THANK YOU, @Chase, for your commitment to investing in underserved communities and ensuring everyone has access to financial services. @PBT_Patty #TheRocksRising <a href="https://pic.twitter.com/6Ei92GRmMu">pic.twitter.com/6Ei92GRmMu</a>	Pittsburgh, PA MSA	Mc Kees Rocks
2021	TWITTER	4/22/2021	In 2020 our jobseekers raised their credit scores an average of 53 points! Join us and our partners @Workforceinvest and @Chase this afternoon to get ideas & resources for supporting low-income individuals on their path to #financialliteracy: <a href="https://bit.ly/3e3qINL">bit.ly/3e3qINL</a> <a href="https://t.co/Md4noiUV36">https://t.co/Md4noiUV36</a>		
2021	TWITTER	4/23/2021	SAHF is proud to join @HPN_Network & @jpmorgan @Chase to expand critical services that support housing stability and provide nonprofits flexible funds to help address unpaid rent. Thanks for highlighting this important initiative @AHFMag <a href="https://housingfinance.com/management-ope...">housingfinance.com/management-ope...</a>		
2021	TWITTER	4/26/2021	Black and Latinx families are disproportionately likely to be unbanked, making up 64% of the total unbanked population. Learn how access to financial services is crucial for underserved communities: <a href="https://wapo.st/3cVseZj">wapo.st/3cVseZj</a> via @JPMorgan @Chase		
2021	TWITTER	4/26/2021	"The overwhelming response from the local community is testament to the great work by @HabitatNYC & Almat Group and the critical need for quality, affordable housing. At @Chase, we are committed to supporting projects like this that help local communities thrive." Sharmi Sobhan <a href="https://pic.twitter.com/380XPdGVy4">pic.twitter.com/380XPdGVy4</a>		
2021	FACEBOOK	5/7/2021	I'm begging Chase to be a good neighbor, to do what's right for the community. To CARE about their customers- TO PLEASE KEEP THE CHASE BRANCH in the Knolls Crescent shopping center (138 Knolls Crescent), OPEN PERMANENTLY (it's scheduled to close May 17). This is the only bank in the area- Thousands of people of all ages who live here and in the surrounding area, local store owners, use this branch. Elderly people on walkers have their life savings here. They don't have public transportation access to go to other banks, not really near where they live. WE NEED THIS BANK BRANCH! This \$115 billion dollar bank can afford to show some decency and humanity, show they care about their customers.	New York-Jersey City-White Plains, NY-NJ MD	Knolls Crescent
2021	TWITTER	5/12/2021	Thank you to all of the #AHSMN2021 sponsors! We are proud to work with a wonderful group of businesses dedicated to helping make housing affordable for all. @bwminnesota @chase @colliers @dominiumapts @rbccm <a href="https://pic.twitter.com/5GLTYhNaTQ">pic.twitter.com/5GLTYhNaTQ</a>		
2021	TWITTER	5/13/2021	Hey Staten Is.! Excited to bring affordable housing to Port Richmond w Project Hospitality, Amie Gross Architects & Broadway Builders + NYCHousing @Chase & Richman. S.I. apartment building for formerly homeless, low-income earners taking shape <a href="https://silive.com/business/2021/...">silive.com/business/2021/...</a>	New York-Jersey City-White Plains, NY-NJ MD	
2021	TWITTER	6/17/2021	@jpmorgan @Chase is addressing the affordable housing crisis through policy solutions that dismantle structural barriers and equip policymakers and community leaders with action-oriented research to tackle housing challenges. Learn more here: <a href="https://jpmorganchase.com/impact/our-app...">jpmorganchase.com/impact/our-app...</a>		
2021	INSTAGRAM	7/3/2021	Wow! Just ran across this on my feed. I remember the many mornings after hanging out in the clubs and heading back home stopping here for breakfast. They had the best pancakes eggs and grits with coffee! Staff was extremely friendly and they cooked everything fresh to order. This was a true Harlem gem. And yeah this is the spot in the movie Precious that Gabby stole the chicken bucket from and ran out the door 🐔 as well as many countless hiphop videos were filmed in and around. Mary J. , 112, Black Street to name a few... Gentrification definitely murdered the soul of Harlem!!! I still blame chase for the destruction of Harlem when they purchased all the buildings in the area and raised the rent for people in the area forcing them to move away from their homes and neighborhoods by not creating affordable housing for the residents of Harlem and moved the white peoples into the area. #gentrification #chasebank #mandg #harlem #soulfood #125thstreet #mandgdiner #diner #nostalgia #harlemrenaissance #harlemrestaurant #precious #soulfood #friedchicken #southernfriedchicken	New York-Jersey City-White Plains, NY-NJ MD	
2021	TWITTER	7/6/2021	learn how CRA, @federalreserve & @USOCC do nothing to protect the poorest and weakest among our economic system. in our small city of Warren Ohio Chase Bank @jpmorgan closed all their branches	Youngstown-Warren-Boardman, OH-PA MSA	

2021	INSTAGRAM	7/28/2021	<p>Some good news! We got a bank branch back! When community works together, magic happens.</p> <p>A year ago, community gathered on Burnside to protest the departure of Chase and AmalgamatedBank branches, leaving us with NO branches in the heart of the West Bronx, and sparking a year of dialogue with both institutions regarding the Community Reinvestment Act, and what it means to invest in a community like ours.</p> <p>With nearly 40% of our households digitally excluded, and close to 30% unbanked, physical presence is critical.</p> <p>Thank you, Chase for reopening. We look forward to continued #CRA discussions.</p> <p>S/O to JARCBX!</p> <p><a href="https://www.craigslist.com/finance/chase-bank-returns-bronx-neighborhood-devastated-looting-shocking-business-owners?utm_source=morning-10-tuesday&amp;utm_medium=email&amp;utm_campaign=20210726&amp;utm_content=article4-readmore">https://www.craigslist.com/finance/chase-bank-returns-bronx-neighborhood-devastated-looting-shocking-business-owners?utm_source=morning-10-tuesday&amp;utm_medium=email&amp;utm_campaign=20210726&amp;utm_content=article4-readmore</a></p>	New York-Jersey City-White Plains, NY-NJ MD	
2021	TWITTER	8/12/2021	<p>Jamie from @Chase: Arya will be a beautiful addition to the city of San Jose and this community, and Chase is proud to be a partner and supporter of affordable housing in San Jose. <a href="https://www.craigslist.com/pic.twitter.com/Dz3Nt4MRy">pic.twitter.com/Dz3Nt4MRy</a></p>	San Jose-Sunnyvale-Santa Clara, CA MSA	
2021	INSTAGRAM	8/22/2021	<p>What a great presentation from Zhemyr Diaz at our monthly meeting with Latin American Professional Alliance (LAPA). His powerful presentation moved the entire audience as he gave us his personal story as a Cuban immigrant to America. We felt that special human connection between the community and JPMorgan Chase on Friday night.</p> <p>JPMorgan Chase is currently spearheading initiatives to support banks and credit unions that are primarily owned or directed by people of color, as well as banking institutions that work with underserved communities.</p> <p>It's part of JPMorgan's \$30 billion commitment to help address wealth inequality. Together with committed leaders like Zhemyr Diaz Andre Ureña Gus Contreras LAPA Board Members know we can make a big difference in the lives of the underserved community.</p> <p>#leadership #chasebank #entrepreneurship #diversity</p>		
2021	INSTAGRAM	9/22/2021	<p>We are excited to announce that Chase Bank will be the Presenting Sponsor of LATINAFest: Mind, Body, Soul 2021, an in-person event in celebration of all things Latina! "Latino small business owners are a major driving force in our economy, our cities and our community," said Silvana Montenegro, head of Hispanic &amp; Latino Initiatives at JPMorgan Chase. "It's great to be a part of LATINAFest and celebrate the grit of Latina entrepreneurs and bring information and resources that can help them and their businesses build brighter futures."</p> <p>At LATINAFest, Chase will present the Chase Pavilion, consisting of 10 Latino/a-owned businesses who have successfully grown their companies through a new Chase for Business program. Chase's support includes funding a \$2,500 grant to be presented to an outstanding Latina business owner who has shown improved growth, leadership, and promise within the community. The LATINAFest LATINAPreneur Grant will be presented by Dr. Betty Uribe, consumer bank divisional director for Chase's California Region, and LATINAFest founders at the event. Dr. Uribe will also be the Keynote Speaker at LATINAFest.</p> <p><a href="https://www.craigslist.com/chase/laplazaldrbettyuribe">chase/laplazaldrbettyuribe</a></p> <p>#Chase #chaseforbusiness #thefutureislatina #smallbusiness #entrepreneur #POC #hispanicheritagemonth #latinaentreprenurs #comunidad #women #business #latinx #losangeles #la #latinx #community #laplaza #grant #leadership #growth #california #keynote #jpmorganchase #chasebank #mujeres #supportlatinaowned #latinas #womenofcolor #shoplocal #festival</p>		
2021	INSTAGRAM	10/16/2021	<p>LATINAFest is not only proud that Chase Bank is the event's Presenting Sponsor on Oct. 17th, we're also delighted that Chase Bank is continually providing advancement opportunities for entrepreneurs, including Latinas. 🤝</p> <p>As part of the Chase's commitment to the ongoing success of their small business owners, it has partnered with riceuniversity Susanne M. Glasscock School of Continuing Studies to offer a series of short courses to help businesses move beyond surviving and into thriving in 2021.</p> <p>Courses are valued at \$295 each and are complimentary to Chase for Business small business customers.</p> <p>🔗 Opportunities include:</p> <p>Succession Planning for Your Business – October 21st, 2021 Getting Results with Creative Online Marketing – October 28th, 2021</p> <p>For more information about these courses, including how to register, please visit: <a href="https://www.glasscock.rice.edu/ChaseSmallBusiness">glasscock.rice.edu/ChaseSmallBusiness</a></p> <p>¡Adelante! GET LATINAFest Tickets Now! LINK IN BIO.</p> <p>#riceuniversity #gamechangers #careerchangers #opportunities #workshops #onlinemarketing #successionplanning #datastorytelling #decisionmaking #jpmorganchase #chasebank #financialfreedom #business #smallbusiness #entrepreneurs #supportlatinaowned #POC #womenofcolor #latinapreneurs #comunidad #community #latinx #latina #latinaowned #womenledbusiness #hispanicheritagemonth #latinafest #thefutureislatina</p>		
2021	TWITTER	10/18/2021	<p>But most of all. Collaboration. With work of leisure and at pleasure. Your own desire and not the mundane. @Nike I feel like @Chase, thank you for your continued outreach to poverty stricken neighborhoods and your continued support of small businesses and the trail on the Lake!</p>		
2021	INSTAGRAM	10/20/2021	<p>Advancing Black Entrepreneurs is on a mission to help close the racial wealth gap. They partnered with The Russell Innovation Center for Entrepreneurs (RICE) in Atlanta, GA to launch their first community Chase Lounge. The space was designed to help level the economic playing field for the Black community in Atlanta. The Chase Lounge gives Black students, business owners and entrepreneurs access to Chase events and resources created to help them begin and enrich their businesses. Learn more at: <a href="https://www.jpmorganchase.com/impact/people/advancing-black-pathways/advancing-black-entrepreneurs/rice-chase-lounge">https://www.jpmorganchase.com/impact/people/advancing-black-pathways/advancing-black-entrepreneurs/rice-chase-lounge</a></p> <p>#gimmorelegal #lawfirm #businesslaw #contractlaw #governmentcontractlaw #governmentcontracts #legal #law #wosb #womenownedbusiness #blackownedbusiness #legaladvice #attorney #onlinesources #blackwomenattorneys #atlantaattorney #entrepreneur #smallbusiness #entrepreneurial #atlbusiness #atlanta #govcon #smallbusinessowner #blackbusiness #advancingblackentrepreneurs #chaselounge #russellcenter #atl</p>	Atlanta-Sandy Springs-Roswell, GA MSA	
2021	TWITTER	10/21/2021	<p>JPMorgan Chase has launched a new business through its Community Development Banking (CDB) arm aimed at financing more #affordablehousing developments, Commercial Observer can first report. @jpmorgan @Chase bit.ly/3E0xwY</p>		
2021	INSTAGRAM	10/31/2021	<p>Do you need free, expert advice on managing your small business finances? Do you need to get your business back on track to create efficient cash flow? Do you really know how much you are making and how much you are spending? 🤔💰📈📉</p> <p>Latina VIRTUALFest can help you!!!</p> <p>Streaming on Tuesday, November 2nd on LATINAFest's YouTube and Facebook platforms, you'll be able to take a CASH FLOW workshop with Sandra Magallon, the West Division Area Manager of Chase for Business.</p> <p>"Latina entrepreneurs are an economic force," said Sandra Magallon, West Division Area Manager Chase for Business. "We are thrilled to team up with LATINAFest to celebrate the achievements and resilience of Latina small business owners."</p> <p>This unique and free opportunity will help your business prosper! See you there! Chase #chaseforbusiness #thefutureislatina #smallbusiness #entrepreneur #ChaseSmallBiz #hispanicheritagemonth #latinaentreprenurs #comunidad #women #business #latinx #losangeles #boss lady #latinx #community #laplaza #grant #leadership #growth #california #keynote #jpmorganchase #chasebank #mujere</p>		

2021	INSTAGRAM	11/14/2021	<p>Huge congratulations to our 8th Graduating class of our CA Board of State &amp; Community Corrections Youth Reinvestment Initiative.</p> <p>These 16 Success Stories completed 16 weeks of Life skills, Career Development, Leadership Development, Financial Literacy Workshops &amp; Restorative Justice -Community Service Projects.</p> <p>Lead by our tremendous Coach Adrianna she has educated, enlightened, &amp; equipped her students w/ tools to develop a solid road map for success.</p> <p>A Special thank you to Coach Jonathan aka Chase Bank Manager dedicating 2 hours of your Saturday these past 16 weeks. We are extremely grateful &amp; our students are several steps ahead of their peers in the pursuit of financial freedom.</p> <p>Thank you to our Community Partners San Bernardino City's Community Prevention Program (Mr. David Miranda), BSCC, SB County Probation, &amp; SB County Workforce Development Dept. , Chase Bank</p>	Riverside-San Bernardino-Ontario, CA MSA	
2021	INSTAGRAM	11/18/2021	<p>We're happy to announce that People Inc. has earned an award from the New York State Association for Affordable Housing (NYSFAFH) under the category of "Project of the Year in the Upstate Region." The recognition acknowledges our Jefferson Avenue Apartments, located in Buffalo's historic Jefferson corridor. It is a proud moment for everyone involved to receive this honor! The award was presented to Concetta Ferguson of People Inc. and Timothy Henzy of Smith &amp; Henzy Advisory Group on Tuesday, November 9, in New York City, at the NYSFAFH's Annual Awards for Excellence in Affordable Housing. #AffordableHousing #Excellence</p> <p>The People Inc. Jefferson Avenue Apartments project began construction in 2018 and celebrated the public opening in August 2021. In addition to People Inc. providing safe and affordable housing, a set of five murals adorn the apartment building, all designed by local artists and representing the history of the Jefferson Avenue community. We are so grateful for this award, and the partnership with so many who helped to make this project a reality, including our funders: NYS Homes and Community Renewal, NYS Housing Finance Agency, JP Morgan Chase Bank, Raymond James Tax Credit Funds, City of Buffalo HOME Program, NYS Empire State Development, NYS Energy Research and Development Authority and NYS Office for People With Developmental Disabilities.</p>		
2021	TWITTER	12/1/2021	<p>@ChaseSupport Yo! All the ATMs near me are down and I need to deposit cash! The next closest branch is the next town up! I'm glad I'm leaving @Chase soon. They closed ALL the branches in the low income areas and it says a lot about them as a whole.</p>		
2021	INSTAGRAM	12/9/2021	<p>It was great to witness the ribbon-cutting of chase Bank's new Community-Inspired Branch in downtown #Oakland where they will offer free financial health resources like skills training, local pop-up shops and innovative technology &amp; services for local residents and small businesses including:</p> <ul style="list-style-type: none"> <li>o Growth support for local entrepreneurs starting or expanding their small business</li> <li>o Mentoring for entrepreneurs and access to a pop-up space</li> <li>o New community "living room" area to host events, community groups and local non-profits</li> <li>o Workshops to build financial health - including sessions on saving, budgeting and building credit</li> <li>o Free use of the tech bar space and Wi-Fi for community groups and residents</li> <li>o Traditional banking services and information that can help the underserved community affordably manage their finances</li> <li>o Art created by local artists is also integrated into the branch design</li> </ul> <p><a href="https://www.newsbreak.com/news/2456257722509/chase-bank-opens-community-inspired-branch-in-oakland-helping-entrepreneurs-of-color">https://www.newsbreak.com/news/2456257722509/chase-bank-opens-community-inspired-branch-in-oakland-helping-entrepreneurs-of-color</a></p>	Oakland-Berkeley-Livermore, CA MD	
2021	TWITTER	12/18/2021	<p>@Chase you closed the drive up bank in Danville, KY. You only have one ATM in a town of over 17,000. What sense does that make? @ChaseSupport y'all can't afford to install more ATM's?</p>	Danville, KY MISA	Third St Driveup

\*Note: Special characters and emojis may be edited to improve accessibility

## **Customer Comments Received via Regulatory Agency Website\***

**Comment: Houston, TX Written Comments**

**Date Submitted: 5/18/22**

**Submitted Via: CFPB Online Customer Complaint Form**

### **Customer Comments**

Early January 2022 my JPM Chase banker informed me of a grant program offered by Chase when I shared our grassroots events, projects and programs. He soon introduced me to [REDACTED CONTENT] at the Chase branch, 5207 Airline Drive, Houston, TX 77022. I met her via phone and I soon delivered documents on our non-profit and summary of our projects, programs, etc. January 27, 2022. However, on January 31 [REDACTED CONTENT] emailed that Chase would not be able to sponsor at this time as the projects do not meet four pillars criteria. I asked why she had not provided in advance the pillars, and requested she provide them to me. Feb. 1 I responded that we are eligible for all the pillars after having reviewed them; and affordable housing surely one of our priorities. Feb. 7 she responded she would make some connections to support our affordable housing. No response after we provided the information to [REDACTED CONTENT] so I emailed her March 9, 2022 asking how much longer before hearing from her on our proposed projects for funding by Chase. No word from [REDACTED CONTENT] so another request for an update was emailed her March 23. Still no response so April 5 we received response to our concerned letter to Chase about [REDACTED CONTENT]. [REDACTED CONTENT] in central giving for Chase is who I spoke to and forwarded copies of our emails to [REDACTED CONTENT]. No response from [REDACTED CONTENT] (4/27/2022) despite email to her today. Chase customer care took our concern but admitted nothing they could do. Corporate Chase did nothing. Federal Reserve contacted and instructed I contact CFPB and file this complaint. Chase ads seen in various newspapers in Houston, Texas about millions it has to give to disadvantaged neighborhoods, small businesses, etc., yet, we are met with only blockades to receive funding.

*\*Note: Comments are verbatim from the submission to the online regulatory form; personal or sensitive information has been redacted.*

**Executive Office (Mail Code OH4-7120)**

3415 Vision Drive  
Columbus, OH 43219



June 2, 2022

[REDACTED CONTENT]  
Houston, TX 77019

**We confirmed your point of contact for this matter**

Dear [REDACTED CONTENT]:

We are responding to your complaint about funding for your project in Freedman's Town and your service experience. Thank you for sharing your concerns.

We appreciate you taking the time to tell us about our service. Your feedback is important to us. We aim to give exceptional service and are sorry if we did not meet this goal when you did not receive a response to the emails you sent.

We escalated your concerns and understand Program Director [REDACTED CONTENT] has contacted you about this matter. He will be your point of contact going forward. You may call [REDACTED CONTENT] directly at [REDACTED CONTENT].

If you have questions, please call us at 1-877-805-8049 and reference case number [REDACTED CONTENT]. We accept operator relay calls. We are here Monday through Friday from 7 a.m. to 8 p.m. and Saturday from 8 a.m. to 5 p.m. Central Time.

Sincerely,

Executive Office  
1-877-805-8049  
1-866-535-3403 Fax; it's free from any Chase branch  
chase.com



## **Customer Comments Received via Regulatory Agency Website\***

**Comment: Houston, TX Written Comments**

**Date Submitted: 7/15/22**

**Submitted Via: CFPB Online Customer Complaint Form**

### **Customer Comments**

Today, July 15, 2022. Had not heard from Chase's [REDACTED CONTENT] over the Community Impact Team that oversees the alleged \$30 billion Chase purported publicly to give to disadvantaged communities since CFPB had him phone me May 31, 2022. Received his voice mail on July 7 and 15. As I was preparing to amend my prior complaint to CFPB on this Chase matter, [REDACTED CONTENT] returned my call. Apologized for having had not gotten back to me in nearly two months. He basically said they (he and his team) were unfamiliar on how to disburse the said funding despite 1.5 years into the 5 year funding period; said that a few cities had received funding and I asked names. Reluctantly he said Chicago and Houston. [REDACTED CONTENT] said a large affordable housing project had received funding in Houston but he hinted I would have to file FOIA to obtain from city of Houston. I reminded him of our disadvantaged community of Freedman's Town need for affordable housing, small business development, youth center construction and historic preservation, and that during our May 31, 2022 conversation he had assured me we would receive funding from Chase. Now he's clueless but managed to fund entities in Houston that really do not serve the disadvantaged but focuses on homeownership. In addition, [REDACTED CONTENT] said Chase's products must be made to accommodate the disadvantaged and that he could not give me any timetable on when we would receive funding. Chase's priority is homeownership rather than affordable rental housing he said, [REDACTED CONTENT] rhetoric was the standard we receive when an entity is lying about helping us. They tell CFPB what it wants to hear but does nothing to honor its stated commitment to help us. [REDACTED CONTENT] only clarified his position when I had asked to speak to the head person in Chase's executive office. He merely said they would send me back to him. I thanked him and closed our talk. I then contacted Chase's executive office and the intake person [REDACTED CONTENT] was clueless. All she offered was directing me to the Inspector General. Please add my previous complaint on this matter also. Thank you.

*\*Note: Comments are verbatim from the submission to the online regulatory form; personal or sensitive information has been redacted.*

**Executive Office (Mail Code OH4-7120)**  
3415 Vision Drive  
Columbus, OH 43219



July 26, 2022

[REDACTED CONTENT]  
Houston, TX 77093

**Please work with your point of contact**

Dear [REDACTED CONTENT]:

We are responding to your complaint about funding for your project in [REDACTED CONTENT]. Thank you for sharing your concerns.

We appreciate your feedback about affordable housing and your project in [REDACTED CONTENT]. Program Director, [REDACTED CONTENT], is your point of contact for this matter. We understand he has recently contacted you about your request and advised that he will continue to give you additional information as it becomes available. You will need to work with [REDACTED CONTENT] for your requests or questions about this matter.

If you have questions, please call us at 1-877-805-8049 and reference case number [REDACTED CONTENT]. We accept operator relay calls. We are here Monday through Friday from 8 a.m. to 9 p.m. and Saturday from 9 a.m. to 6 p.m. Eastern Time.

Sincerely,

Executive Office  
1-877-805-8049  
1-866-535-3403 Fax; it's free from any Chase branch  
chase.com

## **Customer Comments Received via Regulatory Agency Website\***

**Comment: Houston, TX Written Comments**

**Date Submitted: 9/9/22**

**Submitted Via: OCC Online Customer Complaint Form**

### **Customer Comments**

Bank of America, Chase and Wells Fargo have all been contacted and could care less about complying to the CRA. You see their ads boasting millions, billions of dollars to invest in disadvantaged communities, small businesses, etc. but I have approached them all about investing in our youth center and small business and get no where. I also complained to the CFPB on Chase because of blatant discriminatory practices and policies of it investing in Houston while overlooking our community. We have been merely lied to and Chase merely threw us back to its same rude CRA Team and now months have passed and not one word from Chase or the other two banks. What is the purpose of the CRA and regulators such as the OCC when no tangible, progressive results?

*\*Note: Comments are verbatim from the submission to the online regulatory form; personal or sensitive information has been redacted.*

**Executive Office (Mail Code OH4-7120)**

3415 Vision Drive  
Columbus, OH 43219



September 26, 2022

[REDACTED CONTENT]  
Houston, TX 77019-5021

**Thank you for your feedback**

Dear [REDACTED CONTENT]:

We are responding to your complaint about a lack of financing for affordable single-family and duplex construction projects, and funding for a youth center in Freedman Town, Houston Texas. Thank you for sharing your concerns.

We understand that [REDACTED CONTENT]; Managing Director, called you and advised that we do not provide financing for single-family and duplex construction projects. We do however provide grants to Community Development Financial Institutions (CDFI). [REDACTED CONTENT] will contact you shortly with the contact information for the CDFIs whom we work with.

We take complaints that claim discrimination seriously. We do not tolerate any form of discrimination as it is strictly against our policy and contrary to our corporate culture.

If you have questions, please call us at 1-877-805-8049 and reference case number [REDACTED CONTENT]. We accept operator relay calls. We are here Monday through Friday from 8 a.m. to 9 p.m. and Saturday from 9 a.m. to 6 p.m. Eastern Time.

Sincerely,

Executive Office  
1-877-805-8049  
1-866-535-3403 Fax; it's free from any Chase branch  
chase.com

November 14, 2022

Customer Assistant Group  
Office of the Comptroller of the Currency  
P.O. Box 53570  
Houston, Texas 77052

**OFFICE OF THE**

NOV 17 2022

**COMPTROLLER OF  
THE CURRENCY**

RE: JP Morgan Chase Bank, National Association

Customer Assistant Group.

Received your letter dated November 8, 2022, on November 12, 2022.

I am presenting my appeal because JP Morgan Chase Bank only contacted me saying the same inappropriate lie: that its Team would contact me but unknown when. I have been told so many different positions by Chase that my questions to them catch them off guard and I hear silence. Next, I am always told someone would contact me immediately, but that does not happen.

The OCC must ensure that a specific timetable is achieved, and the goal of that timetable met by Chase. Otherwise, Chase's discriminatory practices and policies will continue against heritage [REDACTED CONTENT] and additional Moorish Americans.

My contact phone cell: [REDACTED CONTENT]. That way I may intercept your phone calls.

Seriously yours,



[REDACTED CONTENT]

[REDACTED CONTENT]  
[REDACTED CONTENT]  
Dayton, Ohio 45426-2329  
[REDACTED CONTENT]  
[REDACTED CONTENT]  
[REDACTED CONTENT]

**OFFICE OF THE  
COMPTROLLER OF  
THE CURRENCY**  
AUG 18 2022  
**OFFICE OF THE  
COMPTROLLER OF  
THE CURRENCY**  
AUG 19 2022

August 10, 2022

OCC Customer Assistance  
1301 McKinney Street Suite  
3450  
Houston, Texas 77010

Good Morning:

This is a complaint against J.P. Morgan Chase Bank.

My Trotwood Bank at 5511 Salem Ave., Dayton, Ohio 45426 is closing and have requested that I remove contents of my Safety Deposit Box by September 8, 2022. I have been a long-time customer of the bank with a checking, saving and investment account, dating back to its predecessor banks, Winters Bank and Bank One.

I called the Chase Bank 1-800-935-9935 on 8/10/22 for assistance with locations to apply for a Safety Deposit Box to remove my contents to by the deadline. The Bank representative said she "was so sorry But Chase was no longer issuing any more Safety Deposit Boxes." I asked if any exception could be made because my Bank was discontinuing operation but told none could be made.

My concern is this: When you live in non- opportunity communities (African American) you tolerate Banks, like Chase, which provide less services and stated it "was not a community Bank." to me in the past at my closing location. The Trotwood Branch had no notary republic vs the Branch in Englewood which had three notary republics. And I travelled to the Englewood Band for that service and to the downtown locations for other services not available at Trotwood before the Kettering Tower Location closed. Now, I have to go outside my community for Banking Services with them which I am willing to do but be denied a service of a Safety Box I value and need and have had with them over thirty years.

Sincerely,

[REDACTED CONTENT]

**Executive Office (Mail Code OH4-7120)**

3415 Vision Drive  
Columbus, OH 43219



September 6, 2022

[REDACTED CONTENT]  
[REDACTED CONTENT].  
Dayton, OH 45426-2329

**Thank you for sharing your concerns with us**

Dear [REDACTED CONTENT]:

We are responding to your complaint about the closing of your Safe Deposit Box and your service experience. Thank you for sharing your concerns.

We're sorry for the inconvenience caused by the closure of our Salem Trotwood branch. We no longer offer Safe Deposit Boxes at any of our branch locations. When we spoke with you over the phone, you confirmed that you were able to close your Safe Deposit Box and retrieve the contents on August 26, 2022.

We appreciate you taking the time to tell us about your concerns. Your feedback helps us serve you better. We take complaints that claim discrimination seriously. We do not tolerate any form of discrimination as it is strictly against our policy and contrary to our corporate culture.

Thank you for banking with us. If you have questions, please call us at 1-877-805-8049 and reference case number [REDACTED CONTENT]. We accept operator relay calls. We're here Monday through Friday from 8 a.m. to 9 p.m. and Saturday from 9 a.m. to 6 p.m. Eastern Time.

Sincerely,

Executive Office  
1-877-805-8049  
1-866-535-3403 Fax; it's free from any Chase branch  
executive.office@chase.com  
chase.com



BOARD OF DIRECTORS  
[REDACTED CONTENT]

[REDACTED CONTENT]  
[REDACTED CONTENT] Lincoln NE 68509  
Phone: [REDACTED CONTENT] Fax:  
[REDACTED CONTENT] [www.nltaf.org](http://www.nltaf.org)  
[REDACTED CONTENT]

November 30, 2022

Mr. Jamie Dimon  
JPMorgan Chase & Co  
1111 Polaris Parkway  
Columbus, OH 43240

Dear Mr. Dimon,

The Nebraska Lawyers Trust Account Foundation (NLTA) would like to present you with a Public Service Statement for your CRA file. The participation of JPMorgan Chase & Co in the Interest on Lawyers Trust Account (IOLTA) Program is sincerely appreciated. IOLTA is an indirect "community service" that provides legal assistance to indigent people. One sixth of Nebraska's population meets the federal poverty guidelines and thus are eligible for these services. Your partnership helps meet this growing need for accessible legal services for Nebraska's vulnerable population.

JPMorgan Chase & Co community service exemplifies your commitment to the public. Again, thank you for your participation in this worthwhile program that helps our fellow Nebraskans. You may wish to visit the NLTA website [www.nltaf.org](http://www.nltaf.org) for additional information about the IOLTA program.

Cordially,

[REDACTED CONTENT]





BOARD OF DIRECTORS  
[REDACTED CONTENT]

[REDACTED CONTENT]  
[REDACTED CONTENT], Lincoln NE 68509  
Phone: [REDACTED CONTENT] Fax:  
[REDACTED CONTENT]  
www.nltaf.org [REDACTED CONTENT]

## INTEREST ON LAWYERS TRUST ACCOUNTS PUBLIC SERVICE STATEMENT

JPMorgan Chase & Co participates in the Interest on Lawyers Trust Account (IOLTA) Program. Established in 1984 by the Nebraska Supreme Court, the IOLTA Program is administered by the Nebraska Lawyers Trust Account Foundation. The purpose of the Program is to provide funding for legal services to Nebraska's low-income citizens.

The attorney trust accounts are interest-bearing, and the interest generated is paid to the Foundation. This financially assists in providing the necessary legal services to the poor and vulnerable.

Semi-annual disbursements from the IOLTA fund are awarded to Legal Aid of Nebraska. The disbursements given since 1984 total \$6,426,500. Through this added financial support, Legal Aid has been able to assist, advise, and represent a vast number of indigent Nebraskans statewide on a variety of issues. There are almost 200,000 low-income people in Nebraska who are eligible to receive free legal services.

The availability of these free legal services to low-income people is often directly related to their ability to obtain credit and/or maintain housing. In addition, the funds are used for unemployment matters, wills, landlord/tenant relations, elder law, consumer issues, education issues, as well as family and juvenile law.

The benefits generated by the IOLTA Program are the results of the combined effort of the legal profession and the banking industry working together to help Nebraska's poor. JPMorgan Chase & Co's commitment to this program is to be commended. Thank you for your participation in this valuable Program!

Respectfully,

[REDACTED CONTENT]  
President November  
2022

CRA Public File Written Comments 2022				
Year	Comment Received Date	Comment*	JP Morgan Chase Bank N.A.	JP Morgan Chase Bank N.A.
Year	Comment Received Date	Comment*	JP Morgan Chase Bank N.A.	JP Morgan Chase Bank N.A.
2022	1/5/2022	Customer says that the ATM at 7400 Grand Ave Detroit, MI 48213 has not been working. Customer says that they reported the issue before and complaint was already filed. Customer says that it's inconvenient for customers within the area to go out of their way to get to issue and ATM. The customer says that community has more black people living in it and feels that no one is dealing with the ATM issue because of more black people living there. Customer says that they don't want to go to the branch to get the ATM issue fixed.	JP Morgan representative contacted the customer and apologized for any inconvenience. Let customer know that issue was escalated to management.	Detroit-Dearborn-Livonia, MI MD Gricot Warren
2022	1/5/2022	Customer escalated complaint about the Ellingville branch being closed. He states a sign was posted stating it was closed due to COVID. Customer states he will continue to post on Facebook about Chase closing branches.	JP Morgan representative contacted the customer and thanked customer for taking the time to tell us about their experience and for providing feedback. Confirmed that most New York City branches are open as normal however the Ellingville branch is currently closed as we comply with New York City's COVID-19 workplace vaccination order and we do not have enough staff to cover all of our branches. At this time we do not have a reopening date however the ATMs are currently working and we apologize for any inconvenience this has caused. If you still need help I can locate a branch and have them make an appointment to see you. Customer reiterated his complaint and stated that other banks are not closed and this is only Chase. The line was disconnected.	New York-Jersey City-White Plains, NY-NJ MD Ellingville
2022	1/5/2022	Why is the carpenteria branch closed again with no notice? and how do I get into my safe deposit box?	JP Morgan representative contacted the customer via email. Hello [redacted], Thank you for contacting us. We understand the importance of your inquiry. As the branch is temporarily closed at this time, we want you to know that we are doing our best to care for this need as quickly as possible. We understand the importance for you to have access to your safe deposit box and its contents and we are working diligently to get this resolved as quickly as possible. Please refer to the branch locator at chase.com as it is being updated daily. We appreciate your patience during this time. [redacted], please contact us. We'll make an appointment to remove the property in your safe deposit box and cancel your lease. If your branch is currently closed because of COVID-19, please email us at [redacted] to schedule an appointment. If your branch is open, please call to schedule an appointment. To get the branch's current hours, search for it at chase.com/branch. Bring valid photo identification and your bank's keys to your appointment. If you cannot remove your property, we will terminate your lease, open your safe deposit box, take inventory of your property, and store it at an offsite location. You can rent a new safe deposit box at another Chase branch - Renting a safe deposit box requires an eligible Chase deposit account. - To search for a branch with safe deposit boxes, use the Chase Mobile app or go to chase.com/branch. Please call ahead to check availability. If you rent a new box, we will apply any unused portion of your previous rent to your new contract. If you have questions, please call us at the number on the back of your card. We accept operator relay calls. We appreciate you being a Chase customer.	Santa Maria-Santa Barbara, CA MSA Carpenteria
2022	1/14/2022	The customer is stating that chase is redlining and that we are keeping black men particularly from education, owning homes and equality.	JP Morgan representative contacted the customer and thanked him for taking time to speak with me regarding his concerns. Advised that as to how he can get me will be advising upper management regarding his complaint.	
2022	1/18/2022	Chicago-103rd & Michigan: 1/18- branch closed for no stated reason, as it has been for a week; supposed to be open today, no money in ATMs; situation has been deteriorating for months; recommend replacement of management and staff.	N/A	Chicago-Naperville-Evanston, IL MD East 103rd and Michigan
2022	1/24/2022	Customer emailed an executive regarding recent branch closures in Fresno, California. The customer says for years, there have been branches within 5-10 minutes of them but that of two of them closed. The remaining branch nearby always has long lines and the customer is questioning the reasons for the closures. They also advised that they are contacting local media about the closures.	JP Morgan representative contacted the customer and spoke with him to get more information on his feedback to allow us to do internal research on the reason for closures. Customer shared branch details. JP Morgan representative advised they would research and call him back. After research was complete, JP Morgan representative called back and left a voicemail to thank him again for his feedback, shared that this was a bank corporate decision and the findings remain internal. We do not currently have plans to add branches in Northwest Fresno market. Additional branches are about 2.5 miles from the location that recently closed.	Fresno, CA MSA
2022	2/23/2022	We note, with concern and dismay, the closure of ATM banking at 2898 Broadway at the southeast corner of Broadway and W 113th Street. Do you know the status of this ATM facility? Why has JP Morgan Chase Bank closed this ATM bank? When can we have it back? Our actual human teller branch has no information about this loss of service. Likewise our "customer escalation" request has been no help. The 2898	JP Morgan representative contacted the customer via letter. Dear [redacted], We are responding to your complaint about the closure of our ATM located at 2898 Broadway. Thank you for sharing your concerns.	New York-Jersey City-White Plains, NY-NJ MD Houston-The Woodlands, TX CSA Towhee Center
2022	4/14/2022	The unknown customer posted a public complaint via Twitter against Chase claiming that, yesterday she went to a local Chase branch to open her first business account and asked information about resources the bank developed to support small business owners like her and she ended up having to coach the bankers instead. customer is very unhappy with her experience at the branch claiming that she left the branch without an account, discriminated, tired, and reminded of the impact of social/racial injustice, hierarchy and barriers. A discrimination due to COVID-19.	JP Morgan representative contacted customer and spoke with him to get more information on his feedback to allow us to do internal research on the reason for closures. Customer shared branch details. JP Morgan representative advised they would research and call him back. After research was complete, JP Morgan representative called back and left a voicemail to thank him again for his feedback, shared that this was a bank corporate decision and the findings remain internal. We do not currently have plans to add branches in Northwest Fresno market. Additional branches are about 2.5 miles from the location that recently closed.	Houston-The Woodlands, TX CSA Towhee Center
2022	4/18/2022	Phone complaint from a customer. During that time their New York branch was closed and they had two safe deposit boxes that were closed out and off-lit. He requested that the contents be shipped to my branch in Tucson for pick-up. When he asked if he could open a new box, I informed him that Chase no longer provides Safe Deposit Boxes. He was upset to hear that especially since he is a Private Client and that he was never informed from his New York branch. Because his SDB issue wasn't resolved with the last escalated complaint to BECE he contacted his old law group (we was a lawyer) and they told him how to file a complaint. he said he claims that branch here in Tucson so he filed the complaint against the NY branch that gave him the wrong information. Original issue was the NY branch closed and told him he could come into a local branch to open another SDB but we stopped offering them as a company. He is claiming that us not offering this service is an ADA violation and that's how he filed the complaint. He did not say where he filed the complaint.	JP Morgan representative contacted customer to discuss his concerns and provide additional information regarding how to access the contents of his safety deposit box.	New York-Jersey City-White Plains, NY-NJ MD
2022	4/30/2022	I now live in Helena, Montana. I have had my, now Chase, account since it was Washington Mutual, opened in Eugene, Oregon. I was pleased to have a Chase branch opening in Helena, on two occasions, I have gone to the atm at this branch only to read a sign saying "no functions", why is this atm unusable	Hello [redacted], Thank you for contacting us. [redacted], we are sorry to hear about your experience in one of our ATMs. Thank you for your feedback. We will share it with the appropriate team. Rest assured that we are working on improving our services and we're going to send a technician over to see and fix if needed the ATM location you have reported. We appreciate you as a Chase customer. If you need to contact us again, please send a secure message. Thank you, [redacted] Chase Email Servicing	Helena, MT MSA N Montana & E Custer
2022	5/17/2022	What did the customer tell you about their situation? The "Lakeshore East" (Address: 340 E Randolph St Chicago, IL 60601) Customer is not happy with her local branch closing on 06/04/2022	Branch Manager [redacted] advised that they spoke with the customer. The BM advised they apologized about the branch closing and went over options of how he can help moving forward. The BM advised that she gave the customer number if she needs any help.	Chicago-Naperville-Evanston, IL MD Lakeshore East
2022	6/6/2022	Customer stated she went to the Downtown Flushing branch to open a TRUST and POA acct. Customer says she has done this many times. She says that the banker assisting her w/ the request was not familiar w/ her to do so. She asked him if she could use her computer while she waited for him to call back office for help and he said yes. Customer says bank office gave him completely wrong information. (banker had phone on speaker) While customer was using her computer, she says that the assistant branch mgr. told her that she could not use her computer. She did not use the way the assistant branch mgr. approved her. Customer also stated that it's not right that not everyone in the branch is a banker, like it used to be, not everyone has the same clearance. She said that this is in the Elmont branch, which is basically in a minority neighborhood. Customer states there is only one banker a week there that rotates and it's in a black neighborhood that's being redlined. She stated that this branch also does not appear online when an acct. needs to be scheduled. She has to get in her car and drive to the branch to schedule an acct.	JP Morgan representative contacted customer to apologize for information. We do not tolerate any form of discrimination as it is strictly against our policy and contrary to our corporate culture. Customer thanked representative for the call.	New York-Newark, NY-NJ-CT-PA CSA Union Lake and 188th St
2022	6/30/2022	I have been a Chase Bank Private Client customer since 2013 with a JP Morgan portfolio. I am a satisfied customer but unable to understand why a highly competent and powerful organization such as Chase Bank cannot successfully manage fixing and replacing its only kiosk in west Olympia, WA. I am referring to an Inoperative Chase Bank kiosk located at 4300 Cooper Point Rd SW, Olympia, WA 98502 in Capitol Village Shopping Center. The kiosk malfunctioned many times in the past and the new one is worse because it is out of service for days or even weeks. (at least whenever I drive up to use it.) If I had my way, I would get rid of this kiosk and put a different one in a much better location in west Olympia. Access to this kiosk has always been difficult because of its location. To reach it, drivers have to make turns in a poorly designed parking lot on a slope. When the sun rises, it reflects on the kiosk touch screen making it difficult to read. When the driver rolls down their window next to the touch screen, there is no protection from the rain coming into their vehicle. It rains 52.7 inches annually in Olympia, WA compared to 38.1" national average. There is no Chase Bank in west Olympia where I live. I work full-time at home so I don't like losing time and gas money traveling 4 miles round trip down a steep hillside to the nearest Chase Bank and nearest kiosk at 823 Capitol Way S, Olympia, (360) 754-4820. Use all of the tools Chase has given me to prevent me from having to use a kiosk if that kiosk problem continues, my only other option is to open a checking account with Bank of America for the purpose of making cash deposits, and then use Zelle to transfer money from B of A to Chase Bank. Thank you in advance for your attention to this matter. [redacted]	JP Morgan representative called customer and stated that they appreciate them taking the time to tell us about this issue with the ATM and apologize for any inconvenience this may have caused. Explained that we found that this ATM has ongoing issues but we are working with our vendor to troubleshoot the issue. As of 7/22 the issue was resolved and the ATM is back online. At this time we do not have any plans on replacing the ATM, adding anti-glare or rain protection or moving the ATM but we thank you for your feedback and have shared your feedback with senior management.	Seattle-Tacoma, WA CSA
2022	7/13/2022	Banker called in stating that the customer is calling in representation of retirement community and want to protest that the branch is closing. Customer called in stating that we are closing the branch located in 1921 W San Marcos Blvd. Ste. 170 San Marcos, CA 92078. He stated that he is calling on behalf of the retirement community and this branch is so important to them because it makes it easily accessible for the people that can't drive or have access to online simply walk to the branch and get assistance. Customer stated this branch has been open for over 20 years and he wants to know why branch is closing and if there isn't anything they can do about it then they would like to at least have an ATM near to be as accessible to them.	JP Morgan Representative called customer and advised that the branch is closing due to a natural lease expiration this year and there are 5 other Chase branches within a 5 mile radius of the closing branch. Explained that there are no exceptions to be made at this time to keep the branch open. There is a drive up ATM and walk up machine in near distance to the closing branch.	San Diego-Chula Vista-Carlsbad, CA MS San Marcos West
2022	7/12/2022	Customer sent two emails to Jamie Dimon: Jamie Dimon (ceo,efc) Chase Bank, Dear Sir, I have been a resident of Queens for over 36 years and I have seen the decline of "Chase Bank" access to the three contiguous neighborhoods of South Ozone park (43,547 pop),Richmond Hill (16,630 pop) and my neighborhood of Woodhams (38,382 + 98,559 people. The figure stated does not include all the commercial businesses in the neighborhood that provide food, general services, personal services, repair garages, collision shops and their personnel who may want to have checking accounts or maintain accounts to cash their paychecks. Chase Bank has removed support from our neighborhoods by closing a branch located on Atlantic avenue between 102th st and 104 street. The location is a large commercial strip mall which is very busy with doctors offices, the Aldi drug store and Dunkin Donuts and others. The branch had two officers and three ATM machines with parking which is a very small commodity in our neighborhood. The branch located at Forest parkway is overburdened and too small to accommodate the large populations of our neighborhoods. There was a satellite branch located at 89 st and Jamaica Avenue which had two officers and four atm machines which is now reduced to only one machine! I attempted to use it but when I went in the machine display lobby stated it could not accept cash deposits, cash or transfer funds to another account. I guess it could give me balances on my accounts! The branch manager "[redacted]" at Forest Parkway branch is very accommodating but the branch is always swamped with people. Chase does have another branch located at 1144th street and Jamaica avenue which is very far from my house to get to although they do have more atm there. An additional grievance I have with Chase bank is that the machine distributes no ten dollar bills hundreds yes but not tens. I find very few people or stores that will change out a hundred dollar bill and I don't have the privilege as you may have of going out for several hundred dollar meals! Lastly I have been a customer of Chase bank since the early 1970's when it was known as Manufacturers Hanover bank in Brighton Beach Brooklyn and later at number one World Trade Center. It has been very disappointing to see the slow degradation of services and accommodations that were offered to those that are offered now. Yours truly, [redacted] Additional email:	JP Morgan representative contacted the customer and advised we take complaints that claim discrimination seriously. We do not tolerate any form of discrimination as it is strictly against our policy and contrary to our corporate culture. Advised that we have consolidated branches in the area and apologized for the inconvenience. Advised we did leave an ATM vestibule until the lease expires in Aug 23. Advised there are no additional plans to open or close in the area at this time. Advised we have shared his comments regarding the ATM not dispensing \$10's. Thank him for his feedback. We also continue to be the only major bank with more than one location in the area.	New York-Newark, NY-NJ-CT-PA CSA
2022	7/18/2022	I am a very long-time Chase customer. My local Chase branch closed a few weeks ago and told me I had to move my safe-deposit box contents. Now I am trying to find where to get a next safe-deposit box, but your central phone office says they can't tell me what nearby branches would have those boxes or whether it will still be free or how much it will cost. so I've looked up the nearest other branches, but the websites give no answers, and if I call the branches local number it just gets picked up by the central call center. they have told me they could get me through to the local branch by transferring if I was willing to wait, but then every time it rings for a while and then a recording says they're busy and hangs up. meanwhile my valuable documents are vulnerable...what kind of customer service is that? Can you help?	N/A	
2022	7/29/2022	San Marcos West branch is scheduled to close 8/12/2022. Client says this is the only branch close to them. They are elderly and live in a mobile home park close to the location and there are many others who will be burdened by traveling to the nearest branch.	JP Morgan representative contacted the customer and left a message to advise that we cannot leave an ATM at that location. Advised there are 2 ATMs within 2 miles that have ample ATM capacity. Apologized that we were not able to accommodate her request and provided contact information.	San Diego-Chula Vista-Carlsbad, CA MSA San Marcos West
2022	8/2/2022	Customer is upset that he has no access to ATMs in downtown Chicago due to doors being locked for branch locations where ATM is at the entrance before lobby entry way. Customer stated all locations in downtown are locked putting his safety at risk because he needs to make cash deposits after work shifts. States he's at risk to be robbed with hundreds dollars of cash on him, and he wants the name of the person whom made this decision as he was informed this was a corporate decision by branch.	JP Morgan representative contacted the customer and apologized for any inconvenience the changed has caused. Assisted with locating an accessible ATM after hours and informed customer of ATMs within 3 miles of their workplace.	Chicago-Naperville, IL-IN-WI CSA
2022	8/5/2022	Chase is a bank with racist practices. They need to do more for the Black community, not Brown, but Black. She said Chase was built on the back of Black people. All of the branches and ATMs has been moved out of my community, the poorer communities (customer lives in Berwyn, IL). She said she has been with Chase for years and now she will have to find another bank.	JP Morgan representative contacted the customer to discuss concerns and advised that her deposit has not been placed on hold and is available for use. Customer states she made the deposit on Saturday and the money was not available until Tuesday. I informed that whenever a deposit is made on the weekend, the system will recognize the deposit the next business day Monday and funds are available that Tuesday, but if you make the deposit. Monday-Friday funds are typically available the next day. Customer also provided feedback of past experiences. I apologized for the past experiences and advised her feedback will be documented.	Chicago-Naperville, IL-IN-WI CSA

2022	8/24/2022	Customer email sent to Jaime Dimon: Hi Jaime, My name is [redacted] and I've lived in Paradise California since 1984. I'm sure you heard of our fire on November 8, 2018 that destroyed 95% of our town. Fortunately your Paradise branch didn't burn down. We all who bank there and the town, were so grateful when your branch reopened. Making it feel just a little bit like home again. You were there for this town after the devastation. You helped bring some normalcy to us all. Even those that don't bank with you. I hoped to see a business return. Showing that you still believe in our town. You closing our branch is a big mistake. We are coming back. We are returning to our home. People are rebuilding. Progress is here and more is coming. The employees that work I Paradise will now have to commute to Chico or Greenville which is about 150 miles in either city. It is possible to just downsize, open a satellite branch/something, that shows us that you care about your customers here in this once destroyed town. That you stand behind us as we rebuild, return and survive. I know financially things are bad all over, but you closing the Paradise branch is making it even harder for us. After what this town has gone thru, having to worry about one more thing is just heartbreaking for us all. Please please please try and see if there is any way to keep your financial institute in Paradise California. Thank you for taking the time to read this. Hopefully it will help you to change your mind. Sincerely, [redacted]	JPMC representative contacted the customer and advised that I had escalated her request and let senior management know of her comments and concerns; however the decision to close the branch in December remains in effect. I also advised that we were leaving an ATM so deposits could be made or cash withdrawn. I confirmed her nearest branches were in Chico and she was aware of this. [redacted] said the town was coming back and businesses and the population were growing and in a few years we would maybe want to open another branch. I apologized that our response was not what she wanted and wished her all the best.	Chico, CA MSA	Paradise Clark Rd
2022	8/29/2022	DID NOT LIKE BEING EVICTED FROM MY SAFE DEPOSIT BOX 3478 THAT I HAVE HELD THERE FOR 45 YEARS. NOW I HAVE NO WHERE TO STORE MY VALUABLES SINCE THEY ARE CLOSING ALL THE DIFFERENT BANKS BRANCHES LIKE THE CHASE BANK HERE IN TROTWOOD, AND THEY ARE ALSO CLOSING ALL THE OTHER BANKS IN THIS NORTHWEST AREA OF SALT CREEK OHIO. ARE YOU ALL HELPING THESE AREAS BECAUSE THEY ARE MAINLY OCCUPIED BY BROWN/BLACK AFRICANS WHOM YOU MAY THINK ARE ALL CRIMINALS IF NOT, IT SURE AS HELL LOOKS THAT WAY TO ME YOU DISCRIMINATING NO GOOD (epitaph). I HOPE THE BLACKS GET SOME PROOF ON YOUR RECENT UNETHICAL BUSINESS DEALINGS, AND BOYCOTT OR SUZ YOUR (epitaph) OFF YOU DIRTY NO GOOD SHYSTER (epitaph).	JPMC representative contacted the customer via letter. Dear [redacted]: We are responding to your complaint about the closing of your safe deposit box, the closing of our Salem Trotwood branch, and your service experience. Thank you for sharing your concerns. We take complaints that claim discrimination seriously. We do not tolerate any form of discrimination as it is strictly against our policy and contrary to our corporate culture. We are working on a new branch location, but we do not have an estimated date of completion. We no longer offer safe deposit box rentals at any of our branches. We apologize for the inconvenience this has caused you. Thank you for banking with us. If you have questions, please call us at 1-877-805-8049 and reference case number [redacted]. We accept operator relay calls. We're here Monday through Friday from 8 a.m. to 9 p.m. and Saturday from 9 a.m. to 6 p.m. Eastern Time. Sincerely, Executive Office	Dayton-Springfield-Kettering, OH CSA	
2022	8/30/2022	Customer email sent to Jaime Dimon: We are long time customers of Chase Bank. We held a mortgage and performed our day-to-day banking with Chase for many, many years. I have three issues that need your attention. 1. Recently my husband's credit & ATM cards were stolen twice within a 60 day period. We have had to request replacement cards from B of A, Cit, Am Ex & Capital One, as well as Chase. New cards came from each of the other issuers within 10 days. My husband has now been waiting 20 days for a Chase replacement ATM card. When the first incident occurred, we also waited an inordinate amount of time for a replacement ATM card. Please explain why, when other banks can readily and quickly send replacement cards Chase does not seem able to do that. 2. Another issue that needs your attention is scarcity/lack of branch and ATM locations. We currently are residing in Buffalo, New York as seasonal residents. We cannot comprehend why Chase does not have an ATM location in Buffalo, New York or a suburb. We have been told repeatedly that we must go to Rochester, New York about 65 miles away to actually use our ATM card and/or get a pin issued to us. The mystery to me is that Chase is a New York State-based bank with no branch or ATM locations in Western New York. Please explain. 3. We are being charged \$4 fee each time we are forced to use a non-Chase ATM to get cash. I've spent all the fees to be waived. The CSB's I have spoken with refuse to waive those fees. The last four digits of our checking account are: [redacted]. Seriously Disappointed, [redacted]	JPMC representative contacted the customer and verified that the previous request to maintenance his card after reported stolen was only to close his card and no new card was issue due to a recent address change. We confirmed that the customer was directed to the branch due to a recent address change made to his account.	Buffalo-Cheektowaga-Olean, NY CSA	
2022	9/7/2022	Why is the morgan hill ca branch closed and when will it reopen?	N/A	San Jose-San Francisco-Oakland, CA CSA	Morgan Hill
2022	10/3/2022	No option for complaint I have been a chase customer since 1998, and will not be one much longer. 1. my local branch closed, the next closest branch is closed on saturday's 2. charge fee to transfer money from checking to savings after 3 withdrawals 3. none of you call centers that talk to are in the united states.	N/A		
2022	10/4/2022	Your options for anything relating to my concerns list should include other as options. I live in Harlingen, TX 78550 where there are no Chase banks nor Chase ATM. My nearest branches are Brownsville, TX and McAllen, TX. Between 30-45 min away each depending on traffic. Also with the gas prices makes it more difficult sometimes I want to close my account due to not me wanting to use other apps to deposit money such as Cash App to add funds to my account or wait on transfer money on apps. Harlingen, TX is between many city's residents that would make new and current residents bank with Chase. Majority of this area banks with Wells Fargo, Bank of America and the not The Well known banks to say there not as toxic as Chase with many banks with Historical Ages of being Around. Been years I been with Chase would love to have you in my community near me with expanding to many branches around to not traveling basically an hour or more total to do business in Banking in Person. Maybe I need to do a petition or something I'm not into that so I speak directly to you or You All how we say it in Texas. Be kind to get this message to the CEO. Basically please build a Chase bank in Harlingen, TX 78550. Banks are like trees branches money to build their Roots for History	JPMC representative contacted the customer via letter. Dear [redacted]: We are responding to your complaint about our branch locations. Thank you for sharing your concerns. We appreciate the feedback you shared about opening a branch in Harlingen, TX and have forwarded the suggestion to the appropriate parties for review. We are sorry to hear you would like to close your account. If you still want to close your account, you may call us at 1-800-935-9935 for further assistance. If you have questions, please call us at 1-877-805-8049 and reference case number [redacted]. We accept operator relay calls. We are here Monday through Friday from 8 a.m. to 9 p.m. and Saturday from 9 a.m. to 6 p.m. Eastern Time. Sincerely, Executive Office	Brownsville-Harlingen-Raymondville, TX CSA	
2022	10/11/2022	Customer letter sent to Jaime Dimon: Dear Mr. Dimon, We are VERY disappointed to learn that Chase is closing its only branch in Paradise, CA. My wife and I are CPC clients and do all of our personal banking (surcharges and both sets of aged parents at this branch. Please reconsider this decision! The Town of Paradise is rebounding FAST from the camp fire of 2018. Sincerely, [redacted]	JPMC representative contacted the customer and left a message. Advised we are responding from Chase in regards to the branch closing in Paradise, CA. Thankful customer for taking the time share feedback with us. Apologized for the inconvenience the closing has caused or will cause you. We believe every community is unique which is why we evaluate our branch network at a local level. We are making adjustments to our branch network based on the changing market and banking habits of our clients. We want to serve our clients more efficiently which includes some consolidations. Provided contact info for any questions.	Chico, CA MSA	Paradise Clark Rd
2022	10/11/2022	Customer email sent to Jaime Dimon: Dear Sir, I returned from a vacation and saw that the Chase Bank at 158 West 14th Street, NY, NY 10011 had closed. I never received any notification or letter about this. I have had many things of great value for several years in that box. I called the tel. number 1 (800)935-9935 and I was told to call another Chase bank, which never responds no matter what time I called, as the person, [redacted], the agent at the 800 number told me to do. Today I was given an email to write which informed me that I have no longer in service. HOW DO I GET THE CONTENTS OF MY SAFE DEPOSIT BOX RETURNING?? I beg you to inform me as soon as possible. I have always held the reputation of Chase in high regard. I am a very worried customer. Gratefully, [redacted]	JPMC representative contacted the customer via letter. Dear [redacted]: We are responding to your complaint about your safe deposit box. Thank you for sharing your concerns. We appreciate you taking the time to tell us about our service. Your feedback helps us serve you better. Our goal is to provide you with exceptional service, and we are sorry if we fell short this time. The branch where your box was located is no longer open. We sent three notices by mail to notify you of the branch closing and your safe deposit box. Please visit any Chase location to initiate the reclamation process. If you have questions, please call [redacted] at 1-877-805-8049, extension [redacted] and reference case number [redacted]. We accept operator relay calls. We're here Monday through Friday from 8 a.m. to 9 p.m. and Saturday from 9 a.m. to 6 p.m. Eastern Time. Sincerely, Executive Office	New York-Newark, NY-NJ-CT-PA CSA	Chelsea
2022	10/12/2022	Customer has escalated concerns of unfair treatment as the customer states the Chase ATM located at 9116 W Camp Blvd, Fort Worth, TX 76116 does not work on the weekend and she believes that Chase does not care because the ATM is located in a predominantly African American/Hispanic neighborhood. The customer advised that ATMs located in predominantly white neighborhoods work at all times.	JPMC representative contacted the customer and apologized for the inconvenience of the ATM being down sometimes, but let her know that we do our best to service them in a timely manner and that there is another ATM 3 miles away at the Cliffside and Western Trade branch, that has 3 ATMs in the event the one she normally uses isn't working.	Dallas-Fort Worth, TX OK CSA	
2022	10/11/2022	Customer complaint to FIDC. I was contacted by my brother [redacted] who stated he received a certified letter stating my long term bank was closing and I had to go into the bank and pick up the contents of my safety deposit. I never received a call or letter. I went to the bank, which had no customers, and asked to retrieve the contents of my safety deposit box. I was told I had to make an appointment and to come back later. My brother was contacted again and he advised I had until a specific date to retrieve my contents. I went to the bank again and was told my items had been packed up and would be shipped to Houston Texas. I went to a neighboring branch and spoke with the bank manager who was very busy, talking on the phone with her employees. I told her I was contacted by the bank and wanted my contents. She was snippy, rude, and said I had 15 minutes to talk. I told her I wanted to file a complaint, and was later sent an email about my recent visit to a bank in California. I was never in California. I called the customer complaint line. I was called one time and I could not take that call as I was working. I then received a letter stating they were closing my account. I tried calling the complaint line, left a message, and have never received a call back. I went to the bank at 5:00pm and a bank person saw me arriving and locked the door. Due to my work schedule I knew returning at a later date would be difficult. Even though the sign on the bank stated they closed at 6:00pm, they would not help me. Two weeks ago, I received one call from the neighboring bank branch who said I had until Friday to pick up the contents of my safety deposit box. I went to the bank, was TOLD to sit down, which I didn't do, due to a physical issue. The bank tellers were sneaking around the vault and finally brought out an opened box with my contents. I was not asked for identification. I looked at the contents, was told I had to sign a Paper, which I did not do, and left. The bank manager was screaming like her hair was on fire. "call global security, call global security!" These employees were nasty, rude and had no consideration for my disabilities that I have been a very long term customer for many, many years. This weekend I tried using my debit card, without success, and after two phone calls and being on hold for 29 minutes, was told my account had been reviewed and was closed.	JPMC representative contacted the customer via letter. Dear [redacted]: We are responding to your complaint about your safe deposit box, accounts being closed, and service experience. Thank you for sharing your concerns. We appreciate you taking the time to tell us about our service. Your feedback helps us serve you better. Our goal is to give exceptional service, and we are sorry if we fell short this time. As your bank, it is our responsibility to ensure you, as well as our other customers, receive quality service and have access to the tools necessary to meet your financial needs. While we certainly appreciate you taking the time to make us aware of your concerns, we are sorry to hear of the difficulties experienced. We confirmed we sent letters to the address on file for you about the Kingsgate branch closing and to make an appointment to get the contents from your box; however, the letters were returned. The box was drilled and closed on July 12, 2022, and the contents were sent to a secure vault. We received the request to return the contents and shipped them to the branch on August 1. You declined our request to sign a form to acknowledge you received your contents. We did not request identification from you during your visit because you are a known customer which means an employee can recognize you by face and name. We take complaints regarding employee conduct seriously. We do not tolerate any type of behavior that is contrary to our policy and corporate culture. We closed your account. Once an account is restricted or closed you are not able to use your debit card. The Deposit Account Agreement allows us to decline or prevent any or all transactions to or from your account and it also allows us to close an account, other than a CD, at any time for any reason or no reason without prior notice. You were given a copy of the agreement when you opened the account. You can see the current agreement on chase.com. We closed your account because of inappropriate conduct with our employees. Our decision will not change. On September 30, we mailed cashier's check number [redacted] for [redacted] to the address we have on file for you. Please let us know if you did not receive it. Your mortgage loan ending in [redacted] will remain open. We take complaints that claim discrimination seriously. We do not tolerate any form of discrimination as it is strictly against our policy and contrary to our corporate culture. If you have questions, please call us at 1-877-805-8049 and reference case number [redacted]. We accept operator relay calls. We're here Monday through Friday from 8 a.m. to 9 p.m. and Saturday from 9 a.m. to 6 p.m. Eastern Time. Sincerely, Executive Office	Seattle-Tacoma, WA CSA	
2022	10/14/2022	I moved to Galveston TX from Arlington TX after my husband died in 2019. I had accounts with Chase for 20 years and was very content. After moving here I realized that there was only a Chase ATM here and no branch was rebuilt after the last major hurricane. I need a branch close to some transactions I have to make. I have found that the other banks are awful to say the least. Crazy and ridiculous fees and the online banking is a joke. It's easier to go online to each individual company to pay bills. I still my Chase credit card but I had to change my checking and saving accounts. I am on my hands and knees begging for a branch to be built close to Galveston. The online everything about my current bank is a far cry from what Chase offers. The customer service is slow and not pleasant. Even Texas City or La Marque would be easier than League City. Thank you for reading and please consider for all of us here wanting a REAL bank to trust with our funds and livelihood.	JPMC representative contacted the customer and thanked customer for their feedback. Informed customer at the present time we do not have plans to expand our branch network further south from the Houston metro area. Our Bay Colony branch (1712 W FM 646 Rd, League City, TX) will remain as our closest branch to Galveston, and is approximately 20 miles northwest. Customer stated they appreciate us documenting their feedback. Thanked customer and ended the call.	Houston-The Woodlands-Sugar Land, TX MSA	
2022	10/17/2022	Customer email to Jaime Dimon: 1150 E Algonquin Rd, Algonquin, IL 60102 is closing tomorrow. It was a very busy, very friendly branch. No reason given. It was also conveniently based across from the Ikea/Osoo I frequent. A five minute or less ride from my home. Now I am 10-15 minutes from one branch and 20 minutes from another. The one based in Carpentersville is, has a bad reputation for very long lines and hostile employees. Did anyone think sending people out of their way to hostile branches was a good idea? Especially since many of the people in this area are older and the Algonquin Branch was so convenient. Why didn't you close the branch in Carpentersville instead? There isn't even a drive thru located in the area. I came to Chase because I had very very bad experiences with other banks. I've been with Chase about 15 years. Now I have to decide whether the inconvenience is worth it. It might be a good idea next time to send out a questionnaire to the customers before closing their branches. It really isn't good for business to leave customers hanging.	JPMC attempted to contact customer; however we did not receive a response. Feedback was provided to our real estate group.	Chicago-Naperville, IL-IN-WI CSA	Algonquin
2022	10/25/2022	Customer complaint: Reparations for the blacks affected by state sanctioned terrorism - Cease predatory loans and other means of redlining. Reparations for families who were conned out of their homes - Divest From the PRISON INDUSTRIAL COMPLEX (PIC) & POLICES THAT CRIMINALIZE THE BLACKS - REPARATIONS FOR THE BLACKS WHO HAVE BEEN DEVASTATED BY THE PIC - REPARATIONS FOR DESCENDANTS OF AFRICANS WHO WERE ENSLAVED IN THE U.S. - CEASE SABOTAGING BLACK WEALTH - REPARATIONS FOR THE FINANCIAL HARSHIPS YOUR INSTITUTIONS PRACTICE IN BLACK COMMUNITIES - MAKE EQUITABLE INVESTMENTS IN COMMUNITIES WHERE YOUR INSTITUTIONS DENY THE BLACKS EMPLOYMENT OPPORTUNITIES - ADOPT PROGRAMS DESIGNED TO HELP THE BLACKS & MAKE THESE PROGRAMS MORE EFFICIENT - CEASE FINANCING CORRUPT POLITICIANS like Idekine gilecillo & POLICES THAT CONTINUE TO OPPRESS THE BLACKS #ENDBLACKASURERENDIGNITIONREPARATIONSNOW.	No response, unable to locate any identifiable customer information.		

2022	10/26/2022	Dear Mr. Dimon: I thought you should know about the deterioration of service at your branch in Sun City Center, Florida, the senior-age community where I live. The ATM machine in the vestibule is rarely operative, so I've been forced to use one of the two ATMs inside the bank to withdraw money or transfer funds between my checking and savings accounts. This means, of course, that I can only bank between 9 am and 3 pm. But that last three times I've attempted to use an indoor ATM, something has gone wrong. Today, after entering my pin number and clicking on "QUICK CASH \$500", the machine proceeded to make the usual whirring noise, as if my withdrawal was being processed. The ATM told me to "take (my) card," but it wouldn't produce the \$500. I was clearly frustrated, because of all the earlier trouble I'd gone through, just to conduct normal banking business. A teller came out to help me, but when he went through the same process, the machine wouldn't cooperate. Eventually a message appeared on the screen... "WE'RE HAVING SOME TROUBLE." So he told me to come over to his window. "Had the funds been subtracted from my balance?" I wondered. The teller then asked me for my debit card AND MY DRIVER'S LICENSE. Suddenly I was being treated as a stranger, all because the ATM machine inside the bank had failed to function for the third consecutive time. I happen to be a licensed driver (many 81-year-olds no longer drive), so I was able to produce it for him. What would have happened, Mr. Dimon, if I hadn't driven to the bank, but had come by taxi? Would I have been told to bring in my passport, just to prove my identity? I got my money, I then asked the teller to open the door to the restroom for me. "The public isn't allowed into the restroom, except in an emergency," I was told without an apology. "What constitutes an emergency?" I wondered. And how did my status change from regular customer of the bank to an anonymous member of the public? My great-grandmother was J. Morgan's second cousin. I wonder what he would have told her if her banking experience had been the same as mine. I'm sure she would have told him that in a senior-age community, putting restrictions on a bathroom is contrary to common sense, and even a possible health hazard. Yours truly, [redacted]	JP/MC representative called customer and apologized to the customer for the poor service experience and thanked the customer for banking with Chase.	Tampa-St. Petersburg-Clearwater, FL MSA	Sun City Center
2022	10/29/2022	Customer complaint: Thanks for reaching out. I will speak to my husband and let you know about coming in. However I would like to inform you that I am skeptical about investing large sums of money with Chase due to redlining behavior that we experienced in the past by Chase Bank. Our experience was echoed by other wealthy family members with excellent credit who are FOC like us. Has Chase Bank taken any solid steps to rectify their racist practices? Our experience dates back about 5 to 6 yrs ago	JP/MC representative contacted the customer to discuss concerns. Customer shared details of poor prior experiences with the bank and concerns about redlining. Advised customer this will be logged as formal complaint/feedback due to the experience they had 5-6 years ago.		
2022	11/23/2022	Customer email to Jaime Dimon: Good Morning Jamie, Hope you are well. I'd appreciate your assistance. I've sent several E Mails to [redacted] with no response. As the retired EVR @ one of NYC's Major Drg. as well as life long customer. I would expect the courtesy of a reply. Thank You @ Best for the holidays [redacted] Good Morning Jamie, Hope you are well. I'd appreciate your assistance. I'm the retired EVR @ NYC/MC as well as a long time customer. My local branch (above) set to close... We were given sufficient notification... I presumed in the interim, the 2 auto tellers in the lobby would be operable... Both have very limited services (ONLY able to deposit check, pull up balance) This causes a significant inconvenience. If you or your colleagues could kindly look into this situation. Thank You @ Best for the holidays [redacted]	JP/MC representative contacted the customer via letter. Dear [redacted]: We are responding to your complaint about the limited service with the ATMs at the Lindenwood shopping center. Thank you for sharing your concerns. We confirmed the ATMs at the Lindenwood shopping center are currently operational. We appreciate you taking the time to tell us about our service and we thank you for being a long time customer. Your feedback helps us serve you better. Our goal is to provide you with exceptional service, and we are sorry if we fell short when you visited our ATM. Thank you for banking with us. If you have questions, please call us at 1-877-805-6046 and reference case number [redacted]. We accept operator relay calls. We're here Monday through Friday from 8 a.m. to 9 p.m. and Saturday from 9 a.m. to 6 p.m. Eastern Time. Sincerely, Executive Office	New York-Newark, NY-NJ-CT-PA-CA	Lindenwood
2022	12/5/2022	Client's branch closed and the partnership that Chase had with organization, including paying dues and joining Board, has ceased. Client unhappy and is considering a lawsuit.	N/A	Detroit-Warren-Ann Arbor, MI-CA	
2022	12/6/2022	Customer email sent to Jaime Dimon: Dear Mr. Dimon, I want to bring your attention to the fact Chase Bank has made a huge mistake in Laguna Beach California. One that may likely cost you customers. Not only many Laguna Beach residents and Chase customers were happy that Chase finally opened a branch downtown Laguna Beach at 310 Broadway, Laguna Beach. This was brilliant as it was within a three (3) block radius of several competing banks. To offer convenience to South Laguna Beach residents, Chase then opened a second Laguna Beach location, opposite Montage Laguna Beach, at 30912 Pacific Coast Hwy. (Chase Bank PCH and Wesley branch). While I realize that the pandemic forced many businesses to shelter, I was shocked that Chase elected to permanently close the Laguna Beach downtown location. This is not logical or realistic to compete with other downtown banks. Although very inconvenient, we journeyed south to Chase at 30912 Pacific Coast Hwy. However, I heard that you recently closed that location permanently? You must not be aware that Laguna Beach is a global destination to nearly seven (7) million guests per year. As a local Laguna Beach Chase customer, you now make it very inconvenient for us to do business with Chase. Sure, we could travel to nearby cities, but why? I hope you will reconsider your presence in Laguna Beach. Otherwise, we are faced with closing our Chase accounts to allow easy banking access in town. Kindest regards [redacted]	JP/MC representative contacted the customer and thanked customer for sharing concerns about the closure of our branches in or near Laguna Beach. We confirmed the branches were closed and this was decided on several factors that align with our business model. At this time we do not have any plans to add a branch in Laguna Beach however every year we review with our real estate team and discuss opportunities, recommendations and potential new builds. At this time the closest branches to you are the Crystal Cove branch which is about 4 miles away and the Dana Point branch which is about 5.6 miles away. We apologize for any inconvenience this has caused and we thank you for your feedback about our branch network.	Los Angeles-Long Beach, CA-CA	Broadway and Beach and PCH and Wesley
2022	12/7/2022	Customer email to Jaime Dimon: Jaime Do you think it makes any sense to send a survey about a branch that closed long ago. All you have now are 2 ATMs. Clearly someone at Chase doesn't get it. [redacted]	JP/MC representative contacted the customer and advised that we have received his email correspondence and will be addressing it internally. I thanked the client for his time and efforts.	New York-Newark, NY-NJ-CT-PA-CA	
2022	12/8/2022	Customer email sent to Jaime Dimon: [redacted] and Chairman Dimon, Thank you [redacted] for speaking to my daughter I. Like [redacted], very respectful towards my family and your banks repeated errors and trying to be helpful. Thank you. Please respond to my email I believe back in August to Mr. Dimon as suggested by a banker and customer and it's status. Confirm Manager [redacted] mistake and again [redacted] please: 1. provide written statements so I can confirm these are my charge's on my Chase southwest visa card. 2. work with your back office and please utilize the existing money of mine you still have to pay the bill, as I am traveling, as you know, with out a secure computer. My credit rating as reported by chase has been outstanding and I want to preserve it. I also do not want to pay for travel to see you. Today we are in a bind. Finally, Mr. Dimon, my health advocate and doctor's instructed me and your bankers every time we met to provide written summaries and/or specific requests we made for mine and my families situation. Numerous times your employees point to compliance policy and regrettably apparent discomfort in doing so. That is not the role of the leadership style I require in your long term financial services presence. Since it appears your employees maybe uncomfortable Can you send me or approve a written explanation of my specific requests? If you would like to address the situation you have in Chesterton, Indiana I.e closing the bank, etc. I that would be appreciated by the long term residents who placed trust in Chesterton State bank for 50 plus years, many that I referred. I also believe CFP employees would want to know as well JP/MC intentions. I was very confused when a long term CFP of yours said they were a limited CFP. Please clarify that as well. [redacted] has all of my correct contact information as banker [redacted] did. She was outstanding. Happy holidays sir, again thank you [redacted].	JP/MC representative called the customer on the numbers on file. Left a voicemail, apologized for the inconvenience, and provided information on how to make payments.	Chicago-Naperville, IL-IN-WI-CA	
2022	12/9/2022	Initial Social Media message from customer: Lies JP/MC follow up message: We saw your comment on our post and would like to discuss this further. Could you provide your full name zip code and details as to how we can help? Customer follow up message: This is [redacted] Freedom holder. I guys move out of Deland. Screw all yall after using for 20 years. [redacted] call me I'm available I need. To drive 42 miles no an don't do chase no more ????	JP/MC representative contacted the customer and thanked the customer for providing that information. We understand your concern with the branch closing and want to get you the best support. Some branches are temporarily/permanently closed due to consolidation. You are able to view our website online at <a href="https://locator.chase.com/">https://locator.chase.com/</a> to find the next closest branch to you. Please know that we have shared your feedback internally so that your voice can be heard	Orlando-Lakeland-DeLtona, FL-CA	
2022	12/12/2022	MY BRANCH CLOSED. DON'T WANT TO DRIVE SO FAR. THE TELLER PUT A HOLD ON MY FUNDS AND, JUST LIKE I TOLD HER IT WOULD, THE HOLD FELL OFF OVERNIGHT. HUGE INCONVENIENCE. CAN'T WAIT TO MOVE MY ACCOUNTS TO A BANK CLOSER TO HOME. CONVENIENCE NO LONGER THERE!	No response, unable to locate any identifiable customer information.		
2022	12/13/2022	Good afternoon. My name is [redacted] and I am, for now, a Chase customer. I have remained a Chase customer for over 12 years because I like the national reach and reputation of Chase. But I am seriously considering switching to my credit union or another bank for the following reasons: 1. The decisions made by Chase bank higher ups to de-bank the Youngstown area have caused me to have to drive to another city to do my banking. Yes, the city (Circleville) is only 4-50 miles from my house but I do not like the fact that I cannot bank in the City of Youngstown. 2. The downtown kiosk is NOT convenient for me. There is zero dedicated parking, the ATM vestibule is often closed/locked on weekends and, most annoyingly during the many downtown festivals we have in Youngstown. 3. The stand alone ATM that I use near my house is more often than not out of service. For almost 5 weeks this past summer, this ATM was not in service. The decision to remove the only other working ATM on this side of town from the only other full-service branch was head-scratching. 4. Chase seems to be engaging in the time honored tradition of banks red lining urban, lower middle class areas from being banked. I have watched as each Chase branch in the city limits of Youngstown was closed or downsized significantly. As a corporate giant, Chase ought to be embarrassed that they continue to perpetuate this type of behavior. But also as a corporate giant, what do you care? You and the top brass just carry on making billions while I drive around the city looking for an ATM that will work. My meager checking and savings will never put me in the HNWI status, but I deserve to have access to a full-service, working bank in my neighborhood. Just like those in the suburbs do. I would like a working ATM in my neighborhood. I would like one that is safe, well-lit, covered and WORKING. I would like to have a full-service branch on the Northside of Youngstown. I would like Youngstown and its residents to be banked like those in tony enclaves and other places. I m not rich. I m not wealthy. But I am a person who deserves to be treated fairly and who deserves to bank with dignity. Thank you, [redacted]	JP/MC representative contacted the customer via letter. Dear [redacted], First, thank you for being a Chase customer and for your feedback. I'm sorry that you've had difficulty in accessing your accounts here. At my request, my colleagues have checked into your concerns, and I wanted to get back to you with what we've learned. Like a number of banks, we have consolidated branches as customers have moved many of their transactions online, to the mobile app, adopted direct deposit and used credit and debit cards more. For the same reasons, we have reduced the size of a number of our branches; we simply don't need as much space to serve customers now. We still have a branch in downtown Youngstown, and the ATM is available 24/7. As with many downtown locations, there is limited parking there. We also have a branch in Austintown, but know that isn't as close to you as our downtown branch. We found that there have been some service challenges at the Belmont Union Square ATM, though it has been available much more than you indicated. We will continue to monitor that ATM for availability. Again, thank you for being a customer. [redacted] Head of Chase Real Estate	Youngstown-Warren, OH-PA-CA	
2022	12/20/2022	New York State Senate & Assembly Letter to Jaime Dimon: Dear Mr. Dimon: We represent the southwest quadrant of the City of Rochester in the New York State Legislature, and write regarding our concern about the historic 19th Ward, an under-banked neighborhood, that previously had a Chase retail banking presence. The New York State Department of Financial Services recently issued a report highlighting the continued racial disparities in mortgage lending practices throughout the state. The report finds in the Rochester metro area, where 23.9 percent of the population is non-white, on average lenders make 11.33 percent of their loans to borrowers identifying as people of color, less than half of what would be expected based solely on population demographics. With the recent closure of your branch in the area, there is a banking desert in the 19th Ward, located in the 14619 zip code. The only remaining banking available is inside of a grocery store and does not offer 24-hour access to an ATM. There is an opportunity for Chase to help solve this problem by reopening a branch in a new location in SW Rochester. The 19th Ward is a historically African American community, but today represents one of Rochester's largest and most diverse neighborhoods. This area is experiencing high rates of poverty and a lack of access to critical services, including food access, pharmacy outlets and financial institutions. Keeping a Chase banking presence in this neighborhood is essential and would provide much needed economic opportunity. Thank you for your time and consideration. We welcome the opportunity to discuss this further and offer ways we can be of assistance. Sincerely, [redacted]	JP/MC representative contacted the legislators that sent the letter and advised that Government Affairs employee, [redacted], will engage relevant local stakeholders and feed relevant information back to the JP/MC Real Estate team. Government Relations to filter communications to appropriate JP/MC real estate team members and GR can also help facilitate connections to the Rochester development company working on the redevelopment site so that we have a connection there when the property is complete.	Rochester-Batavia-Seneca Falls, NY-CA	

\*Note: Portions of correspondence may be redacted to protect customer privacy

CRA Public File Comments Received via Social Media 2022 JPMorgan Chase Bank N.A.					
Year	Comment Source	Comment Received Date	Comment*	AA (if known)	Branch (if known)
2022	TWITTER	1/2/2022	@Chase 6 atms but only two consistently work in a busy underserved community. Do better ASAP. This is Burnside in the #bronx and you do your #CustomerService like this?	New York-Newark, NY-NJ-CT-PA CSA	Burnside Ave
2022	TWITTER	1/12/2022	@JillFilipovic @Chase What's up with Chase closing so many branches over the last several months? 3 have closed near me.		
2022	TWITTER	1/19/2022	Does anyone know why @Chase keeps removing and not replacing public ATMs in Tulsa? I'm at the 2nd branch that has removed ATM recently, plus one branch closing. Are they pulling out of Tulsa?	Tulsa, OK MSA	
2022	TWITTER	2/2/2022	Yesterday we celebrated the ground-breaking of Alora, 100 affordable housing apartments in San Marcos! Thank you to all involved! @sanmarcoscity @SanDiegoCounty @WNC_Inc @Chase @jim_desmond @DahlinGroup @bnbuilders @SDCountyHSA pic.twitter.com/6f9WV2WHY	San Diego-Chula Vista-Carlsbad, CA MSA	
2022	INSTAGRAM	2/4/2022	CRP Affordable Housing and Community Development (CRP) is pleased to announce financial closing on a new \$73.98 million, 100% affordable housing development in the town of Windsor in Sonoma, California. Once Shiloh Terrace's construction is complete, it will provide 134 new, safe, and affordable homes for families earning 30%- 70% of the local AMI.  Shiloh Terrace is primarily financed by 4% federal Low-Income Housing Tax Credits (LIHTC), State LIHTC, and Tax-Exempt Bonds. Shiloh Terrace was also made possible through \$3.9MM of funding awarded by the California Housing Financing Agency's Mixed-Income Program (CalHFA's MIP).  Thank you to our partners at CREA, Monarch Private Capital, CalHFA, and JPMorgan Chase Commercial Banking, who provided LIHTC equity, permanent financing, and construction financing, respectively. Additionally, we extend our deepest appreciation to our valued partners at Studio T-SQ, Central Valley Coalition for Affordable Housing, the Town of Windsor, and all others that have helped make this project possible.  #affordablehousing #housing #crpaffordable #california #californiahomes #housingcalifornia #housingamerica #housingforall #urbanplanning #project #realestate #construction #development #community #newhomes #sustainability #greenbuilding	Santa Rosa-Petaluma, CA MSA	
2022	INSTAGRAM	2/16/2022	Are you looking to make better financial decisions this year but don't know where to start? If so, join us tomorrow (2/17) for our February Financial Wellness Webinar with Alfonso Pearson, VP Community Manager at Chase Bank.  Alfonso "Al" Pearson is the Community Reinvestment Community Partnership Manager for the Greater Washington Region of JP Morgan Chase. He delivers Community Reinvestment Act (CRA) eligible community development (CD) services largely focused on financial and homebuyer education, technical assistance training, board and committee memberships, and other partnership activities in the bank's CRA assessment areas. Al is also responsible for nurturing positive relationships via a regular cadence of communications and outreach with CRA stakeholders (NFP organizations with a CD mission, advocates, and governmental representatives) whose input is considered by examiners as part of the CRA examination process.  Be sure to click the link in bio to attend our webinar tomorrow evening at 6:30PM EST for invaluable insight on your financial journey! #financialwellness #financialfreedom #creditjourney #creditmatters #jpmorgan #jpmorganchase #oharadev #communitydevelopment		
2022	INSTAGRAM	2/28/2022	Can we talk about our event on Saturday!!! We're debuting our partnership with Chase Bank! Structural barriers in the U.S. created profound racial inequalities, made worse by the pandemic. JPMorgan Chase is committed to helping close the racial wealth gap and driving economic inclusion by providing more opportunities for homeownership, access to affordable housing, entrepreneurship and bolstering financial health. They pledged a \$30 Billion Racial Equity Commitment AND WE HAD TO MAKE SURE THE #BOSSTRIBE IS INCLUDED!!!  Don't miss the "Show me the Money" Workshop with Community Manager Tamara Suvil & VP SR Business Consultant Jumoke.M.Fagbaya-Butts as we kick off our new partnership. They will be working side to side with TLAB educating about ways to get money for your business and walk you through steps needed by the financial institutions. They'll also share will be different business programs, accounts, and credit cards that will strengthen your business.  Don't Miss it! Boss Business Shower in celebration of you and your business. Saturday March 5th from 1pm-4pm at the Clubhouse in Montclair NJ GO TO EVENT LINK IN BIO	Newark, NJ-PA MD	
2022	LINKEDIN	3/3/2022	Atlanta is doing amazing things! Tuesday I was able to attend a conversation with our CEO Jamie Dimon and Atlanta Mayor Andre Dickens about JPMorgan Chase & Co. investing \$12 million into five organizations working to improve housing affordability in the Black, Hispanic and Latino communities.  #housing #atlanta #community #communitybanking #jpmorganchase #jpmorgan #jpmc #chasebank #chase #latinoleaders #latinos #ceo #banking	Atlanta-Sandy Springs-Alpharetta, GA MSA	
2022	TWITTER	3/9/2022	Spent the morning at the @Bisnow affordable housing summit discussing @MayorBMScott's partnership with @Chase and key community partners to support Black and Latina women developers investing in communities in West Baltimore! #mybmore pic.twitter.com/kOGnddizrh	Baltimore-Columbia-Towson, MD MSA	
2022	LINKEDIN	3/16/2022	Today was Vision Day for our Flagship Meeting St branch in downtown Charleston! I'm so proud of all they have accomplished and their doors aren't even open yet! I'm so excited to see the octagon light up our downtown market and to finally serve the downtown Charleston community! Congratulations Melissa Matthew, MBA and Alfonso Hernandez on this historic event for Chase!  #chasebank #community #holycity #charleston	Charleston-North Charleston, SC MSA	Meeting St
2022	TWITTER	3/17/2022	@Chase Why is it that I have NO access to 24 hour banking in East Harlem but the rich folk on 86th Street do? Sounds like discrimination to me!!! I want my 24 hour banking access back!!!	New York-Jersey City-White Plains, NY-NJ MD	
2022	LINKEDIN	3/18/2022	JPMorgan Chase & Co. Thank you for your intentional interest in providing solutions to impact the generational poverty, health, & social discrepancies in San Bernardino City.  ONH is grateful for the invitation to be amongst a select group of change making organizations.  Mr. Brad & Mr. Jonathan we are thrilled with meaningful community partnership we have fostered over the past year & half. Our students gain so much financial knowledge in your weekly financial literacy classes. THANK YOU.  Yesterday's meeting hosted by JP Morgan & Chase Bank representatives throughout the Nation: This is a closed door, invite only event that will provide a forum to hear from all of you on the topics of Financial Health and the needs of the community. I (Mr. Brad) will be facilitating the conversation with the following 3 questions: 1.) What are the key issues black, Hispanic, and Latino consumers and small businesses facing today? 2.) What are the barriers to financial health you are seeing within the community? 3.) How can San Bernardino Chase Community Team collaborate with organizations to improve financial outcomes for our community?  Please come with thoughts on these topics and we look forward to hearing from all of you.  Fortunate to be with some dynamic organizations: San Bernardino County Workforce Development Board Uplift San Bernardino Arts Connection, The Arts Council of San Bernardino County The Black Chamber of Commerce I.E. #bccie NPHS Inland Empire Regional Chamber of Commerce (IERCC) Young Visionaries Youth Leadership Academy	Riverside-San Bernardino-Ontario, CA MSA	

2022	LINKEDIN	3/25/2022	<p>So excited to be named a "Luminary Fellow" and be part of an amazing program and community!</p> <p>The Chase for Business Luminary Fellowship Program</p> <p>JPMorgan Chase firmly believes that individuals have the ability to be resilient. As a community, there is power to come back stronger together. The Chase for Business Luminary Fellowship Program is supporting businesses owned or founded by women, awarding a total of 150 fellowships, with at least 50% awarded to women of color.</p> <p>This program gives fellows access to Luminary's extensive global community, introductions, workshops, coaching, mentoring and The Luminary Collective, a business marketplace. Fellows will also receive best-in-class thought leadership, opportunities and insights from our partner Chase for Business.</p> <p>JPMorgan Chase &amp; Co. Luminary #fellowship #collective #community #empoweredwomen</p>		
2022	LINKEDIN	3/25/2022	<p>Great time and important takeaways at the NEON Community Conversation. Warren McLean hosted the event, Harry Colbert Jr. moderated an All Star panel with Daymond John, Chef Justin Sutherland, and Anissa Keyes, MA, LMFT, LICSW, RYT.</p> <p>Thank you Northside Economic Opportunity Network (NEON) for hosting the event and demonstrating the impact your organization has in the #community.</p> <p>And thank you JPMorgan Chase &amp; Co. for the opportunity to come together and help make a difference in the communities we serve.</p> <p>Kevin Bumbernick Jacob M Derritt Tessa Eddy Daniel L. Hennen Michael Henson Phylcia Manley Pilar Macdonald Oppedisano David Rudolph Patricia Shatek Joanna Trotter</p> <p>#JPMC #JPMorganChase #Chase #ChaseBank</p>		
2022	INSTAGRAM	3/31/2022	<p>Yesterday, NAHREP SAN DIEGO was presented with a PROCLAMATION AWARD by the CITY OF SAN DIEGO, on behalf of MAYOR TODD GLORIA! This PROCLAMATION declares MARCH 30th, 2022 and thereafter, as NAHREP DAY!!! In addition, NAHREP SAN DIEGO's "All About Housing &amp; Access To Affordable Mortgages" event was very successful, informative &amp; resourceful, including a packed house! Congratulations to our PRESIDENT Angel Ramirez, our VP Monica Vasquez and the entire NAHREP SAN DIEGO BOARD OF DIRECTORS &amp; COMMITTEE MEMBERS!!!</p> <p>Karla Poukkula Board of Director of Events 2019,2020,2021,2022.</p> <p>Keep up the PHENOMENAL job! #sisepuede</p> <p>Today's event would not have been possible without our esteemed sponsors! THANK YOU to our EVENT SPONSORS: Marco Morales moraleshomeinspections, Jose Flores goldenlensmedias, Luisa Ayala voices_for_children! Grateful for our host Max Zaker, President of PSAR CHULA VISTA! maxzaker</p> <p>GRATEFUL to our YEARLY SPONSORS that support us all year long! US BANK, CITI, CHASE, GG HOMES, ELITE ESCROW, RANCHO TED...THANK YOU!!! usbank hg_618 citi checo_quero chase gghomesandiego nohemi_gghomes maly_elite_escrow cali_maly ranchoted</p> <p>Join #NAHREPSanDiego &amp; become a member today for only \$49 a year!http://nahrepsandiego.org/contact/</p>	San Diego-Chula Vista-Carlsbad, CA MSA	
2022	LINKEDIN	4/1/2022	<p>Congratulations to RCHDC on the financing closing for Siskiyou Crossroads, a new construction development in the City of Yreka, in California's Siskiyou County. The project will contain 53 studio, 1, and 2 bedroom apartments to be rented to special needs, homeless, and general low-income households.</p> <p>As County of Siskiyou's first project funded under the state No Place Like Home supportive housing program, the project is part of a regional strategy for assisting unhoused residents with special needs throughout rural northern California. It includes 24 units specifically for special needs households with wrap-around on-site supportive services provided by the Siskiyou County Department of Health and Human Services and RCHDC. The No Place Like Home program was approved as statewide Proposition 2 in 2018 to fund permanent housing for individuals with mental illness who are homeless or at-risk.</p> <p>Merritt Community Capital Corporation is proud to provide \$14.3 million in tax credit equity capital for this project. Thank you as well to our financing partners at JPMorgan Chase &amp; Co., the California Department of Housing &amp; Community Development, and the Siskiyou County Health and Human Services Agency. The project is expected to complete construction in late 2023.</p> <p>"Rural Communities Housing Development Corporation is tackling the affordable housing gap with a new development that will help change the lives of local low-income homeless, special needs and at-risk households in Siskiyou County who will live there," said James Vossoughi, Executive Director, Community Development Banking, Chase.</p> <p>As California's nonprofit housing tax credit syndicator, Merritt is dedicated to working with like-minded developers to implement solutions to the state's housing crisis, particularly those tailored to meet the needs of rural communities like Yreka.</p> <p>Read more: <a href="https://lnkd.in/gAkdpmE">https://lnkd.in/gAkdpmE</a></p> <p>Contact David Dologite - Director of Acquisitions to learn about Merritt's equity solutions for your project. #AffordableHousing #AffordableHomes #LIHTC #affordablehousingfinance #NewClosing #Housing</p>	NM CA - Siskiyou County, CA	
2022	LINKEDIN	4/1/2022	<p>City of Portland, here we come!</p> <p>I am excited to share that USA Properties Fund, Inc. is now #underconstruction on The Canopy at Powell, a 169-unit #affordablehousing #community in #portland.</p> <p>Entering a new #market is no small feat and we could not have this #project without our joint venture and #nonprofit partner, Trell Anderson - he/him and Destin Ferdun at Northwest Housing Alternatives!</p> <p>Huge shoutout to our team Darryl Briley, Milo Terzich, Sean Reynolds, Jori Henry and Darren Bobrowsky and development partners at MWA Architects, Inc. and Walsh Construction Co. for bringing this deal home.</p> <p>With \$15.2M in #subsidy from the Oregon Housing &amp; Community Services (OHCS), The Canopy will convert a 3.71 acre underutilized #commercial lot into 71 1bds, 18 2bds and 80 3bds at 60% AMI along with a large community room, laundry rooms, bike storage, #office space as well as family-focused resident services by Hacienda CDC.</p> <p>Thank you to our lenders and investors at WNC &amp; Associates, JPMorgan Chase &amp; Co. and Banner Bank for partnering with us on this \$64M project. We are already working with Kenneth Verbeck, Sean Worl, Mike Tharp, Mike Holzgang at Colliers on our second project site!</p> <p>#housing #multifamily #multifamilyrealestate #apartments #multifamilyhousing #oregon</p>	Portland-Vancouver-Salem, OR-WA CSA	
2022	LINKEDIN	4/7/2022	<p>NEW: Registration for the 2022 National #SmallBusinessWeek Virtual Summit is now open! The summit, co-sponsored by SCORE Mentors, will take place May 2-5 and feature federal resources, educational workshops, networking, and more.</p> <p>Register here: <a href="https://sba.gov/nsbw">https://sba.gov/nsbw</a></p> <p>We are sincerely grateful to our generous partners — who share our vision for a vibrant, prosperous, and connected Black and African American small business community throughout California 🇺🇸 America's SBDC Northern California SBDC NorCal SBDC Finance Center Oakland African American Chamber of Commerce Blue Water Credit Rivermark Community Credit Union Chase for Business</p>	San Jose-San Francisco-Oakland, CA CSA	
2022	LINKEDIN	4/8/2022	<p>PARTY TIME! Willowglen Apartments, Burbank Housing's newest #affordablehousing community in Rohnert Park had its ribbon-cutting celebration yesterday! Leadership and Board Members from Burbank Housing were joined by officials from the City of Rohnert Park and residents of the new apartments to celebrate this welcome addition to the community.</p> <p>Read our press release here! -&gt; <a href="https://lnkd.in/gbxWRhse">https://lnkd.in/gbxWRhse</a></p> <p>The road was long to get to this point, but the partnership and determination by city officials, Penn Grove Mountain LLC, and Burbank Housing to make this a reality was rock solid. With a combination of financing from Chase Bank and tax credits administered by the California Tax Credit Allocation Committee (CTCAC) and purchased by RBC as the project's equity investor, the 36 units of Willowglen Apartments took shape and now can be called home to over 60 people in southeast Rohnert Park.</p> <p>A huge thank you to City of Rohnert Park Mayor Jackie Elward, Councilmembers Gerard Giudice, Pam Stafford, and Willy Linares for joining us and speaking at this milestone. Thank you to Burbank Housing Board Chair Sharon Wright for her words of gratitude and hope for more ribbon-cuttings on affordable housing in Rohnert Park in the coming years, and to Amber Florence, Willowglen resident, for her powerful testimony on the impact affordable housing has had on creating opportunity and space for her family to pursue lives that are full.</p> <p>Special recognition to Katarina Giudice, Field Representative for Congressman Mike Thompson, who joined for the celebration and presented a proclamation of recognition to Burbank Housing for adding these 36 homes to Rohnert Park, and the opportunities they provide to families. It was both an honor and a special surprise to us. We are grateful.</p> <p>Thank you to Sally Tomatoes, Ellen Zalman-Rai at Clone Print, The Rental Place LLC, and ATL Events Inc. for their support in making this all come together. It certainly takes a village!</p> <p>Onward to the next!</p>	San Jose-San Francisco-Oakland, CA CSA	Rohnert Park

2022	INSTAGRAM	4/27/2022	<p>Hey Everyone! I have a treat for you this Saturday April 30th!</p> <p>🎁🎁🎁</p> <p>Money has always been a taboo subject due to the simple fact that many of us aren't too aware on how to manage it and allow it to flow in. Well thanks to the Chase Bank Crenshaw Community Center, The Michael's Daughter Foundation is here to provide a FREE virtual and in-person Financial Wellness workshop!</p> <p>You're invited to join us online and in-person to learn all about how you can step up your financial game! I'll be there in-person on Saturday along with our The Michael's Daughter Foundation Board Members, Charise Sowells and Tyrone Davis. Jordan King of Chase Bank Crenshaw Community Center will lead the workshop and we'll have time afterwards to meet and greet, along with delighting in some light refreshments.</p> <p>If you're based in Los Angeles, swing by! If you're unable to attend in person you can tune in virtually.</p> <p>In person space is limited so sign up by April 28th to save your spot!</p> <p>Sign up link: <a href="https://www.surveymonkey.com/r/MDFApril">https://www.surveymonkey.com/r/MDFApril</a></p> <p>Or click the link in my IG bio.</p> <p>April 30th 2022</p> <p>10 am - 12 pm</p> <p>Chase Bank Crenshaw Community Center</p> <p>4401 CRENSHAW BLVD, LOS ANGELES, CA 90043</p> <p>See you Saturday! 🎉🎉🎉</p> <p>#TheMichaelsDaughterFoundation #CieraPayton #tylerperrytheoval #theovalonbet #financialliteracy #financialwellness #wealth #millionairemindset #community #losangeles #crenshaw #chasebank #youthadvocate</p>	Los Angeles-Long Beach, CA CSA	
2022	LINKEDIN	4/28/2022	<p>Luminary takes on Harlem in NYC as our second stop of our #InThisTogether National Tour! 🌟</p> <p>In partnership with JPMorgan Chase &amp; Co. and Chase for Business, we brought together women across NYC to advance, build, and "reconnect" with one another.</p> <p>We are in awe of how many incredible entrepreneurs, founders and business owners joined us yesterday wanting to learn, engage, and be part of our growing community.</p> <p>With workshops and sessions from our partners at Chase for Business, Verizon, Indeed.com The Sasha Group of VaynerX and more, it was a day full of celebrating small businesses and building an empire! The day culminated with a great panel of women entrepreneurs building their empires Teri Johnson of Harlem Candle Co. Chanel Cathey of CJC Insights and Seven Brown of Luna Wellness, all based in Harlem!</p> <p>Luminary works each day to build an ecosystem of women supporting women and we're thrilled to have met up with current Luminary Members, local business owners, seasoned leaders, and community builders.</p> <p>We can't wait to continue our tour and celebrate the women of Washington D.C. in just a few weeks... stay tuned! 🌟</p> <p>#weareluminary #bealuminary #comesitatourtable #inthistgether #community #becomeamember #joinluminary #collaborationhub #resources #careerdevelopment #smallbusiness #entrepreneur #founder #womenempowerment #womeninbusiness #inthistgether #luminarytour #hittingtheroad #harlem #april27</p>	New York-Newark, NY-NJ-CT-PA CSA	
2022	INSTAGRAM	4/29/2022	<p>#FlashbackFriday to our #VouluntHero week when volunteers from chase came to our Clubhouse and made vision boards with our Clubkids! Not only were they able to set goals but they also got the opportunity to lean about financial literacy!</p> <p>#friday #financialliteracy #community #chasebank</p>		
2022	TWITTER	5/5/2022	<p>We're about to kick off the #NACEDASummit! #CommunityDevelopment networks will explore strategies to advance prosperity in low-income communities thanks to the generous support of @jpmorgan @chase naceda-summit.com pic.twitter.com/eRyzEKHmBT</p>		
2022	TWITTER	5/10/2022	<p>On Monday, @JPMorgan @Chase announced it will more than double its original branch commitment in Greater Washington to more than 140 branches by the end of 2025, with 30% of branches in low- to moderate-income communities. @MayorBowser</p> <p>Learn more: <a href="https://bit.ly/37Uhu4I">bit.ly/37Uhu4I</a> pic.twitter.com/stryY01O6yz</p>	Washington-Baltimore-Arlington, DC-MD-VA-WV-PA CSA	
2022	LINKEDIN	5/11/2022	<p>Please join us and others this Saturday, May 14 from 1-4PM at the Westgate Community Center (455 S. Westgate Avenue, Columbus, Ohio 43204) for an Affordable Housing Resource Fair.</p> <p>This event is presented by Michael Stinziano, Franklin County Auditor in partnership with organizations serving residents across Central Ohio. Please feel free to reach out to us or one of the other organizations if you have any questions. Hope to see you there!</p> <p>IMPACT Community Action Homeport Mid-Ohio Regional Planning Commission Homes on the Hill Community Development Corporation Columbus Urban League Ohio Housing Finance Agency Kaleidoscope Youth Center, Inc. African American Male Wellness Agency Habitat for Humanity of the Mid-Ohio Valley COCIC: Franklin County Land Bank / COCLT: Central Ohio Community Land Trust Community Properties of Ohio Management Services Star House Homes for Families Community Mediation Services of Central Ohio Action for Children The Legal Aid Society of Columbus Franklin County Office on Aging Lutheran Social Services North Community Counseling Centers CareSource Fifth Third Bank Huntington National Bank JPMorgan Chase &amp; Co. U.S. Bank Coalition on Homelessness &amp; Housing in Ohio (COHHIO) Modcon Living Nationwide Children's Hospital YWCA Columbus YMCA of Central Ohio</p>	Columbus-Marion-Zanesville, OH CSA	
2022	TWITTER	5/12/2022	<p>Chase To bad it @chase isn't willing to help it's customer during these times. Guess that's the price you pay for living in a low income zip Code. # @chase wouldn't allow this to happen to it's rich and powerful customer. That happen to be old white men</p>		
2022	TWITTER	5/12/2022	<p>Chase Big banks like @chase taking advantage of low income buyers and minorities all to often. #we need financial equality.</p> <p>Don't let the big banks like @chase get away with these practices any more. We all deserve the same opportunities</p>		
2022	LINKEDIN	6/10/2022	<p>Last night, I get to celebrate my passions and share what I love. Chase hosted a Financial Empowerment Workshop on Business and Credit at our Chase Panorama City Community Branch. We get to celebrate Philippine Independence Day and share a little bit of the history of the Philippines, our food, and our culture. Filipinos are the 2nd largest population of Asian Americans in the US and the largest overseas Filipinos. Greater LA is home to more than half a million Filipinos.</p> <p>Thank you to my amazing partners for making this event possible and a success! I deeply appreciate your partnership from the bottom of my heart. Mabuhay and Salamat! 🙏</p> <p>Juliana Ocegueda us Jimmy Kim (Veteran) Juan Hernandez Nicholas Harrison Ellen C. Morales Lourdes Pelayo</p> <p>Chase Chase for Business</p> <p>Filipino American Chamber of Commerce of Greater Los Angeles (FACC-GLA)</p> <p>#filipinoamerican #chamberofcommerce #community #workshop #financialempowerment #business #credit #aapi #asianamerican</p>	Los Angeles-Long Beach, CA CSA	Panorama City
2022	LINKEDIN	6/12/2022	<p>The inaugural Home Buyer Workshop was a huge success with amazing feedback and turnout.</p> <p>Participants were charged with the task of becoming homeowners. Thank you for your invaluable participation for inviting, speaking, sharing, posting, texting and attending.</p> <p>Thank you to our sponsor, Chase Bank. They are doing big things in the community. More to come!</p> <p>#btfreespeaks #chasebank #goodintheneighborhood #thankyou #homebuyerworkshop #communityinvolvement #atlantarealestateagent #atlantabroker #community #success #georgiarealestateagent</p>	Atlanta-Athens-Clarke County--Sandy Springs, GA-AL CSA	
2022	TWITTER	6/13/2022	<p>It's great to see others, like @CAHEC_Raleigh @Chase and @reinvestfund, investing in @dcck's #BringingTheKitchenHome campaign. I encourage others to join me in supporting their zealous work to end hunger and poverty in our nation's capital! <a href="https://bringingthekitchenhome.org/press-release-...">bringingthekitchenhome.org/press-release-...</a></p>	Washington-Baltimore-Arlington, DC-MD-VA-WV-PA CSA	
2022	INSTAGRAM	6/13/2022	<p>Project Hope Boston welcomed Sabrina Antoine Correia, Financial Coach and Vice President, Community Manager at chase, to lead a financial health workshop for Project Hope staff. This two-part workshop titled, "Your Financial Journey" taught staff how to create a roadmap for their financial future and explored how a savings plan can support their financial journeys.</p> <p>This informative workshop helped not just Project Hope staff, but provided us with new tools and resources we are eager to share with program participants to support their own financial wellbeing.</p> <p>Our sincere thanks to Sabrina and Chase Bank for making this possible and for their dedication to improving the financial wellbeing of our community! #financialhealth #community</p>	Boston-Worcester-Providence, MA-RI-NH-CT CSA	
2022	LINKEDIN	6/21/2022	<p>Luminary takes on Washington, D.C. for our third stop of our #InThisTogether National Tour! 🌟</p> <p>In partnership with Chase and Chase for Business, we brought together women across D.C. to advance, build, and "reconnect" with one another.</p> <p>We are in awe of how many incredible entrepreneurs, founders and business owners joined us last week wanting to learn, engage, and be part of our growing community.</p> <p>With workshops and sessions from our partners at Chase, Verizon, The Sasha Group and more, it was a day full of celebrating small businesses and building an empire!</p> <p>Luminary works each day to build an ecosystem of women supporting women and we're thrilled to have met up with current Luminary Members, local business owners, seasoned leaders, and community builders.</p> <p>We can't wait to continue our tour and celebrate the women of Boston in just a few weeks July 11- 12!</p> <p>Click the link to register for Boston today!</p> <p><a href="https://lnkd.in/g/fK_ggfg">https://lnkd.in/g/fK_ggfg</a></p> <p>#weareluminary #comesitatourtable #inthistgether #community #womenempowerment #womeninbusiness #luminarytour #hittingtheroad #washingtondc #boston</p>	Washington-Baltimore-Arlington, DC-MD-VA-WV-PA CSA	

2022	TWITTER	6/22/2022	We welcomed @NYCHousing staff for a tour of our recently completed Sunset Park Library Project!  This development replaces an outdated @BKLYNlibrary location & provides the first new affordable housing in Sunset Park in over 30 years. Thanks to @nationalgridus @CapitalOne @Chase pic.twitter.com/nkH6dYUSh2	New York-Newark, NY-NJ-CT-PA CSA	
2022	TWITTER	6/24/2022	@Chase its common practice for businesses to make night drops of cash and checks. Why is @chase discriminating against business owners by keeping atms closed in the upper west side?		
2022	TWITTER	6/24/2022	@Chase if you close atms in any neighborhood no matter race or gender you are practicing discrimination by only allowing a certain customer access their funds according to where they reside.		
2022	TWITTER	6/29/2022	Thanks to @JPMorgan @Chase for supporting this paper in @sfed's Community Development Innovation Review, "Addressing the Capitalization and Financial Constraints of #CDFI Microlenders," and helping to highlight the promise of @EBAFund. #EBAFund aspeninstitute.org/publications/a... @Aspen_BOI		
2022	LINKEDIN	6/30/2022	The OFN team recently traveled to Chicago to meet CDFIs in our membership and visit their borrowers. A few of our partners also joined us and had the opportunity to witness how their investments in CDFIs generate economic opportunity for people and places that mainstream finance doesn't traditionally reach. Read more. <a href="https://lnkd.in/gR8xNBj3">https://lnkd.in/gR8xNBj3</a>  Thank you JPMorgan Chase & Co., Woodforest National Bank, Wells Fargo, Neighborhood Housing Services of Chicago, Chicago Community Loan Fund, IFF (CDFI), Community Investment Corporation, Allies for Community Business, Greenwood Archer Capital, and The Resurrection Project for joining us!	Chicago-Naperville-Elgin, IL-IN-WI MSA	
2022	LINKEDIN	6/30/2022	What a day! It was so exciting to host the Central Valley Community Foundation Council of Business Sponsors back in person after two years to discuss all things housing. Thank you, Jennifer LeSar, Mayor Jerry Dyer, Deputy Mayor Matthew Grundy & Urban Planner Dan Zack, AICP, CNU-A for giving us a fantastic overview of housing priorities & strategies on a local, regional, and statewide level. Through these public and private partnerships, we garner the leadership needed to overcoming barriers to equitable, affordable housing creating a thriving, healthy and vibrant community for all Fresnoans.  Our CBS Members also heard from CA FWD CEO Micah Weinberg about the ongoing CERF process and upcoming California Economic Summit heading to Bakersfield this fall. Our CEO Ashley Swearingin is the Co-Chair of CA FWD and excited to see the summit come back to the Central Valley.  Thank you to our Council of Business Sponsor members who generously donate their time and funding to the impactful work here at the Central Valley Community Foundation: The Wonderful Company, Wells Fargo, JPMorgan Chase & Co., Bank of America, Chevron, EECU Credit Union & Valley Children's Healthcare. #CVCF #CouncilofBusinessSponsors #CAEconomicSummit #FresnoHousing #FresnoDRIVE #DowntownFresno	Central Valley Community Foundation	
2022	LINKEDIN	7/2/2022	Last Thursday Chase for Business and inQmatic invited me to participate in a forum to share information about the Business service program available at the New York State Department of Labor. Other knowledgeable panelists were able to present about cyber security & protection for small business, access to financial services, marketing among other interesting topics. The presentations were made in Spanish. We were thrilled to learn from the attendees the importance of hosting more events like this one as many people are not familiar with our no-cost services: 👉 Tax Credits 👉 Human Resources Assistance 👉 NY Talent & SMART tools 👉 Job postings 👉 Apprenticeship Training 👉 Shared Work programs 👉 Labor Market Information and many more. I also shared some tips to seek federal assistance!		
2022	TWITTER	7/5/2022	@Chase #Arverne needs way more service than ONE atm machine! What's your plans to service the community? Cc @JSandersNYC @KhaeleeAnderson @RepGregoryMeeks @QnsBPRichards	New York-Newark, NY-NJ-CT-PA CSA	Arverne By the Sea
2022	TWITTER	8/5/2022	Awesome to see @JPMorgan @Chase on this affordable housing project. Literally about 100 yards from their commercial banking office and the state capitol in Sacramento California. #YIMBY @cayimby pic.twitter.com/W10yNa7do4	Sacramento-Roseville, CA CSA	
2022	FACEBOOK	8/7/2022	direct deposited my veterans compensation disability check into my brothers account . since our names did not match chase closed the account and with held my money without sending back the check to the Va. This issue has put me into a financial hardshp, mental stress affecting my service connected PTSD . no one has wanted to help me . I have had to receive multiple military grants to make up for this money that chase holds of mine. I am still behind 2 months on my auto payment considering this money was a whole months salary and my only source of income. I am receiving under 1300.00 a month and I am considered low income . I don't know what I have to do for the bank to return the check to the Va but I'm tired of waiting around for nothing to happen and the bank thinking that they can just take what the want from who they no matter what could be going on with the customer I need answer about my money .		
2022	TWITTER	8/19/2022	Yesterday, we kicked off our inaugural Financial Literacy Class in partnership with @chase! Keep an eye on our weekly calendar to save the date for the next one!  #FinancialLiteracy #GenSpace #HealthyAging #Aging #AgingWell #Longevity #Community pic.twitter.com/pisi84Ih2		
2022	TWITTER	8/20/2022	DMA is proud to have Travis Flats in ATX as a finalist for Mixed Use. County offices, affordable apartments, shared parking garage on former parking lot! @TravisCountyTX @TDHCA @rsequity @Chase @austintexasgov	Austin-Round Rock-Georgetown, TX MSA	
2022	FACEBOOK	9/1/2022	Very disapointed lately with Chase bank we had two ATMs at our bank and one was taken out nad now the remaining one isnt working properly...The reason i switched to Chase was PNC made it harder to bank closing branchs taking out ATMs and here i am again having a hard time banking....		
2022	TWITTER	9/1/2022	So frustrated with my banking relationship with Chase. After making an electronic deposit from my phone on Friday, and having it accepted, ai was hit with a \$12 fee and notice that the "account was not found" for the check I was depositing. After visiting my "not so local branch" (the 2 nearest branches closed recently as did the 2 nearest ATMs), it appears that there was an issue with the image of the check that was received and 2 digits are missing. Those digits were there when I took the image and were there during the manual verification process. The chase branch said they haven't seen this happen before. They accepted the physical check for deposit but were unable to remove the \$12 fee. They advised me to explain it to customer service who should remove the fee since it was not something I nor the person writing the check could control. It seems like a system issue. I called customer service who said their "system automatically denied my request for a refund." I deposit checks thru chase weekly. Usually on my phone given that so many chase services have closed. I can't afford a \$12 fee every time I deposit a check if there is an issue with the data. Is there anything you can do? I am a good banking customer...I don't have overdrafts. I'm getting ready to purchase a house and I was considering chase as a mortgage lender...but this situation has me concerned now about additional fees or customer service.		
2022	TWITTER	9/1/2022	Good Evening secure messaging is not working for me to reply about my bill pay. I keep receiving an automated message concerning my bill pay, however, the monthly direct deposit will not hit my account until the scheduled day of this month. I have explained on two occasions that my bill payments need to come out of my account when the designated monthly monies are presented to the account. I am not the one controlling when the deposit is presented or when Chase will decide to release the funds to my account. Chase knows that many of its customers such as I unfortunately due to circumstances live to check, so trying to chastise and humiliate me about my financial situation can be construed as discrimination against low-income customers including causing low-income customers (who are the majority impacted by the amoral practice) to pay extra overdrafts by maneuvering transactions so the highest amount of overdrafts can be garnered (although legal).		



2022	INSTAGRAM	9/3/2022	<p>BREAK THE BANK #GRANDCLOSING  WEEK 1 VS CHASE BANK  📺 temp_ta_tion_  WEEK 5 VS WELLS FARGO  2MORRO SAT SEPT 3, 2022  BLACK LA DEMANDS TO  bankofamerica  chase  citi  wellsfargo</p> <p>1a. CEASE FINANCING THE GENOCIDE OF BLACK PEOPLE BY DIVESTING FROM LAW ENFORCEMENT AGENCIES THAT ARE MURDERING OUR LOVED ONES &amp; THE ROGUE PROSECUTORS WHO REFUSE TO HOLD THEM ACCOUNTABLE  1b. PAY REPARATIONS TO THE FAMILIES &amp; COMMUNITIES THAT ARE GRAVELY AFFECTED BY STATE SANCTIONED TERRORISM  2a. CEASE FINANCING THE GENTRIFICATION OF BLACK COMMUNITIES W PREDATORY LOANS &amp; OTHER MEANS OF REDLINING  2b. PAY REPARATIONS TO THE FAMILIES WHO WERE CONNED OUT OF THEIR HOMES  3a. DIVEST FROM THE PRISON INDUSTRIAL COMPLEX (PIC) &amp; POLICIES THAT CRIMINALIZE BLACK COMMUNITIES  3b. PAY REPARATIONS TO THE FAMILIES &amp; COMMUNITIES THAT HAVE BEEN DEVASTATED BY THE PIC  4a. PAY REPARATIONS TO THE DESCENDANTS OF AFRICANS WHO WERE ENSLAVED IN THE U.S.  4b. CEASE ALL PREDATORY MEANS OF SABOTAGING BLACK WEALTH  4c. PAY REPARATIONS FOR THE FINANCIAL HARDSHIPS YOUR INSTITUTIONS PRACTICE IN BLACK COMMUNITIES  4d. MAKE EQUITABLE INVESTMENTS IN COMMUNITIES WHERE YOUR INSTITUTIONS DENY BLACK PEOPLE EMPLOYMENT OPPORTUNITIES  4e. AUDIT THE PROGRAMS DESIGNED TO HELP BLACK COMMUNITIES &amp; MAKE ADJUSTMENTS TO HAVE THESE PROGRAMS MORE EFFICIENT  5a. CEASE FINANCING CORRUPT POLITICIANS &amp; POLICIES THAT CONTINUE TO OPPRESS BLACK COMMUNITIES  #ENDBLACKERASURE #ENDGENTRIFICATION #REPARATIONSNOW</p>	Los Angeles-Long Beach, CA CSA	
2022	TWITTER	9/7/2022	<p>With a commitment toward helping minorities, @Chase is putting forward \$30B to promote affordable housing, grow Black- and Hispanic-owned businesses, improve access to banking in underserved areas, and build an inclusive workforce. Read more: bit.ly/3RLsbRo  pic.twitter.com/0kIEaPcZMT</p>		
2022	TWITTER	9/7/2022	<p>Housing Action Illinois would like to extend a heartfelt thank you to our Platinum Sponsor for our 35th Anniversary and #HousingMatters2022 Conference: @jpmorgan @Chase. Thank you for supporting our work to expand affordable housing and end homelessness!  pic.twitter.com/yTmygByMc</p>		
2022	INSTAGRAM	9/12/2022	<p>📺 This week's Business Education webinars 📺  Wed: "Transform Your Dream into a Real Startup" presented by SCOREChicago  Fri: "Navigating Your Cash Flow" presented by Chase for Business  (And don't forget the #ChiSmallBizExpo on Saturday!)  Register at <a href="https://www.chicago.gov/city/en/depts/bacp/provdrs/business_support_tools/svcs/workshopsandwebinars.html">https://www.chicago.gov/city/en/depts/bacp/provdrs/business_support_tools/svcs/workshopsandwebinars.html</a>  #logan #chamber #webinar #free #community #education #workshops #chicago</p>	Chicago-Naperville, IL-IN-WI CSA	
2022	TWITTER	9/15/2022	<p>CPC's Tracy Conley joined longtime CPC customer DePaul &amp; partners to celebrate the completion of this supportive &amp; #affordablehousing project. CPC proudly provided a \$13.7M #constructionloan w/ lending partner JPMorgan @Chase.  Congratulations to all: <a href="https://twitter.com/NYSHCR/status/...">twitter.com/NYSHCR/status/...</a></p>		
2022	LINKEDIN	9/15/2022	<p>Today, we kick off Hispanic Heritage month. Celebrating and recognizing the contributions and influence of Hispanic Americans to the history, culture, and achievements in the United States.  This past Monday, The San Fernando Valley and the SF valley LgbtQ wanted to recognize two extraordinary community leaders, Juliana Ocegüera Juan Hernandez. The White House and the City of Los Angeles Mayor Garcetti also gave recognition for their work, dedication and impact in the San Fernando Valley. Thank you Chase for Business your initiative with your \$30 Billion Racial Equity Community to underserved communities. Thanks to this commitment we are seeing hope through Juliana for the community. We see how dedicated she is in helping those that need the help, which is many. Her passion to be there for her community. She understand her community and that's why her community shows up for her. This is the first time a big bank also shows up for the LGBTQ community with resources and support. Juliana and Juan thank you for your leadership, commitment and support. From Washington DC to Sacramento, to San Fernando Valley and Panorama City, your efforts are being recognized and much appreciated in the San Fernando Valley.  #leadership #communityleaders #business #racialequity #lgbtq #thankyou</p>	San Jose-San Francisco-Oakland, CA CSA	
2022	TWITTER	9/19/2022	<p>Evermont Project uses #NMTC to Bring Affordable Housing and Community Development to Site of LA Uprising:  <a href="https://commercialobserver.com/2022/09/evermo...">commercialobserver.com/2022/09/evermo...</a>  @TheSeedSchoolLA @Chase @BRIDGEhousing</p>	Los Angeles-Long Beach, CA CSA	
2022	TWITTER	9/21/2022	<p>There's also @jpmorgan @chase &amp; all the Wall St banks mistreatment of communities of color &amp; ongoing failures under the Community Reinvestment Act, small business lending &amp; so much more: @stephengandel @dealbook @FSCDems <a href="https://tinyurl.com/2brdmh9v8/">tinyurl.com/2brdmh9v 8/</a></p>		
2022	INSTAGRAM	9/21/2022	<p>Register through our website BEFORE Sep. 27th for the Lunch &amp; Learn: Negocios 201 📺  Hosted by Chase Bank chase @ #rgvhcc  📍 Casa De Palmas  101 N. Main Street McAllen, Texas 78501  RSVP - L I N K - I N B I O 📄  Chase Bank is looking forward to helping out the business community and welcomes business owners to attend. #smallbusiness #community  ***Registration IS Required &amp; Lunch is provided- Walk-ins will NOT be permitted***</p>	McAllen-Edinburg, TX CSA	
2022	INSTAGRAM	9/23/2022	<p>JOIN US 2DAY  BREAK THE BANK #GRANDCLOSING  GIVE CHASE BANK HELL UNTIL THEY PAY THE BLACK COMMUNITY REPARATIONS  📺 pab7ox  BLACK LA DEMANDS TO  bankofamerica  chase  citi  wellsfargo</p> <p>1a. CEASE FINANCING THE GENOCIDE OF BLACK PEOPLE BY DIVESTING FROM LAW ENFORCEMENT AGENCIES THAT ARE MURDERING OUR LOVED ONES &amp; THE ROGUE PROSECUTORS WHO REFUSE TO HOLD THEM ACCOUNTABLE  1b. PAY REPARATIONS TO THE FAMILIES &amp; COMMUNITIES THAT ARE GRAVELY AFFECTED BY STATE SANCTIONED TERRORISM  2a. CEASE FINANCING THE GENTRIFICATION OF BLACK COMMUNITIES W PREDATORY LOANS &amp; OTHER MEANS OF REDLINING  2b. PAY REPARATIONS TO THE FAMILIES WHO WERE CONNED OUT OF THEIR HOMES  3a. DIVEST FROM THE PRISON INDUSTRIAL COMPLEX (PIC) &amp; POLICIES THAT CRIMINALIZE BLACK COMMUNITIES  3b. PAY REPARATIONS TO THE FAMILIES &amp; COMMUNITIES THAT HAVE BEEN DEVASTATED BY THE PIC  4a. PAY REPARATIONS TO THE DESCENDANTS OF AFRICANS WHO WERE ENSLAVED IN THE U.S.  4b. CEASE ALL PREDATORY MEANS OF SABOTAGING BLACK WEALTH  4c. PAY REPARATIONS FOR THE FINANCIAL HARDSHIPS YOUR INSTITUTIONS PRACTICE IN BLACK COMMUNITIES  4d. MAKE EQUITABLE INVESTMENTS IN COMMUNITIES WHERE YOUR INSTITUTIONS DENY BLACK PEOPLE EMPLOYMENT OPPORTUNITIES  4e. AUDIT THE PROGRAMS DESIGNED TO HELP BLACK COMMUNITIES &amp; MAKE ADJUSTMENTS TO HAVE THESE PROGRAMS MORE EFFICIENT  5a. CEASE FINANCING CORRUPT POLITICIANS &amp; POLICIES THAT CONTINUE TO OPPRESS BLACK COMMUNITIES  #ENDBLACKERASURE #ENDGENTRIFICATION #REPARATIONSNOW</p>	Los Angeles-Long Beach, CA CSA	

2022	INSTAGRAM	9/27/2022	<p>WE DID IT! Thank you to everyone who joined us Saturday, September 24th on the rooftop of the Sutter Club for the 9th annual Hard Hats and High Heels Gala!</p> <p>With a goal of \$350,000, this sold out event raised over \$448,000 to build and repair for low-income families, seniors, and veterans in our region. Stay tuned for the recap video coming soon!</p> <p>Photo credit: tiagemmell and cmac2u</p> <p>Presenting Sponsor: mysmud</p> <p>Hope Builder Sponsor: usbank</p> <p>Future Framers Sponsors: officialumpquabank, chase bank, lpas.design, headwaters_building, Health Net, capitolbarricade, dprconstruction, interest_insurance, Precision Fluid Controls, rivercitybank, broadway_veterinary_hospital and venetianpethospital</p> <p>Wall Raiser Sponsors: Tri Counties Bank, Clark Construction, Cooper &amp; Associates Realty, Cunningham Engineering, El Dorado Savings Bank, Acorn Finance, Rainforth Grau Architects, Taylor &amp; Wiley, Teichert Construction, Trainor Fairbrook, Pretty Please Aesthetics, Leah &amp; Ryan Miller, Roy Alexander, The Stein/Ramos Family, Ronald &amp; Beverly Lamb, Susan Sheridan and Eifrena Foord.</p> <p>FIZZ Sponsor: fizzesac</p> <p>Wine Sponsor: boglevineyards</p> <p>Production Team: Megan Swan and Mike Droke</p> <p>Entertainment: larriahj, stefanomusic, beatfleedjjs, saccdt, aerialist jewelle_of_the_nile, and feelosophymusic</p> <p>More photos in the link in our bio, and video recap coming soon!</p> <p>#TogetherWeBuild #HabitatGala</p>		
2022	INSTAGRAM	10/1/2022	<p>YOU DONT HAVE 2 ROB OR BEG THE BANK</p> <p>JOIN THE MOVEMENT 2 BREAK THE BANK &amp; GET WHAT BELONGS 2 ALL OF US</p> <p>#GRANDCLOSING</p> <p>CHASE BANK WEEK 5 2DAY</p> <p>● STOP wells Fargo</p> <p>WEEK 9 CONTINUES</p> <p>2MORRO SAT OCT 1ST</p> <p>BLACK LA DEMANDS TO</p> <p>bankofamerica</p> <p>chase</p> <p>cti</p> <p>wellsfargo</p> <p>1a. CEASE FINANCING THE GENOCIDE OF BLACK PEOPLE BY DIVESTING FROM LAW ENFORCEMENT AGENCIES THAT ARE MURDERING OUR LOVED ONES &amp; THE ROGUE PROSECUTORS WHO REFUSE TO HOLD THEM ACCOUNTABLE</p> <p>1b. PAY REPARATIONS TO THE FAMILIES &amp; COMMUNITIES THAT ARE GRAVELY AFFECTED BY STATE SANCTIONED TERRORISM</p> <p>2a. CEASE FINANCING THE GENTRIFICATION OF BLACK COMMUNITIES W PREDATORY LOANS &amp; OTHER MEANS OF REDLINING</p> <p>2b. PAY REPARATIONS TO THE FAMILIES WHO WERE CONNED OUT OF THEIR HOMES</p> <p>3a. DIVEST FROM THE PRISON INDUSTRIAL COMPLEX (PIC) &amp; POLICIES THAT CRIMINALIZE BLACK COMMUNITIES</p> <p>3b. PAY REPARATIONS TO THE FAMILIES &amp; COMMUNITIES THAT HAVE BEEN DEVASTATED BY THE PIC</p> <p>4a. PAY REPARATIONS TO THE DESCENDANTS OF AFRICANS WHO WERE ENSLAVED IN THE U.S.</p> <p>4b. CEASE ALL PREDATORY MEANS OF SABOTAGING BLACK WEALTH</p> <p>4c. PAY REPARATIONS FOR THE FINANCIAL HARDSHIPS YOUR INSTITUTIONS PRACTICE IN BLACK COMMUNITIES</p> <p>4d. MAKE EQUITABLE INVESTMENTS IN COMMUNITIES WHERE YOUR INSTITUTIONS DENY BLACK PEOPLE EMPLOYMENT OPPORTUNITIES</p> <p>4e. AUDIT THE PROGRAMS DESIGNED TO HELP BLACK COMMUNITIES &amp; MAKE ADJUSTMENTS TO HAVE THESE PROGRAMS MORE EFFICIENT</p> <p>5a. CEASE FINANCING CORRUPT POLITICIANS &amp; POLICIES THAT CONTINUE TO OPPRESS BLACK COMMUNITIES</p> <p>#ENDBLACKERASURE #ENDGENTRIFICATION #REPARATIONSNOW</p>	Los Angeles-Long Beach, CA CSA	
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2022	INSTAGRAM	10/5/2022	<p>If you missed last Saturday's sold out Habitat Gala on the Sutter Club rooftop, or if you want to relive the magical night, check out this Gala recap and thank you video!</p> <p>This year, we raised a total of \$449,168 to build and repair for low-income families, seniors, and veterans in our region!</p> <p>A huge thank you to the Sutter Club for hosting, as well as our amazing sponsors and partners:</p> <p>Presenting Sponsor: mysmud  Hope Builder Sponsor: usbank  Future Framers Sponsors: officialumpquabank, chase bank, lpa.design, headwaters_building, Health Net, capitolbarricade, dprconstruction, interest_insurance, Precision Fluid Controls, rivercitybank, broadway_veterinary_hospital and venetianpethospital  Wall Raiser Sponsors: Tri Counties Bank, Clark Construction, Cooper &amp; Associates Realty, Cunningham Engineering, El Dorado Savings Bank, Acorn Finance, Rainforth Grau Architects, Taylor &amp; Wiley, Teichert Construction, Trainor Fairbrook, Pretty Please Aesthetics, Leah &amp; Ryan Miller, Roy Alexander, The Stein/Ramos Family, Ronald &amp; Beverly Lamb, Susan Sheridan and Elfrena Foord.  FIZZ Sponsor: fizzesac  Wine Sponsor: boglevineyards  Production Team: Megan Swan and Mike Droke  Entertainment: larriahj, stefanomusic, beatfleetsdjs, saccdt, aerialist jewelle_of_the_nile, and feelosophymusic  Videography: seastandproductions  Photo credit: tiagemmelli and cmac2u  #TogetherWeBuild #HabitatGala</p>		
2022	TWITTER	10/24/2022	<p>Last week, two dozen volunteers from @JPMorgan @Chase &amp; Co. packed 13 pallets of #Stockboxes for low-income seniors – that's over 520 boxes! Over the past year, 150 #volunteers from #JPMorganChase have served nearly 300 hours at our Volunteer Action Center.  <a href="https://pic.twitter.com/hWwEDVw9k6h">pic.twitter.com/hWwEDVw9k6h</a></p>		
2022	INSTAGRAM	11/2/2022	<p>#BREAKTHEBANK  #VOTE4REPARATIONS  EMANCIPATION FROM EXPLOITATION  #BANKBLACK 🗳️🗳️🗳️  #GRANDCLOSINGS CONTINUE  CHASE BANK WEEK 10 FRI NOV 4TH  WELLS FARGO WEEK 14 SAT NOV 5TH  THE BLACKS DEMAND  THE 7 MEGA BANKS &amp; THEIR CEOs  bankofamerica - BRIAN MOYNIHAN  citi - JANE FRASER  JP MORGAN chase - JAMIE DIMON  PNC - WILLIAM DEMCHAK  TRUIST - WILLIAM ROGERS JR  US BANCORP - ANDY CECERE  wellsfargo - CHARLES SCHARF  COLLECTIVELY WORTH 13 "TRILLION" IN ASSETS  1a. DIVEST FROM LAW ENFORCEMENT AGENCIES &amp; PROSECUTORS WHO REFUSE TO HOLD LAW ENFORCEMENT ACCOUNTABLE  1b. REPARATIONS FOR THE BLACKS AFFECTED BY STATE SANCTIONED TERRORISM  2a. CEASE PREDATORY LOANS &amp; OTHER MEANS OF REDLINING  2b. REPARATIONS FOR FAMILIES WHO WERE CONNED OUT OF THEIR HOMES  3a. DIVEST FROM THE PRISON INDUSTRIAL COMPLEX (PIC) &amp; POLICIES THAT CRIMINALIZE THE BLACKS  3b. REPARATIONS FOR THE BLACKS WHO HAVE BEEN DEVASTATED BY THE PIC  4a. REPARATIONS FOR DESCENDANTS OF AFRICANS WHO WERE ENSLAVED IN THE U.S.  4b. CEASE SABOTAGING BLACK WEALTH  4c. REPARATIONS FOR THE FINANCIAL HARDSHIPS YOUR INSTITUTIONS PRACTICE IN BLACK COMMUNITIES  4d. MAKE EQUITABLE INVESTMENTS IN COMMUNITIES WHERE YOUR INSTITUTIONS DENY THE BLACKS EMPLOYMENT OPPORTUNITIES</p>	Los Angeles-Long Beach, CA CSA	
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2022	INSTAGRAM	11/2/2022	<p>#BREAKTHEBANK  #VOTE4REPARATIONS  EMANCIPATION FROM EXPLOITATION  #BANKBLACK 🗳️🗳️🗳️  #GRANDCLOSINGS CONTINUE  CHASE BANK WEEK 10 FRI NOV 4TH  WELLS FARGO WEEK 14 SAT NOV 5TH  THE BLACKS DEMAND  THE 7 MEGA BANKS &amp; THEIR CEOs  bankofamerica - BRIAN MOYNIHAN  citi - JANE FRASER  JP MORGAN chase - JAMIE DIMON  PNC - WILLIAM DEMCHAK  TRUIST - WILLIAM ROGERS JR  US BANCORP - ANDY CECERE  wellsfargo - CHARLES SCHARF  COLLECTIVELY WORTH 13 "TRILLION" IN ASSETS  1a. DIVEST FROM LAW ENFORCEMENT AGENCIES &amp; PROSECUTORS WHO REFUSE TO HOLD LAW ENFORCEMENT ACCOUNTABLE  1b. REPARATIONS FOR THE BLACKS AFFECTED BY STATE SANCTIONED TERRORISM  2a. CEASE PREDATORY LOANS &amp; OTHER MEANS OF REDLINING  2b. REPARATIONS FOR FAMILIES WHO WERE CONNED OUT OF THEIR HOMES  3a. DIVEST FROM THE PRISON INDUSTRIAL COMPLEX (PIC) &amp; POLICIES THAT CRIMINALIZE THE BLACKS  3b. REPARATIONS FOR THE BLACKS WHO HAVE BEEN DEVASTATED BY THE PIC  4a. REPARATIONS FOR DESCENDANTS OF AFRICANS WHO WERE ENSLAVED IN THE U.S.  4b. CEASE SABOTAGING BLACK WEALTH  4c. REPARATIONS FOR THE FINANCIAL HARDSHIPS YOUR INSTITUTIONS PRACTICE IN BLACK COMMUNITIES  4d. MAKE EQUITABLE INVESTMENTS IN COMMUNITIES WHERE YOUR INSTITUTIONS DENY THE BLACKS EMPLOYMENT OPPORTUNITIES</p>	Los Angeles-Long Beach, CA CSA	
2022	LINKEDIN	11/9/2022	<p>Elevate Together University en asociación con Chase for Business y la Cámara de Comercio Hispana de EE. UU. (United States Hispanic Chamber of Commerce (USHCC)) presenta una nueva sesión educativa: NAVEGANDO POR SU FLUJO DE CAJA. Todavía hay tiempo para que te registres! Visita <a href="https://11ink/RQ7MRDM">11ink/RQ7MRDM</a> para asegurar tu lugar. 📝</p> <p>#nonprofit #community #nonprofitorganization #education #support #smallbiz #smallbusiness #smallbizowners #connect #connections</p>		

2022	TWITTER	11/18/2022	Today we welcomed back volunteers from @jpmorgan @Chase to our Clifford Street build site. The volunteers helped us with interior blocking as well as additional siding installation!! #habitatforhumanity #habitatcfc #jpmorgan #chase #volunteer #goodworks #build #home #community pic.twitter.com/AEWHTBQxV0	New York-Newark, NY-NJ-CT-PA CSA	
2022	INSTAGRAM	12/2/2022	THE WHITE WALL BANKING WHILE BLACK cspan ANDRE PERRY INTERVIEWING EMILY FLITTER ON HER BOOK "THE WHITE WALL" (HOW BIG FINANCE BANKRUPTS BLACK AMERICA) #BREAKTHEBANK 👉🏡 JOIN THE MOVEMENT 🏡👉 EMANCIPATION FROM EXPLOITATION #BANKBLACK 🏡🏡🏡 #GRANDCLOSINGS CONTINUE CHASE BANK WEEK 14 FRI DEC 2ND WELLS FARGO WEEK 18 SATURDAY DEC 3RD THE BLACKS DEMAND THE 7 MEGA BANKS & THEIR CEOS bankofamerica - BRIAN MOYNIHAN citi - JANE FRASER JP MORGAN chase - JAMIE DIMON PNC - WILLIAM DEMCHAK TRUIST - WILLIAM ROGERS JR US BANCORP - ANDY CECERE wellsfargo - CHARLES SCHARF COLLECTIVELY WORTH 13 "TRILLION" IN ASSETS 1a. DIVEST FROM LAW ENFORCEMENT AGENCIES & PROSECUTORS WHO REFUSE TO HOLD LAW ENFORCEMENT ACCOUNTABLE 1b. REPARATIONS FOR THE BLACKS AFFECTED BY STATE SANCTIONED TERRORISM 2a. CEASE PREDATORY LOANS & OTHER MEANS OF REDLINING 2b. REPARATIONS FOR FAMILIES WHO WERE CONNED OUT OF THEIR HOMES 3a. DIVEST FROM THE PRISON INDUSTRIAL COMPLEX (PIC) & POLICIES THAT CRIMINALIZE THE BLACKS 3b. REPARATIONS FOR THE BLACKS WHO HAVE BEEN DEVASTATED BY THE PIC		
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2022	TWITTER	12/5/2022	Buwa Binitie, founder of Dantes Partners, is taking on D.C.'s housing crisis. With help from @JPMorgan @Chase, this partnership is providing Binitie's company with both debt funding and Low-Income Housing Tax Credits: wapo.st/3GWDFZU	Washington-Baltimore-Arlington, DC-MD-VA-WV-PA CSA	
2022	TWITTER	12/5/2022	A new birth center in the heart of D.C.'s Ward Five is helping close the health care gap for mothers. Learn how the NMTC program from @JPMorgan @Chase is helping support community development projects in underserved and low-income communities: wapo.st/3XB6ffU	Washington-Baltimore-Arlington, DC-MD-VA-WV-PA CSA	
2022	TWITTER	12/8/2022	@iamwesmoore @jpmorgan @Chase @MayorBMScott Be careful with @chase, they have a record of stealing low-income people's money. Chase is bad for working-class American people.		
2022	INSTAGRAM	12/8/2022	Wow 🏡🏡 @iamwesmoore hit the ground running. @chase great investment in the community.		
2022	TWITTER	12/9/2022	JP Morgan and Chase's community bank opened at Mondawmin. I am looking forward to Chase investing its time, treasure and talents w/ free individualized services such as coaching for small and minority owned businesses, financial literacy classes, and other opportunities. pic.twitter.com/jrwv2Qc14n	Washington-Baltimore-Arlington, DC-MD-VA-WV-PA CSA	Mondawmin Community Center
2022	TWITTER	12/9/2022	Affordable housing is key to maintaining a thriving community. Learn how @JPMorgan @Chase is creating more affordable housing in Black, Hispanic and Latino communities and continuing business growth in the D.C. region: wapo.st/3GWDFZU	Washington-Baltimore-Arlington, DC-MD-VA-WV-PA CSA	
2022	INSTAGRAM	12/10/2022	#BREAKTHEBANK ITS TIME 2 BAIL OUT THE PEOPLE.. NOT THE BANKS 👉🏡 JOIN THE MOVEMENT 🏡👉 EMANCIPATION FROM EXPLOITATION #BANKBLACK 🏡🏡🏡 #GRANDCLOSINGS CONTINUE CHASE BANK WEEK 16 FRI DEC 16TH WELLS FARGO WEEK 19 SAT DEC 10TH THE BLACKS DEMAND THE 7 MEGA BANKS & THEIR CEOS @bankofamerica - BRIAN MOYNIHAN @citi - JANE FRASER JP MORGAN @chase - JAMIE DIMON PNC - WILLIAM DEMCHAK TRUIST - WILLIAM ROGERS JR US BANCORP - ANDY CECERE @wellsfargo - CHARLES SCHARF COLLECTIVELY WORTH 13 "TRILLION" IN ASSETS 1a. DIVEST FROM LAW ENFORCEMENT AGENCIES & PROSECUTORS WHO REFUSE TO HOLD LAW ENFORCEMENT ACCOUNTABLE 1b. REPARATIONS FOR THE BLACKS AFFECTED BY STATE SANCTIONED TERRORISM 2a. CEASE PREDATORY LOANS & OTHER MEANS OF REDLINING 2b. REPARATIONS FOR FAMILIES WHO WERE CONNED OUT OF THEIR HOMES 3a. DIVEST FROM THE PRISON INDUSTRIAL COMPLEX (PIC) & POLICIES THAT CRIMINALIZE THE BLACKS 3b. REPARATIONS FOR THE BLACKS WHO HAVE BEEN DEVASTATED BY THE PIC 4a. REPARATIONS FOR DESCENDANTS OF AFRICANS WHO WERE ENSLAVED IN THE U.S. 4b. CEASE SABOTAGING BLACK WEALTH 4c. REPARATIONS FOR THE FINANCIAL HARDSHIPS YOUR INSTITUTIONS PRACTICE IN BLACK COMMUNITIES 4d. MAKE EQUITABLE INVESTMENTS IN COMMUNITIES WHERE YOUR INSTITUTIONS DENY THE BLACKS EMPLOYMENT OPPORTUNITIES	Los Angeles-Long Beach, CA CSA	
2022	TWITTER	12/13/2022	You're invited to attend the "Building Generational Wealth in our Communities" workshop. Hear from local real estate experts and learn about available incentives! @Chase 6-8pm at the #MidtownCLE TechHive; Be sure to register using the QR code on the images. pic.twitter.com/TUzSZChJcB	Cleveland-Akron-Canton, OH CSA	

2022	TWITTER	12/14/2022	<p>Does your bank openly support small and minority owned business 🗨️</p> <p>#HowdyNeighbors</p> <p>chase said the answer is YES!! #chasebank is showcasing businesses and offering resources for small and minority owned business.</p> <p>As a business owner you must leverage ALL contacts to help you achieve your goals. This includes:</p> <p>Past clients City &amp; government entities Your Bank My Services 🗨️</p> <p>Make sure to head to my link in bio. I offer several free resources made for new business owners!</p>		
2022	INSTAGRAM	12/14/2022	<p>#BREAKTHEBANK "[BLACK] PEOPLE DON'T NEED MORE LOANS.. [WE] NEED HELP PAYING THEM"</p> <p>👉🏾 JOIN THE MOVEMENT 🗨️</p> <p>EMANCIPATION FROM EXPLOITATION</p> <p>#BANKBLACK 🗨️🗨️</p> <p>DR SARAH FEDERMAN TESTIFIES B4 THE HOUSE FINANCIAL SERVICES COMMITTEE</p> <p>#GRANDCLOSINGS CONTINUE</p> <p>CHASE BANK WEEK 16 FRI DEC 16TH</p> <p>WELLS FARGO WEEK 19 SAT DEC 10TH</p> <p>THE BLACKS DEMAND</p> <p>THE 7 MEGA BANKS &amp; THEIR CEOS</p> <p>bankofamerica - BRIAN MOYNIHAN</p> <p>citi - JANE FRASER</p> <p>JP MORGAN chase - JAMIE DIMON</p> <p>PNC - WILLIAM DEMCHAK</p> <p>TRUIST - WILLIAM ROGERS JR</p> <p>US BANCORP - ANDY CECERE</p> <p>wellsfargo - CHARLES SCHARF</p> <p>COLLECTIVELY WORTH 13 "TRILLION" IN ASSETS</p> <p>1a. DIVEST FROM LAW ENFORCEMENT AGENCIES &amp; PROSECUTORS WHO REFUSE TO HOLD LAW ENFORCEMENT ACCOUNTABLE</p> <p>1b. REPARATIONS FOR THE BLACKS AFFECTED BY STATE SANCTIONED TERRORISM</p> <p>2a. CEASE PREDATORY LOANS &amp; OTHER MEANS OF REDLINING</p> <p>2b. REPARATIONS FOR FAMILIES WHO WERE CONNED OUT OF THEIR HOMES</p> <p>3a. DIVEST FROM THE PRISON INDUSTRIAL COMPLEX (PIC) &amp; POLICIES THAT CRIMINALIZE THE BLACKS</p> <p>3b. REPARATIONS FOR THE BLACKS WHO HAVE BEEN DEVASTATED BY THE PIC</p> <p>4a. REPARATIONS FOR DESCENDANTS OF AFRICANS WHO WERE ENSLAVED IN THE U.S.</p> <p>4b. CEASE SABOTAGING BLACK WEALTH</p> <p>4c. REPARATIONS FOR THE FINANCIAL HARDSHIPS YOUR INSTITUTIONS PRACTICE IN BLACK COMMUNITIES</p>	Los Angeles-Long Beach, CA CSA	
2022	TWITTER	12/15/2022	<p>Our CRCP Cheerleaders were thrilled to perform at the @Chase Bank Branch Opening and Ribbon Cutting this morning, welcoming our new partners to the neighborhood!</p> <p>#Partnerships #Community #LionPride pic.twitter.com/dOSDVFRTZ4</p>	St. Louis-St. Charles-Farmington, MO-IL CSA	MLK Plaza
2022	TWITTER	12/22/2022	<p>Chase opens branch in Covent Blu-Grand Center neighborhood</p> <p>30% of @Chase 's branches are in low-to-moderate-income areas</p> <p>"Brown and Black people need to be a part of the dialogue,"</p> <p>K. Michael Jones   St. Louis American</p> <p>#stlamerican #stlouis #stlnews</p> <p>ow.ly/3Lon50MaN5J</p>	St. Louis-St. Charles-Farmington, MO-IL CSA	MLK Plaza
2022	TWITTER	12/27/2022	<p>Redlining is illegal, but @Chase bank can "red dot" on the grounds of ideology...</p> <p>Make it make sense.</p>		

\*Note: Special characters and emojis may be edited to improve accessibility

**[REDACTED CONTENT]**  
**[REDACTED CONTENT]**  
**Rowlett, Texas 75088**

May 24, 2023

Jamie Diamond, CEO  
Chase Bank  
270 Park Avenue  
New York, NY 10017

Dear Mr. Diamond,

This is a complain letter. I am a very dissatisfied, long-time customer of Chase Bank. I have checking and savings accounts, a business line of credit, and a HELOC at Chase. The two Chase Bank branches in Rowlett, Texas, are closed, one for the last several days and the other permanently. The sign on the door of the closed Rowlett Chase branch gives no information on why the branch is closed or where the nearest open Chase branch is located. What kind of mediocre customer service is this? You are paid \$34.5 million per year and you can't afford a sign on your Rowlett branch door indicating where the nearest Chase branch is located. You should be ashamed of yourself. It appears that you do not care one iota for customers. Your greed is shameful!

I want to know why the Rowlett Chase branch is closed and when it will be reopened. My mailing address is found above. My email address is [REDACTED CONTENT] and my phone number is [REDACTED CONTENT]. I am waiting for your return contact.

I repeat your greed is shameful!

[REDACTED CONTENT]

**[REDACTED CONTENT]**  
**[REDACTED CONTENT]**  
**Rowlett, Texas 75088**

May 25, 2023

Office of the Controller of the Currency  
340 Madison Ave., 5<sup>th</sup> Floor  
New York, NY 10173-0002

Dear Sir or Madam,

I am writing to request that you contact Chase Bank and tell them to reopen their branches in Rowlett, Texas. Their closing of their two branches in Rowlett is causing serious harm and inconvenience to their customers in this city. Chase closed these branches without providing any prior notice, explaining why they have closed them, and without providing any information as to where the nearest Chase branches are located. Chase's terse closure notice on the door of one of its closed branches is an insult to its customers. The other Chase branch in Rowlett has been closed and put up for sale.

The banking industry in the country is exploiting its customers with usurious interest rates, cutbacks in services and locations, and an attitude of sheer indifference.

As the federal agency that regulates the banking industry, you should take action to force Chase to open at least one branch in Rowlett, Texas, inform its customers where this branch will be located, and to fine Chase for this violation of basic customer service.

See the attached copy of the letter that I have sent to the CEO of Chase.

I thank you and look forward to your prompt remedial regulatory action in this matter.

Thank you.

Sincerely,

[REDACTED CONTENT]

**Executive Office (Mail Code OH4-7120)**

3415 Vision Drive  
Columbus, OH 43219



June 23, 2023

[REDACTED CONTENT]  
[REDACTED CONTENT]  
Rowlett, TX 75088

**Thank you for sharing your concerns**

Dear [REDACTED CONTENT]:

We are responding to your complaint about the status of our branch location in your city, and your request to keep the branch open. You requested to speak with Jamie Dimon. We reviewed your complaint on his behalf. Thank you for sharing your concerns.

We appreciate you taking the time to bring this to our attention. Your feedback helps us serve you better. Our goal is to give exceptional service every time you contact us.

Our Rowlett branch was temporarily closed for maintenance due to an Environmental Health and Safety issue but is open now. We ensured there were proper signs informing about the closure and instructing our customers to search for the nearest branch on chase.com. We also have several branch locations within five miles from our Rowlett branch.

We welcome your feedback. Please accept our apologies for the inconvenience this matter caused you.

Thank you for banking with us. If you have questions, please call us at 1-877-805-8049 and reference case number [REDACTED CONTENT]. We accept operator relay calls. We're here Monday through Friday from 8 a.m. to 9 p.m. and Saturday from 9 a.m. to 6 p.m. Eastern Time.

Sincerely,

Executive Office  
1-877-805-8049  
1-866-535-3403 Fax; it's free from any Chase branch  
executive.office@chase.com  
chase.com



**From:** [REDACTED CONTENT]  
**Sent:** Thursday, August 03, 2023 8:13 AM  
**To:** [REDACTED CONTENT]  
**Cc:** [REDACTED CONTENT]  
**Subject:** Re: [EXTERNAL]Fwd: BUF of MI: Youth Careers Exploratory Academy: Financial Literacy Needed

[REDACTED CONTENT]:

On behalf on Black United Fund of Michigan (BUF of MI), thank you for your awesome presentation on July 27th as part of our Youth Careers Exploratory Academy. You helped to make the Academy a huge success! The students remarked in their evaluation that you thoroughly engaged them in learning more about money. On the last day upon receiving their stipends, a number of parents remarked that their child was insisting they open an account with Chase.

Again, BUF appreciates your partnership and looks forward to other collaborative projects.

Stay blessed!

[REDACTED CONTENT]  
Program Director - BUF of MI.  
[REDACTED CONTENT]

## Customer Comments Received via Regulatory Agency Website\*

**Comment: Hampton, GA Written Comments**

**Date Submitted: 10/12/23**

**Submitted Via: CFPB Online Customer Complaint Form**

### Customer Comments

Experian has been providing inaccurate credit report data to lenders upon request, that contain data that does NOT actually exist on my credit report, but HAS GREATLY AFFECTED APPROVAL ODDS; Such as, (FALSE REPORTING -"BANKRUPTCY/PUBLIC RECORD") when neither exist on my credit report! October 1st 2023, JPMCP pulled my report and I did NOT receive any alert or reference number. An error message of "cannot process, try again later" appeared after my request. I was not aware this inquiry had been actually processed due to the error message and lack of notification, reference number nor alert from JPMCP nor Experian, and it's being hidden in Plain sight. The inquiries on my file are listed in chronological order EXCEPT JPMCP which should have been the first inquiry listed, but instead it is listed between the months of May. Although, it's October and the last inquiry requested this year. Upon calling JPMCP for further information about this inquiry, I was then informed the request had been DECLINED for several reasons such as: Too many inquiries, PUBLIC RECORD / BANKRUPTCY and several other adverse reasons that are NOT RELEVANT OR INCLUSIVE TO CREDIT APPROVAL. Experian is also screening my calls. Unable to speak with a live agent. Automated system claims my information (ssn and zip code) does not match, although it does. Experian claims their company only provides reports to lenders, but actually seems to be playing the initial hand in my applications being DECLINED/DENIED, by using subtle DISCRIMINATION through the forms of REDLINING, DISPARATE TREATMENT and DISPARATE IMPACT and CONTINUOUSLY denying me CREDIT, DESPITE having NO ADVERSE INFORMATION AND AN AVERAGE CREDIT SCORE in the upper 600s, based on INCONSISTENT BASIS OF APPROVAL. Violation of FAIR LENDING LAWS, FCRA, ECOA TITLE VII OF CFPB and the CIVIL RIGHTS ACT of 1866. My score, TAMPERED WITH, also dropped 10 points from this "hidden JPMCP inquiry" resulting in a DECLINED NOT DENIED APPLICATION. I HAVE VERY GOOD REPORTING HISTORY AS FAR AS PAYMENTS, AND CLOSED BALANCES FROM OVER 6 YEARS AGO TOTALING LESS THAN \$900. I WOULD NOT HAVE SO MANY INQUIRIES IF I were NOT targeted and profiled through UNFAIR LENDING PRACTICES such as, REDLINING, DISPARATE TREATMENT and DISPARATE IMPACT by Experian. EACH TIME I submit a request FOR CREDIT. FOR THE LAST 6 MONTHS I HAVE BEEN DEALING WITH UNFAIR/DECEPTIVE PRACTICES by Experian and others to the point of exhaustion! Bureaus should be REQUIRED to have more EFFECTIVE laws governing the practice and USE/DISTRIBUTION OF CONSUMER REPORTS with TRANSPARENCY.

JPMCP inquiry needs to be removed as well as ALL other inquiries made resulting in a declined/denial status due to UNFAIR LENDING and DISCRIMINATION from Experian. Credit score needs to be updated to reflect accuracy DUE TO UNFAIR LENDING AND DISCRIMINATION. CREDIT LOCK TO PREVENT INSIDE FROM TAKING ADVANTAGE OF CONSUMER REPORTS THROUGH UNFAIR LENDING PRACTICES AND DISCRIMINATION.

*\*Note: Comments are verbatim from the submission to the online regulatory form; personal or sensitive information has been redacted.*

**Executive Office (Mail Code OH4-7120)**

3415 Vision Drive  
Columbus, OH 43219



October 19, 2023

[REDACTED CONTENT]  
[REDACTED CONTENT]  
Hampton, GA 30228

**The credit inquiry is valid**

Reference Number: [REDACTED CONTENT]

Dear [REDACTED CONTENT]:

We are responding to your concerns about the inquiry on your personal credit report for your business credit card account application. We appreciate the opportunity to assist you.

You applied for the Chase Visa signature business card account through the internet. The pre-approved credit card offer says that we will review your credit report and the information you provide to confirm that you meet the criteria for the offer.

We show you submitted two applications. When you apply for a credit card online, the Pricing and Terms information must be viewed before the application is submitted. Based on this review, you may receive a card with different costs, or you may not receive a card. For your convenience, we have enclosed a copy of the Pricing and Terms. We have also enclosed a copy of the credit decision letters dated October 1, 2023.

Information we send to the credit reporting agencies must accurately reflect your account activity and status. We won't request to remove the inquiry because the information we supplied to the credit reporting agencies is accurate.

Please contact the credit reporting agencies directly about any inaccurate reporting and your request for a lock on your credit report as we are not able to speak on their behalf. We respectfully deny any of the alleged violations.

We take complaints that claim discrimination seriously. We do not tolerate any form of discrimination as it is strictly against our policy and contrary to our corporate culture.

If you have questions about this issue, please call Joan at 1-877-805-8049, extension [REDACTED CONTENT]. If you have other questions, please call us at the number below. We accept operator relay calls. Our office is available Monday through Friday from 8 a.m. to 9 p.m. and Saturday from 9 a.m. to 6 p.m. Eastern Time.

Sincerely,

Card Executive Office  
1-877-805-8049  
1-847-787-5509 Fax; it's free from any Chase branch  
executive.office@chase.com  
chase.com

## **Customer Comments Received via Regulatory Agency Website\***

**Comment: Bakersfield, CA Written Comments**

**Date Submitted: 10/12/23**

**Submitted Via: CFPB Online Customer Complaint Form**

### **Customer Comments**

Chase canceled my investment accounts in 2020 and closed all my accounts .I am still missing \$2500 from my accounts that Chase closed I tried several times to contact the 800 number listed but was told they can not provide me with any information, but if I choose I can fill with the court but I don't have the money to pay attorneys fee I applied for credit card with chase couple of months ago it was granted because I have good credit but I just got a letter from chase that they canceling my new credit card with any explanation This is discrimination based on my race and National origin Please could you follow up with my complaint to let chase Bank know that poor people have a voice in USA and the world

Tell me why the company is discriminating against my race by refusing service to my race I told them to investigate the situation may be it is mistaken identity but the people I have spoken to refused to listen but tell me to go to court

**Executive Office (Mail Code OH4-7120)**

3415 Vision Drive  
Columbus, OH 43219



October 26, 2023

[REDACTED CONTENT]  
[REDACTED CONTENT]  
Bakersfield, CA 93312

**The Deposit Account Agreement allows us to close an account at any time**

Dear [REDACTED CONTENT]:

We are responding to your complaint about our decision to close your accounts. Thank you for sharing your concerns.

The Deposit Account Agreement allows us to close an account other than a CD at any time, for any reason or no reason, and without prior notice. We gave you a copy of the agreement when you opened the account. You can see the current agreement on chase.com. We made the decision to end the banking relationship. Our decision will not change, and we are not required to give a reason for closing an account.

**We are closing your credit card account ending in [REDACTED CONTENT]**

We sent you the enclosed letter dated September 27, 2023, letting you know that we could close your credit card account on October 26, 2023. We decline your request to provide additional information about our decision. We confirmed that your account was properly identified, and our decision is final. Our decision to close the credit card account is in accordance with your enclosed Cardmember Agreement.

**Here's information about your rewards**

You can access eligible rewards for at least 30 days from the closure date of your account. After that time, they will no longer be available. We review accounts according to the rewards terms and conditions, which could result in your reward points being forfeited. For some credit cards, redemption options may be limited after your account is closed. We have enclosed a copy of the program Rules and Regulations for your review.

Every individual has a unique credit profile, so we cannot advise you on how the closure of your account may affect your credit. Please contact the credit reporting agencies directly about your credit concerns. Here's the contact information for the four credit reporting agencies:

Equifax	Experian	Innovis	TransUnion
PO Box 740256	PO Box 9701	PO Box 1640	PO Box 2000
Atlanta, GA 30374-0256	Allen, TX 75013	Pittsburgh, PA 15230-1640	Chester, PA 19022-2000
1-888-378-4329	1-800-493-1058	1-800-540-2505	1-800-916-8800
equifax.com	experian.com	innovis.com	transunion.com

We take complaints that claim discrimination seriously. We do not tolerate any form of discrimination as it is strictly against our policy and contrary to our corporate culture.

If you have questions, please call us at 1-877-805-8049 and reference case number [REDACTED CONTENT]. We accept operator relay calls. We're here Monday through Friday from 8 a.m. to 9 p.m. and Saturday from 9 a.m. to 6 p.m. Eastern Time.

Sincerely,

Executive Office

1-877-805-8049

1-866-535-3403 Fax; it's free from any Chase branch

[chase.com](https://www.chase.com)

[executive.office@chase.com](mailto:executive.office@chase.com)

## Customer Comments Received via Regulatory Agency Website\*

**Comment: Seattle, WA Written Comments**

**Date Submitted: 10/20/2023**

**Submitted Via: Washington State Attorney General Online Customer Complaint Form**

### Customer Comments

SUMMARY: Chase is getting out of the safe deposit box business. When they close branches, they are instructing customers to come into the branch and remove the contents of their safe deposit boxes. Customers pay an annual fee in advance for these safe deposit boxes, but when Chase forces customers to vacate the boxes, they are refusing to offer customers a refund of their annual fees (or even a prorated amount of the annual fee). As Chase continues to close branches -- or eventually removes safe deposit boxes from existing branches -- they are retaining anywhere from \$50 to \$200 per customer times the thousands of boxes that will be vacated. For me this was \$80, but when you add it up, this may total in the millions of dollars.

### DETAILS:

I have had a safe deposit box at the Chase Bank (formerly Washington Mutual) at 5464 Sand Point Way NE, Seattle, WA 98105 since 2005. My most recent \$80 annual fee for the box was paid via automatic withdrawal from my Checking Account on 7/5/23. A month later on August 18, 2023, Chase sent me a letter (attached) informing me that the branch was closing, mentioning that if I have a Safe Deposit Box, I would receive a separate letter with information about removing its contents. On August 25, 2023 and September 15, 2023, Chase sent a letter (attached) titled "Important information about your safe deposit box", saying "The branch at 5464 Sand Point Way NE, Seattle, is closing, so you'll need to come in and remove the property in you safe deposit box and cancel your lease by October 26th. We're sorry for the inconvenience." On 10/16/23, I went into the branch to empty my safe deposit box (and close my Checking and Savings accounts), and the branch employee told me that Chase was not refunding the safe deposit fees for any of their customers in the branch. She explained that she was upset by this, as have the many customers who have already visited to empty their boxes. However, she explained that the branch manager told all employees explicitly that no refunds would be made and that customers should file a complaint with Chase's central office. She gave me a piece of paper (attached) that had preprinted the complaint contact location on their website ([chase.com/sendusfeedback](https://chase.com/sendusfeedback)) or a PO Box in Indianapolis ([jpmorgan chase bank n/a, po box 44945, Indianapolis, IN 46204-4945](mailto:jpmorgan_chase_bank_n/a_po_box_44945@indianapolis.in)).

[Chase.com/sendusfeedback](https://chase.com/sendusfeedback) says you can contact Chase via Secure Message, Phone, or Social Media (Twitter). I found an 800-number for Checking Account support. The rep I told me he understood my frustration about this issue, but that the phone agents were not authorized to issue a refund. He said that this was a Branch issue, that the Branch has misinformed me, and I should go back to the Branch and ask them to issue a refund. I later tried to file a complaint via Send Us a Secure Message". The only category dropdown that allows you to write a secure message was under "SCRA-Military Inquiry." I submitted a complaint via the "SCRA-Military Inquiry" dropdown and received the following response (attached) via My Account on 10/18/23:

*\*Note: Comments are verbatim from the submission to the online regulatory form; personal or sensitive information has been redacted.*

## Customer Comments Received via Regulatory Agency Website\*

"Hello [REDACTED CONTENT],

Thank you for contacting us.

[REDACTED CONTENT], we're sorry to know about your recent banking experience and apologize for the inconvenience this may have caused. We would like to resolve your concerns through the Secure Message Center; however, this issue can only be resolved in person. While we're unable to refund the fee, we'll share your feedback with the appropriate team. We understand this is important to you, and we ask for your patience.

If you need to contact us again, please send a secure message.

Sincerely,

[REDACTED CONTENT]

Chase Email Servicing."

On 10/20/23, I phoned the branch and complained again, this time to Derek. Derek said the only thing I could do is contact Chase at the numbers they provided me and I explained that the SendUsFeedback contact was not helpful. He said that the only thing he could do is file a complaint on my behalf, as he has done for many other customers who are upset about this.

\*\*THIS really feels like something that should be addressed with Chase via a Class Action Lawsuit. Although the individual dollar amounts are relatively small, when multiplied by all the customers impacted by this, the number is significant. Chase is essentially stealing money from all these customers who trusted them to provide safe deposit boxes in one-year terms.\*\*



## Customer Comments Received via Regulatory Agency Website\*

**Comment: Seattle, WA Written Comments**

**Date Submitted: 10/30/2023**

**Submitted Via: OCC Online Customer Complaint Form**

### Customer Comments

SUMMARY: Chase is getting out of the safe deposit box business. When they close branches, they are instructing customers to come into the branch and remove the contents of their safe deposit boxes. Customers pay an annual fee in advance for these safe deposit boxes, but when Chase forces customers to vacate the boxes, they are refusing to offer customers a refund of their annual fees (or even a prorated amount of the annual fee). As Chase continues to close branches -- or eventually removes safe deposit boxes from existing branches -- they are retaining anywhere from \$50 to \$200 per customer times the thousands of boxes that will be vacated. For me this was \$80, but when you add it up, this may total in the millions of dollars.

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[Chase.com/sendusfeedback](https://chase.com/sendusfeedback) says you can contact Chase via Secure Message, Phone, or Social Media (Twitter). I found an 800-number for Checking Account support. The rep I told me he understood my frustration about this issue, but that the phone agents were not authorized to issue a refund. He said that this was a Branch issue, that the Branch has misinformed me, and I should go back to the Branch and ask them to issue a refund. I later tried to file a complaint via Send Us a Secure Message". The only category dropdown that allows you to write a secure message was under "SCRA-Military Inquiry." I submitted a complaint via the "SCRA-Military Inquiry" dropdown and received the following response (attached) via My Account on 10/18/23:

"Hello [REDACTED CONTENT],

*\*Note: Comments are verbatim from the submission to the online regulatory form; personal or sensitive information has been redacted.*

## Customer Comments Received via Regulatory Agency Website\*

Thank you for contacting us.

[REDACTED CONTENT], we're sorry to know about your recent banking experience and apologize for the inconvenience this may have caused. We would like to resolve your concerns through the Secure Message Center; however, this issue can only be resolved in person. While we're unable to refund the fee, we'll share your feedback with the appropriate team. We understand this is important to you, and we ask for your patience.

If you need to contact us again, please send a secure message.

Sincerely,

[REDACTED CONTENT]

Chase Email Servicing."

On 10/20/23, I phoned the branch and complained again, this time to Derek. Derek said the only thing I could do is contact Chase at the numbers they provided me and I explained that the SendUsFeedback contact was not helpful. He said that the only thing he could do is file a complaint on my behalf, as he has done for many other customers who are upset about this.

\*\*THIS really feels like something that should be addressed with Chase via a Class Action Lawsuit. Although the individual dollar amounts are relatively small, when multiplied by all the customers impacted by this, the number is significant. Chase is essentially stealing money from all these customers who trusted them to provide safe deposit boxes in one-year terms.\*\*

*\*Note: Comments are verbatim from the submission to the online regulatory form; personal or sensitive information has been redacted.*

**Executive Office (Mail Code OH4-7120)**

3415 Vision Drive  
Columbus, OH 43219



November 14, 2023

[REDACTED CONTENT]  
[REDACTED CONTENT]  
Seattle, WA 98105

**We are working on providing a prorated refund**

Dear [REDACTED CONTENT]:

We are responding to your complaint about annual fee for your Safe Deposit Box and your service experience. Thank you for sharing your concerns.

Your feedback helps us serve you better. We aim to give exceptional service and are sorry that we did not meet this goal when you contacted us about the Safe Deposit Box annual fee.

We are currently under a stop sale so no new boxes or box transfers can be done at this time. This is what was normally offered to customers when a branch closed, so unfortunately when a branch with Safe Deposit Boxes is closed currently that is not an option. A Safe Deposit Box rental fee of \$80.00 was deducted from your account ending in [REDACTED CONTENT] on July 5, 2023, for the annual rental fee. We cannot refund the annual fee due because we did not find a bank error.

We are currently working on a look back correction to provide prorated refunds. Eligible customers will receive a prorated refund in the mail, at this time we do not have an ETA for when checks will arrive. We will send checks to the address on file, please notify us if your address has changed.

If you have questions, please call us at 1-877-805-8049 and reference case [REDACTED CONTENT]. We accept operator relay calls. We're here Monday through Friday from 8 a.m. to 9 p.m. and Saturday from 9 a.m. to 6 p.m. Eastern Time.

Sincerely,

Executive Office  
1-877-805-8049  
1-866-535-3403 Fax; it's free from any Chase branch  
chase.com  
executive.office@chase.com



October 30, 2023

To Whom it May Concern,

The Cities for Financial Empowerment Fund (CFE Fund) encourages the Office of the Comptroller of the Currency (OCC) to give favorable consideration to JPMorgan Chase (JPMC) as part of the Community Reinvestment Act (CRA) examination, in recognition of JPMC's significant investment in supporting national banking access efforts as outlined below. Throughout our multi-year partnership, JPMC has shown a strong commitment to community engagement and has exemplified leadership within the financial empowerment and financial services field.

The CFE Fund's [Bank On movement](#) works to ensure that everyone has access to a safe, affordable banking account; thanks to sustained Bank On seed support from JPMC, Bank On has become a national movement meaningfully expanding banking access as a cornerstone of financial stability. Since 2013, JPMC designed its support to enable the CFE Fund to create critical central national infrastructure to support local and state coalition banking access efforts; engage financial institutions large and small in offering Bank On certified accounts; bring millions of Americans into the stabilizing financial mainstream; and liaise with federal regulators, state agencies, and other stakeholders to advance this work.

JPMC's seed support of the Bank On movement has helped the CFE Fund and partners invest in connecting certified Bank On accounts to program and payment opportunities. Connecting safe banking accounts to existing government and nonprofit programs that utilize payments, reimbursements, stipends, and refunds has resulted in expanding banking access at nationwide scale. As the largest example, during the COVID-19 pandemic the Bank On movement partnered with the Department of Treasury, the Federal Deposit Insurance Corporation (FDIC) and other federal partners, along with dozens of financial institutions and Bank On coalitions, encouraging residents to open a Bank On certified account to receive their Economic Impact (stimulus) payment, unemployment compensation, and Child Tax Credit payments via direct deposit. In their 2021 National Survey of Unbanked and Underbanked Households, the FDIC highlighted that over a third (35%) of recently banked households reported that receiving a government benefit payment contributed to opening a bank account, underscoring the importance of JPMC's support of this key Bank On and federal regulator strategy to help people get banked.

In addition to JPMC seed funding support, their investment also has leveraged additional philanthropic dollars. With them, the CFE Fund then has granted over \$2 million to 115 community nonprofits and municipal governments through a suite of grant and technical assistance offerings, outlined below:

- Bank On Startup Grants, to support brand-new coalitions in launching operations: 53 grants totaling \$443,000
- Bank On Capacity Grants, to support dedicated coalition leadership: 49 grants totaling \$1,190,000
- Bank On Innovation Grants, to test new replicable methods of banking access integrations: 8 grants totaling \$169,500
- Wages Connect, a pilot program integrating banking access into workforce development: 5 grants totaling \$220,000

In addition to these grants, JPMC support enables the CFE Fund to provide robust technical assistance to coalition leaders, including a biennial leadership and management training, a biennial national conference, and access to CFE Fund communications and marketing materials.

Beyond supporting the CFE Fund's national Bank On efforts, JPMC also has been a leader in the larger banking access and financial inclusion fields. JPMC is active in most local and state Bank On coalitions, providing leadership, marketing and outreach guidance, and participating in networking opportunities. Additionally, JPMC was one of the first financial institutions in the country to create their own Bank On certified account (initially the prepaid card, Liquid, and now a full checking account, Secure Banking). JPMC also voluntarily reports data about their certified account to [the Bank On National Data Hub](#), a centralized Bank On reporting platform that the CFE Fund manages in partnership with the Federal Reserve Bank of St. Louis. Thanks to JPMC's Secure Banking account, millions of people who may otherwise been outside the financial mainstream now have access to safe banking.

Thanks in large part to JPMC's ongoing seed investment, the market of safe and affordable Bank On certified accounts is flourishing and has grown exponentially since the Bank On National Account Standards were first released in 2015. Bank On accounts are now available in more than 50% of branches throughout the country and are impacting underserved communities: nearly 96% of low- and moderate-income households live within one mile of a branch offering a Bank On certified account. Additionally, the Bank On National Data Hub shows that across just 28 reporting institutions, there have been more than 14 million Bank On certified accounts opened to date. Further, approximately 80% of accounts opened are opened by customers completely new to that financial institution, a proxy for bringing consumers into the financial mainstream. Bank On has been embraced by the FDIC, Office of the Comptroller of the Currency, and the Federal Reserve. JPMC representatives joined FDIC Chairman Martin J. Gruenberg and Acting Comptroller of the Currency Michael J. Hsu in Washington D.C. earlier this year to speak at our Bank On National Conference, highlighting the momentum of Bank On across the country.

Financial institutions, municipalities, and local programs need leadership and coordinated resources for effective, sustainable Bank On programs and products. JPMC's generous support and ongoing partnership with the CFE Fund and the Bank On movement exemplifies their dedication to improving the financial lives of low- to moderate-income families across the country. The CFE Fund strongly commends JPMC for its continued and highly productive support of national banking access efforts.

Sincerely,

[REDACTED CONTENT]  
Senior Principal  
Cities for Financial Empowerment Fund

[REDACTED]  
Irving, TX 75062

November 14, 2023

Licensing Manager  
Large Banks Licensing Operations  
Office of the Comptroller of the Currency  
400 7<sup>th</sup> Street SW  
Washington, D.C. 20219

To Whom It May Concern:

I have been a Chase Customer at the Chase branch at 2904 N. Beltline Rd in Irving, Texas since the inception of its' habitation at this location, and prior to the location's being named "Chase". I was deeply saddened and disgusted to learn that the drive-up services will be discontinued on November 21, 2023!

This has been a tremendous convenience for customers with young children, elderly customers and customers dealing with health problems, to name a few. I wanted to assure that you knew how much of an inconvenience this would be for many who won't take the time to express their feelings to you.

In our current world, where customer service seems to be a thing of the past, this is yet another example that verifies the customer's unimportance. With rising gasoline costs, Chase customers who need drive-up service will be forced to spend more time and money to find them.

I would deeply appreciate anything that can be done to alleviate this.

Kind regards,  
[REDACTED]

**Executive Office (Mail Code OH4-7120)**

3415 Vision Drive  
Columbus, OH 43219



January 8, 2024

[REDACTED CONTENT]

[REDACTED CONTENT]

Irving, TX 75062-7122

**Thank you for sharing your concerns with us**

Dear [REDACTED CONTENT]:

We are responding to your inquiry about the closure of our drive up service at our Irving branch. Thank you for sharing your concerns.

We closed the drive up service at our Irving branch location because of low transaction volumes. Three drive-up ATMs were retained at our other Irving locations. The branch locations are within a three mile radius from this location. We apologize for the inconvenience.

Here are the locations of our other branches in the area that offer drive up services:

- 111 East Irving Boulevard
- 545 East John Carpenter Freeway
- 5530 North Macarthur Boulevard

Your feedback and suggestions are very important to us, and we appreciate you sharing your thoughts.

Thank you for banking with us. If you have questions, please call us at 1-877-805-8049 and reference case number [REDACTED CONTENT]. We accept operator relay calls. We're here Monday through Friday from 8 a.m. to 9 p.m. and Saturday from 9 a.m. to 6 p.m. Eastern Time.

Sincerely,

Executive Office

1-877-805-8049

1-866-535-3403 Fax; it's free from any Chase branch

[executive.office@chase.com](mailto:executive.office@chase.com)



## **Customer Comments Received via Regulatory Agency Website\***

**Comment: Memphis, TN Written Comments**

**Date Submitted: 11/24/2023**

**Submitted Via: CFPB Online Customer Complaint Form**

### **Customer Comments**

I provided my Chase bank account information to my foreign university, so that the overage amount of my federal student loan could be wired to me to cover my living expenses for the semester. The loan was processed on November 12th. On November 21st, I called Chase Bank to request a status inquiry on any pending wire transfers listed under my account. I spoke with a representative who confirmed that he could see the transfer information, and I confirmed the amount and the sender. The same representative assured me that there was no hold on the transfer, and that it would be processed the following morning. The next afternoon, it still had not processed so I called again, and was told it would be handled the same day (November 22nd), and not to worry. Due to the holiday, I was unable to reach anyone from Chase Bank on November 23rd. Today, November 24th, I called Chase Bank again to request another status update, and I was informed that the bank had returned the wire transfer because I am not subscribed to one of their premium accounts and therefore I'm not entitled to participate in an international wire transfer in any capacity. This information was never clearly communicated to me and the negligence of withholding that information has caused me, and will continue to cause me further financial harm. I am a low income student, and they are denying me access to my own student loans to cover my living expenses. The solution I was offered was to visit a chase bank branch and open an account with a higher monthly fee. This is not a viable alternative. My bank account is in the negatives and Chase has denied a payment to me that would allow me to pay my rent. This is unacceptable and I am looking for any solution.

*\*Note: Comments are verbatim from the submission to the online regulatory form; personal or sensitive information has been redacted.*

**Executive Office (Mail Code OH4-7120)**

3415 Vision Drive  
Columbus, OH 43219



December 8, 2023

[REDACTED CONTENT]  
[REDACTED CONTENT]  
Memphis, TN 38135

**Here is information about your account**

Dear [REDACTED CONTENT]:

We are responding to your complaint about your wire transfer and your service experience. Thank you for sharing your concerns.

We appreciate you taking the time to tell us about our service. Your feedback helps us serve you better. We aim to give exceptional service and apologize for not meeting this goal when you contacted us.

We apologize for any misinformation you were given. Your Chase Secure Checking account ending in [REDACTED CONTENT] does not allow incoming or outgoing wire transfers. The features of your account are explained in the Additional Banking Services and Fees for Personal Accounts, which is a part of the Deposit Account Agreement. We gave you copies of both documents when the account was opened, and you can see the current versions by signing in to your account on chase.com.

We apologize for any inconvenience this matter has caused you; however, we respectfully decline your request for compensation as there was no error on our part. We recommend you call us at 1-800-935-9935 or visit a branch to see if one of our other checking accounts may fit your banking needs better.

We take complaints that claim discrimination seriously. We do not tolerate discrimination as it is strictly against our policy and contrary to our corporate culture.

Thank you for banking with us. If you have questions, please call us at 1-877-805-8049 and reference case number [REDACTED CONTENT]. We accept operator relay calls. We're here Monday through Friday from 8 a.m. to 9 p.m. and Saturday from 9 a.m. to 6 p.m. Eastern Time.

Sincerely,

Executive Office  
1-877-805-8049  
1-866-535-3403 Fax; it's free from any Chase branch  
executive.office@chase.com  
chase.com

## **Customer Comments Received via Regulatory Agency Website\***

**Comment: San Francisco, CA Written Comments**

**Date Submitted: 12/7/2023**

**Submitted Via: CFPB Online Customer Complaint Form**

### **Customer Comments**

I get a check from the County of San Francisco, also a Chase customer. It's a County Adult Assistance Program, and every month I get a check with my name and per a State regulation the [REDACTED CONTENT] is listed as a payee, it's all my money, the branch located at 1500 Polk in San Francisco lied to me for the fourth time and claimed I couldn't deposit the check, I then went home and easily deposited it on the app. But Chase has structured their algorithms and or A I to flag all checks of this kind for a two day hold. A supervisor lied to me, putting me on hold for almost 30 minutes claiming she was releasing the funds, only to come back and stick to her original decision. Another customer service agent lied and refused to let me speak to a supervisor. Chase Bank discriminates based on race and economic class, and I have been victimized by it several times in front of other customers.

*\*Note: Comments are verbatim from the submission to the online regulatory form; personal or sensitive information has been redacted.*

**Executive Office (Mail Code OH4-7120)**  
3415 Vision Drive  
Columbus, OH 43219



December 20, 2023

[REDACTED CONTENT]  
[REDACTED CONTENT]  
San Francisco, CA 94109-6276

**Your funds were made available to you on December 7**

Dear [REDACTED CONTENT]:

We are responding to your complaint about a check you deposited and your service experience. Thank you for sharing your concerns.

We appreciate you taking the time to tell us about our service. Your feedback helps us serve you better. We aim to give exceptional service and are sorry that we did not meet this goal when you visited the branch and contacted us by phone about the check you deposited.

We take complaints that claim discrimination seriously. We do not tolerate any form of discrimination as it is strictly against our policy and contrary to our corporate culture.

The check you deposited on December 5, 2023, for \$688.27 required additional review. The deposit hold expired on December 6 and your funds were available on December 7. We've enclosed a copy of the check you deposited for your review.

Any check deposited into an account is subject to secondary review. We may not make the funds you deposit by check available until the seventh business day after the day of your deposit. The Deposit Account Agreement (DAA) has additional information about our Funds Availability Policy. You were provided a copy of the agreement when you opened the account. You can see the current agreement on [chase.com](https://www.chase.com).

Thank you for banking with us. If you have questions, please call us at 1-877-805-8049 and reference case number [REDACTED CONTENT]. We accept operator relay calls. We're here Monday through Friday from 8 a.m. to 9 p.m. and Saturday from 9 a.m. to 6 p.m. Eastern Time.

Sincerely,

Executive Office  
1-877-805-8049  
1-866-535-3403 Fax; it's free from any Chase branch  
[executive.office@chase.com](mailto:executive.office@chase.com)  
[chase.com](https://www.chase.com)

December 8, 2023

[REDACTED CONTENT]  
c/o JPMorgan Chase  
[REDACTED CONTENT]  
Miami, FL 33131

Dear [REDACTED CONTENT],

Thank you, [REDACTED CONTENT] - to you and JPMorgan Chase – for your *continued* support of Hispanic Unity of Florida's (HUF) clients and our community. We would like to extend our deepest gratitude for your invaluable support as a Plenary Session Sponsor at the 2023 Entrepreneur Summit.

The impact of your sponsorship extended far beyond the event itself. Your contribution enabled 250+ aspiring and emerging entrepreneurs to connect with subject matter experts from diverse sectors, fostering an environment of learning, networking, and inspiration. Your dedication to supporting entrepreneurs at all levels reflects your company's profound commitment to the growth and vitality of our business community.

Our mission, our vision, and our work are possible because you believe in us; because you share our values of helping our community reach its full potential.

Thank you, [REDACTED CONTENT] - to you and JPMorgan Chase - for your support. And thank you for sharing our dream of an inclusive and equitable community of successful children, strong families, and civically engaged individuals.

Marvelously yours,

[REDACTED CONTENT]  
Vice President of Development  
Hispanic Unity of Florida

*Thank you for your contribution of \$7,500 received on 11/14/2023. No goods or services were provided in exchange for this contribution. Hispanic Unity of Florida, Inc. is an exempt organization as described in Section 501(c)(3) of the Internal Revenue Code; EIN 59 2230272. Please remember us in your will or living trust. Please save this gift acknowledgement for your tax return.*





2023	7/25/2023	Customer is unhappy with the decision of the Chase branch in Aurora on Farnsworth closing down. He has his safe deposit box here and is also unhappy that he is unable to transfer the box to another location as he is not choosing to close the box but rather the bank is choosing to close it. He just wanted to voice his disappointment of the location closing with hopes that his complaint could have the bank reconsider the closure of this location.	JP/MC representative called customer and apologized and submitted complaint on their behalf.	Chicago-Naperville, IL-IN-WI-USA	Aurora Farnsworth
2023	8/7/2023	Customer states that they are unhappy safety deposit boxes are closing in the branch.	JP/MC representative called customer and advised that all boxes were closing.		
2023	8/11/2023	Good Morning Mr. Dimon, I am writing to you this morning about the last and only branch left in Farmingdale, NY on Broadhollow Rd. It's a shame that you closed the branch on Main Street in Farmingdale considering all the businesses located there and how close in proximity it was to residents compared to the one on Broadhollow Rd. But since we do not know what the cause of the closure was all I can do is comment on the remaining branch. Unfortunately, there is not much good that can be said, the outdoor ATM is constantly out of funds, there is never a notary available (I frequently visit TD down the block who always has a notary present), there is never enough staff during peak hours, they do not open on time in the morning (today is a prime example), the parking is abysmal, most of the staff are rude especially those in the "cage"... it has honestly become a chore to have to go there. I would be sending undercover inspectors to these branches to make sure that your employees are representing your company in a manner in which you would approve because I do NOT think you would approve of how this branch operates. Thank you in advance for your time and consideration. [REDACTED CONTENT]	JP/MC representative called customer called the customer to address their concerns and apologized for their experience.	New York-Newark, NY-NJ-CT-PA-USA	Farmingdale
2023	8/16/2023	Customer inquiring about getting fee returned from safe deposit closure because the box located was in a different location. She had to close the previous box due to the branch closing. She opened another one inconveniently in a farther location but ended up closing it since she found a box at another bank close by. Out of courtesy she is looking to see if she can get refunded the fee that came due of which she ended up closing the box a few days after being charged.	JP/MC representative called customer and informed them that anything fee related to the safe deposit box would have to be at the discretion of the branch. The escalating banker did mention that it has been brought to their managements attention.		
2023	8/21/2023	Hi Mr. James Dimon, I googled to get this contact email for you at CHASE. Hope all is well with you and your family. Has CHASE considered doing personal loans for their long standing customers regardless of our monthly income? CHASE can get their money back automatically every month from those of us that have checking accounts already where we can get \$5,000 or less to pay off our bills and we pay back the \$5,000 or less charge automatically from our account in 24 months or more? It may help CHASE generate more money for CHASE's stock holders, I have had my checking account with direct deposit with CHASE since 2012 thanks to the One Above. The reps did an excellent job of helping me keep my account regardless of my check books being stolen, my bank card being reset to some one else because of fraud, etc. Did you know that they were planning to close the Kamm's Corner Branch on the West Side of Cleveland Ohio that is near some of us handicap, elderly, and other people in the area where I live. If they close as the letter I got states in October it will be harder for those of us to get to the bank when we can or send our FCAs so we can get to our funds faster. Regards, [REDACTED CONTENT]	JP/MC representative called customer and left voicemail with customer and thanked them for their feedback. Provided the details of the next closest branch to them and advised that chase.com has a list of other ATM and branch locations near them. Apologized for the inconvenience this has caused.	Cleveland-Akron-Canton, OH USA	Kamm's Plaza
2023	9/6/2023	Client sent me an email saying he was inconvenient by the branch being closed. There was no forwarding branch to go to enclosed in sign. Client went to Rayford Rd and they were closed too and this really upset client. He had things to do and running around to different branches and not being open was cause stress and delay on other things he needed to do.	JP/MC representative called customer and advised them that branch was closed due to A/C problems and there was someone there fixing the issue.	Houston-The Woodlands, TX USA	Rayford Rd and Imperial Oaks
2023	9/14/2023	Customer wrote Thanks for your response. (1) I'm not sure why I have to visit a branch if one of your colleagues will review my request. (2) I have already seen you for Chase to get a full refund. After reaching the same and calling the 1-800 number he said that this needs to be handled at the branch because that service is coming from the branch itself. I am a single mother of four kids and \$55 is a lot for me and I'm not prepared to just hand out money to Chase for free. I need my \$55 refunded as soon as possible. I don't appreciate employees at the branch giving me false information to get me out of the branch and not have to deal with refunding my money properly. I used to work at the bank myself and this is not the way we deal with customer's unacceptable to be charging clients fees for service that is not provided to us. Please contact me as soon as you get this on my cell phone at [REDACTED]. So that we can resolve this issue. Otherwise I will definitely take further measures. In no way I want just to be giving chase \$55 for free. I did not use the service and need my money refunded Thank you [REDACTED CONTENT]	JP/MC representative contacted the customer via letter. Hello [REDACTED CONTENT]. Thank you for contacting us. We understand the significance of your inquiry about the Safe Deposit Box Annual Rent. It's a pleasure to address your concern. [Redacted], while we want to help you and make sure that your request for refund is immediately taken care of by email, certain requests must be handled by specialized team. This helps us provide you with customized solutions and better service. We'll need to help you in person with regard to refund of the Safe Deposit Box Annual Rent as this type of fee cannot be refunded by Customer Service by email nor by phone. Please visit any of our branches for assistance. You can save time by scheduling a meeting on the Chase Mobile[R] app[1] or chase.com.		
2023	9/15/2023	Dear [REDACTED CONTENT], I hope this letter will find you. I have been a Chase Sapphire card holder for a very long time and was banking at Bank of America. I just moved from Los Angeles to the Charlotte metro. First, [redacted] was completely unsatisfactory. Their hours in a very busy commercial/residential area were Monday-Friday 9 to 4 and closed on Saturdays. I even had to update my address in person because I live in a newly constructed building and was unable to verify it. Your rep at credit card services fixed it for me with ease. So right basically right next to [redacted] is a brand-new Chase branch. Their hours are Monday-Friday 9 to 5 and Saturday 9 to 2. This is great due to my work schedule. I was welcomed to Charlotte and felt valued by [redacted] (Ballantyne branch). The only thing that was missing was blue and silver balloons out front. There is an amazing brunch place next door called [redacted]. You could have investment banking and reps do a meet/great outside the branch on a Saturday. People love their dogs here maybe give out some dog treats. My future dreams would be for Chase to open a branch in Indian Land, SC where I live. It is in a population boom with new residential, commercial, and corporate offices going on all the time. A new hospital was just built. The [redacted] area would be great or by the new [redacted] and Publix (I know they are building a [redacted] and [redacted] there). There would be wealthy clients available with all the senior living communities (especially [REDACTED CONTENT]). The [redacted] is the same unfriendly hours as above [redacted]. The only real competition for the whole area is [redacted]. My other Chase growth strategy is this: One bank that always caught my attention in Los Angeles was [redacted]. They are an "Asian focused" bank. Charlotte has a very large influx of Asians moving to the area. There is no bank where they can find their niche. [redacted] has no branches here. They have three in the Atlanta metro. This would be a prime opportunity. Thank you for your time. Sincerely, [REDACTED CONTENT]	JP/MC representative called customer and thanked them for taking the time to send us feedback. Customer was informed that their feedback and advice has been documented internally for review.	Charlotte-Concord, NC-SC USA	Ballantyne
2023	9/18/2023	Hello [REDACTED CONTENT], I am one of your safety deposit box clients. I just closed my safety deposit box a couple days ago the fee was with drawn from my account August 23. That is less than a month ago. I paid for a service for a full year however due to the branch closing down, I was forced to take my belongings out of the safety deposit box. I was advised by [redacted] the lead operator at the branch to call the 1-800 number for Chase to get a full refund. After reaching the same and calling the 1-800 number he said that this needs to be handled at the branch because that service is coming from the branch itself. I am a single mother of four kids and \$55 is a lot for me and I'm not prepared to just hand out money to Chase for free. I need my \$55 refunded as soon as possible. I don't appreciate employees at the branch giving me false information to get me out of the branch and not have to deal with refunding my money properly. I used to work at the bank myself and this is not the way we deal with customer's unacceptable to be charging clients fees for service that is not provided to us. Please contact me as soon as you get this on my cell phone at [REDACTED]. So that we can resolve this issue. Otherwise I will definitely take further measures. In no way I want just to be giving chase \$55 for free. I did not use the service and need my money refunded Thank you [REDACTED CONTENT]	N/A		
2023	9/22/2023	Thank you JP/MORGAN and [REDACTED CONTENT] for nothing!!! I'm going to every Website online and advise people not to bank with Chase as they have nothing in place to protect you from FRAUD. They will get after you and take any income, Social Security, Disability, anything to recover their loss. A giant bank takes advantage of low income customers especially senior citizens.	JP/MC representative contacted the customer via letter. Dear [REDACTED CONTENT]: We are responding to your complaint about returning your prior Social Security deposits. Thank you for sharing your concerns. According to the Deposit Account agreement, we can consider all deposits as a form of payment when the account has a balance owed. Please remove the ACH direct deposit with the Social Security Administration to avoid any deposits from being sent to the account. We take complaints that claim discrimination seriously. We do not tolerate discrimination as it is strictly against our policy and contrary to our corporate culture. We are sorry to hear of this unfortunate incident. We cannot approve your request. You were a scam victim and compromised your account by giving out your account information. This is not considered fraud. We have many securities in place to protect all of our customers. We cannot return your prior Social Security deposits. We have mailed you a final check, which you confirmed you did receive. The account is closed. You may choose to file a complaint with the Federal Trade Commission online at ft.gov or by calling 1-877-382-4357. For information about fraud scams, please visit chase.com/security-tips. If you have questions, please call us at 1-877-805-8049 and reference case number [REDACTED CONTENT]. We accept operator relay calls. We're here Monday through Friday from 8 a.m. to 9 p.m. and Saturday from 9 a.m. to 6 p.m. Eastern Time. Sincerely, Executive Office		
2023	9/25/2023	Customer not happy the branch is closing.	JP/MC representative called customer and explained to the customer this is out of our control.	Houston-The Woodlands, TX USA	Friendswood South
2023	9/26/2023	Customer not happy with the notification he got about the closing of the branch and removal of ATM's at the Wilshire Bixel location in Downtown Los Angeles. Sent me an email to voice this concern and announce at this situation.	JP/MC representative called customer and apologized for the inconvenience and informed him that I will log this as an informal complaint.	Los Angeles-Long Beach, CA USA	Wilshire and Bixel
2023	10/09/2023	Thanks, [REDACTED CONTENT] I appreciate your help this summer getting my kids set up with accounts. I don't think you can actually do anything about it, but I'm pretty unhappy that the Falcon branch is closing it seems to be an incredibly short-sighted decision given there are only 2 other banks here now. Why do I hear is that it is because the branch wasn't generating enough new business except they didn't have a banker here and a manager only 2-3 days/week for nearly two years. I made appointments with you because I knew you and there was no one in Falcon to make an appointment with at the time. We will almost certainly be moving our business accounts because I'm not driving 10 miles each way to Woodmen and Duray to make a deposit every week. Our personal accounts are still a question only because we have our kids already set up and that's a bunch of accounts to migrate but Chase will likely not be our primary bank anymore either. Again, I know you didn't have anything to do with the branch closing and I doubt you even have a way to pass along my frustration (but if you do, please share it).	JP/MC representative contacted the customer via email and advised that the complaint was logged.	Colorado Springs, CO USA	Meridian and Woodmen
2023	10/10/2023	Customer was not happy with closing of safety deposit box and no refund.	JP/MC representative called customer and apologized and advised that at the moment Chase is not offering refunds on sdb closing.		
2023	10/12/2023	Dear Sir/Madam, I am writing to express my concerns regarding my recent visit to the branch on Ford Road and Canton Center Rd. My name is [REDACTED CONTENT], and I was shocked to find the branch closed due to ongoing construction when I arrived. To make matters worse, I had not been informed about this closure in advance, causing a great deal of inconvenience. My attempts to contact the bank at the phone number [redacted] were in vain, as it directed me to call [REDACTED CONTENT]. I had been trying this number for the past couple of days, but no one answered the phone. In an effort to resolve this issue, I booked an appointment online to meet someone at the branch. I was scheduled to meet with [redacted], who, to my credit, called me this morning to explain the situation. [redacted] informed me that the bank had closed temporarily for renovations, but this information should have been communicated to customers well in advance. This would have allowed us to plan our banking needs accordingly and avoid unnecessary inconveniences. During our conversation, [redacted] advised me to book an appointment for safe deposit box visitation through email. As such, I kindly request that someone from the bank contact me at [redacted] as soon as possible. I have important items in my safe deposit box that I urgently need access to. I hope you can appreciate the importance of this matter to me. Thank you in advance for your prompt attention to this issue. Sincerely, [REDACTED CONTENT]	JP/MC representative called customer and explained the project, how long it will take, and how he would be able to access his box during the temp closure. We schedule a future appointment for him to come in later.	Detroit-Warren-Ann Arbor, MI USA	Ford Rd Canton Center
2023	10/19/2023	(Customer) mentioned in an email that her last two Chase branches have closed down permanently.	JP/MC representative contacted the customer via email and advised of other branches in the area and a banker she can work with.	Seattle-Tacoma, WA USA	
2023	10/25/2023	Hi [REDACTED CONTENT] I just learned that Chase will close the Bixel/Wilshire branch. I'm very upset, especially because it seems that Chase will also remove all ATMs. I know it's not your department but if possible let the responsible management know that a lot people in the neighborhood are upset about this decision. We moved all our account to Chase because it's convenient with the ATM nearby. The ATMs a Figueroa and Seven are in no way an acceptable replacement. If possible Chase should let a ATM here. Thank You [REDACTED CONTENT]	JP/MC representative called customer and sincerely apologized for the inconvenience and informed them that I will log this as an informal complaint so that upper management can review this and take action as they see fit.	Los Angeles-Long Beach, CA USA	Wilshire and Bixel
2023	11/6/2023	Customer was disappointed that Chase is not renting SDB's and had to close his boxes because of branch closing permanently on 12/15/2023. He said he is taking his money to a different bank because of the recent closing of SDB's. Client wanted Jaime Dimon to know that he is not happy with this short sighted decision, not happy that he knows one suggested a CD so he could make more money off his \$191,000+, not happy that the box is considered a lease and that he can't just throw him and his belongings out on the street or his belongings would be sent to the state. Says Chase doesn't care about customer relationships and safe keeping our content. I really haven't seen any offer to refund my rent on the box. We have a \$191,000+ balance on our account so I guess you really don't have the desire to have us continue banking with Chase. Let's see you pay attention on checking accounts (23 for ALL of last year. Let's see you will pay 5% on a CD that is 9.5%.) Not once have you suggested I could earn \$126.80 on the \$191,000+ balance. Let's see your rate for a \$191,000 mortgage is 7.677 is 14630.60 Seems like deciding to stop offering safe deposit boxes is the stupidest short term thinking I've ever seen since becoming your customer in 1981. Goodbye [REDACTED CONTENT]	JP/MC representative called customer and apologized to the client, let him know I would register the complaint, and send his email up to Corporate/Executive Office.		
2023	11/10/2023	Why is Chase closing the two banks that are centrally located to residents in the Clear Lake area and forcing patrons to use the only one still in the area which is a significant distance to most evident. Only one subdivision is close to this location. Admittedly it is one with expensive homes.	JP/MC representative called customer and thanked them for their service. Located a branch near him, informed him of where it is, as well as let him know we can help with (online banking) and Mobile banking as well, with our premier account if he needs to use an ATM outside of Chase he gets 4 ATM fees waived if he needs to use an out of network ATM. Will share contact information should he need anything else in the future.	NM AZ - La Paz County, AZ	



2023	11/20/2023	The client is upset that the branch is closing permanently. The client believes that the closure is an effort to push all transactions to an electronic transaction and referred to Chase as being negligent.	JPMC representative called customer and expressed that I was sorry that the branch is closing and that the company takes a lot into the consideration of consolidating a branch and that we unfortunately met the criteria.	New York-Newark, NY-NJ-CT-PA-CA	Chatham
2023	11/28/2023	There is a limit of \$400 that the Chase account allows me to overdraw in between pay dates. How is it that I am only allowed \$400 overdraft but the bank can tack on over \$200 in fees after it's overdrawn and have it at an almost \$600 balance right before my next pay date!! I understand all of the policies and fine print crap but this ain't right. This isn't helping hard working middle class families or even lower class especially. We go paycheck to paycheck and can't ever get ahead because of these banking scams. I shouldn't have over a \$400 overdraft balance when that was allowed in the first place, because of fees. And it should only be 1 fee based on the \$400 overdraft. Ridiculous and unfair.	JPMC representative contacted the customer via letter. Dear [REDACTED CONTENT]: We are responding to your complaint about the overdraft fees charged to your account. Thank you for sharing your concerns. We charged you a total of \$204 in Overdraft fees on your checking account ending in 6714 on November 21, and November 22, 2023. The charges weren't an error, and we applied the refund on December 5, 2023. You can find information about when we will charge an overdraft fee in the Deposit Account Agreement. We provided you a copy of the agreement when you opened your account. You see the current version on chase.com. One option to prevent overdraft fees for everyday debit card transactions, such as groceries, gasoline, gaming purchases, or food delivery charges, is to turn off Debit Card Coverage if you don't have enough in your account. When Debit Card Coverage is turned off, we won't pay everyday debit card transactions. If you would like to opt out of this coverage, you can update your choice on chase.com, through the Chase mobile app, or by calling us at 1-800-955-9923. Thank you for banking with us. If you have questions, please call us at 1-877-805-8049 and reference case number [REDACTED CONTENT]. We accept operator relay calls. We're here Monday through Friday from 8 a.m. to 9 p.m. and Saturday from 9 a.m. to 6 p.m. Eastern Time. Sincerely, Executive Office		
2023	11/29/2023	Client was charged a safe deposit box fee in 5/7/23 of \$302.72 and received a letter in July stating that the branch was closing. Client is upset that we did not alert them in May, before they paid the fee, giving them the option to close the box and not pay the fee.	JPMC representative called customer and advised that a credit was applied to their account. Representative tried to contact the customer a minimum of three times to provide this resolution and was unsuccessful.		
2023	11/30/2023	What I really need more than anything else from Chase is an ATM to open near 8th and Market. The one at 8th and Market closed about a year ago and the other ATMs in the area are not only further away, but all have issues. The one at Van Ness and McCallister isn't open on Sundays, the one at 5th and Mission is regularly broken, and the one at Kearny and Market is really far. I understand the 8th and Market one was vandalized a fair amount, but there are definitely solutions to this, such as putting the ATM inside a building with a bank card entry to protect the machines. I go to the farmer's market on Sunday mornings, which is really the main reason I need cash, and dealing with the ATM situation in Mid Market is very annoying. Please help to push internally at Chase for a solution to this problem. It will help a lot of people who live in the area.	N/A	San Jose-San Francisco-Oakland, CA-CA	
2023	12/7/2023	Hi [REDACTED CONTENT], Please notice the following news story reported by CNN today: "Mortgage rates drop to lowest levels since August (CNN Business)" Mortgage rates drop to lowest levels since August   CNN Business cnn.com Why is that not reflected in the rate(s) you are offering me? Your position does not make sense, especially considering you and I are working with the Mayor's Office of Housing and Community Development, attempting to make housing more affordable for low income San Franciscans like myself. You seem to be purposely defying market trends in this particular case, for a non-white, low-income borrower with excellent credit. You haven't offered me an adequate explanation, leading me to conclude the reason must be corporate greed towards a borrower with no other option. When I'm glad I got that off my chest. The rate lock expires tomorrow. What must happen before then to keep the rate locked in?	JPMC representative called customer and apologized for their experience and frustrations and advised that the lending manager will submit a pricing exception for the extended rate lock fee.		
2023	12/17/2023	I needed to make a check deposit and that Branch ATM was not accepting checks so I decided that I should enter the bank since it was during business hours what a surprise there were four tellers working and a line almost to the door however there was only one teller window open. This seems quite ridiculous the week before Christmas and at a time when the ATM is not performing standard transactions. I wanted my turn and felt that the service was accessibly slow and couldn't understand why there were three employees sitting around apparently doing nothing while customers continue to wait. I would rate this customer service interaction a zero I don't feel that Chase cares about my business when they operate a local branch in this manner especially after closing our closest branch. I then decided that I would call Chase to voice my dissatisfaction and share this information in the hope that maybe somebody at a managerial level might be able to do something. Imagine my surprise went upon contacting Chase. I was told that there was a 30, 50 minute hold time to speak to a representative. The entire time that I was on the phone Chase constantly played a reminder that they valued my business as a customer, however when you run a multi-billion dollar organization with billions of dollars in profits and simply don't employ enough staff to keep a reasonable sub five minute hold time on any business day that you are open I don't understand how you can say you value your customer experience. We do all of our banking through chase, savings accounts, car loans and have always been pleased with the service. However as of recently it seems to have taken a turn for the worse, with our local branches closing, customer service wait times increasing, and having to wait almost an hour to speak to a representative. None of this seems reasonable and none of this seems as if Chase cares one wink about their customer service or their actual customers experience. I hope this message reaches somebody who can run it up the flagpole and share what a horrible experience we're having here in [REDACTED CONTENT] with the Chase branches that are left after the recent closures.	JPMC representative called customer and apologized and took feedback for the branch and the ATM customer referred.		
2023	12/19/2023	CHASE BANK: AFTER 7 YEARS AS AN ACCOUNT HOLDER, I HAVE CLOSED MY CHECKING ACCOUNT / SAVINGS ACCOUNT / WITH CHASE. TAKING THIS STEP HAS BEEN ON MY MIND FOR SOME TIME, GIVEN THE CURRENT GENOCIDE ON PALESTINIAN PEOPLE AND THE SHAMEFUL ROLE OF THE LARGEST BANKS (AND THEIR FOUNDATIONS) HAVE IN CONTRIBUTING TO THE FRIENDS OF THE ISRAELI DEFENSE FORCE, AS WELL AS ONGOING PREDATORY PRACTICES HAVE PROMPTED ME TO TAKE ACTION. I WANTED YOU TO KNOW THAT I AM NO LONGER GOING TO BE PART OF FINANCIAL INSTITUTIONS THAT PROFIT AT THE EXPENSE OF THE MAJORITY THROUGH UNFAIR FEES AND ESPECIALLY AT THE EXPENSE OF ECONOMICALLY MARGINALIZED COMMUNITIES AND INDIVIDUALS THROUGH PREDATORY PRACTICES. I AM NO LONGER GOING TO BE PART OF FINANCIAL INSTITUTIONS THAT DO NOT KNOW ME AND DO NOT CARE ABOUT MY SPECIFIC NEEDS AND QUESTIONS. I AM NO LONGER GOING TO BE PART OF FINANCIAL INSTITUTIONS THAT PAY THEIR TOP EXECUTIVES CHRISTIAN SALARIES ? AND BONUSES ? WHILE THEIR CLIENTS FACE FORECLOSURE AND ECONOMIC HARDSHIP THAT COULD LARGELY HAVE BEEN PREVENTED. I AM NO LONGER GOING TO BE PART OF FINANCIAL INSTITUTIONS THAT INVEST IN GENOCIDE, FOSSIL FUELS, OR CLIMATE DESTRUCTION OF INDIGENOUS LANDS WHILE THE NEED TO MOVE TO RENEWABLE ENERGY BECOMES INCREASINGLY DIRE EACH DAY. I AM NO LONGER GOING TO BE PART OF FINANCIAL INSTITUTIONS THAT ARE NOT LENDING TO THE SMALL BUSINESSES THAT ARE THE ENGINES OF JOBS AND INNOVATION FOR OUR ECONOMY. I AM NOW MEETING MY HOUSEHOLDS BANKING NEEDS WITH A COMMUNITY DEVELOPMENT FINANCIAL INSTITUTION. I NOW HAVE A SMALLER COMMUNITY DEVELOPMENT BANK / CREDIT UNION THAT WORKS TO KNOW ME AND MY CIRCUMSTANCES. MY NEW FINANCIAL INSTITUTION IS DEDICATED TO THE ECONOMIC UPLIFT OF STRUGGLING COMMUNITIES, NOT TO EXTRACTING PROFIT FROM THOSE IN NEED. MY NEW BANK / CREDIT UNION IS HELPING ME PLAY THE CONSTRUCTIVE ROLE I WANT TO PLAY IN MAKING ECONOMIC WELL-BEING A REALITY FOR EVERYONE. I CAN NOW TELL MY FAMILY / FRIENDS / CHILDREN ABOUT THE GOOD THAT MY DEPOSITS ARE DOING. I ONLY WISH THAT THIS HAD ALWAYS BEEN THE CASE. IN CLOSING, THERE ARE STEPS THAT CHASE COULD TAKE TO IMPROVE ITS IMPACT ON PEOPLE AND THE PLANET, ESPECIALLY YOUR ROLE IN FINANCING THE FOSSIL FUEL INDUSTRY. I URGE YOU TO JOIN OTHER BANKS, INVESTMENT FIRMS, AND CORPORATIONS IN ENCOURAGING SHAREHOLDERS AND MEMBERS TO URGE FOR A CLEARER * DIVERS FROM ALL WITHHOLDINGS AND PENSION FUNDS ARE INVESTED IN ISRAELI COMPANIES (AND INTERNATIONAL COMPANIES THAT ARE COMPLICIT IN) ISRAELI APARTHEID AND SETTLER-COLONIALISM: * CREATING FOSSIL-FUEL-FREE BANKING PRODUCTS TO MEET CONSUMER DEMAND. THANK YOU FOR CONSIDERING THESE IMPORTANT AND TIMELY STEPS. UNTIL LIBERATION, [REDACTED CONTENT]	N/A		

\*Note: Portions of correspondence may be redacted to protect customer privacy

CRA Public File Comments Received via Social Media 2023  
JPMorgan Chase Bank N.A.

Year	Comment Source	Comment Received Date	Comment*	AA (if known)	Branch (if known)
2023	INSTAGRAM	1/6/2023	#BREAKTHEBANK #JANUARY6TH #NATIONALWHITESUPREMACYDAY 👉👉 JOIN THE MOVEMENT 👉👉 EMANCIPATION FROM EXPLOITATION #BANKBLACK 🏳️‍🌈🏳️‍🌈 #GRANDCLOSINGS CONTINUE CHASE BANK WEEK 19 FRI JAN 6TH WELLS FARGO WEEK 23 SAT JAN 7TH THE BLACKS DEMAND THE 7 MEGA BANKS & THEIR CEOs bankofamerica - BRIAN MOYNIHAN citi - JANE FRASER JP MORGAN chase - JAMIE DIMON PNC - WILLIAM DEMCHAK TRUIST - WILLIAM ROGERS JR US BANCORP - ANDY CECERE wellsfargo - CHARLES SCHARF COLLECTIVELY WORTH 13 "TRILLION" IN ASSETS 1a. DIVEST FROM LAW ENFORCEMENT AGENCIES & PROSECUTORS WHO REFUSE TO HOLD LAW ENFORCEMENT ACCOUNTABLE 1b. REPARATIONS FOR THE BLACKS AFFECTED BY STATE SANCTIONED TERRORISM 2a. CEASE PREDATORY LOANS & OTHER MEANS OF REDLINING 2b. REPARATIONS FOR FAMILIES WHO WERE CONNED OUT OF THEIR HOMES 3a. DIVEST FROM THE PRISON INDUSTRIAL COMPLEX (PIC) & POLICIES THAT CRIMINALIZE THE BLACKS 3b. REPARATIONS FOR THE BLACKS WHO HAVE BEEN DEVASTATED BY THE PIC 4a. REPARATIONS FOR DESCENDANTS OF AFRICANS WHO WERE ENSLAVED IN THE U.S. 4b. CEASE SABOTAGING BLACK WEALTH 4c. REPARATIONS FOR THE FINANCIAL HARDSHIPS YOUR INSTITUTIONS PRACTICE IN BLACK COMMUNITIES	Los Angeles-Long Beach, CA CSA	
2023	INSTAGRAM	1/6/2023	#BREAKTHEBANK #JANUARY6TH #NATIONALWHITESUPREMACYDAY 👉👉 JOIN THE MOVEMENT 👉👉 EMANCIPATION FROM EXPLOITATION #BANKBLACK 🏳️‍🌈🏳️‍🌈 #GRANDCLOSINGS CONTINUE CHASE BANK WEEK 19 FRI JAN 6TH WELLS FARGO WEEK 23 SAT JAN 7TH THE BLACKS DEMAND THE 7 MEGA BANKS & THEIR CEOs bankofamerica - BRIAN MOYNIHAN citi - JANE FRASER JP MORGAN chase - JAMIE DIMON PNC - WILLIAM DEMCHAK TRUIST - WILLIAM ROGERS JR US BANCORP - ANDY CECERE wellsfargo - CHARLES SCHARF COLLECTIVELY WORTH 13 "TRILLION" IN ASSETS 1a. DIVEST FROM LAW ENFORCEMENT AGENCIES & PROSECUTORS WHO REFUSE TO HOLD LAW ENFORCEMENT ACCOUNTABLE 1b. REPARATIONS FOR THE BLACKS AFFECTED BY STATE SANCTIONED TERRORISM 2a. CEASE PREDATORY LOANS & OTHER MEANS OF REDLINING 2b. REPARATIONS FOR FAMILIES WHO WERE CONNED OUT OF THEIR HOMES 3a. DIVEST FROM THE PRISON INDUSTRIAL COMPLEX (PIC) & POLICIES THAT CRIMINALIZE THE BLACKS 3b. REPARATIONS FOR THE BLACKS WHO HAVE BEEN DEVASTATED BY THE PIC 4a. REPARATIONS FOR DESCENDANTS OF AFRICANS WHO WERE ENSLAVED IN THE U.S. 4b. CEASE SABOTAGING BLACK WEALTH 4c. REPARATIONS FOR THE FINANCIAL HARDSHIPS YOUR INSTITUTIONS PRACTICE IN BLACK COMMUNITIES	Los Angeles-Long Beach, CA CSA	
2023	INSTAGRAM	1/19/2023	#BREAKTHEBANK LAST SEPTEMBER 2022 CONGRESS CALLED OUT THE BANKS FOR FRAUDULENT zellepay TRANSACTIONS JAN 18TH 2023 bankofamerica CUSTOMERS WAKE-UP TO FIND FRAUDULENT ACTIVITY ON THEIR BOA & ZELLE ACCOUNTS WHY ARE BANKS BEING "ALLOWED" TO CON THEIR CUSTOMERS? CHASE BANK & WELLS FARGO CONTINUE TO INVEST MILLIONS TO BOOST THEIR PUBLIC IMAGE RATHER THAN PAY REPARATIONS 👉👉 JOIN THE MOVEMENT 👉👉 EMANCIPATION FROM EXPLOITATION #BANKBLACK 🏳️‍🌈🏳️‍🌈 #GRANDCLOSINGS CONTINUE CHASE BANK WEEK 21 FRI JAN 20TH WELLS FARGO WEEK 25 SAT JAN 21ST THE BLACKS DEMAND THE 7 MEGA BANKS & THEIR CEOs bankofamerica - BRIAN MOYNIHAN citi - JANE FRASER JP MORGAN chase - JAMIE DIMON PNC - WILLIAM DEMCHAK TRUIST - WILLIAM ROGERS JR US BANCORP - ANDY CECERE wellsfargo - CHARLES SCHARF COLLECTIVELY WORTH 13 "TRILLION" IN ASSETS 1a. DIVEST FROM LAW ENFORCEMENT AGENCIES & PROSECUTORS WHO REFUSE TO HOLD LAW ENFORCEMENT ACCOUNTABLE 1b. REPARATIONS FOR THE BLACKS AFFECTED BY STATE SANCTIONED TERRORISM 2a. CEASE PREDATORY LOANS & OTHER MEANS OF REDLINING 2b. REPARATIONS FOR FAMILIES WHO WERE CONNED OUT OF THEIR HOMES 3a. DIVEST FROM THE PRISON INDUSTRIAL COMPLEX (PIC) & POLICIES THAT CRIMINALIZE THE BLACKS 3b. REPARATIONS FOR THE BLACKS WHO HAVE BEEN DEVASTATED BY THE PIC	Los Angeles-Long Beach, CA CSA	
2023	TWITTER	1/24/2023	@CapitalOne the same way @Chase closing some ATM locations early due to homeless people occupants/crime, you too need to do something about the homeless people piggybacking into the #CapitalOne ATM location on Jamaica Ave and Sutphin Blvd	New York-Newark, NY-NJ-CT-PA CSA	
2023	TWITTER	2/5/2023	Hello - I needed cash this morning and your ATMs on 271 Larkfield road east Northport ny 11731 were not working. I had to go to another store and get charged for using a non chase atm. This branch ATMs never work. I can't afford these fees and hope I can be refunded.	New York-Newark, NY-NJ-CT-PA CSA	East Northport
2023	INSTAGRAM	2/7/2023	"You can't deny there's a wealth gap."-Eduardo Cabrera During eddie_tranzcendent's recent conversation with Eduardo they talked about Chase's commitment to help build racial equity and close the wealth gap that exist. To watch the full conversation with Eduardo Cabrera, Community Manager at Chase Bank, and learn more about the work that Chase is doing in our low to moderate income communities please click the LINK IN OUR BIO or DM US. *This interview was filmed at Chase Bank, 2125 Main St, Bridgeport, CT 06606*  # YesYes #NewPodcast #Podcast #Interview #Chase #BridgeportCT #EduardoCabrera #serendipity #Community #CommunityManager #Financial #FinancialLiteracy #Youth #Money #MoneyMatters #Purpose #Mission #Happiness #StayTuned #EddieTranzcendent #TranzcendentOutlook #TranzcendentOutlookPodcast #BeTranzcendent	New York-Newark, NY-NJ-CT-PA CSA	Bridgeport North End

2023	INSTAGRAM	2/10/2023	#BREAKTHEBANK IF YOU HATE SEEIN PEOPLE UNHOUSED STOP DOIN BUSINESS W THE BANKS THAT TOOK THEIR HOMES 👉👉 JOIN THE MOVEMENT 🏠🏠 BREAKING GENERATIONAL CURSES ONE ACCOUNT AT A TIME #BANKBLACK 🏠🏠 #GRANDCLOSINGS CONTINUE CHASE BANK WEEK 24 FRI FEB 10TH WELLS FARGO WEEK 28 SAT FEB 11TH THE 7 DEADLY BANKS & THEIR CEOs bankofamerica - BRIAN MOYNIHAN citi - JANE FRASER JP MORGAN chase - JAMIE DIMON PNC - WILLIAM DEMCHAK TRUIST - WILLIAM ROGERS JR US BANCORP - ANDY CECERE wellsfargo - CHARLES SCHARF COLLECTIVELY WORTH 13 "TRILLION" IN ASSETS 1a. DIVEST FROM LAW ENFORCEMENT AGENCIES & PROSECUTORS WHO REFUSE TO HOLD LAW ENFORCEMENT ACCOUNTABLE 1b. REPARATIONS FOR THE BLACKS AFFECTED BY STATE SANCTIONED TERRORISM 2a. CEASE PREDATORY LOANS & OTHER MEANS OF REDLINING 2b. REPARATIONS FOR FAMILIES WHO WERE CONNED OUT OF THEIR HOMES 3a. DIVEST FROM THE PRISON INDUSTRIAL COMPLEX (PIC) & POLICIES THAT CRIMINALIZE THE BLACKS 3b. REPARATIONS FOR THE BLACKS WHO HAVE BEEN DEVASTATED BY THE PIC 4a. REPARATIONS FOR DESCENDANTS OF AFRICANS WHO WERE ENSLAVED IN THE U.S. 4b. CEASE SABOTAGING BLACK WEALTH 4c. REPARATIONS FOR THE FINANCIAL HARDSHIPS YOUR INSTITUTIONS PRACTICE IN BLACK COMMUNITIES 4d. MAKE EQUITABLE INVESTMENTS IN COMMUNITIES WHERE YOUR INSTITUTIONS DENY THE BLACKS EMPLOYMENT OPPORTUNITIES 4e. AUDIT PROGRAMS DESIGNED TO HELP THE BLACKS & MAKE THESE PROGRAMS MORE EFFICIENT	Los Angeles-Long Beach, CA CSA	
2023	INSTAGRAM	2/10/2023	#BREAKTHEBANK IF YOU HATE SEEIN PEOPLE UNHOUSED STOP DOIN BUSINESS W THE BANKS THAT TOOK THEIR HOMES 👉👉 JOIN THE MOVEMENT 🏠🏠 BREAKING GENERATIONAL CURSES ONE ACCOUNT AT A TIME #BANKBLACK 🏠🏠 #GRANDCLOSINGS CONTINUE CHASE BANK WEEK 24 FRI FEB 10TH WELLS FARGO WEEK 28 SAT FEB 11TH THE 7 DEADLY BANKS & THEIR CEOs bankofamerica - BRIAN MOYNIHAN citi - JANE FRASER JP MORGAN chase - JAMIE DIMON PNC - WILLIAM DEMCHAK TRUIST - WILLIAM ROGERS JR US BANCORP - ANDY CECERE wellsfargo - CHARLES SCHARF COLLECTIVELY WORTH 13 "TRILLION" IN ASSETS 1a. DIVEST FROM LAW ENFORCEMENT AGENCIES & PROSECUTORS WHO REFUSE TO HOLD LAW ENFORCEMENT ACCOUNTABLE 1b. REPARATIONS FOR THE BLACKS AFFECTED BY STATE SANCTIONED TERRORISM 2a. CEASE PREDATORY LOANS & OTHER MEANS OF REDLINING 2b. REPARATIONS FOR FAMILIES WHO WERE CONNED OUT OF THEIR HOMES 3a. DIVEST FROM THE PRISON INDUSTRIAL COMPLEX (PIC) & POLICIES THAT CRIMINALIZE THE BLACKS 3b. REPARATIONS FOR THE BLACKS WHO HAVE BEEN DEVASTATED BY THE PIC 4a. REPARATIONS FOR DESCENDANTS OF AFRICANS WHO WERE ENSLAVED IN THE U.S. 4b. CEASE SABOTAGING BLACK WEALTH 4c. REPARATIONS FOR THE FINANCIAL HARDSHIPS YOUR INSTITUTIONS PRACTICE IN BLACK COMMUNITIES 4d. MAKE EQUITABLE INVESTMENTS IN COMMUNITIES WHERE YOUR INSTITUTIONS DENY THE BLACKS EMPLOYMENT OPPORTUNITIES 4e. AUDIT PPROGRAMS DESIGNED TO HELP THE BLACKS & MAKE THESE PROGRAMS MORE EFFICIENT	Los Angeles-Long Beach, CA CSA	
2023	INSTAGRAM	2/17/2023	Empowering the Black community through financial literacy and growth! Proud to see our President, Todd McDonald and CEO, Alden McDonald, join forces with Jamie Dimon, President of Chase Bank, for a meaningful discussion on building a brighter future for Black-owned banks #BlackHistoryMonth #LibertyBank #ChaseBank #FinancialEmpowerment		
2023	INSTAGRAM	2/22/2023	I absolutely love when community partnerships and support come together 🤝💖. It fills my heart to sponsor events like this in support of making an impact in the community. OK, family, look at what we are doing for Black History Month 🏠🏠 please...presenting "Black Leaders in Our Community" #fortworth Super excited for urbanvillagefamilyservices in collaboration with fw_communitymoe Monique Winfree of chase Bank! We are finishing up Black History Month with a special event and will be providing 📖 Financial Literacy Workshops and Financial Services as a new service 🙌 Join us next week from today, on Monday, February 27th at our center on 3116 E. Rosedale Street, Fort Worth TX 76105 RSVP here 📍📍📍📍📍📍 https://chase.surveymonkey.com/r/blkleadermixer Thank you to our sponsors, Chase Bank, HOWARD Coaching and Consulting, LLC and Stop Six Realty, LLC #thankyou #blackexcellence #blackhistorymonth2023 #collaboration #financialservices #community #urbanvillagefamilyservices #blackownedbusiness #blackexcellence #blacksuperheroes #blackhistorymonth2023 #howardcoachingandconsulting #strategicplanning #consultingservices	Dallas-Fort Worth, TX-OK CSA	
2023	TWITTER	2/27/2023	#Philadelphia: With the opening of a new community branch in West Philadelphia, JPMorgan @Chase provides community members with valuable information and resources. #RacialEquity #COMMUNITY ow.ly/zYC50N3Nm5	Philadelphia-Reading-Camden, PA NJ-DE-MD CSA	West Philadelphia
2023	INSTAGRAM	3/4/2023	VIPS community partner Marlice Sanders, with Chase Bank, hosted a Financial Literacy workshop for VIPS' Take The Lead Scholars at Glen Oaks High School. This workshop confronts generational poverty by teaching effective strategies to save and budget. Ms. Sanders also thoroughly discussed the question of "What is Credit," the impact credit has on future purchasing power, and tips on how to successfully build credit.	Baton Rouge, LA MSA	
2023	Social Media	3/6/2023	Customer service follow up: We're constantly looking for ways to service more customers and we apologize for the long wait. May we know the location of this ATM so that we can share your feedback? Customer response: St Rd 26 Lafayette In. One of only 2 branches and by proxy 2 ATMs in Lafayette In. The fastest growing city in Indiana and already OVER 70k but in the last three years you have closed all of the branches closest to the city's growth.... FOLLOW-UP: Thank you for sharing this. Upon checking it appears that there are 4 branches in Lafayette and there's no indication that they're closed. Is the entire branch closed are you just referring to the ATM? Customer response: The Teal Rd and Tippecanoe Mall locations are closed. You have the Downtown branch and the one I was at. It was 5:45 when I pulled up to be the NINTH car in the line. I left the receipt at home I'll check it in a bit but I'm pretty sure I didn't pull away until almost 6:20. After closing the mall location you at least kept the ATM for a year... But I'm guessing you sold the building a few months ago because the ATM was removed from the building about 6-8 weeks ago. The branches in WEST Lafayette are in a city across the river that is another 45+k population.	Lafayette-West Lafayette-Frankfort, IN CSA	
2023	INSTAGRAM	3/6/2023	Join us and our partners at Chase for a free financially healthy workshop that will teach you how to build your personal credit to help benefit your small business moving forward! Tuesday, March 21, 2023 at 11am via ZOOM	New York-Newark, NY-NJ-CT-PA CSA	
2023	Social Media	3/14/2023	Why all of a sudden @Chase banks and ATMs are closing or out of order? If y'all are going out of business just say that! Customer Service FOLLOW-UP: @[REDACTED CONTENT] Hi there. Having access to our ATM vestibules at any time is important and I'd like to help you with your experience. Will you please DM your full name zip code the exact branch location and any other details you'd like to share? Customer response: Good morning. My name is [REDACTED CONTENT] and my zip code is 77502. The Chase banks all seem like they are closing. The one on Fairmont and Burke is closed the one in shaver and 15th closed the ATM location on Richey and Allen Genoa is closed and so is the one on the Gulf fwy. Customer service FOLLOW-UP: Thank you for sharing this [REDACTED CONTENT]. Upon checking it appears that there are 4 branches in Pasadena and there's no indication that they're closed. Is the entire branch closed are you just referring to the ATM?	Houston-The Woodlands, TX CSA	
2023	INSTAGRAM	3/15/2023	Yesterday we concluded our financial literacy class. Over the period of 6 weeks our neighbors received valuable financial education. We are thankful to Chase bank for teaching it. Stay tuned as another class is coming soon	Dallas-Fort Worth, TX-OK CSA	
2023	TWITTER	3/18/2023	#NABIEmerge23 Lunch & Learn with @WalterReports & Tanisha Ritter, Community Manager, Community & Business Development @Chase talking the importance of Financial Literacy and Developing Smart Financial Habits pic.twitter.com/63fDs0YTUW	New York-Newark, NY-NJ-CT-PA CSA	

2023	INSTAGRAM	3/22/2023	The Mavericks' charter is to advance charity, culture, community, and commerce through the West Valley. Everything we do is done with the 4Cs in mind, so when we received the invitation to attend an event like The Chase for Business Experience, we knew we had to participate. This one-of-a-kind event allowed local businesses to meet with industry leaders, network, and learn from the best in multiple disciplines. Some event highlights included kurt13warner speaking about motivating teams and the ginblossomsaz getting attendees on their feet, dancing, and celebrating to wrap up a phenomenal event. To our partners at Chase, thank you for the invitation and all you do for the community. #charity #community #commerce #culture #nonprofit #businessleaders #501c3 #giveback #togetherwecan #makingadifference #networking #education #theexperience	Phoenix-Mesa, AZ CSA	
2023	Social Media	3/27/2023	I LOVE THIS BRANCH, HOWEVER, I AM UPSET THAT THEY ARE NO LONGER OPEN ON SATURDAYS AND THIS IS WHEN WE HAVE TO DO OUR DEPOSIT VISITS AND TRANSACTIONS. WE LIVE IN A RURAL AREA AND WITH THIS BRANCH CLOSING SATURDAYS WE HAVE TO DRIVE A HOUR AWAY TO DO OUR BANKING. NOT GOOD AT ALL. WE ARE CONSIDERING CHANGING BANKS BECAUSE OF THIS.		
2023	INSTAGRAM	4/6/2023	El 31 de Marzo, tuvimos el privilegio de alinearnos con Chase Bank y celebrar on taller de Como Comprender y Construir el Crédito. Maria Behun, la gerente de la comunidad de Chase, educó a todas las mujeres en su viaje financiero. Fue un gran taller y fue muy beneficioso para todas. Gracias chase y Maria Behun para esta oportunidad! 🍷💕  On March 31st, we had the privilege of aligning with Chase Bank and holding a workshop on how to understand and build credit. Maria Behun, the community manager at Chase, made all the women educated on their financial journey. It was a great workshop and it was very beneficial for everyone. Thank you chase and Maria Behun for this opportunity. 🍷		
2023	TWITTER	4/13/2023	@Chase, I am requesting these charges be amended, as a person who has low income with bills etc., "a deposit needs to be made by 11PM ET on the business day following the day your account is overdrawn" is NOT feasible. I could say more, but will end on this. Do Better. pic.twitter.com/UXXTHS22JV		
2023	TWITTER	4/13/2023	ACF's Metro Phoenix Affordable Housing Collaborative Fund has \$2.9M for nonprofits to advance affordable housing production & preservation, thanks to generous donations from JPMorgan @Chase. Click the link for more info and to apply. azfoundation.org/nonprofits/loa...	Phoenix-Mesa, AZ CSA	
2023	INSTAGRAM	4/19/2023	I definitely would like to thank garyhartfield & #Allhartfoundation alongside chase for an amazing event on the #powerofcapital for small businesses in the black and brown community #entrepreneurship #tampabusiness #chasebank	Tampa-St. Petersburg-Clearwater, FL MSA	
2023	INSTAGRAM	4/19/2023	"The Anacostia Arts Center is gearing up for a major transformation backed in part by a new \$2 million donation from JPMorgan Chase & Co., according to WACIF (The Washington Area Community Investment Fund Inc.), its nonprofit owner.  The Chase donation unveiled last week marks the largest contribution so far to the \$37 million project and the third from a major bank — Bank of America committed \$1 million to the project last spring, and Truist Bank pledged about \$117,000 to the renovation. Chase and Bank of America are both participating in a \$4.7 billion commitment led by the Greater Washington Partnership to invest in minority-owned businesses, according to the Washington Business Journal.  WACIF has around \$4 million left to raise for the arts center campaign.  The project is set to revitalize the 35,000-square-foot Anacostia site on Good Hope Road SE, which already serves as a hub for local arts, food, and health-related small businesses, and includes a lower-level coworking space, The Hive. WACIF is working with STUDIOS Architecture on renovation plans that include two additional floors of office space with a rooftop terrace and penthouse for events and gatherings. WACIF team members say the renderings are on display in the lobby of the arts center so visitors can provide feedback.  Construction could begin by spring of 2024, according to WACIF chief of staff Brendon Miller." Read more dcist	Washington-Baltimore-Arlington, DC-MD-VA-WV-PA CSA	
2023	INSTAGRAM	4/25/2023	Get ready for FREE financial advice from our new partners chase at the Bell Gardens Club! 🍷🍷  On May 1st, they'll be here to help you with everything from credit scores to retirement plans and more. Plus, don't miss out on tours of the Club!  👉 RSVP at qrco.de/CCChase or visit the link in our bio!  #bgcmla #boysandgirlsclub #chasebank #jpmorganchase #bellgardens #downey #community #freeevent #financialliteracy #finance #money #losangeles	Los Angeles-Long Beach, CA CSA	
2023	LINKEDIN	4/27/2023	Thank you to everyone who came out this morning to the Cafecito con Chase for Business workshop "Manejando su flujo de efectivo" brought to you by the IHCC SBA Community Navigator Pilot Program! We are here to help. 🍷  #smallbusiness #pequenasempresas #ihccbusiness #community #cashflow		
2023	INSTAGRAM	4/29/2023	🗑️ FIGHT 2 SAVE BLACK LA #BREAKTHEBANK EMANCIPATION FROM EXPLOITATION BANK BLACK 🗑️🗑️  #GRANDCLOSINGS CONTINUE CHASE BANK WEEK 35 FRI APR 28TH WELLS FARGO WEEK 39 SAT APR 29TH  BLK DEMANDS THE 7 DEADLY BANKS & THEIR CEOs bankofamerica - BRIAN MOYNIHAN citi - JANE FRASER JP MORGAN chase - JAMIE DIMON PNC - WILLIAM DEMCHAK TRUIST - WILLIAM ROGERS JR US BANCORP - ANDY CECERE wellsfargo - CHARLES SCHARF COLLECTIVELY WORTH 13 "TRILLION" IN ASSETS  1. DIVEST FROM LAW ENFORCEMENT AGENCIES & PROSECUTORS WHO REFUSE TO HOLD LAW ENFORCEMENT ACCOUNTABLE 1b. REPARATIONS FOR BLACK PEOPLE AFFECTED BY STATE SANCTIONED TERRORISM  2. CEASE PREDATORY LOANS & OTHER MEANS OF REDLINING 2b. REPARATIONS FOR BLACK FAMILIES WHO WERE CONNED OUT OF THEIR HOMES  3. DIVEST FROM THE PRISON INDUSTRIAL COMPLEX (PIC) & POLICIES THAT DISPROPORTIONATELY TARGETS BLACK PEOPLE	Los Angeles-Long Beach, CA CSA	
2023	TWITTER	5/9/2023	KYCC Community Economic Development's Small Business Program and Chase hosted a workshop for local business owners on the importance of banking. Thank you @Chase for presenting and teaching our small business owners about banking and bank accounts! pic.twitter.com/ah4CPCZvM4	Los Angeles-Long Beach, CA CSA	
2023	LINKEDIN	5/16/2023	JPMorgan Chase & Co. has developed a model that extends beyond banking services, showcasing their dedication to community engagement and support for small businesses. Thanks to Chase's mentorship and the Miami Bayside Foundation belief in our mission, Neuro Consulting Solutions (NCS) successfully launched.  Silvia Gil, the founder of NCS, had the opportunity to share her inspiring journey from classroom assistant to entrepreneur. We are immensely grateful to Chase for their guidance and the Miami Bayside Foundation for their unwavering support. Our mission is to equip the public and private sectors with the knowledge and tools necessary to effectively accommodate and empower neurodiverse individuals, while also providing direct assistance to our neurodiverse clients.  Pictured: Chase, JPMorgan Chase & Co., Silvia Gil, Jackie Gutierrez, Andrea Moreno, Vaughn Lucas, Emeli Aguirre, Guillermo Diaz, Isabel Halliday	Miami-Port St. Lucie-Fort Lauderdale, FL CSA	

2023	INSTAGRAM	5/17/2023	<p>Thank you so much chase for hosting this well needed table talk about how to grow their homeownership numbers.</p> <p>As a 14 year professional in the space of real estate and creating wealth for the black community. It's truly bigger than the commission check. It's creating the opportunity to allow every one an opportunity of what a true piece of america is.</p> <p>I was just sharing a story with someone yesterday that i remember when i was 19 years old, i was looking at condos with an FHA loan and obtaining a seller's credit. While i beat myself up today for not pulling the trigger on this, If i can go back to my 19 year old self. I would. I would pull the trigger 30 times. I watched that same condo get sold for over 120k then watched the community grow to a vale of 250k plus today.</p> <p>My goal is truly stress the importance of owning a piece a land, a piece of investment and a home.</p> <p>With that magic wand, all things are possible.</p> <p>Chase, and all staff members, thank you for inviting narebouthflorida to the table and thank you for inviting me to the table</p>		
2023	INSTAGRAM	5/17/2023	<p>Hi everyone! When I'm not busy cooking, I love to network with fellow entrepreneurs. Recently, I had the pleasure of attending the Chase for Business event in Dallas, Texas during National Small Business Week. It reminded me of the importance of supporting smallbusinesses.</p> <p>There are many great reasons to support small local businesses this year:</p> <ul style="list-style-type: none"> <li>• Small businesses tend to give back more to their communities.</li> <li>• Small businesses make a significant economic impact.</li> <li>• Small businesses offer better customer service.</li> <li>• Small businesses offer a greater variety of products.</li> </ul> <p>This particular event showcased small businesses based in Dallas, and it was evident how much these businesses contributed to the community and offered fantastic products. Chase for Business did an outstanding job organizing the event, and it's easy to see why they're the go-to partner for small business owners in my community and beyond.</p> <p>I had a wonderful time at the event, and I encourage you to check out your local Chase for more exciting events like this. Let's continue to support small businesses and our local communities.</p>	Dallas-Fort Worth, TX-OK CSA	
2023	INSTAGRAM	5/21/2023	We made chase give up a billion dollars and Chase bank continues to redline black communities! When the community steps up to organize, we WIN. #ReparateChase		
2023	TWITTER	5/23/2023	Investing Impact Capital in #SmallBusiness and #MinorityOwnedBusiness very literally means making someone's dream come true. Thank you @JPMorgan @Chase for giving me the chance to talk about my journey to #ImpactInvesting. jpmorgan.com/commercial-ban... pic.twitter.com/GoeOpM4hpz		
2023	INSTAGRAM	5/23/2023	<p>This afternoon, Andrea Andrade, with Chase Bank: Community and Business Development, stopped by to provide a Financial Literacy session to our members. The tutorial covered credit establishment, budgeting and savings. We are excited to be able to offer such useful and supportive professional development sessions to our teams. Thank you again Andrea for supporting our corps!</p> <p>#youthdevelopmentprogram #financialfreedom #Stockton #earnwhileyoulearn #localcorpsstrength #wearesjcoe #jointhecorps</p>	San Jose-San Francisco-Oakland, CA CSA	
2023	INSTAGRAM	5/26/2023	One of our core values is Building Leaders - Today we receive at College Hunks Rocky Fong VP of Community and Business Development at chase Bank to Talk about Your Financial Journey.		
2023	FACEBOOK	5/26/2023	they suck so bad that the review link doesnt work , they dont want the truth published as chase bank are greedy selfish scums who discriminate less wealthy people		
2023	INSTAGRAM	5/27/2023	<p>Had the pleasure of attending chase bank West Philadelphia Branch to attend their Small Business Masterclasses this month!</p> <p>Their "Window of Opportunity" workshop highlighted how to certify your business, accessing diversity programs in corporate programs and securing funding for your business!</p> <p>Thank you to those who facilitated this event! I'm thankful for the new connections made here with other small business owners as well! Until next time! 😊</p> <p>#chasebank #chaseyourdreams #entrepreneur #smallbusinessowner #supportsmallbusiness #blackentrepreneurs #philanthropy #community</p>	Philadelphia-Reading-Camden, PA-NJ-DE-MD CSA	West Philadelphia
2023	TWITTER	6/10/2023	Why the hell is every @Chase #ATM in downtown #nyc locked & impossible to access on a Friday night in June? To keep the homeless out? @jpmorgan can't afford to spend any of its 412.07 billion to hire workers to help? Sucky way to treat loyal customers. Time to switch #banks. pic.twitter.com/HFZLcpQl4Z	New York-Newark, NY-NJ-CT-PA CSA	
2023	LINKEDIN	6/17/2023	<p>Truly amazed at what JPMorgan Chase &amp; Co. / Chase for Business is doing in local communities across America. We are so thankful to participate in each of their local market activations as this rolls out throughout 2023. We hope everyone enjoys their conscious™ 100% organic cotton Chase local activation dad caps!</p> <p>#business #bcorp #activation</p>		
2023	INSTAGRAM	6/17/2023	<p>DW and our partners at Chase Bank, Builders of Hope CDC and Shekinah Legacy Holdings are giving the A,B,Cs to homeownership in the Black community.</p> <p>Black Americans lag significantly in homeownership (44%), that number has only increased 0.4% in the last 10 years and is nearly 29 percentage points less than White Americans (72.7%)</p> <p>Let's close the gap!</p> <p>Join DW this Thursday, June 22nd at lifeindeepellum and hear from panelists who are experts in the real estate industry.</p> <p>Check the link in the bio and RSVP for this free event!</p>		
2023	INSTAGRAM	6/21/2023	It was an honor to elevate and educate over 80 small businesses that participated in our Start to Scale Business Playbook series! In one month, we were able to educate over 150 BLACK Angelinos about best business practices, business credit, street vending, pitching, and so much more! On Juneteenth, we joined Chase Bank to award three amazing small businesses with grants to accelerate their businesses to the next level! More educational opportunities coming soon!		
2023	INSTAGRAM	7/10/2023	<p>Calling all Bell Gardens residents!</p> <p>Boys &amp; Girls Clubs of Metro Los Angeles is hosting our first Community Connections event on July 18th starting at 5 PM at the Bell Gardens Club. Link in bio to RSVP or visit <a href="https://qrco.de/CCchase">https://qrco.de/CCchase</a>!</p> <p>We will have free financial advice from Chase Bank during our community panel, tours of the Club, and free food!</p> <p>This is a great opportunity to learn about our latest partnerships and resources and see if the Bell Gardens Club is a good fit for your child.</p> <p>#bgcmla #chasebank #freefinancialadvice #bellgardens #losangeles #budgeting #community #resources #creditscores</p>	Los Angeles-Long Beach, CA CSA	
2023	INSTAGRAM	7/13/2023	<p>A proposed new office building on Chattanooga's North Shore is slated to bring Chase bank's first retail branch to the city along with an AFC Urgent Care location.</p> <p>"The North Shore continues to grow," said Matt McGauley, chief executive of Chattanooga-based FTC Development.</p> <p>"People will need these services."</p> <p>Read more at the link in our bio.</p>		
2023	INSTAGRAM	7/27/2023	<p>JP Morgan Chase, Community Banking has kicked off their financial literacy workshops. They will be visiting our seven Summer enrichment sites to teach youth banking as they go back to school. Don't forget to enroll your child in our summer camp. It's not too late to join !!</p> <p>#Youth #Youthprogram #Nonprofit #Ucc #Uccares #Nonprofitlife #Finance #FinancialReadiness #Community</p>		

2023	INSTAGRAM	8/16/2023	<p>As a small business, if your banker is not calling you and asking how to help you grow? then you might want to change that relationship. We are honored to have completed the Chase Minority Mentorship program. chase jpmorganchase is committed to helping Minority owned business thrive and we couldn't be happier to be a part of it!</p> <p>We are so grateful to our mentor and business advisors, Josué Figueroa 🌟 for the time and patience with us and for helping us find strategic ways to help our business grow!</p> <p>Today we had our Graduation ceremony at the Chase Community Branch in Philly. We also were able to catch up with our digitalundivided Familia! It was a mini Breakthrough Philly reunion. Loved being connected with new founders and seeing everyone.</p> <p>Pa Alante Mi gente!</p>	Philadelphia-Reading-Camden, PA-NJ-DE-MD CSA	
2023	TWITTER	8/16/2023	<p>Congrats to The Housing Collective for receiving a grant from @jpmorgan @Chase to create more affordable housing solutions across the state!</p> <p>Read more about the grant: <a href="https://cthousingopportunity.org/news/leading-c...">cthousingopportunity.org/news/leading-c...</a></p>	New York-Newark, NY-NJ-CT-PA CSA	
2023	TWITTER	8/18/2023	<p>It is wonderful to see @MediciRoad (led by @capitalimpact's Equitable Development Initiative grad Thomas Houston) receive funding from @jpmorgan @Chase to grow its affordable housing efforts for underserved households in D.C.</p>	Washington-Baltimore-Arlington, DC-MD-VA-WV-PA CSA	
2023	TWITTER	8/18/2023	<p>It is wonderful to see @MediciRoad (led by @capitalimpact's Equitable Development Initiative grad Thomas Houston) receive funding from @jpmorgan @Chase to grow its affordable housing efforts for underserved households in D.C.</p>	Washington-Baltimore-Arlington, DC-MD-VA-WV-PA CSA	
2023	INSTAGRAM	8/18/2023	<p>It is wonderful to see @MediciRoad (led by our sister organization @capitalimpact's Equitable Development Initiative grad Thomas Houston) receive funding from @jpmorgan @Chase to grow its affordable housing efforts for underserved households in D.C.</p>	San Jose-San Francisco-Oakland, CA CSA	Broadway and 30th St
2023	INSTAGRAM	8/22/2023	<p>Get a backpack with school supplies to start the new school year on Saturday, Aug. 19, from 10am-1pm at the Chase Oakland Community Center Branch, 3005 Broadway. Chase is hosting fun activities for the families including face painting, jewelry making and a financial health workshop. This is a great way to bring the community together!</p>	Houston-The Woodlands, TX CSA	
2023	INSTAGRAM	8/22/2023	<p>Thank you to our Annual sponsor CHASE BANK chase for supporting our Hispanic community! Amazing loan programs like Homebuyer Grants!</p>	New York-Newark, NY-NJ-CT-PA CSA	Metropolitan and Flushing
2023	INSTAGRAM	8/28/2023	<p>Thank you so much chase for hosting this well needed table talk about how to grow their homeownership numbers.</p> <p>As a 14 year professional in the space of real estate and creating wealth for the black community. It's truly bigger than the commission check. It's creating the opportunity to allow every one an opportunity of what a true piece of america is.</p> <p>I was just sharing a story with someone yesterday that i remember when i was 19 years old, i was looking at condos with an FHA loan and obtaining a seller's credit. While i beat myself up today for not pulling the trigger on this, if i can go back to my 19 year old self. I would. I would pull the trigger 30 times. I watched that same condo get sold for over 120k then watched the community grow to a vale of 250k plus today.</p> <p>My goal is truly stress the importance of owning a piece a land, a piece of investment and a home.</p> <p>With that magic wand, all things are possible.</p> <p>Chase, and all staff members, thank you for inviting narebouthflorida to the table and thank you for inviting me to the table</p>		
2023	LINKEDIN	8/31/2023	<p>Chase sucks for minorities!m a minority business owner in Philly, I set up a workforce development program for my community and went to chase for sponsorship. I explained that I was operating out of pocket and the pandemic really hurt my business so funds were limited. So the Vice President   Sr. Business Consultant   Philadelphia PA used this opportunity to take advantage of me. I hosted 2 financial literacy workshops I provided everything including the venue and lite refreshments. I ask him to bring some bottled water to the second workshop he bought 2 cases and left 1 in the car. So before the 3rd workshop which I was partnering with the city of Philadelphia to provide free minority certifications for minority contractors I told Tim I needed compensation and he told me there was no money in the budget for this because he was offering a free service! They wanted minority business owners with two years in business with revenues of six figures at least to come to these classes. Access to capital how to apply for loans that sort of thing! Which is all well and good and needed. But ultimately this was for Chase to get new accounts and he tried to do this on my back without one cent of compensation to this day Stay away from Chase!</p>	Philadelphia-Reading-Camden, PA-NJ-DE-MD CSA	
2023	TWITTER	9/4/2023	<p>@Chase Why do you block the use of Chase ATMs at Flatbush Ave &amp; Church Ave in Brooklyn, NY? Residents (who are black and low-income) are forced to use other ATMs &amp; then you charge \$5 for using non-Chase ATMs. This is Fraud and Racism! @CFPB @RitaJosephNYC @TheDemocrats @CoriBush</p>	New York-Newark, NY-NJ-CT-PA CSA	
2023	FACEBOOK	9/9/2023	<p>Why is Chase closing so many Branches?</p>		
2023	LINKEDIN	9/15/2023	<p>Great time representing JPMorgan Chase &amp; Co. at the recent Omnivorous community event hosted by Community Roots Housing! It was a pleasure to see all the community members and small business partners coming together and making an effort to create inclusive, affordable housing and foster thriving, just communities. A big thank you to Bob Powers from Chase Community Development Banking division for supporting and partnering with this meaningful organization, and appreciate all the colleagues, partners, and community leaders who came out to support the event!</p> <p>"Everyone has the right to a quality affordable home" is the north star of Community Roots Housing that drives their work. Today, with nearly 50 apartment buildings and over 2,000 residents, they continue their commitment to build community with and for people. #jpmorganchase #chase #onechase #communityrootshousing #affordablehousing #racialequity #communityengagement #communitydevelopment</p> <p>Cécile Chalifour, Laura Orella, Maxwell Koziol, Don Blakeney, Ken Takahashi, Vicki Foege, Susan Yang, M. Michelle Purnell-Hepburn, Eileen Franz, Darcy Donahoe-Wilmot, Selina Pichardo, M.A., Laura Mathieu</p>		
2023	INSTAGRAM	9/20/2023	<p>WHAT A MAGICAL NIGHT! Thank you to everyone who joined us on Saturday, September 16th, at the Memorial Auditorium for our SOLD OUT 10th annual Hard Hats and High Heels Gala.</p> <p>With a goal of \$475,000, we raised \$497,795 to build and repair homes for low-income families, seniors, and veterans in our region!!!</p> <p>A huge thank you to the Sacramento Memorial Auditorium for hosting, as well as our generous sponsors and partners:</p> <p>Presenting Sponsor: mySMUD</p> <p>Future Framer Sponsor: U.S. Bank</p> <p>Hope Builder Sponsors: Capitol Barricade, Inc., Sunseri Construction, Inc., Chase Bank, Phillips 66</p> <p>Roof Raiser Sponsors: LPAS Architecture + Design, River City Bank, InterWest Insurance Services, Health Net, Amazon, Broadway Vet Hospital, Venetian Pet Hospital, Goodfellow Bros., United Surgical Partners, Central Valley Community Bank, Umpqua Bank, Susan Sheridan and Elfrina Foord, The Setzer Foundation</p> <p>Wall Raiser Sponsors: CohnReznik, EJ Reed Construction, Cooper &amp; Associates Realty, Weintraub Tobin, El Dorado Savings Bank, Acorn Finance, HMC Architects, Taylor &amp; Wiley, Teichert Construction, Headwaters Building Group, Pretty Please Aesthetics, Roy Alexander, Ron &amp; Beverly Lamb, Steven &amp; Jennifer Ryder, Anne Gambino &amp; Michael Gordon, Leah &amp; Ryan Miller</p> <p>Exclusive Wine &amp; Bubbles Sponsor: Bogle Family Vineyards</p> <p>Emcees: Kevin John and Shiloh Costello</p>	Sacramento-Roseville, CA CSA	
2023	TWITTER	9/21/2023	<p>Thank you Jamie Dimon for your continued commitment to Detroit's recovery. We're proud to work with @jpmorgan @Chase and @MayorMikeDuggan to provide #AffordableHousing for all Detroit residents and #capitalaccess for #minoritydevelopers through the DHFF. <a href="https://freep.com/story/money/bu...pic.twitter.com/BpF89i5Piz">freep.com/story/money/bu... pic.twitter.com/BpF89i5Piz</a></p>	Detroit-Warren-Ann Arbor, MI CSA	

2023	INSTAGRAM	9/22/2023	<p>[Comment received from multiple users] Extending our sincerest thanks to Chase Bank Manager &amp; Community Development Specialist Mr. Jonathan Escobar for investing into our Staff, educating them on Chase Banks Financial Literacy workshops.</p> <p>Today Jonathan capped off the 5 week Financial Literacy series, bringing in their Home Owner/Mortgage Experts Mr. Erin &amp; Mr. Chris.</p> <p>ONH firmly believes our students must be equipped w/ financial literacy, upon discussion w/ our Board of Directors &amp; Administrative Team we firmly believe our staff our equally important in being financially educated &amp; empowered to be financially healthy.</p> <p>Thank you Chase Bank / JP Morgan for your genuine investment you are pouring into San Bernardino.</p> <p>#financialliteracy #financialfreedom #financialindependence #chasebank #jpmorgan #breakinggenerationalpoverty</p> <p>chase j_escob_fh familyassistanceprograms jpmorganchase</p>	Los Angeles-Long Beach, CA CSA	
2023	INSTAGRAM	9/22/2023	<p>[Comment received from multiple users] Extending our sincerest thanks to Chase Bank Manager &amp; Community Development Specialist Mr. Jonathan Escobar for investing into our Staff, educating them on Chase Banks Financial Literacy workshops.</p> <p>Today Jonathan capped off the 5 week Financial Literacy series, bringing in their Home Owner/Mortgage Experts Mr. Erin &amp; Mr. Chris.</p> <p>ONH firmly believes our students must be equipped w/ financial literacy, upon discussion w/ our Board of Directors &amp; Administrative Team we firmly believe our staff our equally important in being financially educated &amp; empowered to be financially healthy.</p> <p>Thank you Chase Bank / JP Morgan for your genuine investment you are pouring into San Bernardino.</p> <p>#financialliteracy #financialfreedom #financialindependence #chasebank #jpmorgan #breakinggenerationalpoverty</p> <p>chase j_escob_fh familyassistanceprograms jpmorganchase</p>	Los Angeles-Long Beach, CA CSA	
2023	INSTAGRAM	9/22/2023	Empowering Dreams, Enriching Lives: Join us in the pursuit of financial success and knowledge at Chase Bank. Together, we're building a brighter future for entrepreneurs and small business owners in our local #Philadelphia communities! We are #JPMorganChase	Philadelphia-Reading-Camden, PA-NJ-DE-MD CSA	
2023	TWITTER	9/23/2023	Hey @Chase! How about letting your users use the indoor ATMs?! Looks like a universal studios Hollywood horror night LINE. One atm working and the device to let us use the interior ATMs doesn't work... one bank for our Hispanic community and only one working atm...horrible... <a href="https://pic.twitter.com/DVQK5tXbDl">pic.twitter.com/DVQK5tXbDl</a>	Los Angeles-Long Beach, CA CSA	
2023	TWITTER	9/27/2023	@chase needs to educate their spokesperson @KevinHart4real or tell him to stop spewing harmful information about the lack of financial institutions and resources in low-income communities.		
2023	TWITTER	10/2/2023	Thanks to support from our partners at @FifthThird and @Chase, we're able to invest game-changing capital in Detroit #AffordableHousing developers like Sonia Mays, CEO of @Develop_Detroit, and developer of the West Boston apartments. <a href="https://youtube.com/watch?v=Nqebva...">youtube.com/watch?v=Nqebva...</a>	Detroit-Warren-Ann Arbor, MI CSA	
2023	TWITTER	10/3/2023	Housing Action Illinois would like to extend a heartfelt thank you to our Platinum Sponsor for our #HousingMatters2023 Conference: @jpmorgan @Chase. Thank you for supporting our work to expand affordable housing and end homelessness! <a href="https://pic.twitter.com/eH1NUyJXH8">pic.twitter.com/eH1NUyJXH8</a>		
2023	INSTAGRAM	10/4/2023	<p>WE'RE HEADING TO PHILLY!!!</p> <p>Join us in Philadelphia for a full-day of the Luminary LIVE experience on Tuesday, October 17th with our partners at Chase for Business to advance, build, and connect with others in the community. 🎉</p> <p>From panels, networking, and workshops with various partners, to fireside chats with incredible speakers and leading experts, we've got you covered.</p> <p>Come with questions, be ready to make new connections, and leave with a multitude of resources and tools. Register today at the link in bio and gain access to the info sessions you need and the networking opportunities you've been missing!</p> <p>#weareluminary #inthis together #comesitouttable #chase #luminaryLIVE #philly #community #networking #businessleaders #boss lady #smallbiztips #entrepreneurlife #successful</p>	Philadelphia-Reading-Camden, PA-NJ-DE-MD CSA	
2023	INSTAGRAM	10/9/2023	<p>Welcome to Chase Bank in McIntosh Village !!!</p> <p>#bank #peachtreecity #community</p>	Atlanta-Athens-Clarke County--Sandy Springs, GA-AL CSA	McIntosh Village
2023	INSTAGRAM	10/16/2023	<p>Ladies happy Monday!!! We are super excited since we are 5 days away from our Women with Vision Summit!!</p> <p>We would love to welcome our next Panelists Andrea from jpmorgan chase. She is a Vice President, Sr. Business Consultant and has worked with Chase for Business on Minority Entrepreneurs. We are overjoyed for this incredible leader who will be sharing a wealth of knowledge and insights.</p> <p>Click link in bio to get your tickets and we cannot wait to see you all! 💕</p> <p>#jpmorgan #chase #community #womenwithvision #growthmindset #dreams #opportunity #njevts #yourdreamwall</p>		
2023	LINKEDIN	10/20/2023	<p>Don't get me wrong... I really like my JPMorgan Chase &amp; Co. Chase neighborhood branch. They are wonderful!</p> <p>However, today I had the extreme pleasure of visiting the Summerhill Community Bank branch, and COMMUNITY needs to be in all caps!!</p> <p>Kevin B. Brown and his team are showing LOVE and strengthening the community through EXCELLENT customer service and programs that can strengthen the finances of those in the community.</p> <p>This my new branch!</p> <p>Thank you Rashida Trimble Winfrey, MBA, Ladonna Murphy and Kevin for being so DOPE!</p>	Atlanta-Athens-Clarke County--Sandy Springs, GA-AL CSA	Summerhill
2023	LINKEDIN	10/22/2023	<p>This past Friday, JPMorgan Chase &amp; Co. had the pleasure to host the good people from:</p> <p>LBAN/Latino Business Action Network Latino Economic Development Center (LEDC) Greater Washington Hispanic Chamber of Commerce and local entrepreneurs, business and civic leaders from the #DMV area to discuss the growing economic impact and contributions of the #Latino #Hispanic business community.</p> <p>Thank you to our local Chase &amp; Chase for Business banking leaders, community managers, senior business consultants for your leadership (especially Maritza Gonzalez, Ph.D. Tasnim Segal Sobella Erica Ayuso, MS, MBA) in bringing this event together, to Arturo Cazares for his presentation and insights, and to our guests, collaborators, neighbors, and partners for your support.</p> <p>Kristina Sicard, CSBC Alfonso Guzman Darla Harris, CSBC Amilcar Ayala Miguel N. Gamal Aburdene Marcos, WMCP® Arlaka Jayasekara Fabiola Copa Montes</p> <p>Silvana Montenegro William Jaramillo Kristin Coleman Jasdomin Santana, MSM, MSO Aline Danieli, CSM Juan Galicia-Diaz David Gregor Veronica Echeverri, LMSW Evelynna Rosario Kareli Lizárraga, MS Ed. (she, her, ella) Cassandra S Lenekie</p>	Washington-Baltimore-Arlington, DC-MD-VA-WV-PA CSA	

2023	INSTAGRAM	10/23/2023	Thanks to Channel Heath and chase bank for visiting our 9th and 10th grade GEAR UP classes at Mt. Healthy High school last week. gearup_mt.healthy  Students learned lots of great information about credit scores, debt, and healthy spending practices.	Cincinnati-Wilmington-Maysville, OH-KY-IN CSA	
2023	INSTAGRAM	10/24/2023	Thomas Callahan, the executive director of the Partnership for Financial Equity, said that while the number of branches across the state is dwindling as digital banking rises, some banks are making intentional choices about placing their physical branches in communities of color.  For example, earlier this year, Reading Cooperative Bank opened its first full branch in Lawrence. In 2020, Lawrence has a population of about 80,000 people and 81.1% of the people in the city identified as Hispanic, according to Census records. Chase opened a branch in Mattapan in late 2021, which also serves as a community space for the area.  "We're seeing some very strategic branch openings going into communities of color. That is a really good sign, given the importance branches play in low-income communities and communities of color," Callahan said.	Boston-Worcester-Providence, MA-RI-NH-CT CSA	Mattapan
2023	TWITTER	11/11/2023	I will now include Banks, that charge poor middle-Class 30+ interest , to in Slave, Steal all future income. "WellsFargo @Chase eCiti , Goldman , Bank America, etc! @SenateDems @SenWarren @FareedZakaria @NBCNews @ABC @nytimes @washingtonpost		
2023	TWITTER	11/14/2023	@AHFMag recognizes Jessel Amin, Andrea Bell, Nick Cangelosi, Lindsey Haines, and Zach Johnson as this year's Young Leaders in affordable housing. @Chase @OregonHCS @TheMichaelsOrg @FullCircle310 @GormanUSA pic.twitter.com/w8g7mBb53g		
2023	TWITTER	11/14/2023	#CDFIs play a critical role in underserved communities. A new report from @JPMorgan @Chase details the ways #CDFIs create economic opportunity, #AffordableHousing and essential community service through combining #Capital with technical assistance. jpmorgan.com/insights/real-...		
2023	INSTAGRAM	11/22/2023	EMPOWERING OUR KIDS WITH FINANCIAL EDUCATION.,  Eduardo Cabrera, Community Manager at chase Bank, talks about the importance in talking to our kids about money EARLY.  # @YesYes #Reels #ReelsInstagram #Chase #Community #FinancialLiteracy #Education #Youth #Empowerment #EddieTranzcendent #BeTranzcendent		
2023	TWITTER	12/6/2023	@WellsFargo and @BankofAmerica are serving the low income West End Atlanta neighborhood. @Chase left the neighborhood. Time for you to come back to the 30310. @BankingGOP @SenateBanking	Atlanta-Athens-Clarke County-- Sandy Springs, GA-AL CSA	West End Atlanta
2023	TWITTER	12/23/2023	@Chase your overdraft policies hurt millions of low income families		
2023	TWITTER	12/29/2023	@Chase ATM screen never worked. I'm done with you it. It's better to let it go and open account with local/community bank.  #chase #chasebank #worse #Service		

\*Note: Special characters and emojis may be edited to improve accessibility



## **Customer Comments Received via Regulatory Agency Website\***

**Comment: Chicago, IL Written Comments**

**Date Submitted: 1/7/2024**

**Submitted Via: CFPB Online Customer Complaint Form**

### **Customer Comments**

In October 2023, I contacted Chase credit card services by phone to request an interest rate reduction. The interest rate for this card is double the other interest rate that I have for another mainstream credit card. I was told that Chase reviews these automatically and that she was unable to submit my request for an individual review. I found this at odds with what most companies do. In fact, as a consumer you are encouraged to contact your credit card company and request a lower rate. I tried to find a contact online to submit a complaint under Community Reinvestment grounds, but was unable to find one. Then I emailed the bank. The response I got from the bank on Oct 7 2023 is as follows: "Thank you for contacting us from your XXXX account ending in XXX. For privacy reasons, we generally don't discuss our business interactions with individuals or businesses. XXX, we appreciate you being a Chase customer."

My complaint will be resolved when the bank commits to reviewing my card for an interest rate reduction. I would also like the contact information to submit a complaint under CRA grounds. Offering an interest rate like this is not meeting community credit needs.

*\*Note: Comments are verbatim from the submission to the online regulatory form; personal or sensitive information has been redacted.*

**Executive Office (Mail Code OH4-7120)**

3415 Vision Drive  
Columbus, OH 43219



January 16, 2024

[REDACTED CONTENT]  
[REDACTED CONTENT]  
Chicago, IL 60625

**Your current annual percentage rate (APR) is the lowest available at this time**

Reference Number: [REDACTED CONTENT]

Dear [REDACTED CONTENT]:

We are responding to your inquiry about lower interest rate for your credit card account ending in [REDACTED CONTENT]. We appreciate the opportunity to assist you.

Upon review, our records confirmed there were no records found within the last three months of you requesting an interest rate reduction. Your current annual percentage rate (APR) for purchases is 28.74% Variable. We review eligible accounts regularly to determine if the customer qualifies for a lower APR.

At this time, we processed a lower APR inquiry on your behalf. We confirmed that your current APR is the lowest available at this time. You can always check your monthly billing statement or sign in to [chase.com](https://chase.com) to view your APRs. The cardmember agreement fully explains your account terms. We enclosed a copy for your records.

We deny all allegations of not meeting community credit needs and Community Reinvestment Act (CRA) violations. We are not able to provide contact information for CRA. We apologize for any inconvenience this may have caused. We look forward to a continued banking relationship with you.

If you have questions about this issue, please call [REDACTED CONTENT] at 1-877-805-8049, extension [REDACTED CONTENT]. If you have other questions, please call us at the number below. We accept operator relay calls. We're available Monday through Friday from 8 a.m. to 9 p.m. and Saturday from 9 a.m. to 6 p.m. Eastern Time.

Sincerely,

Card Executive Office  
1-877-805-8049  
1-847-787-5509 Fax; it's free from any Chase branch  
[executive.office@chase.com](mailto:executive.office@chase.com)  
[chase.com](https://chase.com)



February 20, 2024

[REDACTED], West Region Executive, Community Engagements  
[REDACTED], CA Director, Community Engagement  
[REDACTED], Head of Community Reinvestment & Community Partnerships  
[REDACTED], Head, National Stakeholder & Policy Engagement  
JPMorgan Chase Bank

Sent Via Email

Re: *40 California organizations comment on JPMorgan Chase Bank's CRA performance and identify community credit needs and opportunities: Follow up to November 1, 2023 meeting.*

Dear [REDACTED] and [REDACTED]

On behalf of Rise Economy (formerly the California Reinvestment Coalition), we want to thank you very much for meeting with our coalition members on November 1, 2023. We appreciated that a number of JPMorgan Chase Bank ("Chase" or "Bank") staff members met with us in person in Los Angeles, that other key Bank staff participated virtually (as did Rise Economy members who could not get to Los Angeles), and that most everyone stayed the full three hours scheduled for the meeting, plus a few additional minutes so that everyone could be heard. This letter is intended to capture the comments, questions and requests made at the meeting.

Rise Economy is building a powerful movement for economic justice, focused on knocking down the historical barriers for Black, Latine/x, and other People of Color who have faced hardships building generational wealth. We're focused on creating a more equitable society where BIPOC have access to resources and opportunities to build generational wealth. We accomplish this by driving empowerment, advocacy and action, and growing collaboration.

Our members have been eager to meet with Chase. This reflects the deep impact that the Bank has, and can have, on BIPOC communities in our state. And as [REDACTED] noted, it has been a few years since we last met in person. Our interest in meeting was of course heightened by the Bank's acquisition of First Republic Bank ("FRB") in May, in a transaction that was not subject to public comment and following which Chase did not appear to make any additional commitments to better serve California communities.

We were pleased to bring to the discussion forty (40) California-based community organizations who were able to help the Bank identify community credit needs and opportunities and who were able to comment on various aspects of the Bank's performance.



As such, we view this meeting as an important opportunity for the Bank to learn how it might enhance its CRA related performance in California, and we believe this dialogue should inform the Bank's plans and CRA examinations. As such, we request that this letter be placed in the Bank's CRA Public File. We similarly have been meeting with the Bank's peers and providing comments on their CRA-related opportunities and performance.

**In general.** While JPMorgan Chase is engaging in many positive activities in California, we are concerned that Chase is not transparent about the level and extent of its reinvestment activity in the state. We note that Chase did respond to the joint data request from Rise Economy (then California Reinvestment Coalition) and the Greenlining Institute in 2022, but has not responded to our 2023 data request relating to Bank performance in 2022. While the Bank indicated it would try to provide us data before the meeting, and in fact suggested we push the meeting back to make this more likely, additional data was not provided. We find the lack of data on Chase performance particularly concerning in light of the Bank's acquisition of First Republic Bank, one of the largest California banks.

**FRB Acquisition.** More specifically, when the FRB acquisition was announced, we asked JPMorgan Chase to keep all FRB branches in California open; to fund all investments, grants and projects in the FRB pipeline; and to make a transparent commitment to California communities. What we saw instead was Chase announcing it would close 21 branches in our state. In our conversations and in our meeting, you indicated that Chase was working to fund some of the projects and grants in the FRB pipeline. We are encouraged to hear that and look forward to learning more.

Yet Chase's acquisition of FRB stands in stark contrast to the First Citizens Bank ("FCB") acquisition of Silicon Valley Bank ("SVB"). FRB And SVB were similarly sized (approximately \$200 Billion in assets in 2022), focused on serving wealthy customers, state chartered, and engaged in significant community development efforts in our state. Both banks began to fail, and were acquired by larger institutions in emergency transactions not subject to public comment or the customary merger review process. That is where the similarities end.

While Silicon Valley Bank had a Community Benefits Agreement with Rise Economy, First Republic did not. FRB did however make discreet commitments, including an important commitment not to finance new fossil fuel expansion projects, and made certain anti-displacement financing commitments, in part, due to Rise Economy advocacy. We do not believe that Chase has chosen to honor any of these FRB commitments.



First Citizens Bank for its part negotiated in good faith a \$6.5 Billion addendum to its existing \$8 Billion CBA commitment to California communities, agreed not to close California branches, agreed to fund SVB projects and grants in the pipeline, and agreed to retain SVB branch and community development staff. We appreciate that FCB has been transparent about its CRA activity in California, what its expected CRA activity will be in California, and how these efforts will be enhanced to account for the loss of SVB CRA activity. We do not see the same transparency or commitments with Chase and its FRB acquisition.

We reiterate our request that Chase provide a baseline for CRA activity in California by First Republic Bank and JPMorgan Chase in 2022 and 2021, and a commitment to exceed that baseline for reinvestment activity in the state in 2024, with annual increases in activity going forward. We are concerned that otherwise, Chase could engage in LESS reinvestment activity in 2024 than the performance of both banks in 2022 and years prior. To the extent that Chase fully intends to enhance its reinvestment activities in California, transparency and a forward-looking commitment can only help to substantially allay community concerns.

According to the American Banker, “JPMorgan Chase closed out the most profitable year in U.S. banking history with its seventh consecutive quarter of record net interest income and a surprise forecast that the windfall may continue this year.” We wonder if this will be a good year for JPMorgan Chase’s reinvestment activities in California, or just for JPMorgan Chase shareholders.

**Branches.** According to our data analysis, since COVID and up until the time of our meeting, Chase closed 164 branches in California. Most of those branches were located in BIPOC neighborhoods. How does this reconcile with the Bank’s racial equity commitments? As Rise Economy member organizations note, local branches can be a lifeline for small businesses, economic development and philanthropy in communities and are generally well trafficked when located in LMI neighborhoods of color. Further, our analysis suggests that during the same time period (2000 through 2023), Chase opened approximately 40 new branches in our state (for a net LOSS of bank branches in our state of 124), but only 25% of these new branches were in LMI communities. Earlier this month, Chase announced that it would be opening 500 new branches across its footprint, but it is unclear whether this will result in a net increase or net decrease in Chase branches in LMI, rural and BIPOC neighborhoods.

*We ask the Bank to commit to not close any additional branches in low or moderate-income communities, rural communities, or communities of color in California, unless it is willing to site a new branch in a neighborhood with similar characteristics in our state. We ask the Bank to open new branches in LMI, rural and BIPOC neighborhoods in the state to the extent of all FRB branch closures in those neighborhoods.*



**Foreclosure Prevention.** Rise Economy members expressed concern about increasing foreclosures in California and about particular JPMorgan Chase practices and policies. Housing counselors and legal service lawyers are seeing more cases industry-wide involving “zombie” second mortgages, tangled titles, challenging loan modifications, and successors in interest (“widows and orphans”), and expressed particular difficulty in trying to access the state homeowners assistance fund, CalMRP, on behalf of Chase borrowers.

*We ask that the Bank commit to halt all foreclosure proceedings upon receipt of a CMRP application, if it has not done so already, and to develop a meaningful escalation process if advocates and homeowners are hitting barriers with Chase Single Points of Contacts (SPOCs).*

**Homeownership.** Rise Economy members recommended areas for improvement in Chase’s mortgage lending practices and support for homeownership. By way of comparison, Rise Economy members noted that First Republic Bank had offered some of the lowest interest rates on its mortgages, which enabled more low-income borrowers to get mortgages and become homeowners. Additionally, Chase’s down payment assistance programs are insufficient, offering homebuyers in California’s high cost markets only \$5,000. Members noted that the Bank’s peers are much more generous and make their programs more attractive to borrowers. We have since read that Chase may be increasing this amount to \$7,500, which would be an improvement, but still less than would be impactful in our state.

Rise Economy members asked if it is true that the Bank offers shared loans to homebuyers in other states, yet does not do so in California. Limited equity and related alternative models of homeownership are becoming more mainstream and offer a viable path to homeownership in expensive states such as ours. Relatedly, there is a need for capital for Community Land Trusts and similar nonprofit entities that seek to acquire and preserve existing housing to keep that housing affordable and to prevent displacement. These products need to be flexible and allow for the quick disbursement of funds so that mission-driven nonprofit organizations can take housing off of the speculative market. We understand Chase has committed funds for housing preservation and that those funds are being distributed in California and other states, which we appreciate and wish to understand better.

There is also a need for construction loans, home improvement loans, and loans to support Accessory Dwelling Units (ADUs). We understand that there may be a gap in the Bank’s product offerings in these areas. Rise Economy members also suggested that Chase consider social impact bonds as a creative way to support affordable homeownership opportunities.

Additionally, the Bank’s 2022 mortgage lending data suggests potential redlining risks in the following communities in California:

- Applications in Majority Asian neighborhoods



- Originations in Majority Asian neighborhoods
- Withdrawn applications in Majority Asian neighborhoods
- Withdrawn applications in Majority Minority neighborhoods
- Incomplete applications in Majority Hispanic neighborhoods
- Incomplete applications in Majority Black/Hispanic neighborhoods
- Approvals in Majority Hispanic neighborhoods
- Approvals in Majority Asian neighborhoods
- Approvals in Majority-Minority neighborhoods
- Approvals in Majority Black/Hispanic neighborhoods
- Denials in Black neighborhoods
- Denials in Hispanic neighborhoods
- Denials in Majority-Minority neighborhoods
- Denials in Majority Black/Hispanic neighborhoods
- Collateral Denials in Hispanic neighborhoods
- Collateral Denials in Majority-Minority neighborhoods
- Collateral Denials in Majority Black/Hispanic neighborhoods
- Subprime Spread in Black neighborhoods
- Subprime Spread in Hispanic neighborhoods
- Subprime Spread in Majority-Minority neighborhoods
- Subprime Spread in Majority Black/Hispanic neighborhoods

*We ask the Bank to increase the level of down payment available via the downpayment assistance program, and to work to connect this assistance to other existing local and state homebuyer assistance programs in California. The Bank should also offer shared loans in California and commit significant resources to support community land trusts and limited equity models of homeownership and to help these entities acquire and preserve housing that is, and can remain, affordable.*

*We also urge the Bank to set a goal to double the percentage of its mortgage lending to African American, Latine, Asian American, and Native American borrowers, and to develop a concrete plan to achieve this increase through the use of hiring and diverse employment goals, placing more loan officers in BIPOC communities, opening new branch locations in BIPOC areas, robust marketing and outreach, deliberate and enhanced use of ethnic media, partnerships with key affinity groups, product design, and other measures.*

**Special Purpose Credit Program.** One of the most powerful ways to address lending disparities and the racial wealth gap is through the adoption of a Special Purpose Credit Program. We applaud the Bank for agreeing to do so and for beginning to implement this program. And yet, we believe the Bank can achieve greater success if it modifies the program to become a borrower-based, as opposed to a neighborhood-based, program. Rise Economy members have



had several conversations with several financial institutions regarding several SPCP designs, and our overriding feeling is that, however well intentioned, neighborhood-based SPCPs will inevitably foster gentrification (as borrowers of various incomes and demographics that are not underserved are allowed to apply for the SPCP) and segregation (as residents of neighborhoods of color may not be able to take advantage of the neighborhood-based SPCP to move to a neighborhood of their choice, which could be a neighborhood that does not qualify under the program). This is not a theoretical discussion, and we are concerned that, in this way, neighborhood based SPCPs may run afoul of fair housing and fair lending principles.

In fact, we understand that while Chase may be reaching African American, Latine and Asian American Pacific Islander households with its SPCP homeownership product, perhaps over one-quarter of all beneficiaries of the SPCP are white borrowers who are using the SPCP to purchase homes in neighborhoods of color, which may be producing gentrification as an unintended consequence. Again, we applaud Chase for developing a SPCP mortgage (and small business) product, but we urge you to reconsider the design of the program to better serve the fair lending goals of the company and the Equal Credit Opportunity Act.

We also note that Chase appears to be far off its goal of establishing an incremental 40,000 new home loans for BIPOC borrowers at \$8 Billion, and appears to be struggling to reach its initial baseline, having funded only \$765 Million. At the same time, we commend Chase for making a Racial Equity Commitment ("REC"), and for its transparency regarding its performance in striving to meet the goals set forth in the REC. We urge the bank to embrace a similar level of transparency for all of its community activities.

*We ask the Bank to revise its mortgage SPCP to specifically target African American borrowers and other underserved BIPOC borrowers, to explore ways to make the program more affordable for more borrowers, to work with local housing counseling agencies, to provide community organizations with HMDA-like data regarding which borrowers are being served by the SPCP, and to commit to dedicate additional resources to the SPCP in California so that it can better serve and reach more borrowers in all areas of California.*

**Affordable housing.** Indisputably, California continues to face a critical shortage of affordable housing and this represents a primary community credit need for CRA purposes. To its credit, JPMorgan Chase included in its REC a goal to support the creation and preservation of government subsidized affordable housing.

Unfortunately, Chase appears to be lagging on its subsidized affordable housing goal, having completed approximately 20% of the goal during 40% of the REC's 5 year term. Specifically, Chase committed to 22,000 additional preserved government subsidized affordable units, yet only completed 4,350 in two years. Further the Bank committed to \$1 Billion of loans and 7,000





affordable rental units through development of Agency and Off-Balance Sheet Lending through government-sponsored enterprise partnerships, yet only report \$155 Million and 1464 units through 2022.

During our meeting, a Rise Economy member noted that Community Land Trusts are well positioned to purchase distressed properties, preserve tenancies, create homeownership opportunities for LMI households, mitigate risk for the bank, and serve ITIN borrowers. By way of comparison, First Citizens Bank committed \$25 million to help CLTs and other housing nonprofits to purchase distressed properties in furtherance of developing state policy designed to mitigate the negative impact of investor real estate purchases on household stability and homeownership. FCB then agreed to fund an additional \$11 million in such investments to honor commitments made by SVB when it acquired the bank.

A Rise Economy member discussed the community credit needs of building the capacity of affordable housing developers of color. As one example of what another institution is doing in response to the identification of this need, U.S. Bank committed to develop a SPCP for affordable housing developers of color, is implementing this program, and is reaching smaller and BIPOC led developers. During the meeting, Chase indicated it has been supporting developers of color in a variety of ways.

An ongoing concern of ours is that many banks are financing landlords that are evicting, harassing, or displacing tenants, or not maintaining properties in a habitable fashion, inconsistent with our Anti-Displacement Code of Conduct. As noted above, even First Republic Bank made commitments to address this concern.

*We ask the Bank to commit to:*

- *A greater percentage of its deals to be with smaller and BIPOC led developers and to do so by developing a SPCP for developers of color, by connecting with on the ground groups such as the Black Developers Forum, by looking to finance small site and landfill projects that may be more conducive to emerging developers, and by working to make it easier to access the Enterprise developers of color fund, amongst other approaches.*
- *Agree to meet with CLTs to determine whether it can offer and/or develop products that will work for CLTs.*
- *Invest \$60 Million to help CLTs and other nonprofits purchase distressed properties instead of investors, consistent with California policy.*
- *Review its commercial real estate lending policies so that they align with our Anti-Displacement Code of Conduct.*

**CDFIs.** We note that Chase achieved high marks for its support of CDFIs in a CCEDA and Rise Economy survey of CDFIs and CDCs, and those efforts are appreciated. During the meeting, Rise



Economy members, however, expressed concern that Chase is not partnering with smaller CDFIs that are more likely to be led by people of color. Members noted that smaller and emerging CDFIs aren't able to access the same opportunities as bigger and more established ones. Emerging CDFIs are often overlooked and left behind, resulting in small CDFIs being unable to rise to the next level to qualify for more funding from bigger banks. We also noted that Chase was behind its REC goal for New Markets Tax Credit investments, though the bank reported it is taking action to address this deficiency.

*We ask the Bank to increase local support of and engagement with CDFIs, and to track and to dedicate funding to smaller and BIPOC-led CDFIs in California.*

**Supplier Diversity.** A Rise Economy member asked whether Chase has a goal for its supplier diversity efforts in California and if this goal includes a subgoal for the Asian American Pacific Islander community, in addition to other groups. This question was not answered.

*Can you provide data for the Bank's supplier diversity performance in California for 2022 and 2023 for all race, ethnic, and gender groups, and the Bank's goals for supplier diversity in 2024?*

**Small Business Banking.** Rise Economy members noted that Chase appears far behind its small business lending goals from the REC, not even hitting its baseline performance. We appreciate the Bank's efforts to develop a small business special purpose credit program, to lower lending limits and offer smaller sized loans, and to mentor small businesses. While we appreciate that COVID has impacted big banks as well as small businesses, Rise Economy members also noted that the Bank's small business goals were developed during COVID. Rise Economy members asked how they can help Chase meet its small business lending goals.

*We ask the Bank to commit to:*

- *Specific marketing dollars to support ethnic media in California, to increase annually over a five-year period.*
- *Creating a commercial down payment assistance program via a Special Purpose Credit Program to help BIPOC small business owners purchase their buildings, build wealth and avoid displacement.*
- *Specific dollar commitments in support of small business technical assistance in California, to increase annually over a five-year period.*
- *Sharing data on the percentage of CRA small business loans in California which are credit card loans, versus term and other types of credit products, including the neighborhood demographics for loans originated through each lending channel.*



**Philanthropy.** The REC commits Chase to contribute \$2B to underserved communities, though actual performance appears to be lagging.

Rise Economy members noted that Chase may do a good job with philanthropy to large nonprofits, but does less well in supporting smaller organizations. For example, the Bank has developed and deployed its own financial literacy program instead of supporting local nonprofits that have the necessary cultural competency, community relationships, and language access to properly serve the community (and in many cases, are already doing this work). The Bank should view capacity building of small nonprofits tied to the community as a good investment.

There is also a need to support faith based organizations, especially those exploring whether they can take advantage of a new state law making it easier to build affordable housing on Church-owned properties.

As with many areas of the Bank's performance, we are unsure about the Bank's overall philanthropy efforts in our state. In contrast, U.S. Bank has made a transparent commitment to Rise Economy that it will donate \$40 million/year in CA over the next 5 years. At the same time, we believe that Chase is roughly 3x the size of U.S. Bank in California. We believe that in order to keep pace with U.S. Bank while accounting for its much bigger size, Chase would need to commit approximately \$120 million/year in philanthropy in our state.

*We ask the Bank to commit to increase grants in California substantially each year for the next 5 years so that it is at least in line with U.S. Bank's commitment, accounting for size.*

**Consumer accounts and customer service.** As noted above, Chase does offer its own financial literacy program. However, there is concern that the Bank may be using financial literacy as a marketing tool to promote its own products. In contrast, nonprofit organizations that teach financial literacy aim to empower clients with information, enabling them to make informed financial decisions. Nonprofits do not steer clients towards a particular banking institution but provide them with knowledge so they can choose a bank that best suits their financial needs. The goal of nonprofit financial literacy programs is to ensure that clients can make fair and well-informed financial choices, enhancing their financial well-being.

One Rise Economy service provider member expressed concern that their clients were receiving poor treatment at Chase branches when they tried to open accounts. The Director, a Chase customer for over a decade, also indicated that when they reached out to Chase to discuss the matter, no return call was made.



Further concern was expressed by Rise Economy membership that Chase contracts with collection agencies to recover debts, often without properly notifying the client. Lack of proper communication leaves clients unaware that they are being sued, resulting in significant harm to low to moderate-income (LMI) communities. These collection efforts are reported to sometimes extend to the point of contacting clients' employers to garnish their wages, putting clients at risk of losing their jobs. Additionally, it was asserted that bank accounts are being levied, causing further financial strain. It's important to recognize that when a client is unable to pay their credit card bill, it's typically due to financial hardship. Rather than working directly with clients to find mutually beneficial solutions for debt recovery, we are concerned that Chase's approach can lead to dire consequences, potentially pushing individuals toward homelessness.

For its part, the Bank expressed that Chase community managers are from the community, speak the languages of the community, don't sell products as a default, and are measured by participant experiences, which all sound very positive. We are not sure how to reconcile these vastly different perspectives

Additionally, as many banks move to reduce or eliminate pernicious overdraft fees, Chase retains its place in the top two of institutions, charging \$1.2 Billion in fees in 2022, according to CFPB analysis. Through the fourth quarter of 2023, Chase has collected \$1.104 Billion in overdraft related surcharges, according to its Call Report. Chase appears to charge overdraft fees of \$34 per overdraft (if the account is overdrawn by \$50 or more) and permits its customers to overdraw and be charged up to 3x a day, for a total of \$104/day.

*We ask the Bank to eliminate OD fees altogether. If it refuses to do so, we urge the Bank to at a minimum, reduce its OD fees to \$10 per day and only allow 1 OD per day.*

**Rural and Native American communities.** As has been the case for many years, organizations serving the San Joaquin Valley and other rural areas within the state feel neglected by Big Banks. To the extent the bank has special products, or Special Purpose Credit Programs, these need to be made meaningfully available in rural communities as well as in the cities. Rise Economy members from the Central Valley and serving the Native American community indicated they did not experience any Chase Community Centers in their area. When staffed with culturally competent community managers, these locations can provide critical access to Native American rural communities. We need targeted outreach and support for Native American communities. Chase can work through Tribes to most effectively serve Native Americans. Finally, there is a lack of investments and lending in rural California, particularly the Central Valley.



*We request that Chase make specific commitments to tribes in California, commit resources to Native and tribal outreach, and commit to develop a plan to serve Native American, tribal and indigenous communities in California. We further ask the Bank to report on the total amount of CRA activity in each of the thirteen counties of the San Joaquin Valley, and to compare the percentage of California reinvestment in each county to each county's percentage of Chase deposits in the state. We also ask that all special products that are currently restricted geographically be made available and advertised in the Valley and other rural parts of the state.*

**Climate Change and Environmental Justice.** Rise Economy members have become increasingly concerned about the disproportionate impacts on BIPOC communities of climate change. Banks primarily connect to this issue through the financing of fossil fuels. And in this regard, Chase is arguably the most problematic banking organization in the world. According to the Banking on Climate Chaos report, the Bank is the worst offender in the world, investing and lending a devastating \$434.15 Billion in fossil fuel financing since the Paris agreement, with \$39.2 Billion in financing in 2022 alone.

Additionally, Rise Economy research, in partnership with Rainforest Action Network (RAN), has also identified billions of dollars in underwriting to companies operating facilities in California. Further, Rise Economy research of Payment Protection Program SBA data found that Chase originated nearly 800 PPP loans to Mining, Oil and Gas Extraction Companies, collecting an estimated \$4 Million in fees for doing so. And we are concerned that we are only scratching the surface in our understanding of how Chase is financing climate change. As one example, our allies at Public Citizen discovered that a Chase controlled company was the source of a recent, huge oil spill in the Gulf of Mexico.

Unfortunately, we did not have time for a full discussion of the issues, including an opportunity for Chase to respond, during the meeting. Rise Economy members testified compellingly to the health impacts of having bank-financed refineries in the middle of residential neighborhoods, and the connections between bank financing, environmental racism, and housing instability.

Further, Rise Economy was alarmed to see the bank's new energy mix target in your November Climate report last year. Our concern is that by mixing these metrics it makes it harder to understand the level of fossil fuel investment the bank will be engaged in. We recognize and see value in some ability to account for financing of the energy transition, but we don't think this is the right way to do it.

Finally, we are disappointed to see that JPMorgan Asset Management is departing from the [Climate Action 100+](#) initiative, which comprises hundreds of institutional investors with tens of trillions of dollars under management that have committed to engage with major corporate polluters on climate disclosures and actions. The departure, along with that of State Street



Global Advisors and a pullback from Blackrock, weakens “the climate group’s plan to use shareholder influence to step up pressure on polluting companies to decarbonise, because they mean that none of the world’s five largest asset managers are fully behind the effort.” For its part, Chase “said it had made a ‘significant investment’ in its own stewardship team and corporate engagement: ‘Given these strengths and the evolution of its own stewardship capabilities, JPMAM has determined that it will no longer participate in Climate Action 100+ engagements.’” Yet, some see this move by Chase as caving to anti-ESG political pressures. We will be watching to see if all JPMorgan Chase entities are helping or hurting efforts to mitigate the advance and the impacts of climate change.

*We ask the Bank to:*

- *Refrain from any new financing of fossil fuel extraction activities, either through corporate or project-based finance. This is critical to the survival of the LMI communities of color the Bank is meant to serve. First Republic Bank, which Chase acquired, made a similar commitment.*
- *Share its policies designed to ensure that California communities of color are not blue-lined and denied bank products or offered bank products at a higher price due to perceptions about the climate related risk associated with our communities.*
- *Commit significant and specific investment dollars in climate and weather resiliency efforts in BIPOC communities in California. The Bank should develop and disclose a funding goal for this for 2024, with increases in ensuing years.*

**Lobbying and Litigation.** The Bank’s Environmental, Social, Governance Report and its Racial Equity Commitment are replete with statements regarding how the Bank will use its considerable influence to impact policy decisions that in turn will impact LMI and BIPOC communities. Examples include:

- “We execute on and enhance our six-pillar Community and Affordable Lending strategy ... participating in policy reform to drive more inclusive growth.”
- “Our commitment to closing the racial wealth gap will remain, no matter what headwinds and economic uncertainties we face.”
- “We are advancing policy reforms that promote access to capital and advisory assistance for underserved entrepreneurs.”
- “We are committed to considering diverse perspectives, particularly those of the communities we serve, in the Firm’s decisions.”
- “We are committed to independent decision-making at the Firm and providing appropriate feedback on the efforts by these associations, including where there is misalignment between the Firm’s ESG objectives and trade associations positions or activities.”
- “The firm continues to support and advocate for the goals of section 1071 of the Dodd-Frank Act, which will mandate collection of data on small business loan applicants,



including the race of the principal business owners. However, the rule implementing section 1071 is not yet finalized or in effect....The firm is committed to doing its part to help close the racial wealth gap and drive inclusive growth”

Yet we are concerned that we have seen Chase show up on the wrong side of important policy and legal initiatives that have a profound impact on LMI and BIPOC communities, including the debate on section 1071 of the Dodd Frank Act, which the Bank suggests it strongly supports. We have reiterated our dismay that the Bank, through its trade associations, opposed the Consumer Financial Protection Bureau (CFPB)’s efforts to fight non-credit discrimination through its supervision authority. The American Bankers Association (ABA), Consumer Bankers Association (CBA), and Chamber of Commerce went so far as to argue that the CFPB is unconstitutional, an argument that was made by the payday lenders and that went all the way to the United States Supreme Court, and which threatens to undermine many of the consumer protections our coalition has fought to secure. We note that Chase appears to be represented on both the ABA and CBA Boards of Directors.

We were further dismayed to see the ABA join the lawsuit challenging the final section 1071 small business data collection rule, which Rise Economy members have long sought and fought to establish. The ABA apparently also lobbied in favor of the Congressional Review Act Resolution through which the industry and certain members of Congress sought to overturn the Section 1071 rule. We do not understand how the Bank can make statements in response to the murder of George Floyd and in support of racial justice and closing the racial wealth gap, and tout its interest and ability to influence policies for the good of communities, all the while being a prominent stakeholder in efforts to oppose the Section 1071 Rule.

We also know that Chase lobbying has been counterproductive to policies designed to slow climate change. According to CERES, in the last three years, Chase has not met expectations for advocating for Paris aligned climate policies as part of a coalition of companies, and has not met expectations to refrain from opposition to Paris aligned climate policies. And according to Influence Map, Chase has a Sustainable Finance (Paris aligned policies) score of “D”; and a Climate Results (disclosures, ESG, etc.) score of “C-”. Additionally, we note that our allies at the Interfaith Center for Corporate Responsibility and other shareholder organizations have expressed concern with Chase and a few of its peers regarding declining support for climate and ESG related proposals. And of great concern to Rise Economy and our members, we see that JPMorgan Chase is represented on the board of directors of the California Chamber of Commerce, which recently filed a legal challenge against two “nation-leading climate disclosure laws.”



Last but not least, the ABA has filed a legal challenge to the new Community Reinvestment Act (CRA) final rule, which, while not perfect from our perspective, would likely promote an increase in investment in underserved communities.

JPMorgan Chase sits not only on the board of the ABA, but is the only bank to have a seat on the board of directors of a Plaintiff in all of the recent industry challenges of great concern to Rise Economy and our membership noted above. While Chase talks about using its influence to further policies to support communities, its actions at best show it to fail to exercise its influence to prevent profound challenges to landmark and impactful policy matters that would significantly benefit BIPOC communities and our planet.

*We ask CEO Jamie Dimon and JPMorgan Chase to respond to our letter dated September 8, 2023 on these issues, to strongly, affirmatively, and publicly support the Section 1071 and the CRA Rules, and to use its influence so that banking trade groups of which it is a member refrain from lobbying against consumer protections and measures designed to reverse the causes and impacts of climate change on our communities.*

**The First Republic Bank Acquisition.** We asked how Chase is honoring First Republic Bank funding relationships and pipeline projects, whether it was keeping FRB staff, and whether it was continuing FRB commitments (including commitments to address displacement financing concerns and to refrain from financing fossil fuel companies and projects). We had raised these issues via a public statement when the acquisition was announced and in ensuing conversations with Chase staff. Yet, Rise Economy members noted that the first thing Chase did after the acquisition was to move to close 21 branches in our state.

*We believe FRB engaged in at least \$4-\$5 Billion in CRA activity in CA per year. Does Chase believe there is a different baseline? If not, is Chase planning to invest an additional \$4-\$5B in CRA in California per year to make up for the loss of FRB? Will Chase disclose the CRA baselines for FRB and Chase in California in 2021 and 2022, and indicate what its goals are for 2024 through 2028? Will Chase negotiate a CBA with Rise Economy and our members?*

**Follow-up Meetings.** Lastly, throughout the meeting in November, there were several issues that were flagged by Chase bank staff as opportunities for further discussion with Rise Economy members. In an effort to balance the capacities of our respective organizations, we suggested moving forward with one follow-up meeting, early in 2024, on the issue of housing (affordable housing development, preservation, BIPOC homeownership, and foreclosure prevention).

*We thank you for agreeing to this arrangement and look forward to a productive meeting.*





█ █ █ and █ thank you and your colleagues again for agreeing to meet, for being engaged during a long meeting, and for your willingness to respond to each of the requests made in this letter. We ask that you respond by March 15, 2024.

We appreciate your interest in helping to meet the needs of California communities. We believe that our communities deserve transparency relating to bank performance and goals in meeting these needs. Please let us know if you agree.

If you have any questions about this letter or want to discuss follow up items emanating from the meeting and this letter, please feel free to contact us █ [@rise-economy.org](mailto:█@rise-economy.org) or █ [@rise-economy.org](mailto:█@rise-economy.org).

On behalf of Rise Economy, our member organizations, and the communities we represent, we thank you for your efforts.

Very Truly Yours,

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Chief of Legal and Strategy

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Southern California Organizer

cc: Acting Comptroller Michael Hsu  
Federal Reserve Board of Governors Vice Chair Michael Barr

# JPMORGAN CHASE & CO.

March 8, 2024

## **Via Electronic Mail**

[REDACTED CONTENT], Chief of Legal and Strategy  
[REDACTED CONTENT], Southern California Organizer  
Rise Economy  
[REDACTED CONTENT]  
Oakland, CA 94612

RE: 40 California Organizations Comment on JPMorgan Chase Bank's CRA Performance and Identify Community Credit Needs and Opportunities: Follow up to November 1, 2023 Meeting

Dear Messrs. [REDACTED CONTENT] and [REDACTED CONTENT],

This letter responds to the Rise Economy (Rise) letter to [REDACTED CONTENT], [REDACTED CONTENT], [REDACTED CONTENT] and [REDACTED CONTENT] of JPMorgan Chase Bank, NA (JPMCB) dated February 20, 2024. Thank you for following up on our in-person meeting last November, which we found both productive and insightful.

Rise makes several observations and seeks commitments from JPMCB in connection with our purchase of First Republic Bank's (FRB) assets. As we discussed in our meeting, many of the important topics and issues discussed in Rise's letter are addressed at the Firm level which ensures coordination and prioritization. The Firm will also adopt initiatives, such as the Racial Equity Commitment (discussed in more detail later), that articulate the purpose and goals similar to a Commitment Benefits Agreement with timeframes, milestones and controls to measure progress and achievements. We appreciate the opportunity to address these matters and share our comprehensive strategies in California which are aimed at enhancing financial inclusion, supporting affordable housing, bolstering small business growth, and promoting diverse supplier engagement. Our commitment to economic empowerment and racial equity is reflected in our targeted investments and programs designed to address systemic challenges and drive meaningful change in underserved communities.

### **JPMCB Branch Network**

JPMCB maintains a strong branch distribution and, while many banks are closing branches, JPMCB announced on February 6 plans to open more than 500 new branches over the next three years to provide greater access to financial services, including for low- and moderate-income (LMI) and rural communities. JPMCB takes a thoughtful approach to its branch network to ensure that branches are located near customers' homes, places of work, and other activities. Throughout California, JPMCB maintains a branch network that serves LMI communities. During 2020-2023, JPMCB invested heavily in its branches to ensure that branches are refreshed and meet customer needs, including opening two Community Center branches which are located in historically underserved neighborhoods in Los Angeles and Oakland. Additionally, JPMCB established or revitalized dozens of other community-style branches – the vast majority of which are located in LMI areas. All of these branches provide a dedicated space to

host community events and financial health workshops that are open to the public. Within the state, JPMCB also remodeled dozens of other LMI branches to ensure a positive customer experience and improve customer access to JPMCB's banking services.

JPMCB purchased some FRB branches. As always, JPMCB seeks to place branches in the right places for its customers. In some cases, FRB branches were across the street or very near to existing Chase branches. In those situations, JPMCB assessed the branches in overlapping areas to determine which would best serve its customers and their needs. With the transition, heritage FRB customers have access to JPMCB's entire network including its 4,800 branches, 15,000 ATMs and industry leading digital capabilities. This is a big improvement from First Republic's footprint, which was limited primarily to offices in New York, Florida and California.

### **Homeownership, SPCPs, and Foreclosure Prevention**

JPMCB is committed to addressing the homeownership gap with a strategic approach that encompasses our comprehensive suite of business, data, policy, and philanthropic resources. Our efforts are particularly focused on enhancing housing affordability, stability, and increasing homeownership opportunities for Black, Hispanic, and Latino households. Highlights of our initiatives include:

- **\$30 Billion Racial Equity Commitment:** As part of this commitment, JPMCB's home lending business pledged an additional \$8 billion in mortgages and \$4 billion in refinancing loans to Black, Hispanic, and Latino households by 2025, underscoring our dedication to making homeownership more accessible and equitable.
- **Special Purpose Credit Program (SPCP) :** Launched in 2021, the SPCP aims to improve access to credit and offer credit on more favorable terms in minority majority census tracts. In the Retail channel, enhancements to this program include a homebuyer grant increase to \$7,500, available in over 10,000 census tracts, to assist with one of the key factors impeding access to credit – down payments and closing costs, reflecting our responsiveness to community feedback. In the Correspondent channel, the SPCP supports regional mortgage lenders that originate loans in minority communities across JPMCB's footprint by offering improved pricing and/or expanded credit guidelines through our Community Lending Program.
- **DreaMaker Mortgage Program:** Targeted towards LMI customers, the DreaMaker mortgage offers competitive rates, low down payments, and reduced mortgage insurance. Eligible customers can receive up to \$7,500 in homebuyer grants, promoting broader access to homeownership.
- **Support for Heirs Property Homeowners:** JPMCB is actively involved in policy advocacy and supports initiatives designed to preserve generational wealth through homeownership. Our contributions include a \$500,000 grant to [REDACTED CONTENT] for the establishment of an Estate Planning and Heirs' Property Legal Clinic, aiming to educate attorneys and provide free legal services in estate planning across the country.
- **Policy Advocacy:** Our policy recommendations focus on preventing and resolving heirs' property cases, ensuring families have access to estate planning options, and supporting the Uniform Partition of Heirs Property Act (UPHPA) to safeguard families from losing their homes due to partition sales.
- **Foreclosure Prevention:** JPMCB's home lending business implemented a variety of forbearance programs to assist customers with both federally backed and non-federally backed loans. These programs, tailored in accordance with the guidelines of applicable investors/insurers, encompass options like unemployment and disaster forbearance. The specific details and eligibility criteria of

these programs vary based on the investor or insurer involved, ensuring a broad spectrum of support tailored to diverse customer needs during challenging times.

JPMCB remains steadfast in our commitment to close the homeownership gap, leveraging our resources to foster an equitable and inclusive housing market. We are dedicated to continuous dialogue and collaboration with community partners to refine and advance our strategies for impactful change.

### **Level of Community Development Investment from JPMCB and FRB**

As an active and national leader in community development (CD) finance, JPMCB promotes affordable housing, economic development and the revitalization of LMI communities across the country. JPMC's level of community development investment has not diminished but rather increased since the acquisition of FRB assets. In JPMCB's last CRA Performance Evaluation (covering 2014-2019), it conducted an average of \$309 million in investments per year in California. In FRB's last CRA Performance Evaluation (covering 2018-2021), it conducted an average of \$265 million in CD investments per year in California. In 2023, JPMCB invested over \$800 million in community development initiatives in California, far exceeding the combined annualized investments for the prior exam periods. [REDACTED CONTENT] in South Los Angeles, summarized below, is a great representation of our ability to respond to community needs while deploying our expertise and resources towards complex transactions.

- **[REDACTED CONTENT] - Los Angeles, California:** Once a center for a variety of retail businesses, the corner of South Vermont and Manchester Avenues was vacant for years. Co-developers [REDACTED CONTENT], [REDACTED CONTENT], and [REDACTED CONTENT] came together to build [REDACTED CONTENT] to address the needs of a historically marginalized and under-resourced neighborhood, where 78% of residents earn low-to-moderate incomes. [REDACTED CONTENT] is a new mixed-use seven-story development that will deliver 180 total units at 30%-60% AMI for seniors and families, retail stores, a transit plaza, and a Metro training facility. The first phase of construction saw the development of the SEED School of Los Angeles, the county's first public charter boarding school that prepares students for careers in transportation infrastructure, STEM, and the humanities. The residential units, led by [REDACTED CONTENT] and [REDACTED CONTENT], will offer 62 permanent supportive housing apartments for seniors who have experienced chronic homelessness, and feature 118 affordable homes for families with low incomes, including 60 permanent supportive housing units. Commercial space will be anchored by a grocery-anchored retail space and auxiliary space, with a focus on local businesses. The retail and commercial space will generate an estimated 155 full-time jobs; in the meantime, through a local-hire program, the construction of [REDACTED CONTENT] itself will provide an estimated 120 new jobs and training opportunities for the local workforce. [REDACTED CONTENT] location along the Vermont Corridor, is home to the second busiest transit stop in the entire Los Angeles Metro system. In addition to the residential development, the project also focuses on public transit. This is exemplified by a new, landscaped public transit plaza located on Vermont Avenue, plus improved pedestrian and cycling connections to provide easy access to bus and rail lines for residents, and a Metro training center to facilitate employment into public transit jobs, all on the project's site.

The project includes \$92MM in construction loans, \$64MM in LIHTC equity, and \$40MM in New Market Tax Credit Qualified Equity to support construction of a transit oriented and mixed use, 180-unit affordable housing development aimed at low-income families, seniors experiencing homelessness and/or mental illness, and Transition Aged Youth in South Central Los Angeles. JPMCB Chase is also providing \$40,000,000 in New Market Tax Credit Qualified Equity

Investments for the construction of retail and workforce development space as part of the mixed-use development.

## **Affordable Housing**

Advancing affordable housing has always been and will be a key firm goal. Our comprehensive approach involves leveraging our industry expertise, financial solutions, and a strategic combination of business and philanthropic efforts to support the entire lifecycle of affordable housing development. As part of JPMCB's 2020 Racial Equity Commitment, the firm aims to significantly enhance our affordable housing efforts by financing the creation and preservation of 100,000 affordable rental units over five years. This ambitious goal involves \$14 billion in new loans, equity investments, and other initiatives. By the end of 2021, we had already approved approximately \$13 billion in loans, aiding the preservation of over 100,000 affordable housing and rental units across the United States. Key components of our strategy include:

- **Community Development Banking (CDB):** Over the past decade, CDB has provided over \$2 billion in financing nationally to community development intermediaries, including Community Development Financial Institutions (CDFIs) and Low-Income Housing Credit (LIHTC) syndicators. In the Los Angeles area, notable partnerships include financing and banking services for [REDACTED CONTENT], a mission-driven CDFI focused on affordable home development in California.
- **New Market Tax Credits (NMTC) Investments:** Our NMTC investments are designed to deeply impact underserved communities by supporting affordable housing development, community facilities, and small businesses. These investments not only drive economic growth but also address critical social inequities.
- **Community Development Banking Capital Solutions:** This specialized team is dedicated to providing innovative financing options for affordable housing and community facilities. By collaborating with a wide range of capital sources, the firm is able to offer unique solutions that meet the diverse needs of community development projects.
- **\$500 Million Commitment to Affordable Preservation Funds:** Of this commitment, \$76 million has been allocated to support affordable housing preservation, demonstrating our ongoing dedication to maintaining and enhancing affordable living spaces.
- **Expansion of Lending to CDFIs:** In line with our Racial Equity Commitment, Community Development Banking (CDB) is expanding lending to CDFIs by \$300 million. Efforts include potential financing arrangements with [REDACTED CONTENT], [REDACTED CONTENT], and [REDACTED CONTENT], further supporting affordable housing and community development across diverse regions in California.
- **Notable Projects:** In 2023, JPMCB invested in four significant projects across California, totaling \$80.5 million in qualified equity investments. These projects, such as [REDACTED CONTENT] in Oakland and [REDACTED CONTENT] in San Rafael, exemplify the firm's commitment to supporting minority-led organizations and initiatives that contribute to the vitality of their communities.

JPMCB's approach to affordable housing is multi-faceted, aiming not only to finance and preserve housing units but also to support the broader ecosystem of community development. Through targeted investments, strategic partnerships, and innovative financing solutions, we are dedicated to making a lasting impact on affordable housing availability and quality, particularly in underserved communities.

## **Philanthropy and Support for CDFIs**

Our Firm believes that we are only as strong as the communities we serve and the economies they support. That core belief leads JPMCB to build opportunities in neighborhoods and communities across California and the globe. We understand we can play a role to drive local economies, helping communities grow and building personal prosperity. This is particularly important during challenging times, as we continue to help build a more sustainable, inclusive economy. Our efforts are focused where we believe we can leverage our business and expertise to create meaningful impact, including through:

- Building careers and skills
- Fueling business growth and entrepreneurship
- Catalyzing community development
- Strengthening financial health and wealth creation
- Promoting environmental sustainability within our communities

As a core component of this strategy, JPMCB is deeply committed to supporting CDFIs across California, leveraging a broad spectrum of financing solutions from philanthropy to debt. Our collaboration with CDFIs extends beyond financial support, offering resources like our Service Corps program, where JPMCB employees lend their expertise to enhance organizational sustainability and community impact. This commitment is evidenced by our significant contributions, including over \$500,000 to Rise Economy's Resilience Fund to bolster capacity building, technical assistance, and funding to BIPOC (Black, Indigenous, People of Color) -led nonprofit organizations achieving CDFI certification.

Further affirming our role, a survey by the California Community Economic Development Association (CCEDA) in collaboration with Rise Economy highlighted *JPMC as a leading supporter (top 2 in terms of philanthropic support) of CDFIs and CDCs in the state*. This independent research underscores our efforts to bolster the CDFI ecosystem, particularly recognizing our impact on BIPOC-led CDFIs and our overarching dedication to sustainable community development and economic empowerment in underserved communities.

## **Supplier Diversity**

JPMCB is committed to fostering diversity and inclusion within its supply chain, prioritizing partnerships with businesses owned by historically underrepresented groups, including minorities, women, military veterans, disabled veterans, service-disabled veterans, people with disabilities, and members of the LGBT+ community.

Our supplier diversity mission focuses on three main pillars: enhancing diversity in our supply chain, reflecting the demographics of our customers, and stimulating economic growth in the communities we serve. To build capacity and expertise among diverse suppliers, we invest in their development, ensuring they are well-positioned to collaborate with us and other corporations.

This commitment was further intensified in 2020 with our Racial Equity Commitment, where we pledged to spend an additional \$750 million with Black, Hispanic, and Latino suppliers over five years, marking a significant step towards economic inclusivity and the empowerment of diverse entrepreneurs.

## **Small Business Banking**

Under our 2020 Racial Equity Commitment, JPMCB pledged to extend an additional \$2 billion in loans to small businesses in predominantly Black, Hispanic, and Latino communities over five years. Our Minority

Entrepreneur Consultant program, initiated in 2020, has successfully deployed 51 consultants across 13 key cities, focusing on coaching and advising Black, Latino, and Hispanic small business owners. This program has already mentored over 4,000 entrepreneurs, with plans for expansion in 2024 due to its success.

Recognizing the historical challenges in accessing capital faced by small business owners in communities of color, Chase aims to facilitate this through our Special Purpose Credit Program (SPCP) for business loans and credit cards, targeting businesses in majority Black, Hispanic, and Latino neighborhoods. This initiative has supported over 10,000 small businesses in accessing credit more responsibly across the 48 contiguous states, demonstrating our commitment to changing the landscape of financial support for small business owners in underserved communities.

### **Consumer Accounts and Customer Service**

JPMCB has undertaken significant initiatives to enhance access to financial services in underserved communities. Since October 2020, we have inaugurated 10 Community Center Branches in Low and Moderate Income (LMI) neighborhoods, introducing a community-inspired model offering free financial health resources, skills training, local pop-up shops, and fintech innovations. Notably, two of these centers were opened in California in 2021, located in Oakland and South Los Angeles.

Additionally, as part of our Racial Equity Commitment, we opened 47 out of a planned 100 new branches in LMI areas nationally, significantly focusing on communities with larger Black, Hispanic, and Latino populations. By 2021, California boasted 250 JPMCB branches in LMI and communities of color.

Further supporting our community engagement, over 100 Community Managers have been appointed nationwide to serve as local ambassadors, fostering relationships with community leaders, nonprofit partners, and small businesses, while also offering one-on-one financial coaching and spearheading financial health initiatives within our branches.

### **Climate Sustainability**

Sustainability and the management of climate-related risks and opportunities remain high priorities to JPMCB. Our sustainability strategy encompasses comprehensive efforts to finance sustainable development, reduce our operational environmental impact, and collaborate with clients to embrace green initiatives. Through significant commitments to renewable energy financing and developing sustainable solutions, we aim to lead by example in addressing climate change and promoting environmental stewardship within the communities we serve.

Our participation in Climate Action 100+ in 2020 was a step towards enhancing our engagement with companies on climate change, reflecting the importance we place on understanding and addressing the material economic risks and opportunities presented by climate change. Despite not renewing our membership, JPMorgan Asset Management (JPMAM) has significantly bolstered its sustainable investing efforts, including a dedicated team of 40 sustainable investing professionals and a global investment stewardship team. These teams, supported by in-house climate research specialists and 300 global research analysts, continue to review and minimize climate risk in our investment stewardship efforts. Our unwavering belief in the materiality of climate change to our clients' accounts underpins our comprehensive approach to investment stewardship and climate research.

## Conclusion

JPMCB is deeply committed to advancing economic inclusion and equity across the communities we serve. We appreciate the opportunity to address these matters and share our comprehensive strategies aimed at enhancing financial inclusion, supporting affordable housing, bolstering small business growth, and promoting diverse supplier engagement. Our commitment to economic empowerment and racial equity is reflected in our targeted investments and programs designed to address systemic challenges and drive meaningful change in underserved communities. Our work to support the economic and financial well-being of the communities we serve is on-going, and emblematic of our deep commitment to communities across the state of California.

We will continue to foster and maintain open communication with Rise Economy and all our community partners. In the spirit of transparency, we are dedicated to engaging in proactive dialogues, seeking feedback, and adapting our strategies to better meet the needs of the communities we serve. The importance of accurate, consistent data underpins our global operations, requiring meticulous internal coordination to ensure our outcomes are reliable and in line with compliance standards. This is demonstrated in our annual ESG Reports, providing transparency around our progress in meeting our goals, like those that are part of our Racial Equity Commitment. We welcome continued dialogue with Rise Economy and its members on our progress.

We have also noted the feedback and requests for commitments expressed by Rise Economy throughout each of the core topic areas. We approach these discussions with a focus on constructive engagement, aiming to find meaningful ways to collaborate and make progress on shared objectives. Our commitment to enhancing economic inclusivity and community well-being guides our actions, as we continuously explore opportunities to align our initiatives with the aspirations of the communities we serve.

Respectfully,

[REDACTED CONTENT]

West Region Executive, Community Engagements

cc: Acting Comptroller Michael Hsu  
Federal Reserve Board of Governors Vice Chair Michael Barr





**GREATER ROCHESTER  
COMMUNITY REINVESTMENT COALITION  
[REDACTED CONTENT]  
ROCHESTER, NEW YORK 14614**

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March 19, 2024

[REDACTED CONTENT]

Examiner-In-Charge

JPMorgan Chase Bank, N.A

Office of the Comptroller of the Currency

7 Times Square, 13th Floor

New York, NY 10036

Via email: [REDACTED CONTENT]

**RE: JPMorgan Chase CRA Exam**

To [REDACTED CONTENT]:

We are writing to you on behalf of the Greater Rochester Community Reinvestment Coalition (GRCRC) to submit comments regarding JPMorgan Chase's (JPMC) CRA Exam conducted by the Office of the Comptroller of the Currency (OCC) and covering 2020-2023.

The Greater Rochester Community Reinvestment Coalition (GRCRC) was launched in 1993 to generate and continue discussions about lending patterns in Rochester. GRCRC, convened by Empire Justice Center, has met with numerous banks and state and federal regulators during CRA exams and mergers, and submitted dozens of data-driven comments to the appropriate state and federal regulators who have oversight of the banks. GRCRC, Empire Justice Center, and its predecessor organization the Public Interest Law Office of Rochester, have released seventeen analyses of home mortgage lending, small business lending, and access to credit over the past 29 years. The organizations use data driven analyses to identify strengths and weaknesses in lending patterns and to generate discussions with the top financial depositories in the Rochester NY MSA.<sup>1</sup>

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<sup>1</sup> Our analyses include “#AllTogetherNow: Improving Small Business Lending in the Rochester NY Community” (found at: <https://empirejustice.org/wp-content/uploads/2018/01/alltogethernow-s.pdf>) and “Too Big to Fail...Too Poor to Bank: How Mainstream Financial Services Can Help Low-Income Working Families Succeed” (found at: <https://empirejustice.org/wp-content/uploads/2018/09/Access-to-Credit-Report-2018-FINAL.pdf>).

In preparing for these comments, we asked JPMC to share its community development lending and investments and CRA-related grants (CDLI) with us. We used the numbers the bank shared with us in Tables 10 and 11 to calculate the total reinvestments JPMC has made in the Rochester community over the exam period and to estimate the percentage of deposits reinvested.

We met with examiner and community affairs staff of the OCC on March 14 to share some of the comments here as well as what we were seeing in the Rochester NY market. We thank them for taking the time to meet with us.

We shared a draft of this letter with JPMC on March 12<sup>th</sup>. The bank replied that its response to our letter will be after our deadline of March 19<sup>th</sup> to submit our letter to the OCC. We look forward to reading the bank's response and further engaging with the bank to support the Rochester community.

As of June 30, 2023, JPMorgan Chase had \$3.43 billion in deposits at its 23 Rochester metropolitan statistical area (MSA) offices for 14.5 percent of the depository market, making JPMC the third largest bank in the Rochester NY MSA.<sup>2</sup> (See Table 1 in Appendix 1.) However, as JPMC is one of the country's largest banks, the Rochester area comprises only 0.2% of the bank's national deposits. GRCRC continues to be concerned, through our experience with JPMC and other large banks, that as banks grow, they focus less on smaller communities like the Rochester NY area.

These comments focus on four areas:

- JPMC's Reinvestment of Deposits into the Community
- JPMC's HMDA/Mortgage Lending
- JPMC's CRA Small Business Lending
- JPMC's Response to Community Needs and Opportunities for Investment

## **JPMC'S REINVESTMENT OF DEPOSITS INTO THE ROCHESTER COMMUNITY**

We thank JPMorgan Chase for sharing a detailed summary with us of its CRA-related investments for 2020 through 2022. This information, as well as our calculations from publicly available mortgage lending and CRA small business lending data are shown in Tables 10 and 11 in the Appendix to assess how much of JPMC's deposits were reinvested into the Rochester community during the exam period and how this compares to previous exam periods. We chose to focus on 2020 through 2022 because the 2023 mortgage and small business lending data won't be publicly available in time to incorporate into our analysis.

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<sup>2</sup> From the FDIC Market Share 2023 Report, as found at: <https://www5.fdic.gov/sod/sodMarketBank.asp?barItem=2>

JPMC reinvested a total of \$288.89 million in CRA-eligible loans, grants, and investments in the Rochester community between 2020 and 2022, 3 years of the 4-year exam period. As seen in Table 10 (Table 10a) in the Appendix, this included:

- \$145.95 million in community development loans in the following categories:
  - 8 – Affordable Housing
  - 2 – K-12 Education
  - 14 – Economic Development, Revitalization, and Stabilization
- \$25.08 million of investments in 3 affordable housing development projects
- \$795,000 for 6 CRA-eligible grants in the following categories:
  - K-12 Education – 1
  - Affordable Housing – 1
  - Other (Adult financial education & non-profit support) – 4
- \$40.58 million in mortgage loans to low-moderate income households and/or in low-moderate income census tracts.
- \$76.49 million in CRA small business loans to businesses in low-moderate income tracts and/or to businesses with gross annual revenues under \$1 million

We are basing our calculations of how much of its deposits JPMC is reinvesting in the Rochester MSA community on its 2022 deposits, as that is the last year of the data we are using. JPMC invested a total of \$288.89 million in the Rochester MSA during the current exam period, and the bank had \$3.6 billion in deposits in 2022. We estimate that JPMC reinvested 7.9% of its deposits into the Rochester community during the 2024 exam period (2020-2022), for an annualized average of \$96 million or 2.64% of deposits. (See Table 10, Table 10b.) JPMC's annualized dollar volume of \$96 million in reinvestments for this exam is a substantial rebound from the last exam on which we commented and similar to its annualized reinvestments for the 2011 and 2007 exams.

However, JPMC's Rochester MSA deposits have grown by 83% since the 2007 exam while its annualized reinvestments have only grown by 1%. Due to the large increase in its deposits and lack of growth in average annual reinvestments, **JPMC's annualized percent of deposits reinvested in the Rochester community for this exam is only 2.64%, 45% less than its 2007 exam rate of 4.78% and 62% less than the 2011 exam rate of 6.96%.**

Today, JPMC has a substantially lower reinvestment rate than some of its peers. In October 2021, GRCRC commented on the CRA performance of [REDACTED CONTENT], then the region's 4<sup>th</sup> largest bank. We calculated that [REDACTED CONTENT] had annualized reinvestments of \$205 million for a rate of at least 7% per year.<sup>3</sup> In our May 2022 comment letter on [REDACTED CONTENT] CRA performance, we calculated that [REDACTED CONTENT], the area's 7<sup>th</sup> largest bank, had annualized

<sup>3</sup> See p.14 at: <https://empirejustice.org/wp-content/uploads/2021/10/CNB-CRA-Exam-Comments-10-2021.pdf>.

reinvestments of \$91 million, for a rate of at least 6.7% per year.<sup>4</sup> These reinvestment rates are at least 2.5 times higher than JPMC's 2.64% annualized reinvestment rate. The region's largest bank, M&T, also had substantially higher annual reinvestments in dollar volume and percentage of deposits reinvested than JPMC. During its 2019-March 2023 exam period, M&T reinvested an annualized average of \$262 million or 5.34% of its deposits into the Rochester community.<sup>5</sup>

We were also able to track how JPMC's CRA-related reinvestments into the Rochester NY MSA changed between 2020 and 2022 because we had annual mortgage and small business lending numbers and the bank gave us its CDLI numbers by year. Table 11 shows that JPMC's total annual CRA-related reinvestments were \$5.9 million or 6% higher in 2022 than in 2020. However, because the bank's deposits grew each year, JPMC's reinvestments as a percentage of its deposits remained very low and were 0.3 points or 9% lower in 2022 than in 2020.

The Community Reinvestment Act obligates banks to serve the communities in which they are located. JPMC has 23 branches in the Rochester NY MSA and holds 14.5% of the area's deposits. JPMorgan Chase has an obligation to serve the Rochester community. As seen by its rate of 6.96% in reinvestments during its 2011 exam period and compared to its peers, the bank can do better. **We urge JPMC to grow over the next several years its annual reinvestments in its Rochester NY assessment area to 7% of its deposits, which is \$255 million at the 2022 level of deposits.** We believe JPMC can take a significant step toward this by increasing its annual reinvestments by \$100 million to an annualized average of \$196 million or 5.4% of 2022 deposits.

We are mindful that we did not include the 2023 reinvestments in our analysis, so we urge the OCC examiners and JPMC to use our methodology and include these reinvestments (with the 2023 deposits as the benchmark) to see if JPMC increased its annualized reinvestments and the percentage of deposits reinvested.

## **JPMC'S HMDA LENDING IN MSA and UNDERSERVED COMMUNITIES**

Our lending analysis focuses on originated loans. We examine lending from 2019-2022 to align with the publicly available data for the exam period with a baseline of 2019 before the exam period.

This section on JPMC's HMDA lending is divided into the following categories:

- Total number loans and total dollar volume mortgage lending

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<sup>4</sup> See p.12 at: <https://empirejustice.org/wp-content/uploads/2022/06/Five-Star-CRA-Exam-Comments-pdf-05-2022-1.pdf>.

<sup>5</sup> <https://empirejustice.org/wp-content/uploads/2023/05/MT-CRA-Exam-Comments-05-2023-pdf-002.pdf>.

- Home purchase loans
- JPMC’s lending compared to its peers

## **JPMC Bank’s Total Mortgage Lending**

### Total Loans

In 2022, JPMC originated 251 mortgage loans (1<sup>st</sup> lien loans on owner-occupied (principal and secondary), 1-4 family site-built units) in the Rochester MSA compared to 360 loans in 2019, a decrease of 30 percent.<sup>6</sup> (See Table 2 in Appendix). JPMC’s low point for total loan originations was 2020 for all categories. Loan originations then almost doubled for all categories in 2021 while total lending the Rochester MSA declined to near 2020 levels in 2022. Lending, however, in all of the formerly redlined communities consistently increased between 2020 and 2022.

While JPMC’s total number of mortgage loan originations in the Rochester NY MSA was lower in 2022 than in 2019, the bank performed better in 2022 than 2019 in the city of Rochester, to Black and Latine households, in low-moderate income census tracts, and in majority communities of color. Compared to 2019, JPMC’s 2022 lending was:

- 25% higher in the city.
- 2% higher among Black/Latine households.
- 9% lower among low-moderate income households.
- 31% higher in low-moderate income census tracts
- 115% higher in majority nonwhite census tracts (50% or more nonwhite residents).

Despite its lower Rochester MSA lending in 2022, JPMC made more loans in almost every community category, resulting in a greater distribution of its loans among these categories in 2022 than in 2019 (see the bottom section of Table 2). JPMC’s 2022 performance was the same as or stronger than that of all financial institutions (AFI) in the distribution of its loans across all of the communities. Of the 251 loans JPMC made in 2022,

- 16% were in the city, compared to 9% in 2019, and 12% for AFI
- 20% were to Black and Latine households, compared to 13% in 2019, and 11% for AFI
- 43% were to low-moderate income households, compared to 33% in 2019, and 43% for AFI
- 22% were in low-moderate income census tracts, compared to 12% in 2019, and 21% for AFI

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<sup>6</sup> Empire Justice Center uses the Static HMDA LAR data from the CFPB website, at: <https://ffiec.cfpb.gov/data-publication/>.

- 11% were in nonwhite census tracts, compared to 4% in 2019, and 8% for AFI

### Total Dollar Volume Lending

In 2022, JPMorgan Chase originated an aggregate of \$46.65 million in total mortgage lending (1<sup>st</sup> lien loans on owner-occupied (principal and secondary), 1-4 family site-built units). As seen by Table 3 in the Appendix, this was \$8.2 million or 15% less than the bank’s dollar volume of lending in 2019 and \$39.7 million or 46% less than in 2021. The 2019 to 2022 decrease is significantly less than the 30% decrease in the total number of loans during the same time period.

Despite the decrease in the Rochester NY MSA, JPMC’s total dollar volume of lending increased or held steady in all other categories. Between 2019 and 2022, JPMC’s dollar volume of lending:

- Increased by 33% in the city
- Increased by 1% among Black and Latine households
- Increased by 6% among low-moderate income households
- Increased by 67% in low-moderate income census tracts
- Increased by 148% in nonwhite census tracts.

The proportions of JPMC’s dollar volume of lending going to other areas of the Rochester community in 2022 were greater than those of 2019 (see bottom section of Table 3) and exceeded the average proportions of all financial institutions (AFI) in several categories except to LMI households and census tracts.

Of the \$46.65 million JPMC originated in the Rochester MSA in 2022,

- 10% went to the city, compared to 6% in 2019, and 8% for AFI
- 15% went to Black and Latine households, compared to 12% in 2019, and 9% for AFI
- 27% went to low-moderate income households, compared to 21% in 2019, and 29% for AFI
- 14% went to low-moderate income census tracts, compared to 7% in 2019, and 15% for AFI
- 6% went to nonwhite census tracts, compared to 2% in 2019, and 5% for AFI

Note that, for every year, the proportions of the total dollar volume of lending going to these historically, and still, marginalized communities are less than the proportions of the number of loans going to them. This suggests that the mortgages, and home values, in these communities are on average lower than in other parts of the Rochester MSA.

## JPMC's Home Purchase Lending

### Home Purchase Loan Originations

We also analyzed JPMC's home purchase originations (1<sup>st</sup> lien loans on owner-occupied, (principal and secondary) 1-4 family site-built units). As can be seen by Table 4 in the Appendix, JPMC originated 119 home purchase loans in the Rochester NY MSA in 2022, 32% fewer than in 2019. In 2020, the first year of the COVID-19 pandemic, JPMC made only 80 loans. While the bank's lending recovered somewhat in 2021, its 2022 MSA lending is essentially unchanged from 2021.

JPMC also did fewer home purchase loans in two of the historically marginalized communities in 2022 than in 2019, while doing more loans in the other three categories. Compared to 2019, JPMC's 2022 home purchase loan originations were:

- 10% more in the city.
- 10% fewer among Black and Latine households.
- 17% fewer among low-moderate income households.
- 24% more in low-moderate income census tracts.
- 80% more in nonwhite census tracts.

JPMC Bank's distribution of its home purchase loans was greater in 2022 than in 2019 in all the traditionally redlined and underserved categories. JPMC's distribution was higher than that of all financial institutions (AFI) in all but one category (see bottom section of Table 4). Of the 119 home purchase loans made by JPMC in 2022,

- 19% were in the city, compared to 12% in 2019, and 13% for AFI
- 23% were to Black and Latine households, compared to 17% in 2019, and 13% for AFI
- 41% were to low-moderate income households, compared to 34% in 2019, and 42% for AFI
- 26% were in low-moderate income census tracts, compared to 14% in 2019, and 22% for AFI
- 15% were in nonwhite census tracts, compared to 4% in 2019, and 9% for AFI

### JPMC's Mortgage Lending Compared to Its Peers

GRCRC believes in the importance of comparing the lending of a bank to its peers. As JPMorgan Chase is the third largest bank in the Rochester area, we compare its lending to its closest peers, the other of the eight largest banks in the Rochester MSA. In 2022, JPMC **ranked**

**third in deposits** in the Rochester MSA, with **14.5 percent of the market**, so these might be considered benchmarks as well.

### Total Mortgage Lending Compared to Peers

Our first comparison is of the total number of mortgage originations by the top 8 banks (1st lien loans on owner-occupied (principal and secondary), 1-4 family site-built units). As seen on Table 5 in the Appendix, JPMC originated 251 mortgage loans in 2022, making JPMC the 6<sup>th</sup> largest lender among the top 8 banks. JPMC's 1.5% Rochester MSA mortgage loan market share is dramatically lower than its 14.5% depository market share, and its 6<sup>th</sup> place ranking among the top 8 banks is lower than its 3<sup>rd</sup> place depository market share ranking.

Another way a depository can demonstrate its CRA commitment to a community is by maintaining market shares in the various target communities that are similar to or greater than its overall MSA market share (middle part of table). JPMC met or exceeded its 1.5% MSA total lending market share in every historically redlined/underserved community. In 2022, JPMC had:

- 2.0% of the market in the city
- 2.5% of the market among Black and Latine households
- 1.5% of the market among low-moderate income households
- 1.5% of the market in low-moderate income census tracts
- 2.0% of the market in nonwhite census tracts

JPMC's distribution of its total lending to all five target communities was similar to or higher than the distribution of all financial institutions (AFI) and the "Top 8" banks (bottom part of table).

### Dollar Volume Lending Compared to Peers

In 2022, JPMC made \$46.65 million in mortgage lending in the Rochester MSA, capturing 1.5% of the market and ranking 6th among the top 8 depositories in the Rochester MSA. (See Table 6 in the Appendix.) This is substantially less than its depository market share and lower than its 3<sup>rd</sup> place depository market share ranking. While it may not be feasible for a bank to capture 14% of the mortgage lending market, we want to point out that Canandaigua NB (the area's 2<sup>nd</sup> largest bank with 15% of the market) ranked 1<sup>st</sup> among the top 8 banks in the total number of loans and dollar volume of lending, capturing 6.6% and 8.7% respectively, of these markets.

JPMC's dollar volume market share in underserved markets was greater than its MSA lending market share in 3 of the 5 market categories. Among Rochester's various markets, JPMC had a market share of:



- 1.7% in the city
- 2.3% among Black and Latine households
- 1.3% among low-moderate income households
- 1.4% in low-moderate income census tracts
- 1.8% in nonwhite census tracts

In the distribution of its dollar volume of lending among the various Rochester community categories, JPMC Bank exceeded the percentages of AFI in 3 of the 5 categories and exceeded the area’s “Top 8” banks in all categories (bottom section of Table 6).

### Home Purchase Lending Compared to Peers

JPMC Bank made only 119 home purchase loans (1st lien loans on owner-occupied (principal and secondary), 1-4 family site-built units) in the Rochester MSA in 2022. This corresponds to 1.2% of the market, placing JPMC 7th among the Rochester area top 8 banks in home purchase loan originations (see Table 7 in the Appendix), substantially less than its depository market share, and much lower than its 3rd place depository market share ranking.

JPMC’s home purchase loan market shares in all community categories were the same as or more than its Rochester MSA market share of 1.2%. JPMC captured:

- 1.8% of the market in the city
- 2.2% of the market among Black and Latine households
- 1.2% of the market among low-moderate income households
- 1.4% of the market in low-moderate income census tracts
- 2.0% of the market in nonwhite census tracts

JPMC’s distribution of its home purchase loans to the above categories was more than the distributions for the top 8 banks and AFI for all but the percentage of loans to LMI households.

### A Snapshot of JPMC’s 2023 Mortgage Lending in Monroe County

Our coalition member, the **[REDACTED CONTENT] (the Office)**, a service of the **1[REDACTED CONTENT]**, often does an analysis of a bank’s lending in Monroe County and the 4 quadrants of the city of Rochester. For this letter, the Office did a search of Monroe County records for all variants of “JP Morgan Chase, NA” for January 1, 2023 to December 31, 2023

and found 106 mortgages for 1 and 2-family dwellings.<sup>7</sup> Following is a summary of what the Office found. (See also attached memo.)

- Of the 106 1-2 family loans, 34 (32%) were for city of Rochester residences and 72 (68% were in properties in the rest of Monroe County.
  - 7 of the city loans were in the SW Quadrant (19th Ward plus five adjacent neighborhoods), suggesting balance across the city's quadrants.
  - 32 of the 34 city residential loans (94%) were for owner-occupied properties. "This is a commendable very high percentage, indicating intentionality on the part of Chase!"
  - 22 of the 34 city loans, or 65%, were used to purchase a home. There were only 5 refinances, 5 loan modifications and no HELOCs.

[REDACTED CONTENT] of the [REDACTED CONTENT] concluded his analysis with, "Although Chase is a relatively small player in Monroe County home purchase lending, we found their support for owner-occupancy very welcome. Based on the above metrics, a larger volume of Chase mortgages for owner-occupants would be welcome in the future."

GRCRC urges JPMC Bank to financially invest in neighborhood-based organizations like the [REDACTED CONTENT] and the [REDACTED CONTENT] as they are critical to supporting Rochester's neighborhoods and small businesses.

### **Conclusion: JPMC's Mortgage Lending**

GRCRC believes that traditionally underserved families and communities benefit more when they obtain mortgages from lenders with a local depository presence than from little-regulated mortgage companies or lenders with no local CRA obligations. It benefits both the borrower and the bank when borrowers develop additional financial relationships with their mortgage lender. The Rochester area top 8 banks are losing this advantage of multiple financial relationships; in 2022 they captured only 19% of the owner-occupied home purchase lending market.

Since 2014 JPMorgan Chase has not been a big home purchase mortgage lender; its biggest year was 2019 when the bank originated 175 home purchase loans for only 2% of the market. Between 2010 and 2013, JPMC made between 274 and 348 loans for 3-4% of the Rochester MSA market.

As we all know, March 2020 was the start of the COVID-19 pandemic. JPMC has yet to fully recover its home purchase mortgage lending to the level it was in 2019. This may be a sign that

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<sup>7</sup> According to the Office, the mortgages were primarily for purchases, plus a few refi's and loan modifications.

the bank is pulling further back on its mortgage lending in Rochester, an MSA that is a drop-in-the-bucket of its national depository market.

### Racial Disparities in Homeownership and Lending

In October 2023 the Office of the New York State Attorney General (OAG) released a report on racial disparities in homeownership, finding that, “People of color have lower rates of homeownership in New York,”<sup>8</sup> and that,

- Homeownership in the state is concentrated in white households and neighborhoods. White households are more than twice as likely to own their home as compared to Black or Latino households.
- Lower homeownership rates for people of color are present in every single region in the state, showing the pervasive and systemic challenges to closing the homeownership gap.
- Statewide, 7.6% of purchase applications were from Black residents and 9.5% were from Latino residents, approximately half of each group’s representation in the overall state population.
- People of color who apply for loans for purchase mortgages were more likely to be denied.
  - Applicants of color in New York are denied home purchase mortgages at higher rates than are white applicants.
  - This is true even when controlling for credit score, income, size of loan, debt-to-income ratio, loan to-value ratio, and year of application.<sup>9</sup>

A look at the distribution of bank branches further illustrates the broken relationship between neighborhoods of color and lenders. The map of Rochester in Figure 5 shows bank branches [as of June 2022] almost exclusively located in majority white neighborhoods. Most residents in neighborhoods of color must travel much farther than their white neighborhood counterparts to reach a bank.<sup>10</sup>

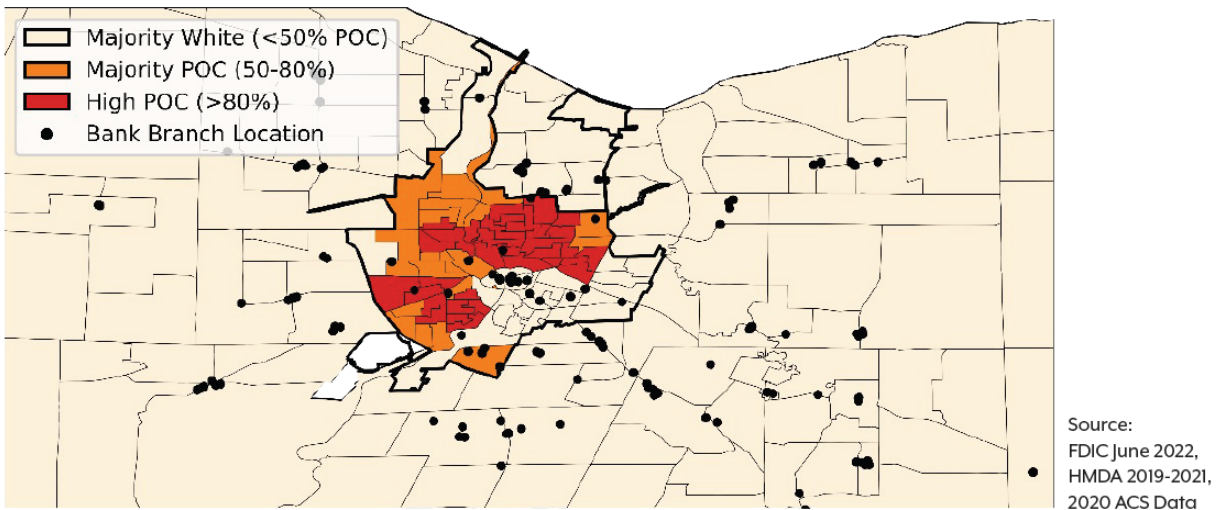
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<sup>8</sup> <https://ag.ny.gov/sites/default/files/reports/oag-report-racial-disparities-in-homeownership.pdf>, p.2.

<sup>9</sup> Ibid, p. 2.

<sup>10</sup> Ibid, p. 16.

**Figure 5: Bank branches in Rochester**



According to the OAG, while not illustrated like the above map, “This pattern is not unique to Rochester: We see similar distributions across the state.”<sup>11</sup>

The OAG looked at a variety of data points, controlling for credit score, income, DTI, and LTV. It found that in Rochester, a Black applicant is 68% more likely to be denied than a white applicant.<sup>12</sup> The OAG report does not break out the data by lender. So, while it describes the problem in aggregate, it is not possible to pinpoint a specific lender and ask them to change specific practices.

In January 2024, the NYS Department of Financial Services (DFS) issued a report that describes lending by individual lenders.<sup>13</sup> The Rochester tables document lenders that originated at least 100 loans in the Rochester MSA. The report includes the number and percentage of loans to minority borrowers and in majority-minority census tracts. The report also includes other counties and MSAs in which JPMC has branches and thus CRA obligations.

The DFS found that in the Rochester MSA in 2022, JPMC originated:

- 11% of its loans in majority-minority tracts or 29 loans
- 26% of its loans to minority borrowers or 64 loans<sup>14</sup>

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<sup>11</sup> Ibid, p. 16.

<sup>12</sup> Ibid, p. 20.

<sup>13</sup>

[https://www.dfs.ny.gov/system/files/documents/2024/01/2023\\_annual\\_minority\\_mortgage\\_lending\\_report\\_20240122.pdf](https://www.dfs.ny.gov/system/files/documents/2024/01/2023_annual_minority_mortgage_lending_report_20240122.pdf)

<sup>14</sup> Ibid, pp. 51-52.

Considering the OAG report documenting disparities in lending even when controlling for underwriting criteria, and the DFS report documenting lending by lender, we encourage the OCC to conduct a fair lending exam as warranted and include its findings in JPMC’s CRA Performance Evaluation.

### Considerations for a Special Purpose Credit Product

Chase’s \$5,000 Homebuyer Grant<sup>15</sup> available in 6,700 minority census tracts across the country may be a special purpose credit program (SPCP). We want to share here the importance of such products in meeting the credit needs of Black and brown people—those who have been historically redlined and continue to be discriminated against, and how to best design these products.

GRCRC members, including [REDACTED CONTENT], [REDACTED CONTENT], [REDACTED CONTENT], [REDACTED CONTENT], and [REDACTED CONTENT], were at an in-person meeting convened by JPMC last year. We are using information shared during that meeting, as well as other information gathered through research, to formulate these comments.

Research from [REDACTED CONTENT] documents that younger borrowers are struggling with credit card and auto loan payments. In 2021, delinquencies for borrowers in their 20s and 30s were running at 3.5%, up from 1.5% in 2020. High rents are making it harder for millennials to save for a mortgage, when PITI would be lower than their rent. Hence the need for both larger grants for 1<sup>st</sup> time borrowers and flexible underwriting.

The median home price in the Rochester area is \$200,000 (as of Q4 2022) and rents have increased. High rents and inflation in food and utilities make it virtually impossible for a tenant at 80% area median income to save. First generation, LMI borrowers will also struggle to save the \$10,000 plus needed for downpayment and closing costs. New York also has high property taxes making homeownership more unaffordable. The mismatch of incomes and basic living costs mean that residents are living paycheck to paycheck. As described in another section below, the result of this is that, as of 2017, 50% of city of Rochester residents had subprime credit. While we understand the importance of saving for closing costs and down payment assistance, it seems that 1<sup>st</sup> generation families from no-/low-wealth backgrounds will need a much larger infusion of down payment and closing cost assistance than has been the norm over the past few years.

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<sup>15</sup> <https://media.chase.com/news/chase-homebuyer-grant>; this was expanded in January 2024, <https://media.chase.com/news/homebuyer-grant-dreamaker-enhancements>.

<sup>16</sup> <https://libertystreeteconomics.newyorkfed.org/2023/02/younger-borrowers-are-struggling-with-credit-card-and-auto-loan-payments/>

Even though JPMC Bank is headquartered in New York City, the bank needs to look at the costs in the different markets across its footprint. JPMC's home mortgage team should look at the total cost of housing (principal, interest, taxes, and insurance) in Rochester and other parts of upstate and western New York and then design its SPCP to fit these markets.

To support successful homeownership among Rochester's Black and Brown families who continue to be impacted by the history of redlining and exclusion in this community, and considering income, rents and housing prices in Rochester, we believe a SPCP should:

- Include payment and closing cost assistance totaling \$10,000 or above.
- Be a portfolio product with flexible underwriting.

We will be convening GRCRC members to fine tune the details of what is needed for a SPCP to work in Rochester. We would be happy to share these details with JPMC as it develops its SPCP, particularly around its eligibility and underwriting criteria, to ensure that it works for the Rochester market.

In addition to SPCPs, as seen by GRCRC member [REDACTED CONTENT], lenders need to improve access to homeownership through expanding affordable mortgage options to include products and staff who successfully work with the Section 8 Housing Choice Voucher program, down payment assistance programs and IDAs to encourage savings and improve downpayment resources as well as limiting upfront costs and interest rates. Also, the Rochester community needs post purchase lending products that safely and affordably allow homeowners to finance home repairs.

Meanwhile affordable owner and renter housing developed by not for profits such as [REDACTED CONTENT], [REDACTED CONTENT], and [REDACTED CONTENT] will be essential to serving LMI tenants and first-time homeowners. For more on the GRHP projects, see below in our Community Development section.

## **JPMC'S BANK SMALL BUSINESS LENDING**

### **CRA Small Business Lending**

Table 8 in the Appendix shows JPMC's CRA small business loans and dollar volume of lending from 2019 to 2022.

### Number of Small Business Loans

JPMorgan Chase made 3,462 small business loans in the Rochester MSA in 2022, 7% fewer than in 2019 and 17% more than in 2021 (see top section of Table 8). Despite the decrease in its loans in the MSA, the bank made more small business loans in all but one of the various categories in 2022 than in 2019.

In 2021, JPMC made:

- 627 loans to businesses in low-moderate income census tracts, 15% more than 2019
- 3,439 loans of \$100,000 or less, 7% fewer than 2019
- 618 loans of \$100,000 or less to businesses in low-moderate income census tracts, 15% more than 2019
- 2,359 loans to businesses with gross annual revenues under \$1 million, 22% more than 2019
- 409 loans to businesses with gross annual revenues under \$1 million in low-moderate income census tracts, 55% more than 2019

JPMC performed similar to or better than all financial institutions (AFI) in 2022 in its distribution of small business loans to businesses in LMI tracts, businesses with gross annual revenues less than \$1 million, and these smaller businesses in LMI tracts.

### Dollar Volume of Small Business Lending

In 2022, JPMC did \$46.3 million in small business lending in the Rochester MSA. As seen at the bottom half of Table 8, this was 7% less than in 2019 and 31% less than in 2020. JPMC's dollar volume of small business lending for loans to businesses in LMI tracts and for smaller loans (<=\$100,000) was 5% lower in 2022 than 2019. The bank increased its dollar volume of lending for smaller loans in LMI tracts, to businesses with gross annual revenues under \$1 million and to these businesses in LMI tracts. JPMC's dollar volume of small business lending in the Rochester MSA was at its highest level in 2020 while the number of loans it made was at its lowest level.

In 2022, JPMC made:

- \$8.5 million in loans to businesses in low-moderate income census tracts, 5% less than 2019
- \$39.5 million in loans of \$100,000 or less, 5% less than 2019
- \$7.7 million in loans of \$100,000 or less to businesses in low-moderate income census tracts, 15% more than 2019

- \$24.5 million in loans to businesses with gross annual revenues under \$1 million, 8% more than 2019
- \$4.2 million in loans to businesses with gross annual revenues under \$1 million in low-moderate income census tracts, 30% more than 2019

JPMC did not do as well as all financial institutions in the distribution of its dollar volume of lending to businesses in LMI tracts, but outperformed AFI to businesses with gross annual revenues under \$1 million in LMI tracts and to businesses with gross annual revenues under \$1 million.

### **JPMC’s Small Business Lending Compared to Peers**

As with mortgage lending, we compare a bank’s small business lending to its peers, the other depositories with the greatest market shares in the Rochester NY MSA. Table 9 in the Appendix compares the small business loans, dollar volume lending and market shares for the Rochester MSA’s top 8 banks for 2022. ([REDACTED CONTENT], the 9<sup>th</sup> largest bank, was substituted for [REDACTED CONTENT], as [REDACTED CONTENT] did not report small business lending.)

#### Number of Loans Market Share

In 2022, with 3,462 loans, JPMC captured 17.7% of the small business loan market in the Rochester MSA, exceeding its 14.5% depository market share and making JPMC the largest small business lender among the top 8 banks in terms of number of loans (see top part of Table 9). JPMC fell short of its overall MSA market share among businesses in LMI tracts and exceeded its MSA market share among businesses with gross annual revenues under \$1 million and among businesses with gross annual revenues under \$1 million in LMI census tracts. In 2022, JPMC had a market share of:

- 15.3% among businesses in low-moderate income census tracts
- 18.6% in loans of \$100,000 or less
- 16.2% in loans of \$100,000 or less to businesses in low-moderate income census tracts
- 23.7% among businesses with gross annual revenues under \$1 million
- 20.0% among businesses with gross annual revenues under \$1 million in low-moderate income census tracts

JPMC Bank underperformed the Top 8 Banks in the distribution of its small business loans to businesses in LMI tracts and exceeded the Top 8 in the percentage of its loans going to businesses with gross annual revenues under \$1 million and to businesses with gross annual revenues under \$1 million in LMI census tracts.



## Dollar Volume Lending Market Share

In 2022, with \$46.3 million in lending, JPMC captured 7.3% of the dollar volume of small business lending in the Rochester MSA, placing it 3rd among the top 8 banks. (See the bottom half of Table 9.) JPMC's dollar volume market share of 7.3% is one-half its depository market share of 14.5%, and its 3<sup>rd</sup> place market share rank is the same as its depository market share rank.

JPMC's dollar volume of lending market share among businesses in LMI tracts did not match its overall MSA market share, but its market shares among businesses with gross annual revenues under \$1 million and businesses with gross annual revenues under \$1 million in LMI census tracts exceeded its MSA market share. Compared to its overall dollar volume market share of 7.3%, in 2022 JPMC captured:

- 5.8% of the dollar volume of lending to businesses in low-moderate income census tracts
- 15.0% of the dollar volume of lending for loans of \$100,000 or less
- 14.2% of the dollar volume of lending for loans of \$100,000 or less to businesses in low-moderate income tracts
- 11.0% of the dollar volume of lending to businesses with gross annual revenues under \$1 million
- 9.4% of the dollar volume of lending to businesses with gross annual revenues under \$1 million located in low-moderate income census tracts

Averaging \$13,380 per loan, JPMC has the smallest average loan size among the top 8 banks, and the average size of its loans declined consistently between 2020 and 2022 (see Table 8). This small loan size, combined with the facts that over 99% of JPMC's loans were \$100,000 or less and that 85% of its dollar volume of lending was in loans of \$100,000 or less (both of which are the largest proportions among the top 8 banks) indicate that JPMC was the largest credit card lender among the top 8 banks and did the bulk of its small business lending via credit cards.

With respect to the distribution of its dollar volume of lending, JPMC did not match the "Top 8" banks in dollar volume of lending to businesses in LMI communities, while exceeding the Top 8 in dollar volume of lending to businesses with gross annual revenues under \$1 million and to businesses with gross annual revenues under \$1 million in LMI tracts (bottom of Table 9).

## **Small Business Lending Summary**

To stabilize the economy, create jobs and build wealth in the Rochester community, area businesses need access to affordable, responsible credit. This has been especially true as businesses continue to struggle with some of the highest inflation rates since the 1980s.

GRCRC is concerned that JPMorgan Chase is doing the bulk of its CRA small business lending via higher cost credit card loans (as suggested by the data) rather than taking the time and working to market, underwrite, and originate more affordable “traditional” small business loans.

We are pleased to see that JPMC is doing significant proportions of its loans and dollar volume of lending to businesses with gross annual revenues under \$1 million; we are again concerned that many of these loans may be the higher cost credit card loans. These smaller businesses are where we find new businesses, especially those started and owned by Black, Brown and immigrant entrepreneurs. While many businesses, including smaller businesses, appreciate the flexibility of credit cards, we urge JPMC to work with Rochester area smaller businesses to help them access more affordable credit to help their businesses grow and thrive.

### **JPMC BANK’S REINVESTMENT OF DEPOSITS INTO THE COMMUNITY, RESPONSE TO COMMUNITY NEEDS AND OPPORTUNITIES FOR INVESTMENT**

Included in this section is information several GRCRC members shared with us on local community development needs, how JPMC has worked with and/or funded their organizations to address them, and suggestions on how JPMC might help address emerging and ongoing needs.

#### **Reinvesting Deposits into the Community**

We urge JPMC Bank to actively work with GRCRC members and other organizations in the Rochester area to grow its CRA-related lending and investments within the Rochester MSA to 7% of its area deposits annually. This would be about **\$255 million per year** in reinvestments based on the June 2022 deposits. The bank can start by investing in some of the community development opportunities laid out in this section. (See section at the beginning of this letter for our analysis of the bank’s reinvestments.)

First, we want to acknowledge and thank JPMC for some of the ways the bank has supported the work of GRCRC member organizations. We summarize these in this next section, at times including suggestions for additional opportunities.

#### **Specific Community Development Activities**

GRCRC members shared with us the following community development activities that JPMC is currently supporting.

JPMorgan Chase has generously supported several of the [REDACTED CONTENT] programs during the 2020-2023 time frame. These include the Interrupt Racism Summit, the

[REDACTED CONTENT], and the [REDACTED CONTENT] program. [REDACTED CONTENT] received \$30,000 in 2020, \$25,000 in both 2021 and 2022 and \$35,000 in 2023 in support of our mission for greater equity.

- The Interrupt Racism Summit is an immersive learning experience for youth and adults, thoughtfully curated for attendees to identify, interrupt, and dismantle processes of systemic racism. The Summit includes keynote speakers and breakout sessions. The Summit is designed to be a transformative, inclusive opportunity for everyone, creating space for those already committed to antiracist and DEI-related work and those just beginning. The format is designed to promote growth, provide resources and advance equitable opportunities for all our community members. The Summit draws upwards of 500 people annually.
- The [REDACTED CONTENT] is part of the U.S. Small Business Administration's (SBA) network of 140 interconnected centers across the country. The [REDACTED CONTENT] provides a unique array of services specifically for female entrepreneurs, including one-on-one counseling, training, networking, workshops, technical assistance, and mentoring on numerous business development topics, including business startup, financial management, marketing, and procurement. The [REDACTED CONTENT] focuses on serving women entrepreneurs from socially and economically disadvantaged communities in the Rochester Area. The goal of [REDACTED CONTENT] is to support women entrepreneurs in creating stable, financially successful businesses and to create a more equitable and prosperous Rochester through the small business community. While SBA provides core funding for [REDACTED CONTENT], each center must secure matching funds making additional funders such as JP Morgan Chase critical to the center's operations.
- [REDACTED CONTENT] Black Scholar program provides academic recognition, college readiness assistance, and scholarship incentives to students who achieve and maintain a 'B' average or better (83% and up) throughout high school. The program supports students in the Greater Rochester metropolitan area (the City of Rochester and the 6 surrounding counties).

GRCRC thanks JPMorgan Chase for this financial and in-kind support of these [REDACTED CONTENT] of Rochester initiatives.

The [REDACTED CONTENT] is a not-for-profit lender (a CDFI) dedicated to the creation and preservation of affordable housing in the Rochester NY region, including through construction lending and single-family homeownership programs. [REDACTED CONTENT] single-family homeownership work includes the following: 1) acquisition-rehab-resale of vacant properties for purchase by first-time LMI buyers through [REDACTED CONTENT] and [REDACTED CONTENT]; 2) new construction of energy efficient, single-family homes for purchase by first-time LMI buyers currently as a developer partner through the City's [REDACTED CONTENT] program.

Since 2002, the [REDACTED CONTENT] has been rehabilitating vacant homes, revitalizing neighborhoods, and providing quality affordable homeownership opportunities in the City of Rochester. [REDACTED CONTENT] provides management services to the program as well as needed financing. The [REDACTED CONTENT], [REDACTED CONTENT], and public and private partners of [REDACTED CONTENT] have acquired and rehabilitated more than 850 vacant homes located in city of Rochester neighborhoods and sold them to first-time homebuyers. [REDACTED CONTENT] properties are sold at prices that are affordable to low- and moderate-income homebuyers and that are in line with comparable values of similar neighborhood properties. [REDACTED CONTENT] houses carry a 15-year affordability period (homebuyers agree to live in their houses for 15 years or sell to another income-eligible buyer during the affordability period). This program requirement ensures that the investment made to rehabilitate a [REDACTED CONTENT] property results in affordable housing that is sustainable for at least 15 years. This residency requirement also ensures these homes remain owner-occupied for at least 15 years which in turn helps with neighborhood stability.

In 2019, the [REDACTED CONTENT] model was expanded into suburban Monroe County. Through [REDACTED CONTENT], the [REDACTED CONTENT] rehabilitates vacant county properties for purchase by LMI first-time homebuyers. Eight homes have been completed and sold in the county to date.

GRHP develops newly constructed, energy efficient homes for purchase by LMI first-time homebuyers on vacant parcels in the city of Rochester. Currently, GRHP (through its general contractor partner) is building 24 new homes in a targeted, formerly redlined area through the City of Rochester's [REDACTED CONTENT]. To date, 15 homes have been completed and sold to income eligible first-time homebuyers. Four additional homes are currently underway (and under contract with buyers) and 5 more will begin construction in spring 2024. More than 250 interested buyers applied for these 24 project homes (although a number of these applicants did not meet program qualifications). For all of these programs, homebuyers must be able to qualify for a conventional, fixed rate mortgage and contribute a minimum of \$1,500 of their own money toward the purchase of the home. Mortgage lenders who offer products that fit with the characteristics of these programs (including underwriting that allows for the CLTV levels these programs carry) is key to their success. In addition, these programs would benefit from flexible sources of subsidy (foundation grants) that could be used to help cover the difference between total development cost and sale price and support the project's energy goals.

For decades, JPMC has been a steady and critical financing partner supporting the [REDACTED CONTENT] and [REDACTED CONTENT] affordable housing missions including single-family homeownership programs serving low-moderate income first-time homebuyers.

At the end of 2023, [REDACTED CONTENT] and [REDACTED CONTENT] closed on their 10<sup>th</sup> HOME Rochester acquisition and construction financing facility with JPMC as the lead lender. This is a \$14 million facility with a three-year term. [REDACTED CONTENT] will be looking to establish the next facility with JPMC in 3 years (2026). As of mid-2023, 850 homes have been rehabbed through this program.

GRCRC is grateful for JPMC's longtime support of [REDACTED CONTENT] and [REDACTED CONTENT], and we hope it will continue.

It is our understanding that JPMC is active in other parts of the affordable housing space, as well, including providing construction loans to LIHTC financed projects, in particular. The [REDACTED CONTENT] is developing the [REDACTED CONTENT] project downtown; it looks like JPMC has provided some financing for this project.

Local developers will likely break ground on LIHTC projects in the next three years, and JPMC will have an opportunity to provide a financing proposal for these projects. If JPMC could offer a reduced interest rate that would help these projects. [REDACTED CONTENT], as a CDFI construction lender, would also be interested in participation shares of these loans.

The [REDACTED CONTENT] is an affiliate of [REDACTED CONTENT], a multi-state community development corporation. Established in 1997, [REDACTED CONTENT] is a designated Community Development Financial Institution (CDFI). Its mission is to enhance the economic self-sufficiency and quality of life of individuals and communities through entrepreneurial training, technical assistance, access to financing for new and expanding businesses, and mortgage products for underserved borrowers.

[REDACTED CONTENT] and JPMorgan Chase have had a formal relationship for several years. JPMC has partnered with [REDACTED CONTENT] to provide technical assistance and business training to emerging and established small businesses in Buffalo-Erie County and Rochester-Monroe County. More recently and at the end of 2023, JPMorgan Chase provided [REDACTED CONTENT] with a three-year \$250,000 grant for outreach, training and technical assistance to underserved communities and minorities in upstate NY, working alongside other CDFIs in the region ([REDACTED CONTENT], [REDACTED CONTENT] and [REDACTED CONTENT]) on a joint project called [REDACTED CONTENT].

GRCRC asks JPMC to make sure that funds, in the form of low-interest loans and/or grants, continue to be allocated to [REDACTED CONTENT] and other CDCs and CDFIs that are working towards providing capital to our community's small businesses and mostly minority-owned clients.

[REDACTED CONTENT] helps individuals and families build financial wellness and peace of mind through financial education and counseling. Each year, [REDACTED CONTENT] helps more than 12,000 residents manage debt, improve their credit, increase their savings, and manage their money effectively. Nearly 80% of [REDACTED CONTENT] clients are considered low-to-moderate income (LMI) according to HUD standards and more than 45% are considered low income. [REDACTED CONTENT] received \$480,693.46 in fair-share support from Chase Card Services between 2020 and 2023 where creditors, like Chase, pay [REDACTED CONTENT] a percentage of the payments that [REDACTED CONTENT] helps customers make towards Chase credit card debt.

JPMorgan Chase provided a \$2,500 sponsorship to [REDACTED CONTENT] community event in 2021, has made scholarships available for staff development trainings, and has invited its team to participate in community listening sessions focused on the needs of LMI households and households of color.

However, JPMC has not provided regular financial support to [REDACTED CONTENT] in terms of an operating grant. Its program participants have not traditionally relied on Chase mortgage products for home ownership, opting instead to utilize local lending products tailored to the needs of the community. JPMC has extended an invitation to utilize its financial wellness curriculum to improve the financial capacity of [REDACTED CONTENT] participants but the organization is not aware of products available in the local market that address the needs shared at the community roundtable.

**Empire Justice Center** would like to thank JPMC for its \$15,000 grant in August 2023 for general operating support.

### **Community Development Opportunities**

GRCRC members share with us the needs in the Rochester community and initiatives, programs and needs of the member organizations. We then include these as opportunities in our comment letters as possible investment opportunities for the banks. We understand that each bank will not be able to invest in all these opportunities. At the least, we ask that JPMC consider these on-the-ground perspectives when making decisions about products, investments and contributions so it can more effectively address the needs of the Rochester community and support low-moderate income and BIPOC communities.

### Structural Racial and Income Inequality in Upstate New York

We first want to frame the need for consumer protections in the big picture context of rising income inequality. Incomes of working families have not kept up with rising housing, education,

childcare and health costs. This has resulted in millions of Americans struggling to pay for basic necessities. As seen in a recent NYT Magazine article by Matt Desmond,<sup>17</sup>

- Nationally, “[r]ent has more than doubled over the past two decades, rising much faster than renters’ incomes. Median rent rose from \$483 in 2000 to \$1,216 in 2021.”
- “From 2000 to 2022 in the average American city, the cost of fuel and utilities increased by 115 percent.”

Upstate New York had still not fully recovered from the financial crisis of 2008 when COVID-19 struck. Income inequality is exemplified in the post-industrial cities of upstate New York. The city of Rochester has the highest concentration of children living in poverty compared to cities of similar size in the United States. In 2019, Rochester came in dead last in a list of the country's 50 hottest job markets published by the Wall Street Journal.<sup>18</sup>

New Yorkers are feeling the financial strain of record high debt burdens, especially in upstate areas where poverty rates are some of the worst in the nation. The poverty rates in upstate cities such as Rochester (57%), Syracuse (56%), and Buffalo (53%), despite best efforts, show no signs of decreasing in any meaningful amount.

Rural areas across upstate are also deeply affected by poverty. According to a study by Common Ground Health,<sup>19</sup> the rural and urban areas of the Finger Lakes region of New York with the highest rates of poverty were also the areas with the lowest life-expectancies. Not only does financial insecurity cost New York billions of dollars per year, it contributes to a public health crisis that cannot be ignored.

In 2017, the New York Federal Reserve issued a report on the credit profile of city of Rochester residents. The 2017 report looked at data at the ZIP Code level in the city of Rochester. This report found that more than 50% of city of Rochester residents had subprime credit. In some ZIP Codes 50 -75% of city residents had subprime credit. These ZIP Codes are majority nonwhite.<sup>20</sup>

Most bank branches have left these neighborhoods. Working families making \$15-25 an hour can't pay all their essential bills on time. These families may also have monthly incomes that are volatile. They may not have paid sick leave or a guaranteed minimum number of hours. They

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<sup>17</sup> <https://www.nytimes.com/2023/03/09/magazine/poverty-by-america-matthew-desmond.html>

<sup>18</sup> <https://www.democratandchronicle.com/story/news/2019/03/10/rochester-worst-job-market-country-wall-street-journal/3089794002/>

<sup>19</sup> <https://www.commongroundhealth.org/insights/library/premature-mortality-and-socioeconomic-status>. Also see full report: <https://media.cmsmax.com/ravk3pgz5ktlujs1r08ci/overloaded-the-heavy-toll-of-poverty-on-our-regions-health.pdf>

<sup>20</sup> <https://www.newyorkfed.org/data-and-statistics/data-visualization/community-credit-profiles/index.html#overview>

may not be sure how much money they will have at the end of the month. Given the high cost of housing, childcare, education and health care, the minimum wage and/or volatile incomes leave families in a situation where one or more bills are left unpaid. An unexpected car repair or medical bill throws their monthly expenses into crisis. Earlier research done by the Federal Reserve documents that 40% of Americans don't have \$400 in emergency savings.

There is a structural mismatch between incomes and expenses. According to research from the Federal Reserve Board, the median Black family in the under 35 age group had only \$600 in wealth, compared with \$25,400 among young white families.<sup>21</sup> This has a disparate impact on Black and Brown families, who have no intergenerational wealth, in how they access or rather fail to access credit.

Professor Lisa Servon documented the lives of working families who use check cashers and pay day lenders. Her book "The Unbanking of America" shows that working families make very complicated choices about using a check casher instead of their own bank.<sup>22</sup>

Empire Justice Center used her research to look at the underbanked in Rochester, New York. Our 2018 report "Too Big to Fail" found similar patterns in Rochester. Those who choose a check casher over their bank do so because their bank does not offer a product that fits into their lives.<sup>23</sup>

In February 2024 the National Consumer Law Center released an updated issue brief: "Past Imperfect: How credit scores 'bake in' and perpetuate past discrimination."<sup>24</sup> The issue brief documents: "In 2021, the median credit score from Vantage Score for Black consumers was 639, while for white consumers it was nearly 100 points higher at 730 and Asian consumers' median was 752. Latino consumers were in between with a median score of 673."

"But the disparity in wealth is even more stunning: the typical Black family has a median wealth of only about 15 percent (\$44,900) of the typical white family (\$285,000). The typical Latino family similarly has only about 20 percent of the wealth (\$61,600) of the typical white family."

Banks don't serve the needs of such families. Bank products are designed for customers who have disposable income at the end of the month. When families don't have enough money to pay for essentials, an unexpected decline in income or an emergency expense results in a subprime score. Families turn to predatory products to pay rent so they are not homeless, to pay the car loan so they can keep their job, or to buy groceries so they don't go hungry.

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<sup>21</sup> <https://www.federalreserve.gov/econres/notes/feds-notes/disparities-in-wealth-by-race-and-ethnicity-in-the-2019-survey-of-consumer-finances-20200928.htm>

<sup>22</sup> <https://www.lisaservon.com/>

<sup>23</sup> [https://empirejustice.org/resources\\_post/report-big-fail-poor-bank-mainstream-financial-services-can-help-low-income-working-families-succeed/](https://empirejustice.org/resources_post/report-big-fail-poor-bank-mainstream-financial-services-can-help-low-income-working-families-succeed/)

<sup>24</sup> [https://www.nclc.org/wp-content/uploads/2016/05/20240227\\_Issue-Brief\\_Past-Imperfect.pdf](https://www.nclc.org/wp-content/uploads/2016/05/20240227_Issue-Brief_Past-Imperfect.pdf)



A 639-credit score means a Black family cannot qualify for a mortgage, given how mortgages are underwritten. As seen below, subprime auto loans further destroy credit. Subprime credit cards also make it hard to save or pay off debt. The wealth disparity means that Black families can't turn to each other for an emergency loan. In this comment letter we describe mortgage loans, small dollar loans, and even auto products that build wealth rather than extract it. The NCLC issue brief also makes multiple recommendations to achieve that goal.

Banks have a choice on how they process payments--to maximize short term profit or to create long term sustainability for both the bank and the customer. Even when a customer's bank book shows a balance, more and more banks have chosen the former, to clear deposits and charges so that the customer is hit by an overdraft fee.<sup>25</sup>

In January 2024 the Consumer Financial Protection Bureau (CFPB) issued new overdraft rules. The rules will reduce the amount of overdraft fees that banks can charge. As seen in the press release by Americans for Financial Reform on the proposed regulations,

- “Overdraft fees take a lot of money out of people’s pockets; it’s about \$9 billion per year. Megabanks are big beneficiaries.
- “The most vulnerable consumers are the ones that pay. A consumer is three times more likely to pay overdrafts if they make less than \$65k than if they make more than \$175k.
- “By contrast, banks are incredibly profitable. On Friday, JPMorgan reported the largest profit by an American bank in history – \$49 billion last year – thanks in part to billions in overdraft revenue.”<sup>26</sup>

We look forward to the final overdraft rule that will limit the ability of banks to extract wealth from the lowest income consumers.

There is no shortage of predatory lenders who know how to make enormous profits by selling high-cost products to low-income borrowers. These products are set up for the consumer to fail and for the investors behind the products to make money. The interest rates/fees are abusive and designed to be vastly profitable with no relation to the risk taken by the lenders. Some loans are bundled into investment vehicles. The largest banks fund the companies that create and market these products.

Some federal and state regulators are finally starting to look at the systemic risk posed by these practices. We need to change the laws to stop these practices that result in enormous profits for corporations, and financial hardship or worse in the life of working families.

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<sup>25</sup> <https://www.politico.com/news/2020/09/28/racial-wealth-gap-federal-reserve-422658>

<sup>26</sup> <https://ourfinancialsecurity.org/2024/01/news-release-cfpb-overdrafts/>

Consumer advocates have been raising these issues for decades. Now academics and regulators are beginning to appreciate the societal costs of poverty. Being repeatedly evicted and changing schools has enormous consequences on a family's emotional and physical health. We are finally starting to move from a mindset that blames poor people for their poverty.

The CRA was passed in 1977 to address the decades of redlining that had been happening in our communities. While the law says banks should serve the entire community in which they do business, including low- and moderate- income (LMI) communities, redlining mainly happened in, and continues to happen in and impact, Black and brown communities. This is why banks must make decisions about their CRA-related lending, investments, and grants through the lens of racial equity, as well as economic equity.

As in the rest of the nation, there is much work to be done in New York to come to terms with our history and to address structural racial and income inequality. We need to look at the laws and economic policies that perpetuate structural racism and keep communities segregated. We also need structural change to ensure that jobs pay a living wage. New York State must develop and foster an environment where affordable housing, health care, and quality childcare are a reality for all people.

At the institutional level, banks must shift policies, practices, and culture to align with racial equity, anti-oppression, and cultural humility. This includes work to:

- Become welcoming for all people particularly those who have been historically, and continue to be, marginalized.
- Assure employees, from the CEO down to staff underwriting loans, and those working with the public, are doing internal and interpersonal work (including implicit bias training) to address internalized racism and other forms of oppression.
- Find ways to go into the community to create ease/support for BIPOC and Black and brown-owned businesses.

A Brookings' paper shares how private sector leaders can significantly move the needle towards racial equity and an equitable economy via a 3-part framework:<sup>27</sup>

- Adopt internal changes within individual companies to promote diversity, equity, and inclusion.
- Act collectively with other CEOs to make regionwide progress on racial equity and equitable growth, including improving key regional performance indicators.

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<sup>27</sup> <https://www.brookings.edu/essay/from-commitments-to-action-how-ceos-can-advance-racial-equity-in-their-regional-economies/>.

- Encourage business-led civic organizations to adopt their own changes toward equity and inclusive economic growth.

The paper also includes links to data metrics to measure progress at the MSA level. We urge JPMC’s leaders to work with other local private sector leaders and groups from the [REDACTED CONTENT] to implement this or a similar framework in the Rochester community.

In addition to these suggestions, JPMC can take other constructive actions to support BIPOC people, businesses, and communities. JPMC can:

- Start tracking how much of its CRA related activities and support (lending, philanthropy, and community development loans and investments) goes to BIPOC people, businesses and organizations led by people of color, and BIPOC communities, and create specific goals to increase these levels of support over time.
- Partner with and/or support BIPOC-led organizations that JPMC has not worked with in the past, including through investments, grants, and hiring local BIPOC-led vendors for supplies and services.
- Learn about the history of redlining in the Rochester area<sup>28</sup> and work with the Black and Brown residents of the impacted neighborhoods to address the vestiges of redlining and to build wealth and equity in ways that do not push-out lower income residents.

Research from the University of Houston highlights the intersections of race and advertising. The results underscore the power of advertising and access on behavior.<sup>29</sup> We hope JPMC will find this research helpful as the bank continues its work in Black and Brown communities as well as its internal work in addressing the legacy of racism in this country. We look forward to hearing how the bank is progressing in this critical work.

### Bank Branches

Like most GRCRC members, the [REDACTED CONTENT] is very concerned about banking deserts, which impact our community’s ability to open bank accounts and access lending or financial education services. In addition to Chase, other banks have closed branches in

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<sup>28</sup> For an excellent overview of the local history see: Shane Wiegand, “Racist Policy and Resistance in Rochester,” at: <https://www.youtube.com/watch?v=1ivgX0AXrPs>.

<sup>29</sup> Hawkins, Jim and Penner, Tiffany, “Advertising Injustices: Marketing Race and Credit in America,” (September 15, 2021). *Emory Law Journal*, Vol. 70, No. 1619, 2021, Available at SSRN: [https://papers.ssrn.com/sol3/papers.cfm?abstract\\_id=3924970](https://papers.ssrn.com/sol3/papers.cfm?abstract_id=3924970).

Rochester, especially in neighborhoods already impacted by a legacy of redlining, lack of generational wealth and little access to transportation to branches in other neighborhoods.

[REDACTED CONTENT] clients repeatedly report use of Chime, a neo-bank offering financial services to consumers via a mobile app, rather than traditional banking. Clients turn to mobile banking alternatives to traditional banking due to limited accessibility to banks in the community and convenience. With Chime, consumers may use any ATM at the expense of a small fee. Another issue that [REDACTED CONTENT] has observed is a lack of financial literacy and credit building education in the community.

Specifically, the [REDACTED CONTENT] and its [REDACTED CONTENT] are disturbed by the closure of the Chase West End Branch in 2022. According to the SW Street Liaison Office,

Chase, and its predecessor Lincoln-Alliance Bank across the street at 886 West Main St., have met the banking needs for the Bull's Head area since 1922 – one hundred years!

Closing the Chase branch office at 36 Genesee St. at Bull's Head in October 2022 left our community with no full-service physical bank office. Although the closure was required to enable the City of Rochester's Bull's Head Revitalization Project, the community had hoped that the bank would relocate temporarily to nearby vacant office space. It did not relocate.

This branch closure has been a huge loss for our community in which 28% of the dwelling units have no vehicle, and over 400 business entities line the surrounding commercial corridors. Further, Chase has given no indication that they would return to the Bull's Head area after the planned revitalization.

JPMC also closed its Chase University of Rochester River Campus Branch, which was not accessible to the 19th Ward, even though it looked close on a map. These branch closures are in addition to Chase's 2016 closure of its Portland-Clifford Branch, located in a low-moderate income majority BIPOC neighborhood.

We understand that the **City of Rochester** is very interested in discussing a new branch with JPMC. This would replace the Chase branch that was closed to enable the demolition of Bull's Head Plaza. The City of Rochester is requesting that someone from JPMC reach out to them to discuss the reopening of a Chase branch in Bulls Head especially since the revitalization at Bull's

Head is now picking up speed.<sup>30</sup> We will reach out to the bank to make the connection. **We urge Chase to follow up with the City as soon as possible.**

To address the issues of banking deserts and use of neo-banking apps, JPMC could at least increase the number of Chase branches along Rochester's bus lines and provide funding to community agencies that provide financial education and programming to underserved populations.

### Abusive Auto Lending

One prevalent consequence of lack of access to sound credit and banking services is abusive auto lending. In the Rochester MSA and surrounding rural counties of the Finger Lakes and Western New York, where almost no viable public transportation options exist, cars are essential for getting to work, medical appointments, and accessing other basic services.

Without access to auto loans from banks, subprime auto lenders and "Buy Here Pay here" dealers are prevalent. These predatory dealers and lenders sell people cars with loan contracts that are designed to fail.

At \$1.44 trillion, auto debt is at an historic high.<sup>31</sup>

Until recently, there was limited data/information on abusive auto lending. Research by Consumer Reports published in December 2021 sheds some light on the abuses.<sup>32</sup> Consumer Reports purchased almost a million loan files and documented the mismatch between credit scores and interest rates. In addition, many of the abusive auto lending practices are described at a panel discussion that included elected officials from Connecticut, as well as Ruhi Maker Esq. and Chuck Bell (Consumer Reports) from New York.<sup>33</sup>

[REDACTED CONTENT] is the primary free legal services provider in 13 of the 14 counties in the Rochester MSA and the rural counties in the Finger Lakes. [REDACTED CONTENT] turns away hundreds of callers each year seeking help with consumer legal problems because of the sheer volume of people needing assistance. Staff members see hidden fees for the dealership, and costly, yet worthless, extended warranties added to the contracts without the consumer's knowledge. It is not uncommon for a consumer to buy a used car with over 100,000 miles on it that was advertised at a number around 5,000 miles. That consumer will end up with a loan that will cost them more than three times that amount by the time they are done making payments.

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<sup>30</sup> <https://www.wxxinews.org/local-news/2024-01-22/get-an-early-look-at-bulls-head-redevelopment-plans-public-meeting-set-for-monday-evening>

<sup>31</sup> <https://usp.org/news/usp/new-fed-data-reveal-auto-debt-historic-highs>

<sup>32</sup> <https://www.consumerreports.org/car-financing/how-loophole-ridden-auto-lending-laws-harm-consumers-a3113489289/>

<sup>33</sup> [https://drive.google.com/file/d/15kRAB6qV94VD3\\_RPYB\\_mzbvwnMWceowx/view](https://drive.google.com/file/d/15kRAB6qV94VD3_RPYB_mzbvwnMWceowx/view)

The pattern [REDACTED CONTENT] has observed is that most consumers are not even made aware of the terms of the loan at the time they purchase the car. The majority of documents are signed on a computer, by clicking a button that is often controlled by the salesperson or signed on paper with the salesperson's hand hiding pertinent information. Frequently consumers leave the lot with their car but not their contract. When they finally do receive the contract, they are shocked to learn that the car they purchased will cost them more than twice what they were told by the dealer. Because there is no cooling-off period for car sales, consumers are left with no recourse to return the car after learning it is unaffordable, and dealers will often direct consumers to the company that indirectly financed their loan, even though the consumers have only ever interacted with the dealer. All of this results in extremely high default rates--25% for subprime auto loans made at "Buy Here Pay Here" dealerships, compared to only 1% default rates for low-interest auto loans made by traditional banks. When individuals default on their auto loans, the lender will repossess the vehicle and auction it off for a fraction of the fair market value. In most instances, this leaves a large deficiency balance on the loan that the lenders will pursue in the courts by filing lawsuits against the consumers, again increasing what the loan costs by adding attorney's fees, court costs, and post-judgment interest. Without access to legal representation, many of these lawsuits result in default judgments against the consumers, even when there are legal defenses. Consumers will then end up paying for these cars for years after they surrendered them and for thousands of dollars more than they were ever worth. This results in a cycle of subprime credit that is almost impossible to break.

Just how predatory lenders do this is laid out in the complaint filed by the New York Attorney General and the CFPB against Credit Acceptance Corporation (CAC) in January 2023.<sup>34</sup> The complaint alleges that CAC advertised its loans as fixing credit. They were in fact designed to fail, end in repossession, and extract money from borrowers with impaired credit via inflated payments, repossessions, and judgments. CAC used a proprietary algorithm to pick the price, loan terms, and useless add-ons to maximize profit. This lawsuit could impact 1.9 million borrowers.

Considering the abuses outlined here and in the CAC press release and complaint, we urge JPMorgan Chase to design a responsible auto lending product, or products, for used autos and borrowers with subprime credit and that works in both direct and indirect channels.

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<sup>34</sup> <https://ag.ny.gov/press-release/2023/attorney-general-james-and-cfpb-sue-auto-lender-cheating-thousands-new-yorkers>

JPMC Bank does direct and indirect auto lending. On the bank’s website<sup>35</sup> it allows for 620-credit score.<sup>36</sup> Interest rates range from 16% to as high as 25% depending on amount, the length of the loan, and the age of the car. With respect to its indirect auto lending, JPMC should work to strengthen its oversight to ensure that auto dealers are putting borrowers into responsible, affordable loans without unaffordable, unneeded add-ons.

JP Morgan Chase can also financially support nonprofit law firms like [REDACTED CONTENT] that are representing consumers who are trapped in unaffordable, predatory auto loans.

Additionally, there are still many credit-challenged LMI consumers who have no other option than a very high-interest, high-payment auto loan to address their transportation needs. By investing in affordable auto loan programs like [REDACTED CONTENT], consumers can avoid the inherent challenges that arise from expensive loans such as upside-down balances and loans that outlast vehicles. [REDACTED CONTENT] provides counseling and education to help LMI residents who need transportation for work purposes to qualify for auto loans with local lenders. In its first full year of operation, the program educated more than 500 residents about savvy car buying and helped 25 LMI borrowers with challenged credit to get approved for auto loans.

#### Access to Affordable Products for the Un- and Under-Banked

As seen in the NY Times article by Matthew Desmond:<sup>37</sup>

“Every year: almost \$11 billion in overdraft fees, \$1.6 billion in check-cashing fees and up to \$8.2 billion in payday-loan fees. That’s more than \$55 million in [fees collected predominantly from low-income Americans each day](#) — not even counting the annual revenue collected by pawnshops and title loan services and rent-to-own schemes.”

“According to the F.D.I.C., [one in 19 U.S. households had no bank account in 2019](#), amounting to more than seven million families. Compared with white families, Black and Hispanic families were nearly five times as likely to lack a bank account. Where there is exclusion, there is exploitation. Unbanked Americans have created a market, and thousands of check-cashing outlets now serve that market....In 2020, Americans spent \$1.6 billion just to cash checks.”

“Roughly a third of all payday loans are now issued online, and almost half of borrowers who have taken out [online loans have had lenders overdraw their bank accounts](#). The average borrower stays indebted for five months, paying \$520 in fees to borrow \$375.”

<sup>35</sup> <https://autofinance.chase.com/auto-finance/auto-loans#:~:text=A%20down%20payment%20isn't,to%20your%20dealership%20to%20apply>

<sup>36</sup> Using the Chase payment calculator, we tried different financing amounts, credit scores, and autos—new or used here: <https://autoprefered.chase.com/garage/auto-loan-calculator?offercode=WDXDUXXX30>

<sup>37</sup> <https://www.nytimes.com/2023/03/09/magazine/poverty-by-america-matthew-desmond.html>

While brick and mortar payday lending is illegal in New York, online payday lending is used by many NY consumers because they don't know that payday lending is illegal in NYS and/or they need money for an emergency.

Banks can develop products and practices to address this wealth extraction from low-moderate income consumers. The [REDACTED CONTENT] Bank On initiative works with financial institutions to develop safe, low-cost transactional accounts that meet the Bank On National Account Standards.<sup>38</sup>

The Chase Secure Banking account is JPMC's account that meets the Bank On National Account Standards.<sup>39</sup> The account includes, among other features, no minimum deposit to open, a nonwaivable \$4.95 monthly service fee, no overdraft fees, a debit card, free use of Chase ATMs, and free money orders and cashier's checks.

One problematic feature is that customers can send money using Zelle after enrolling in the service. Consumers using Zelle are still being harmed by imposter scams, and Zelle does not have clear reimbursement policies.<sup>40</sup> While Chase states: "Neither Chase nor Zelle® offers a protection program for any authorized payments made with Zelle®, or provide coverage for non-received, damaged, or not-as-described goods and services you purchase using Zelle®, so you might not be able to get your money back once you send it,"<sup>41</sup> GRCRC urges JPMC to work with Zelle to develop clear reimbursement policies and better protection against imposter scams.

Banks with Bank On accounts often need to better market these accounts. GRCRC is glad to see that the Chase Secure Banking Account shows up easily on the bank's website,<sup>42</sup> is included on the checking account comparison page, and that the Bank On certification is included on the account page.

Bank members of the Bank On coalition can use Public Service Announcements (PSAs) in the media markets that serve low-moderate income and Black and Brown customers. These PSAs should be in Spanish and in the languages spoken by New Americans as described below. Social media is also a good tool to reach underserved customers. Banks can also conduct their own webinars at not-for-profits that serve lower income consumers and work with not-for-profits to ensure their Bank On accounts become well known. GRCRC looks forward to hearing how JPMC is taking advantage of these Bank On resources or using other avenues to market its Chase Secure Banking account to lower income and communities of color.

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<sup>38</sup> <https://bankon.wpenginepowered.com/wp-content/uploads/2022/08/Bank-On-National-Account-Standards-2023-2024.pdf>

<sup>39</sup> <https://personal.chase.com/personal/secure-banking>

<sup>40</sup> <https://www.consumerfinancemonitor.com/2024/02/20/democratic-senators-continue-to-pressure-zelle-and-other-payment-apps-to-change-fraud-policies/>

<sup>41</sup> Footnote 7 at: <https://personal.chase.com/personal/secure-banking>.

<sup>42</sup> <https://personal.chase.com/personal/checking>



According to a chart by the CFPB, in 2021 JPMC Bank made \$1.135 billion in overdraft fees, putting it in 2<sup>nd</sup> place among the top 75 reporters of overdraft/NSF fee revenue.<sup>43</sup> JPMC's overdraft fee is \$34, with a maximum of 3 fees per business day (up to \$102). These fees do not apply to the bank's Chase Secure Banking account as it does not allow overdrafts. The bank gives customers the option to bring their account balance back to a positive balance by the end of the next business day after the previous night's transaction processing to avoid the overdraft charge. There are other exceptions, as well.<sup>44</sup> Overall, it looks like Chase still has some of the highest overdraft/NSF fees among the nation's banks.<sup>45</sup> GRCRC urges the OCC examiners to take these high fees and their well-documented harms to consumers<sup>46</sup> into account in the bank's performance evaluation.

Recognizing that emergencies will arise, we encourage JPMC to develop a Chase small dollar loan for \$500, - \$1,000 that is low fee and is repaid in 4-5 payments. We could not find any information on such a personal loan on the Chase website, while we found information on loans for its "Private Clients" and for customers with a Chase credit card (My Chase Loan).

Finally, over the past few years, [REDACTED CONTENT] has found that many clients need ongoing, one-on-one support to make real improvements to crucial areas of their personal finances such as their savings and credit. When counselors support clients with longer-term coaching, they experience increased outcomes in debt repayment, savings, and credit score increases. For example, last year the [REDACTED CONTENT] (a partnership between the City of Rochester and [REDACTED CONTENT]) served 919 clients through long-term coaching of whom 295 achieved an outcome such as reducing delinquent accounts, reducing non-mortgage debt, and increased credit score. JPMC should consider financially supporting this program.

### Other Community Opportunities

#### *Improving Housing Affordability for Renters and Owners*

On January 30<sup>th</sup> Empire Justice Center submitted comments to the City of Rochester on its proposed draft zoning code. The comments describe the housing crisis and recommend increased density of both affordable rental and homeowner units.<sup>47</sup>

Several sources show how housing prices have increased in the Rochester NY MSA.

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<sup>43</sup> <https://www.consumerfinance.gov/data-research/research-reports/vast-majority-of-nsf-fees-have-been-eliminated-saving-consumers-nearly-2-billion-annually/#ref1>

<sup>44</sup> See p. 13 of:

[https://www.chase.com/apps/services/pdfreader.ir3bX5+1BmnVLAEbCaB6HLcw0CnSihi2PeiQYAVMKN9ZQwaNYLntSYCiTyp1t1ze6Jv8OEs+sh7q86FiFalDYjYUXA\\_iWolwK0Jh2Vjw8NU3mSOYQWrUvQ==.pdf](https://www.chase.com/apps/services/pdfreader.ir3bX5+1BmnVLAEbCaB6HLcw0CnSihi2PeiQYAVMKN9ZQwaNYLntSYCiTyp1t1ze6Jv8OEs+sh7q86FiFalDYjYUXA_iWolwK0Jh2Vjw8NU3mSOYQWrUvQ==.pdf)

<sup>45</sup> <https://www.nerdwallet.com/article/banking/overdraft-fees-what-banks-charge>

<sup>46</sup> <https://www.consumerfinance.gov/data-research/research-reports/data-spotlight-consumer-experiences-with-overdraft-programs/full-report/>

<sup>47</sup> <https://empirejustice.org/wp-content/uploads/2024/01/ROC-Draft-Zoning-Code-Empire-Justice-Center-Comments-01-30-2024-003.pdf>

- Based on anecdotal evidence, climate refugees from the Southwest and West are relocating to Rochester and making cash purchases.<sup>48</sup>
- A Rochester suburb has been ranked as the hottest zip code in the US with respect to home sales.<sup>49</sup>
- According to [research](#) by the Greater Rochester Association of Realtors (GRAR), the median sales price of a home in the Greater Rochester market rose to \$200,000, more than an 11% increase over 2021 and almost 43% higher than in 2018.<sup>50</sup>
- Homes are going over the asking price, a recent first-time homebuyer shared in a January 2023 news story. “I was bidding up to \$30,000 over the asking price,” Clark explained. “What I found out was that was the bottom of a pile of 18 offers and the final sale price went for \$70,000 over and it was an increase of \$100,000 home value in four years.”<sup>51</sup>
- A quick March 2023 search of homes in Rochester between \$125,000 and \$160,000 on Zillow showed only a handful of homes for sale.

There are over 55,000 rent burdened housing units in Monroe County, of which almost 30,000 are in the city of Rochester.<sup>52</sup> In a 2021 report, [REDACTED CONTENT] found that over 2,000 city of Rochester landlords are marginal or predatory landlords (some out of state/country) and that they own 50% of the rental housing units in the city.<sup>53</sup> These landlords extract high rent from tenants who have limited choices due to the lack of affordable housing. Meanwhile, they do little to repair and maintain the properties.

JPMC can increase housing affordability by supporting some of the rural housing-related programs described below, as well as increasing its support of those offered by [REDACTED CONTENT] (as described above). Specifically, JPMC can provide deep subsidies/investments into [REDACTED CONTENT] [REDACTED CONTENT] and [REDACTED CONTENT] programs to make these program’s rehabilitated properties affordable to lower income families. These properties are becoming increasingly unaffordable for families other than those near 80% of the area’s median income due to higher rehabilitation costs, the post-COVID increases in housing prices in the Rochester area, and higher interest rates.

Also, refer to our section on Considerations for Special Purpose Credit Programs in our conclusion to the HMDA Lending section above for how Chase can improve the affordability of mortgage credit.

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<sup>48</sup> Bank meeting with mortgage paralegal, March 2023.

<sup>49</sup> <https://www.grar.org/brighton-ranked-no-1-on-realtor-coms-2022-hottest-zip-codes-in-america-list/>

<sup>50</sup> <https://rochesterbeacon.com/2023/03/09/the-road-to-rent-stability/>

<sup>51</sup> <https://www.rochesterfirst.com/economy/the-new-obstacles-making-rochesters-housing-market-more-expensive/>

<sup>52</sup> U.S. Census Bureau (2016-2020). Tenure by Housing Costs as a Percentage of Household Income in the Past 12 Months American Community Survey 5-year estimates. Table B25106. Retrieved from <https://censusreporter.org>

<sup>53</sup> [https://actrochester.org/tiny/mce/source/OtherReports/FINAL\\_MonroeRentalStudy\\_Nov2021.pdf](https://actrochester.org/tiny/mce/source/OtherReports/FINAL_MonroeRentalStudy_Nov2021.pdf), pp. 14-16.

### *Needs of LMI Communities in Rural Areas*

We ask that Chase Bank increase its support for programs that work with low-income households, particularly in rural communities, who are seeking to buy a home or make other essential large purchases, such as a car, but have a low credit rating or limited credit history.

For example, in rural Western New York, [REDACTED CONTENT] can identify many ways in which JPMorgan Chase can meet the financial and investment needs of the LMI communities it serves. [REDACTED CONTENT] is a long-standing legal services provider in the counties of Steuben, Chemung, Tompkins, Allegany, Cattaraugus, Chautauqua, Livingston, Monroe, Ontario, Schuyler, Seneca, Steuben, Tioga, Wayne, and Yates.

While a majority of JPMC's Chase branches are located in the urban and suburban areas of Monroe County, Chase does have branches in more rural-oriented areas of [REDACTED CONTENT] service area, such as Ontario, Wayne, and Tompkins counties. Even the branches located in cities, such as the Chase branch in Ithaca, provide critical financial services and lending opportunities to surrounding rural areas where bank branches and available financial services are scarce.

[REDACTED CONTENT], a legal fellow employed at [REDACTED CONTENT] to work regionally on housing, consumer, and community reinvestment issues covering [REDACTED CONTENT] more rural-oriented service area, points out that:

“Bank closures, disinvestment, and limited access to safe credit and stable financial services deeply impacts LMI communities in [REDACTED CONTENT] service area. While regional and small banks are struggling, [REDACTED CONTENT] says it is essential that large banks operating in its rural service area step up and meet the credit, financial, and investment needs of the region. JPMorgan Chase, along with other major financial institutions, can do much more to meet these deep financial and investment needs.”

According to [REDACTED CONTENT]:

Mortgages to buy homes in our rural area are relatively affordable compared to rents. In 2022, the median residential sales price in Allegany County, as listed by the NYS Department of Taxation and Finance, was \$93,250 – one of the lowest levels of any county in New York state. For Steuben County, the average home sales price was \$135,000. For the counties of Ontario and Wayne, where JPMC has branches, the averages were \$260,000 and \$181,000 respectively. All of these county averages are well

below the state average, which was \$305,000 in 2021 (excluding NYC) but is now estimated to be even higher.<sup>54</sup>

However, most of our legal services clients have low credit ratings, even though many have steady income from employment or social security benefits and favorable recent payment records. in any of the counties in New York State. Despite the relatively low monthly payments required to amortize a mortgage, our clients and other consumers like them are trapped in rental housing.

Many households, unable to get financing from banks, enter into one-sided, high interest and risky land contracts or “rent-to-own” agreements. Some of the finance companies attract purchasers based on inflated internet advertising. Other finance companies market severely substandard homes typically bought at tax or mortgage foreclosure auctions. Many of the housing cases handled by our office involve defending clients in these oppressive arrangements or assisting them with the very difficult task of obtaining a deed for ownership, even when the buyers have made all their payments. Other cases involve title issues, such as the failure of the finance company or seller to pay property taxes, or the seller has failed to maintain their own mortgage payments. In a land contract or “rent-to- own” transaction, title problems of the seller can result in the loss of the buyer’s investment in the home through a foreclosure action brought by a third party.

[REDACTED CONTENT] and other attorneys and advocates at [REDACTED CONTENT] propose the following ways that JPMC can reinvest in rural Western NY and help lead the way in combating some of its LMI client communities’ most pervasive issues.

1. Expand small dollar mortgage lending and FHA, VA, USDA lending.
2. Adopt more inclusive methods of evaluating an applicant’s credit worthiness, such as consideration of positive rental history and utility payment.
3. Increase investments in credit/financial counseling coupled with credit-building programs.
4. Provide greater access to low-interest auto loans but increase oversight for auto dealers when doing indirect auto lending.
5. Provide community development investments to expand affordable housing for both rehabilitating existing affordable housing and developing new affordable housing.
6. Expand refinancing eligibility for LMI communities, especially to buyout LMI borrowers from risky land contracts and rent-to-own agreements.

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<sup>54</sup> Statewide residential median sale price - excluding New York City, NY Dept. of Taxation and Finance, <https://www.tax.ny.gov/research/property/assess/sales/stmedprice.htm>; *New York Housing Market 2024: Trends & House Prices*, Forbes, <https://www.forbes.com/advisor/mortgages/real-estate/new-york-housingmarket/#:~:text=Statewide%20the%20median%20sales%20price,areas%20of%20New%20York%2C%20though.>

7. Prioritizing keeping bank branches open or arranging to sell/donate branches to CDFIs well-positioned to maintain financial services to LMI communities (who are acutely vulnerable to branch closures).

[REDACTED CONTENT] welcomes the opportunity to meet with JPMorgan Chase to discuss the above proposals and other ways JPMC can expand its community reinvestment activities in line with the needs of LMI communities in rural Western New York.

GRCRC urges JPMorgan Chase to work with [REDACTED CONTENT] to see how the bank can increase access to homeownership in the rural areas of NYS.

### *Language Access*

Over 5.7 million people living in New York speak a language other than English. Of these, 2.5 million speak English less than well (i.e., they have Limited English Proficiency (“LEP”)). Monroe County has a population of 741,770, of which 103,800 or 14% speak a language other than English at home (US Census Population Estimate, 2015-2019). This includes many Spanish-speaking American citizens who relocated from Puerto Rico to Monroe County after Hurricane Maria in 2017. Rochester also has a significant population of refugees who speak Arabic, Nepali, Somali, and Swahili. Rochester has the largest concentration of Deaf and hard-of-hearing residents in the country.

Since over 103,000 Monroe County residents have language barriers, the need for language access for bank customers in our community is great, including the need for in-language access to products such as mortgages and consumer loans, as well as language access for consumers with mortgage delinquencies and facing foreclosure who need forbearances or loan modifications.<sup>55</sup>

“Limited English proficient” or “LEP” is the term used by the federal government, most states, and local school districts to identify those individuals who do not speak English as their primary language and who have a limited ability to read, speak, write, or understand English.<sup>56</sup> JPMC has information in Spanish on its Chase website.<sup>57</sup> Our Spanish-speaking colleagues looked at the details and found that:

- Not all information, even on the home page, is translated when switched to Spanish on the website. The banners and ads remain in English.

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<sup>55</sup> For more on this, see <https://www.americanbanker.com/podcast/lost-in-translation-why-non-english-speakers-can-struggle-at-banks>.

<sup>56</sup> <https://www.lep.gov/faq/faqs-rights-lep-individuals/commonly-asked-questions-and-answers-regarding-limited-english>

<sup>57</sup> <https://www.chase.com/espanol>.

- Any icon that is connected to business and credit cards is not translated into any language. Nor is the information on how to connect to a JPMorgan Advisor to make investments translated into Spanish.
- All the information under Educación y metas (Education and Goals) is in English.
- On the bottom, the menu is translated into Spanish, but when clicking on many Spanish links, a message says they are being taken to a page that will most likely not be translated. The page is within Chase products.
- The section for Chase customers to make a payment asks for a lost debit card that is translated into Spanish.
- When asked in Spanish to take a survey, the survey pops up in English.

Not having any of the business products or credit card products translated shows that the final decision on what is translated on the website is not made with an equitable lens. Those making the decisions assume that those with language barriers are not business owners. This is despite the fact that nationally, “Though Hispanic owners often have difficulty getting financing, in the decade from 2012 to 2022, their small businesses multiplied by 44 percent (more than 10 times the rate of other similarly sized businesses).”<sup>58</sup>

As of the date of this letter, FHFA and the CFPB have developed some guidance on the obligations of financial institutions to serve LEP consumers. **We urge the regulators at the Federal Reserve, the OCC, and the CFPB to develop detailed guidance so that the majority of the LEP population is equitably served when accessing financial products and services.**

**Empire Justice Center** has advocated for language access in mortgage originations for over a decade. A recent development will require mortgage lenders Fannie Mae and Freddie Mac to collect information on borrowers’ preferred language, as well as any housing counseling services they’ve used. This information will enable lenders to make as much information as possible about their mortgages in the language the borrower understands best. The press release [here](#) has more information. Equifax is the first credit report agency to provide credit reports in Spanish ([Equifax Spanish Credit Report](#)). This will empower Spanish-speaking consumers to take hold of their finances and not depend on a third party to translate the information.<sup>59</sup>

### *Supporting CDFI Credit Unions*

[REDACTED CONTENT] is a CDFI-Certified Credit Union serving primarily low-income people and people of color in Rochester, NY, one of the poorest cities in the country. [REDACTED CONTENT] has been rapidly growing to help more community members avoid predatory lending and build wealth. The credit union specializes in offering responsible and affordable car loans to

<sup>58</sup> <https://www.nytimes.com/2024/03/18/opinion/hispanic-immigrants-economic-progress.html>

<sup>59</sup> <https://www.cnbc.com/2021/09/29/spanish-language-credit-reports-a-big-win-for-financial-empowerment-.html>

underserved individuals and helping people buy their first homes. [REDACTED CONTENT] is looking for \$2 million in non-member deposits at 0% interest rate to support its lending in these communities. Such investments of 5 years or longer will allow the credit union to increase its affordable auto lending and to do interest rate buy-downs on its mortgage loans for first-time home buyers. GRCRC urges JPMC to make significant patient investments in CDFIs like [REDACTED CONTENT].

### *Climate Change and a Just Transition*

In 2019, NYS adopted the country's most ambitious climate targets--to have 100 percent carbon free electricity by 2040 and have economy-wide, net-zero carbon emissions by 2050. We need massive investments to make this happen, and we need to make sure it is a just transition, where, at a minimum, impoverished communities and communities of color are not disproportionately burdened or harmed.

**The Climate Solutions Accelerator of the Genesee-Finger Lakes Region** has ideas for how banks can evaluate their businesses through the lens of climate change, elect to move their businesses towards climate-friendly solutions, provide support for organizations that are doing this work in their footprint, and support lower income and BIPOC communities in the transition to net-zero greenhouse gas emissions. JPMC can:

- Provide low-cost home improvement or refinance loans and other innovative financing products to people of color and low-moderate income households and tenant occupied buildings to make home energy efficiency projects more affordable and feasible. This will allow owners to weatherize, get heat pumps and heat pump hot water heaters, put in electric car chargers, and install solar panels, which will reduce energy costs, decrease families' carbon footprints and improve indoor air quality.
- Provide affordable financing for small businesses, particularly micro-businesses and Black and brown-owned businesses, that want to improve their energy efficiency and reduce their reliance on fossil fuels.
- Create community development financing goals and products to support projects that provide substantive opportunities for low-moderate income communities to benefit from the transition to renewable energy and reduce their use of fossil fuels, e.g. community solar, district geothermal.
- Invest in renewable energy, including geothermal, solar, wind, battery storage and other building energy efficiency investments, along with clean energy workforce development to support the growing demand of this transition.
- Require or strongly encourage borrowers to include energy upgrades in their renovation projects, especially for multifamily buildings that require major renovations.

- Include information about energy upgrades (and corresponding energy bill savings) and/or referrals to relevant energy programs (e.g., AMPED and other NYSERDA-funded Regional Clean Energy Hubs) as part of homebuyer/financial education programs.
- Provide philanthropic support to nonprofit organizations that are working to address environmental justice/climate justice and climate change.
- Reduce the bank’s own carbon footprint.

GRCRC urges JPMC to connect with these organizations to hear more about the important work they are doing to improve the Rochester community and to seriously consider their recommendations to advance the work.

## CONCLUSION

Economic disparities and racial segregation in the Rochester community persist. Rochester is the 14<sup>th</sup> most segregated metro area in the US.<sup>60</sup> We have much work and introspection ahead of us to fully understand how structural racism and economic inequality continue to divide our communities and disproportionately harm Black and Brown communities, while ultimately harming us all.<sup>61</sup> Like all financial institutions in this country, JPMC is part of and has benefitted from these systems.<sup>62</sup>

The current economic lay of the land, particularly around inflation, high interest rates, and the lack of affordable rental units and homes for first-time homebuyers means we need creative investments, programs, and products to make owner- and renter-housing more affordable and to increase support for those most impacted by today’s economic situation—Black and Brown low-moderate-income first-time home buyers and small business owners. Rochester has many initiatives and organizations to increase the supply of housing, to support lower income consumers to move closer to homeownership, and to provide technical assistance and financing for small businesses, several of which are described in this letter.

JPMC has made some progress in supporting historically marginalized communities. While its overall mortgage lending declined over the exam period, its lending to Black and Brown borrowers and in communities of color increased. The bank is supporting lower income customers with its Bank On Certified Chase Secure Banking Account. In addition, JPMC has been the lead lender for a number of years on [REDACTED CONTENT] and [REDACTED CONTENT] financing

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<sup>60</sup> White-Black segregation. Appendix C. [https://www.brookings.edu/wp-content/uploads/2022/05/A-2020-Census-Portrait-of-America\\_s-Largest-Metro-Areas\\_-Populati.pdf](https://www.brookings.edu/wp-content/uploads/2022/05/A-2020-Census-Portrait-of-America_s-Largest-Metro-Areas_-Populati.pdf)

<sup>61</sup> See Heather McGhee. 2021. **The Sum of Us: What Racism Costs Everyone and How We Can Prosper Together.**

<sup>62</sup> For more on how the financial system has benefitted from structural racism and other forms of oppression, see: Take on Wall Street, “To What Extent Was Our Economy Designed to Be Fair?” at: <https://isoureconomyfair.org/>.



facility. In fact, almost 51% of the bank's reinvestment dollars is in community development loans.

JPMC can do more to increase its LMI neighborhood small business lending through term loans and/or business lines of credit. The bank can also work with local developers of affordable housing to invest in more projects like Alta Vista and invest in our local CDFIs to help meet the goal we are seeking of an additional \$100 million in reinvestments. JPMC can also increase its philanthropic support of organizations here in Rochester who are helping consumers build credit, buy reliable used cars with responsible loans, and become homeowners. Finally, the bank can connect these organizations to the responsible mortgage, auto loan, and transaction products the bank already has, so consumers can more easily access them.

GRCRC and its member organizations look forward to talking with JPMC about how to best meet the needs of communities harmed by structural racism, economic inequality, and the climate crisis in ways that are compatible with safe and sound business practices.

Sincerely,

[REDACTED CONTENT]  
Senior Attorney

[REDACTED CONTENT]  
Researcher/Policy Analyst

CC:  
[REDACTED CONTENT], JPMC  
[REDACTED CONTENT], JPMC  
[REDACTED CONTENT], OCC  
[REDACTED CONTENT], OCC

Appendix: Tables 1-11

Table 1: Offices and Deposits of all FDIC-Insured Institutions											
Deposit Market Share Report											
Deposits as of: June 30, 2023											
Selected Market											
Metropolitan Statistical Area(s):											
ROCHESTER, NY											
Outside of Market											
Inside of Market											
Rank	Institution Name	CERT	State (Hqtrd)	Bank Class	State/ Federal	No. of Offices	Deposits \$000	No. of Offices	Deposits \$000	Market Share	% US Deposits
1	Manufacturers and Traders Trust Company	588	NY	SM	State	1,006	161,266,058	29	3,986,404	16.84%	2.4%
2	The Canandaigua National Bank and Trust Company	6985	NY	N	Federal	0	0	26	3,603,003	15.22%	100.0%
3	<b>JPMorgan Chase Bank, National Association</b>	628	OH	N	Federal	4,852	2,064,610,783	23	3,431,217	14.49%	0.2%
4	Keybank National Association	17534	OH	N	Federal	958	145,164,174	27	3,020,047	12.76%	2.0%
5	Bank of America, National Association	3510	NC	N	Federal	3,802	1,877,299,426	9	1,861,229	7.86%	0.1%
6	Citizens Bank, National Association	57957	RI	N	Federal	1,071	178,947,971	22	1,766,195	7.46%	1.0%
7	The Lyons National Bank	7151	NY	N	Federal	4	253,530	12	1,465,643	6.19%	85.3%
8	Five Star Bank	659	NY	SM	State	28	3,726,569	21	1,338,825	5.66%	26.4%
9	Community Bank, National Association	6989	NY	N	Federal	197	12,147,902	15	933,099	3.94%	7.1%
10	Genesee Regional Bank	26333	NY	NM	State	0	0	3	823,371	3.48%	100.0%
11	Tompkins Community Bank	609	NY	NM	State	57	5,792,703	8	710,346	3.00%	10.9%
12	The Upstate National Bank	13748	NY	N	Federal	2	25,726	1	185,683	0.78%	87.8%
13	Wayne Bank	698	PA	NM	State	27	1,573,282	2	159,722	0.67%	9.2%
14	Evans Bank, National Association	6947	NY	N	Federal	16	1,639,810	4	150,182	0.63%	8.4%
15	Generations Bank	16040	NY	SB	Federal	5	228,614	4	108,132	0.46%	32.1%
16	Northwest Bank	28178	PA	SB	State	141	11,966,579	2	77,035	0.33%	0.6%
17	Savannah Bank National Association	14619	NY	N	Federal	4	121,697	1	44,405	0.19%	26.7%
18	Woodforest National Bank	23220	TX	N	Federal	772	7,961,435	3	7,287	0.03%	0.1%
	Number of Institutions in the Market: 18				TOTALS	12,942	4,472,726,259	212	23,671,825	100	

**Table 2: JPMorgan Chase Total Mortgage Lending 2019-2022**

**Rochester, NY MSA**

(1st lien loans on owner-occupied (principal & secondary), 1-4 family, site built units)

					<b>2021-2022</b>		<b>2019-2022</b>	
	<b>2019</b>	<b>2020</b>	<b>2021</b>	<b>2022</b>	<b># change</b>	<b>% change</b>	<b># change</b>	<b>% change</b>
<b>MSA</b>	360	243	437	251	-186	-43%	-109	-30%
<b>City</b>	32	15	36	40	4	11%	8	25%
<b>Black/Latino HH</b>	48	19	34	49	15	44%	1	2%
<b>Low-Mod Income HH</b>	120	66	108	109	1	1%	-11	-9%
<b>Low-Mod Income CT</b>	42	14	34	55	21	62%	13	31%
<b>Majority Non-White CT</b>	13	5	12	28	16	133%	15	115%
					<b>AFI</b>			
<b>% of loans in:</b>	<b>2019</b>	<b>2020</b>	<b>2021</b>	<b>2022</b>	<b>2022</b>			
<b>City</b>	9%	6%	8%	16%	12%			
<b>Black/Latino HH</b>	13%	8%	8%	20%	11%			
<b>Low-Mod Income HH</b>	33%	27%	25%	43%	43%			
<b>Low-Mod Income CT</b>	12%	6%	8%	22%	21%			
<b>Majority Non-White CT</b>	4%	2%	3%	11%	8%			

Source: Annual HMDA LAR data from FFEIC and CFPB.

**Table 3: JPMorgan Chase Total Dollar Volume Mortgage Lending 2019-2022**

**Rochester, NY MSA**

(Aggregate amount of 1st lien loans on owner-occupied (principal & secondary), 1-4 family, site built units, \$)

					<b>2021-2022</b>		<b>2019-2022</b>	
	<b>2019</b>	<b>2020</b>	<b>2021</b>	<b>2022</b>	<b># change</b>	<b>% change</b>	<b># change</b>	<b>% change</b>
<b>MSA</b>	54,800	45,005	86,385	46,645	-39,740	-46%	-8,155	-15%
<b>City</b>	3,460	1,775	5,350	4,590	-760	-14%	1,130	33%
<b>Black/Latino HH</b>	6,710	3,045	5,170	6,785	1,615	31%	75	1%
<b>Low-Mod Income HH</b>	11,750	8,300	12,710	12,505	-205	-2%	755	6%
<b>Low-Mod Income CT</b>	3,980	1,650	4,420	6,635	2,215	50%	2,655	67%
<b>Majority Non-White CT</b>	1,105	385	1,500	2,740	1,240	83%	1,635	148%
					<b>AFI</b>			
<b>% of lending in:</b>	<b>2019</b>	<b>2020</b>	<b>2021</b>	<b>2022</b>	<b>2022</b>			
<b>City</b>	6%	4%	6%	10%	8%			
<b>Black/Latino HH</b>	12%	7%	6%	15%	9%			
<b>Low-Mod Income HH</b>	21%	18%	15%	27%	29%			
<b>Low-Mod Income CT</b>	7%	4%	5%	14%	15%			
<b>Majority Non-White CT</b>	2%	1%	2%	6%	5%			

Source: Annual HMDA LAR data from FFEIC and CFPB.

**Table 4: JPMorgan Chase Home Purchase Loans 2019-2022**

**Rochester, NY MSA**

(1st lien loans on owner-occupied (principal & secondary), 1-4 family, site built units)

					2021-2022		2019-2022	
	2019	2020	2021	2022	# change	% change	# change	% change
<b>MSA</b>	175	80	118	119	1	1%	-56	-32%
<b>City</b>	21	5	16	23	7	44%	2	10%
<b>Black/Latino HH</b>	30	9	13	27	14	108%	-3	-10%
<b>Low-Mod Income HH</b>	59	33	42	49	7	17%	-10	-17%
<b>Low-Mod Income CT</b>	25	8	18	31	13	72%	6	24%
<b>Majority Non-White CT</b>	10	3	7	18	11	157%	8	80%
					<b>AFI</b>			
<b>% of loans in:</b>	<b>2019</b>	<b>2020</b>	<b>2021</b>	<b>2022</b>	<b>2022</b>			
<b>City</b>	12%	6%	14%	19%	13%			
<b>Black/Latino HH</b>	17%	11%	11%	23%	13%			
<b>Low-Mod Income HH</b>	34%	41%	36%	41%	42%			
<b>Low-Mod Income CT</b>	14%	10%	15%	26%	22%			
<b>Majority Non-White CT</b>	6%	4%	6%	15%	9%			

Source: Annual HMDA LAR data from FFEIC and CFPB.

**Table 5: Top 8 Banks Total Mortgage Originations 2022**

**Rochester, NY MSA**

(1st lien loans on owner-occupied (principal and secondary), 1-4 family, site built units)

Annual HMDA data	AFI	BOA	CNB	Citizens	Five Star	JPMC	KeyBank	Lyons NB	M&T	Top 8	OFI
<b>MSA</b>	17,290	150	1,149	577	223	251	356	571	469	3,746	13,544
<b>City</b>	2,003	33	96	91	50	40	30	14	79	433	1,570
<b>Black/Latino HH</b>	1,928	40	64	95	67	49	20	20	90	445	1,483
<b>Low-Mod Income HH</b>	7,434	78	384	334	144	109	141	185	237	1,612	5,822
<b>Low-Mod Income CT</b>	3,571	46	160	144	84	55	61	121	124	795	2,776
<b>Majority Non-White CT</b>	1,403	27	52	84	51	28	14	7	70	333	1,070
<b>MARKETSHARE</b>											
		<b>BOA</b>	<b>CNB</b>	<b>Citizens</b>	<b>Five Star</b>	<b>JPMC</b>	<b>KeyBank</b>	<b>Lyons NB</b>	<b>M&amp;T</b>	<b>Top 8</b>	<b>OFI</b>
<b>MSA</b>		0.9%	6.6%	3.3%	1.3%	1.5%	2.1%	3.3%	2.7%	22%	78%
<b>City</b>		1.6%	4.8%	4.5%	2.5%	2.0%	1.5%	0.7%	3.9%	22%	78%
<b>Black/Latino HH</b>		2.1%	3.3%	4.9%	3.5%	2.5%	1.0%	1.0%	4.7%	23%	77%
<b>Low-Mod Income HH</b>		1.0%	5.2%	4.5%	1.9%	1.5%	1.9%	2.5%	3.2%	22%	78%
<b>Low-Mod Income CT</b>		1.3%	4.5%	4.0%	2.4%	1.5%	1.7%	3.4%	3.5%	22%	78%
<b>Majority Non-White CT</b>		1.9%	3.7%	6.0%	3.6%	2.0%	1.0%	0.5%	5.0%	24%	76%
<b>Loans as %</b>											
<b>of MSA TOTAL IN:</b>	<b>AFI</b>	<b>BOA</b>	<b>CNB</b>	<b>Citizens</b>	<b>Five Star</b>	<b>JPMC</b>	<b>KeyBank</b>	<b>Lyons NB</b>	<b>M&amp;T</b>	<b>Top 8</b>	<b>OFI</b>
<b>City</b>	12%	22%	8%	16%	22%	16%	8%	2%	17%	12%	12%
<b>Black/Latino HH</b>	11%	27%	6%	16%	30%	20%	6%	4%	19%	12%	11%
<b>Low-Mod Income HH</b>	43%	52%	33%	58%	65%	43%	40%	32%	51%	43%	43%
<b>Low-Mod Income CT</b>	21%	31%	14%	25%	38%	22%	17%	21%	26%	21%	20%
<b>Majority Non-White CT</b>	8%	18%	5%	15%	23%	11%	4%	1%	15%	9%	8%

Source: FFIEC Home Mortgage Disclosure Act (HMDA) 2022 Snapshot National Loan Level Dataset, as of 5/1/2023, downloaded from: <https://ffiec.cfbp.gov/data-browser/data/2022?category=states&items=NY>

Prepared by: Empire Justice Center, 585-454-4060

**Table 6: Top 8 Banks Dollar Volume HMDA Lending 2022**

**Rochester, NY MSA**

Total Dollar Volume of Lending (000's) (1st lien loans on owner-occupied (principal and secondary), 1-4 family, site built units)

DOLLAR VOL LENDING	AFI	BOA	CNB	Citizens	Five Star	JPMC	KeyBank	Lyons NB	M&T	Top 8	OFI
<b>MSA</b>	\$3,211,270	29,170	280,125	87,805	29,005	46,645	72,290	135,585	73,045	\$753,670	\$2,457,600
<b>City</b>	\$265,185	4,665	16,280	8,775	4,930	4,590	5,560	2,500	8,555	\$55,855	\$209,330
<b>Black/Latino HH</b>	\$298,100	6,810	12,070	11,255	7,145	6,785	4,050	4,640	11,410	\$64,165	\$233,935
<b>Low-Mod Income HH</b>	\$940,830	10,760	54,810	38,880	14,620	12,505	15,005	23,015	26,145	\$195,740	\$745,090
<b>Low-Mod Income CT</b>	\$474,965	5,880	27,360	14,920	8,660	6,635	7,175	19,285	14,660	\$104,575	\$370,390
<b>Majority Non-White CT</b>	\$153,575	3,315	6,450	7,710	5,105	2,740	1,430	985	7,080	\$34,815	\$118,760

MARKETSHARE	BOA	CNB	Citizens	Five Star	JPMC	KeyBank	Lyons NB	M&T	Top 8	OFI
<b>MSA</b>	0.9%	8.7%	2.7%	0.9%	1.5%	2.3%	4.2%	2.3%	23%	77%
<b>City</b>	1.8%	6.1%	3.3%	1.9%	1.7%	2.1%	0.9%	3.2%	21%	79%
<b>Black/Latino HH</b>	2.3%	4.0%	3.8%	2.4%	2.3%	1.4%	1.6%	3.8%	22%	78%
<b>Low-Mod Income HH</b>	1.1%	5.8%	4.1%	1.6%	1.3%	1.6%	2.4%	2.8%	21%	79%
<b>Low-Mod Income CT</b>	1.2%	5.8%	3.1%	1.8%	1.4%	1.5%	4.1%	3.1%	22%	78%
<b>Majority Non-White CT</b>	2.2%	4.2%	5.0%	3.3%	1.8%	0.9%	0.6%	4.6%	23%	77%

Loans as % of MSA TOTAL IN:	AFI	BOA	CNB	Citizens	Five Star	JPMC	KeyBank	Lyons NB	M&T	Top 8	OFI
<b>City</b>	8%	16%	6%	10%	17%	10%	8%	2%	12%	7%	9%
<b>Black/Latino HH</b>	9%	23%	4%	13%	25%	15%	6%	3%	16%	9%	10%
<b>Low-Mod Income HH</b>	29%	37%	20%	44%	50%	27%	21%	17%	36%	26%	30%
<b>Low-Mod Income CT</b>	15%	20%	10%	17%	30%	14%	10%	14%	20%	14%	15%
<b>Majority Non-White CT</b>	5%	11%	2%	9%	18%	6%	2%	1%	10%	5%	5%

Source: FFIEC Home Mortgage Disclosure Act (HMDA) 2022 Snapshot National Loan Level Dataset, as of 5/1/2023, downloaded from: <https://ffiec.cfbp.gov/data-browser/data/2022?category=states&items=NY>

Prepared by: Empire Justice Center, 585-454-4060

**Table 7: Top 8 Banks Home Purchase Originations 2022**

**Rochester, NY MSA**

(1st lien home purchase loans on owner-occupied (principal and secondary), 1-4 family, site built units)

Annual HMDA data	AFI	BOA	CNB	Citizens	Five Star	JPMC	KeyBank	Lyons NB	M&T	Top 8	OFI
<b>MSA</b>	9,754	96	740	78	144	119	133	305	205	1,820	7,934
<b>City</b>	1,299	30	67	27	49	23	14	13	54	277	1,022
<b>Black/Latino HH</b>	1,247	36	50	34	62	27	12	17	63	301	946
<b>Low-Mod Income HH</b>	4,062	59	252	49	102	49	51	106	121	789	3,273
<b>Low-Mod Income CT</b>	2,177	41	113	36	71	31	23	65	87	467	1,710
<b>Majority Non-White CT</b>	916	26	41	30	50	18	6	7	54	232	684
<b>MARKETSHARE</b>											
		<b>BOA</b>	<b>CNB</b>	<b>Citizens</b>	<b>Five Star</b>	<b>JPMC</b>	<b>KeyBank</b>	<b>Lyons NB</b>	<b>M&amp;T</b>	<b>Top 8</b>	<b>OFI</b>
<b>MSA</b>		1.0%	7.6%	0.8%	1.5%	1.2%	1.4%	3.1%	2.1%	19%	81%
<b>City</b>		2.3%	5.2%	2.1%	3.8%	1.8%	1.1%	1.0%	4.2%	21%	79%
<b>Black/Latino HH</b>		2.9%	4.0%	2.7%	5.0%	2.2%	1.0%	1.4%	5.1%	24%	76%
<b>Low-Mod Income HH</b>		1.5%	6.2%	1.2%	2.5%	1.2%	1.3%	2.6%	3.0%	19%	81%
<b>Low-Mod Income CT</b>		1.9%	5.2%	1.7%	3.3%	1.4%	1.1%	3.0%	4.0%	21%	79%
<b>Majority Non-White CT</b>		2.8%	4.5%	3.3%	5.5%	2.0%	0.7%	0.8%	5.9%	25%	75%
<b>Loans as %</b>											
<b>of MSA TOTAL IN:</b>	<b>AFI</b>	<b>BOA</b>	<b>CNB</b>	<b>Citizens</b>	<b>Five Star</b>	<b>JPMC</b>	<b>KeyBank</b>	<b>Lyons NB</b>	<b>M&amp;T</b>	<b>Top 8</b>	<b>OFI</b>
<b>City</b>	13%	31%	9%	35%	34%	19%	11%	4%	26%	15%	13%
<b>Black/Latino HH</b>	13%	38%	7%	44%	43%	23%	9%	6%	31%	17%	12%
<b>Low-Mod Income HH</b>	42%	61%	34%	63%	71%	41%	38%	35%	59%	43%	41%
<b>Low-Mod Income CT</b>	22%	43%	15%	46%	49%	26%	17%	21%	42%	26%	22%
<b>Majority Non-White CT</b>	9%	27%	6%	38%	35%	15%	5%	2%	26%	13%	9%
Source: FFIEC Home Mortgage Disclosure Act (HMDA) 2022 Snapshot National Loan Level Dataset, as of 5/1/2023, downloaded from: <a href="https://ffiec.cfpb.gov/data-browser/data/2022?category=states&amp;items=NY">https://ffiec.cfpb.gov/data-browser/data/2022?category=states&amp;items=NY</a>											
Prepared by: Empire Justice Center, 585-454-4060											



**Table 8: JPMorgan Chase Small Business Lending 2019-2022**

**Rochester NY MSA (Inside and Outside Assessment Area)**

Number of Loans	2019	2020	2021	2022	2021-2022	2021-2022	2019-2022	2019-2022
					# change	% change	# change	% change
<b>Number of Loans Ranking</b>								
Rochester MSA Total	3,727	2,026	2,957	3,462	505	17%	-265	-7%
Rochester MSA in LMI CT	544	332	483	627	144	30%	83	15%
Loan Amt <= \$100,000	3,701	1,909	2,906	3,439	533	18%	-262	-7%
Loan Amt <= \$100,000 in LMI CT	538	307	476	618	142	30%	80	15%
Bus. w. GAR < \$1 M	1,940	1,040	1,659	2,359	700	42%	419	22%
Bus. w. GAR < \$1 M in LMI CT	264	171	267	409	142	53%	145	55%
					<b>AFI</b>			
% of Rochester MSA Loans In:	<b>2019</b>	<b>2020</b>	<b>2021</b>	<b>2022</b>	<b>2022</b>			
Rochester MSA in LMI CT	15%	16%	16%	18%	19%			
Loan Amt <= \$100,000	99%	94%	98%	99%	91%			
Loan Amt <= \$100,000 in LMI CT	14%	15%	16%	18%	17%			
Bus. w. GAR < \$1 M	52%	51%	56%	68%	43%			
Bus. w. GAR < \$1 M in LMI CT	7%	8%	9%	12%	7%			
<b>Aggregate Amount of Loans (Millions of Dollars)</b>								
Aggregate Amount of Loans (Millions of Dollars)	2019	2020	2021	2022	2021-2022	2021-2022	2019-2022	2019-2022
					# change	% change	# change	% change
<b>Dollar Volume of Lending Ranking</b>								
Rochester MSA Total	\$50.04	\$67.60	\$49.63	\$46.33	-\$3.31	-7%	-\$3.72	-7%
<i>Avg Loan Size (in thousands)</i>	\$13.43	\$33.37	\$16.78	\$13.38	-\$3.40	-20%	-\$0.05	0%
Rochester MSA in LMI CT	\$8.96	\$13.42	\$9.20	\$8.49	-\$0.71	-8%	-\$0.47	-5%
Loan Amt <= \$100,000	\$41.41	\$32.79	\$35.39	\$39.46	\$4.07	11%	-\$1.95	-5%
Loan Amt <= \$100,000 in LMI CT	\$6.73	\$6.14	\$6.57	\$7.71	\$1.14	17%	\$0.98	15%
Bus. w. GAR < \$1 M	\$22.71	\$15.77	\$15.08	\$24.48	\$9.40	62%	\$1.77	8%
Bus. w. GAR < \$1 M in LMI CT	\$3.24	\$3.20	\$2.55	\$4.21	\$1.66	65%	\$0.97	30%
					<b>AFI</b>			
% of Rochester MSA Loans In:	<b>2019</b>	<b>2020</b>	<b>2021</b>	<b>2022</b>	<b>2022</b>			
Rochester MSA in LMI CT	18%	20%	19%	18%	22%			
Loan Amt <= \$100,000	83%	49%	71%	85%	36%			
Loan Amt <= \$100,000 in LMI CT	13%	9%	13%	17%	7%			
Bus. w. GAR < \$1 M	45%	23%	30%	53%	26%			
Bus. w. GAR < \$1 M in LMI CT	6%	5%	5%	9%	5%			

Notes: From annual FFIEC CRA small business lending public data, available at <https://www.ffiec.gov/cra/craproducts.htm>.

**Table 9: Top 8 Banks Small Business Lending, 2022**  
**Top 8 Depositories, Rochester, NY MSA**

<b>Number of Loans</b>												
	AFI	BOA	CNB	Citizens	Cmty Bk	Five Star	JPMC	KeyBank	M&T	Top 7	Top 8	OFI
<b>Number of Loans Ranking</b>												
Rochester MSA Total	19,566	871	1,343	115	124	94	3,462	677	579	7,141	7,265	12,301
Rochester MSA in LMI CT	4,101	197	289	32	29	27	627	166	112	1,450	1,479	2,622
Loan Amt <= \$100,000	18,442	840	1,118	103	85	55	3,439	613	410	6,578	6,663	11,779
Loan Amt <= \$100,000 in LMI CT	3,826	190	241	32	19	12	618	142	76	1,311	1,330	2,496
Bus. w. GAR < \$1 M	9,953	553	680	90	95	52	2,359	348	358	4,440	4,535	5,418
Bus. w. GAR < \$1 M in LMI CT	2,049	133	146	27	21	15	409	81	67	745	766	1,283
<b>Marketshare</b>												
	AFI	BOA	CNB	Citizens	Cmty Bk	Five Star	JPMC	KeyBank	M&T	Top 7	Top 8	OFI
Rochester MSA Total		4.5%	6.9%	0.6%	0.6%	0.5%	17.7%	3.5%	3.0%	36.5%	37.1%	62.9%
Rochester MSA in LMI CT		4.8%	7.0%	0.8%	0.7%	0.7%	15.3%	4.0%	2.7%	35.4%	36.1%	63.9%
Loan Amt <= \$100,000		4.6%	6.1%	0.6%	0.5%	0.3%	18.6%	3.3%	2.2%	35.7%	36.1%	63.9%
Loan Amt <= \$100,000 in LMI CT		5.0%	6.3%	0.8%	0.5%	0.3%	16.2%	3.7%	2.0%	34.3%	34.8%	65.2%
Bus. w. GAR < \$1 M		5.6%	6.8%	0.9%	1.0%	0.5%	23.7%	3.5%	3.6%	44.6%	45.6%	54.4%
Bus. w. GAR < \$1 M in LMI CT		6.5%	7.1%	1.3%	1.0%	0.7%	20.0%	4.0%	3.3%	42.9%	43.9%	62.6%
<b>Percentage of Rochester MSA Loans In:</b>												
	AFI	BOA	CNB	Citizens	Cmty Bk	Five Star	JPMC	KeyBank	M&T	Top 7	Top 8	OFI
Rochester MSA in LMI CT	21.0%	22.6%	21.5%	27.8%	23.4%	28.7%	18.1%	24.5%	19.3%	20.3%	20.4%	21.3%
Loan Amt <= \$100,000	94.3%	96.4%	83.2%	89.6%	68.5%	58.5%	99.3%	90.5%	70.8%	92.1%	91.7%	95.8%
Loan Amt <= \$100,000 in LMI CT	19.6%	21.8%	17.9%	27.8%	15.3%	12.8%	17.9%	21.0%	13.1%	18.4%	18.3%	20.3%
Bus. w. GAR < \$1 M	50.9%	63.5%	50.6%	78.3%	76.6%	55.3%	68.1%	51.4%	61.8%	62.2%	62.4%	44.0%
Bus. w. GAR < \$1 M in LMI CT	10.5%	15.3%	10.9%	23.5%	16.9%	16.0%	11.8%	12.0%	11.6%	10.4%	10.5%	10.4%
<b>Total Amount of Loans (Millions of Dollars)</b>												
	AFI	BOA	CNB	Citizens	Cmty Bk	Five Star	JPMC	KeyBank	M&T	Top 7	Top 8	OFI
<b>Dollar Volume of Lending Ranking</b>												
Rochester MSA Total	\$638.03	\$25.17	\$123.92	\$5.14	\$18.01	\$18.38	\$46.33	\$33.82	\$81.88	\$334.64	\$352.65	\$285.38
<i>Avg Loan Size (in thousands)</i>	\$32.61	\$28.90	\$92.27	\$44.67	\$145.24	\$195.56	\$13.38	\$49.95	\$141.42	\$46.86	\$48.54	\$23.20
Rochester MSA in LMI CT	\$146.91	\$4.58	\$25.51	\$0.82	\$5.06	\$6.84	\$8.49	\$10.75	\$17.08	\$74.07	\$79.13	\$67.78
Loan Amt <= \$100,000	\$263.66	\$13.15	\$47.98	\$2.38	\$4.36	\$1.54	\$39.46	\$9.54	\$13.84	\$127.88	\$132.24	\$131.42
Loan Amt <= \$100,000 in LMI CT	\$54.18	\$2.85	\$10.29	\$0.71	\$1.07	\$0.22	\$7.71	\$2.37	\$2.50	\$26.63	\$27.70	\$26.48
Bus. w. GAR < \$1 M	\$222.32	\$9.31	\$49.40	\$2.59	\$11.65	\$3.81	\$24.48	\$8.38	\$33.23	\$131.20	\$142.85	\$79.47
Bus. w. GAR < \$1 M in LMI CT	\$44.76	\$1.80	\$9.79	\$0.60	\$3.16	\$1.65	\$4.21	\$2.20	\$6.79	\$27.04	\$30.20	\$14.56
<b>Marketshare</b>												
	AFI	BOA	CNB	Citizens	Cmty Bk	Five Star	JPMC	KeyBank	M&T	Top 7	Top 8	OFI
Rochester MSA Total		3.9%	19.4%	0.8%	2.8%	2.9%	7.3%	5.3%	12.8%	52.4%	55.3%	44.7%
Rochester MSA in LMI CT		3.1%	17.4%	0.6%	3.4%	4.7%	5.8%	7.3%	11.6%	50.4%	53.9%	46.1%
Loan Amt <= \$100,000		5.0%	18.2%	0.9%	1.7%	0.6%	15.0%	3.6%	5.2%	48.5%	50.2%	49.8%
Loan Amt <= \$100,000 in LMI CT		5.3%	19.0%	1.3%	2.0%	0.4%	14.2%	4.4%	4.6%	49.2%	51.1%	48.9%
Bus. w. GAR < \$1 M		4.2%	22.2%	1.2%	5.2%	1.7%	11.0%	3.8%	14.9%	59.0%	64.3%	35.7%
Bus. w. GAR < \$1 M in LMI CT		4.0%	21.9%	1.3%	7.1%	3.7%	9.4%	4.9%	15.2%	60.4%	67.5%	32.5%
<b>Percentage of Rochester MSA Loans In:</b>												
	AFI	BOA	CNB	Citizens	Cmty Bk	Five Star	JPMC	KeyBank	M&T	Top 7	Top 8	OFI
Rochester MSA in LMI CT	23.0%	18.2%	20.6%	16.0%	28.1%	37.2%	18.3%	31.8%	20.9%	22.1%	22.4%	23.8%
Loan Amt <= \$100,000	41.3%	52.2%	38.7%	46.3%	24.2%	8.4%	85.2%	28.2%	16.9%	38.2%	37.5%	46.0%
Loan Amt <= \$100,000 in LMI CT	8.5%	11.3%	8.3%	13.7%	5.9%	1.2%	16.6%	7.0%	3.1%	8.0%	7.9%	9.3%
Bus. w. GAR < \$1 M	34.8%	37.0%	39.9%	50.3%	64.7%	20.7%	52.9%	24.8%	40.6%	39.2%	40.5%	27.8%
Bus. w. GAR < \$1 M in LMI CT	7.0%	7.1%	7.9%	11.7%	17.5%	9.0%	9.1%	6.5%	8.3%	8.1%	8.6%	5.1%

Notes: Lyons NB reported no loans, so included the next largest bank--Community Bank (Cmty Bk). Top 7 does NOT include Cmty Bk.

AFI: All Financial Institutions

OFI: Other Financial Institutions

Prepared by: Empire Justice Center, 585-454-4060

Table 10

Table 10a: JPMorgan Chase's Total Community Development Lending, Investments and Grants and CRA Eligible Mortgage and Small Business Lending					
Rochester MSA					
(in millions)					
2024 Exam Period (2020-2022) #					
	Economic Development/Revitalization	Affordable Housing	K-12 Education	Other	Total
Community Development Loans	\$23.67	\$120.46	\$1.82		\$145.95
Community Development Investments		\$25.08			\$25.08
CRA-Eligible Grants/Donations		\$0.25	\$0.03	\$0.52	\$0.80
<b>Subtotal</b>	<b>\$23.67</b>	<b>\$145.79</b>	<b>\$1.85</b>	<b>\$0.52</b>	<b>\$171.82</b>
Mortgage Lending*		\$40.58			\$40.58
Small Business Lending**	\$76.49				\$76.49
<b>Total</b>	<b>\$100.16</b>	<b>\$186.37</b>	<b>\$1.85</b>	<b>\$0.52</b>	<b>\$288.89</b>
<b>Annualized over 3 years</b>	<b>\$33.39</b>	<b>\$62.12</b>	<b>\$0.62</b>	<b>\$0.17</b>	<b>\$96.30</b>

Notes: \* Includes all HMDA mortgage originations to low-moderate income households and/or in low-moderate census tracts for 2019-21 (unduplicated)

\*\* Includes CRA Small business loans in low-moderate income census tracts and/or to businesses with gross annual revenues under \$1 million for 2019-2021 (unduplicated).

# While the exam period is 2020-2023, numbers were only available through 2022. CDLI numbers provided by JPMorgan Chase, mortgage and small business lending numbers calculated by Empire Justice Center.

Annualized the reinvestments over 3 years, even though the entire exam period is 4 years, given that the 2023 numbers were not available.

Table 10b: JPMorgan Chase's Deposits, CRA-Related Reinvestments & % Deposits Reinvested in the Rochester NY Community Across Exams					
	Deposits (millions)	Reinvestments (millions)		% Deposits Reinvested	
		Total Over Entire Exam	Annualized	Entire Exam Period	Annualized
2024 Exam Period (2020-2022, 3 years)	\$3,648	\$289	\$96	7.92%	2.64%
2016 Exam Period (2011-2013, 3 years)	\$2,082	\$169	\$56	8.13%	2.71%
2011 Exam Period (2007-2010, 4 years)	\$1,293	\$360	\$90	27.86%	6.96%
2007 Exam Period (2004-2006, 3 years)	\$1,993	\$286	\$95	14.34%	4.78%
2007-2024 Change (#)	\$1,655	\$3	\$1	-6.42%	-2.14%
2007-2024 Change (%)	83%	1%	1%	-45%	-45%

**Table 11: JPMorgan Chase's Annual Community Development Lending, Investments and Grants and CRA Eligible Mortgage and Small Business Lending (in millions)**

<b>Rochester NY MSA, 2020-2022</b>					
	<b>2020</b>	<b>2021</b>	<b>2022</b>	<b># Change 2020-2022</b>	<b>% Change 2020-2022</b>
FDIC Deposits	\$ 3,126.3	\$ 3,407.1	\$ 3,647.7	\$ 521.4	17%
Depository Market Share	13.9%	13.5%	14.1%	0.2%	1%
LMI Mortgage Lending*	9.5	15.2	15.9	\$ 6.4	68%
LMI Small Business Lending**	26.0	21.7	28.8	2.8	11%
<b>Total LMI Mortgage and LMI Small Business Lending</b>	<b>\$ 35.5</b>	<b>\$ 37.0</b>	<b>\$ 44.7</b>	<b>\$ 9.2</b>	<b>26%</b>
Community Development Lending***	57.3	30.2	58.4	\$ 1.1	2%
Community Development Investments***	4.2	20.9	-	-4.2	-100%
CRA-Eligible Grants***	0.5	-	0.3	-0.2	-43%
Total CDLI	\$ 62.0	\$ 51.1	\$ 58.7	-3.33	-5%
<b>Total Annual CRA-Related Reinvestments</b>	<b>\$ 97.5</b>	<b>\$ 88.0</b>	<b>\$ 103.4</b>	<b>\$ 5.9</b>	<b>6%</b>
<b>Percent of deposits reinvested in community</b>	<b>3.1%</b>	<b>2.6%</b>	<b>2.8%</b>	<b>-0.3%</b>	<b>-9%</b>

\* Includes all mortgage originations to low-moderate income households and/or in low-moderate income census tracts for that year (unduplicated).

\*\* Includes CRA small business loans in low-moderate income census tracts or to businesses with gross annual revenues under \$1 million for that year (unduplicated); calculated by Empire Justice.

\*\*\* Annual numbers reported by JPMC.

Prepared by Empire Justice Center, 02/27/2024.

DATE: February 29, 2024

TO: Empire Justice Center

RE: **JP Morgan Chase Bank**

In anticipation of the pending CRA review there are two aspects of Chase banking service that merit comment.

1) **Closure of the Chase “West End Branch”**

Chase, and its predecessor Lincoln-Alliance Bank across the street at 886 West Main St., have met the banking needs for the Bull’s Head area since 1922 – a hundred years!

Closing the Chase branch office at 36 Genesee St. at Bull’s Head in October 2022 left our community with no full-service physical bank office. Although the closure was required to enable the City of Rochester’s Bull’s Head Revitalization Project, the community had hoped that Chase would relocate temporarily to nearby vacant office space. It did not relocate.

This branch closure has been a huge loss for our community in which 28% of the dwelling units have no vehicle, and over 400 business entities line the surrounding commercial corridors. Further, Chase has given no indication that they would return to the Bull’s Head area after the planned revitalization

2) **Mortgage Lending**

An informal look at recent JP Morgan Chase Bank mortgage lending numbers in Monroe County was undertaken. Some observations are below.

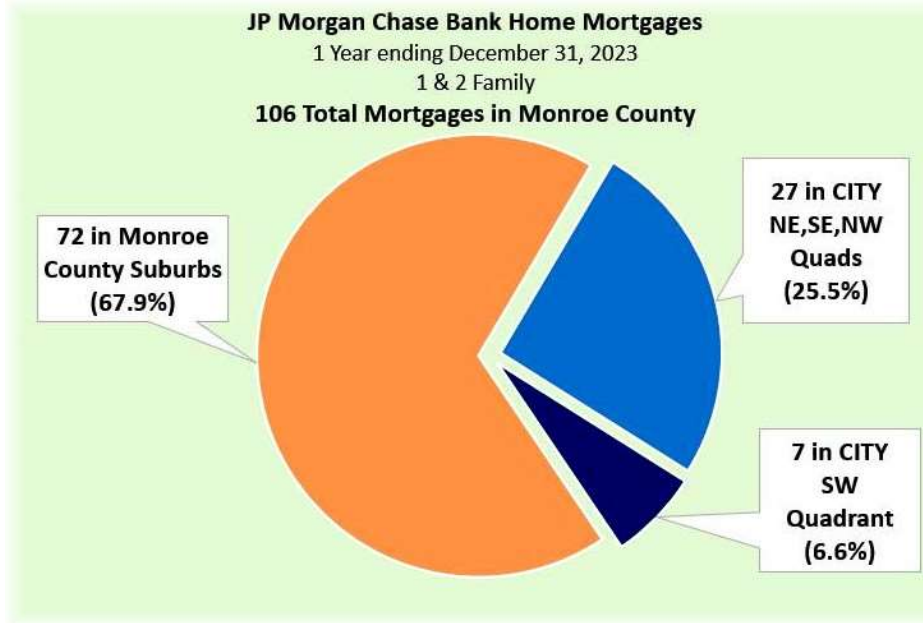
**Source:** Monroe County Records, searching for all variants of “JP Morgan Chase, NA”

**Period:** The most recent full calendar year from January 1 to December 31, 2023

**Total:** Found 106 mortgages for 1 and 2-family dwellings in Monroe County

**Mortgages:** included were primarily for purchases, plus a few refi’s and loan modifications

The chart on the following page illustrates the breakdown of Chase mortgages in Monroe County over the past calendar year.



**Observations:**

- **City vs Suburbs:** of 106 loans, 72 (67.9%) were outside the City vs 34 (32.1%) were for City of Rochester homes.
- **SW Quadrant vs other parts of the City:** Of the 34 City loans, 7 were in the SW Quadrant (19<sup>th</sup> Ward plus five adjacent neighborhoods). This suggests balance across City quadrants.
- **City Owner-Occupancy** – although the chart does not illustrate this, 32 of the 34 City loans (94%) were placed with owner-occupants. This is a commendable very high percentage, indicating intentionality on the part of Chase!
- **Purchase vs Other Loans** –of the 34 City loans, 22 (65%), were used to purchase a home. There were only 5 refinances, 5 loan modifications and no HELOC's.

Although Chase is a relatively small player in Monroe County home purchase lending, we found their support for owner-occupancy very welcome. Based on the above metrics, a larger volume of Chase mortgages for owner-occupants would be welcome in the future.

We ask that our comments be included in the upcoming CRA review for JP Morgan Chase.

Sincerely,

*[REDACTED CONTENT]*

C: [REDACTED CONTENT], President, [REDACTED CONTENT]

Year	Comment Received Date	Comment*	JPMC Response	AA (if known)	Branch (if known)
2024	1/7/2024	In October 2023, I contacted Chase credit card services by phone to request an interest rate reduction. The interest rate for this card is double the other interest rate that I have for another mainstream credit card. I was told that Chase reviews these automatically and that she was unable to submit my request for an individual review. I found this at odds with what most companies do. In fact, as a consumer you are encouraged to contact your credit card company and request lower rate. I tried to find a contact online to submit a complaint under Community Reinvestment grounds, but was unable to find one. Then I emailed the bank. The response I got from the bank on Oct 7 2023 is as follows: "Thank you for contacting us from your XXXX account ending in XXX. For privacy reasons, we generally don't discuss our business interactions with individuals or businesses. XXX, we appreciate you being a Chase customer."	Dear [REDACTED CONTENT]: We are responding to your inquiry about lower interest rate for your credit card account ending in [REDACTED]. We appreciate the opportunity to assist you. Upon review, our records confirmed there were no records found within the last three months of you requesting an interest rate reduction. Your current annual percentage rate (APR) for purchases is 28.74% Variable. We review eligible accounts regularly to determine if the customer qualifies for a lower APR. At this time, we processed a lower APR inquiry on your behalf. We confirmed that your current APR is the lowest available at this time. You can always check your monthly billing statement or sign in to chase.com to view your APRs. The cardmember agreement fully explains your account terms. We enclosed a copy for your records. We deny all allegations of not meeting community credit needs and Community Reinvestment Act (CRA) violations. We are not able to provide contact information for CRA. We apologize for any inconvenience this may have caused. We look forward to a continued banking relationship with you. If you have questions about this issue, please call [REDACTED CONTENT] at 1-877-805-8049 extension [REDACTED CONTENT]. If you have other questions, please call us at the number below. We accept operator relay calls. We're available Monday through Friday from 8 a.m. to 9 p.m. and Saturday from 9 a.m. to 6 p.m. Eastern Time. Sincerely, Card Executive Office		
2024	1/13/2024	The customer had an appointment scheduled for 1/13 at 10:00AM to add a joint owner to the checking account. Customer searched branch on Google and discovered that hours were Temporarily Closed due to severe weather conditions. Customer then called Chase Customer Service to confirm and was told by customer service that the branch was closed. This is not fact and the branch is open on 1/13. Customer was frustrated that if they committed to the branch to discover that the branch was closed and no one would have contacted them. They inquired on what processes are in place to communicate to customers in the event of branch closure.	JPMC representative called customer, listened to their concerns, and explained that the branch is open today and that are here for them if they want to visit the branch for scheduled meeting.		
2024	1/15/2024	Hello Chase, You have an emptied branch location (now with only ATMs) at 68-20 Rockaway Beach Blvd in Arverne-by-the-Sea (NY). I urge you to consider again opening a full services branch here. I live in [REDACTED], a beautiful, new, upscale rental building complex. We are surrounded by recently built townhouses and soon will have a very large, luxury condo building ([REDACTED CONTENT]) - all virtually across the street from your prior Chase branch location. This is an opportunity to do well and do good! Reopening your branch will serve our lower income neighbors while you can also tap into the present and growing ranks of high net-income residents who want convenient in-person banking. Thank you. [REDACTED CONTENT]	Dear [REDACTED CONTENT]: We are responding to your inquiry about the closure of our Arverne by the Sea branch. Thank you for sharing your concerns. We consolidated our Arverne by the Sea branch in May 2023 because of the proximity to our other branches and lack of transactional and sales volume to the branch. We do not plan to re-open the branch in the immediate vicinity in the foreseeable future. Although we have made the decision to close our 68-20 Rockaway Beach Boulevard branch, the next closest branch is at 1912 Mott Avenue. The branch is open Monday through Friday from 9 a.m. to 5 p.m. and Saturday from 9 a.m. to 2 p.m. Eastern Time. Please visit chase.com for a list of other ATM and branch locations near you. If you have questions, please call us at 1-877-805-8049 and reference case number [REDACTED CONTENT]. We accept operator relay calls. We're here Monday through Friday from 8 a.m. to 9 p.m. and Saturday from 9 a.m. to 6 p.m. Eastern Time. Sincerely, Executive Office	New York-Newark, NY-NJ-CT-PA CSA	Arverne By The Sea
2024	1/16/2024	Customer's father had an appt to add her and brother to his account at 9am. She had to get out of her house in a snow day and drive to pick her 80 year old father to be on time for the appt, but bank was closed and she did not receive any communication.	JPMC representative called customer with the banker and accommodate for client to come in on the same day, but at different time and apologized.		
2024	1/17/2024	Customer sent a email stated she was disappointed she had a 9:30 branch appointment and when she arrive the branch was close and the system didn't send her a notification.	JPMC representative called customer to reschedule appointment and took care of her service request.		
2024	1/18/2024	Hello, reaching out to the Chase executive team regarding customer service. I'm a long time resident of West Hollywood, CA, and have been puzzled by the local many branch closures over the last few years. I've attempted to use the Chase customer service features on the customer service phone line, as well as through the app, to get information about what sort of assessment is done prior to closing local branches. As a long time member of my community, I think it's important for voices to be heard on how these closures negatively impact the neighborhood. Unfortunately, the Chase customer service features have resulted in numerous dead ends, with calls to the Customer service line stating that "we do not have a department who makes decisions regarding this. There is no customer service for this department." This is from the manager with customer service who escalated the issue on January 9th, with no response available since then. I would love to better understand why local branches are closing, and to be able to connect with the parties making these decisions to provide feedback. I would also like to understand where this request should be submitted in the current customer service system - it is simply unacceptable for your customer service functions to be so broken.	Dear [REDACTED CONTENT]: We are responding to your complaint about the closure of our branch locations in your neighborhood, your request to keep them open, and the service you have experienced. You requested to speak with Jamie Dimon, Marianne Lake and our Investor Relations group. We reviewed your complaint on their behalf. Thank you for sharing your concerns. We appreciate you taking the time to tell us about our service. Your feedback helps us serve you better. Our goal is to provide you with exceptional service, and we are sorry if we did not meet that goal. We continue to invest in our branch network to deliver experiences and services our customers love. We consolidate branches where we have overlap, or where we see an opportunity to combine two smaller branches into one larger location so we can serve our customers more efficiently. This allows us to provide a strong, successful branch network that can serve our community for the long term. We're the only major bank with significant investments in new branches, adding more than 600 over the last five years, and are the first and only bank to have branches in all 48 states. The majority of branch closures are within two miles of the nearest branch. We recognize our responsibility to provide access to banking products and services in the communities where we do business, with a goal to meet the needs of our customers and community residents. We operate in a rapidly evolving environment, including with respect to market developments, customer behavior, economics and competition from both banks and non-banks. Given the variety of alternatives for delivering banking services, we constantly evaluate our branch network to ensure we are managing the network for optimal productivity and cost effectiveness while balancing our responsibilities to our customers and local communities. Before any branch closing recommendation is made and approved, we consider a variety of factors including, but not limited to, historical data on community traffic patterns, the branch's economic performance and potential, and presence of other nearby Chase branches and competitor branches. At least 90 days prior to the projected branch closing date, we provide notice of the planned branch closing to customers of the closing branch. Within the letter, customers are provided contact information to direct additional comments or feedback to the Office of the Comptroller of the Currency. We have reviewed our interactions with you, and while we apologize if we did not meet your expectations, we did not find any errors or opportunities during our interactions with you. Thank you for banking with us. If you have questions, please call us at 1-877-805-8049 and reference case number [REDACTED]. We review branches for their awareness.	Los Angeles-Long Beach, CA CSA	
2024	1/21/2024	Thank you so much for putting a branch here. There's nothing and it caused me to open an account at a local branch I can't travel 100's of miles to reach a Chase branch. I'm hoping you'll open more in the area. Blessings. [REDACTED CONTENT]	JPMC representative called customer and thanked them for their feedback and informed them that we would submit to our team who reviews branches for their awareness.		
2024	2/7/2024	To Whom it may concern: Recently I discovered that your Chase Bank branch on Morland in Valparaiso, Indiana has closed. I reside near Winfield, IN and there aren't any branches conveniently close. Just an FYI that there is a vacant former bank building located on 107th and Randolph St., Crown Point, IN near Winfield that would be a great location for a Chase Bank to open. In recent months there has been several new homes/subdivisions built in those areas that might benefit from you opening a new Chase Branch. Thank you for your attention to this email and hopefully you will also find it lucrative to consider opening a new branch in those areas Winfield area. Hopefully, [REDACTED CONTENT]	JPMC representative called customer and thanked them for their feedback and confirmed which location in Valparaiso closed.	Chicago-Naperville, IL-IN-WI CSA	Heritage Valley
2024	2/5/2024	Customer emails complaint about a branch closure.	JPMC representative called customer and advised that the branch was closed due to a power outage.		
2024	1/6/2024	Just used the atm at the Bradley beach location. The card opening device was not working for this location and employees were in side. I just needed to use the atm they were of no assistance then on top of the atm stopped working just after - maybe out of money. But kind of ridiculous situation when you have a full staff in the building. I left them a little note about my feelings towards them also but what I joke think how you treat them?	JPMC representative contacted the customer and thanked them for sharing details and advised that they would share their recent experience internally.	New York-Newark-Jersey City, NY-NJ-PA MSA	Bradley Beach
2024	2/7/2024	Chase branch on Sandpoint Way, Seattle, rented safety deposit boxes. We rented one from the Sandpoint Way branch, paid for a year in advance, 12/12/22 through 12/12/23. Chase recently closed this branch and required all safe deposit boxes to be emptied and closed before the branch closure. We closed ours as directed, 4/30/23. We asked for a prorated refund for the rental fee, as Chase chose not to offer the service and required the closure, and we would have to rent a box elsewhere. Since then, I have had numerous calls with Chase representatives, making little progress on the refund. While the money is not a lot, it seems unethical to have taken our money and then stopped the service, without providing a prorated refund. The latest from a Chase representative today is that they are working on a process for safety deposit boxes and won't have any resolution until the end of Q3 2024. Moreover, they are closing my issue report and I will have to call back to reopen it in June to hear of any resolution. That will be ten months since we had to close our safety box. This seems unreasonable. I read on a neighborhood blog that another person with a safety deposit box at Chase Sandpoint Way was able to get a refund eventually and that this issue may have been reported to you (attorney general's office) earlier. I would value any help you can provide to make Chase accountable for the prorated refund. Thank you.	Dear [REDACTED CONTENT]: We are responding to your complaint about the closure of your Safe Deposit Box (SDB), your request for a refund of your renewal fee, and your dissatisfaction with the service experienced. Thank you for sharing your concerns. We previously responded to your concerns with our phone calls on October 30, 2023, November 9, 2023, and January 25, 2024. While we regret that you are still dissatisfied with our responses, our position has not changed. We reviewed our interactions with you, and the renewal fee for your SDB at the Laurelhurst branch. We confirmed you paid the annual rental fee of \$55, on December 13, 2022. The branch was subject to closure. We confirmed we have properly escalated your concerns to find a solution. As previously stated, a review was put in place to refund the customers that had to close their SDB due to our branch closing. This is taking time because it is an issue affecting multiple customers. We expect to complete the review and issue the refunds by the end of the second quarter of this year. We appreciate your patience and apologize for the inconvenience this is causing you. We believe our services and decisions have been accurate, following agreements, and made in good faith. We cannot comment about other customers and their possible similar experiences as every situation is particular to the individuals involved. Thank you for banking with us. If you have questions, please call us at 1-877-805-8049 and reference case number [REDACTED CONTENT]. We accept operator relay calls. We're here Monday through Friday from 8 a.m. to 9 p.m. and Saturday from 9 a.m. to 6 p.m. Eastern Time. Sincerely, Executive Office	Seattle-Tacoma, WA CSA	Laurelhurst
2024	2/7/2024	Customer email stated that they are sad that they are closing our branch after 50 years.	JPMC representative called customer and let them know that it is only a temporary closure until the new branch is built.		
2024	2/12/2024	Customer email stated: Thanks for the heads up about your branch being closed!!! How very inconsiderate!!! [REDACTED CONTENT]	N/A		
2024	2/12/2024	Customer stated that they still have not received refund for safe deposit box payment after branch closed.	JPMC representative contacted the customer and thanked them for their feedback and updated them on the status of partial rent refunds.		
2024	2/13/2024	Client stated that they paid the annual fee of \$85 in October of 2023 at the Alderwood Branch which closed shortly after. She was told there would be a prorated refund for all clients who paid for their year, however, she never received her refund.	JPMC representative contacted the customer and advised them of the pro-fee fee refund process and this information will be sent to the banker.	Seattle-Tacoma-Bellevue, WA MSA	Alderwood

\*Note: Portions of correspondence may be redacted to protect customer privacy

CRA Public File Comments Received via Social Media Last Updated February 29, 2024  
JPMorgan Chase Bank N.A.

Year	Comment Source	Comment Received Date	Comment*	AA (if known)	Branch (if known)
2024	TWITTER	1/19/2024	Excuse the language but it's appropriate here. @Chase has grown to be the largest by doing many things well but as a consumer bank they are absolute [expletive]. It is clear they build branches & play in that space as a CRA req only.		
2024	FACEBOOK	1/19/2024	I live in Scotch Plains Nj. The branch is closed. And so is the Plainfield branch. Customer service was useless in trying to find an open branch. Is Chase closing down?	New York-Newark, NY-NJ-CT-PA CSA	
2024	INSTAGRAM	2/10/2024	Celebrating with eden_housing CEO Linda Mandolini, thecityofsanrafael City Manager Cristine Alltovich, vivalonmarin CEO Anne Grey, San Rafael Councilmember rkertz and SR DPW Director April Miller the grand opening of the Vivalon Healthy Aging Campus which has 67 low-income affordable units as well as critical support services, including medical facilities, community programs and a lunch café open to all older adults in Marin. This visionary facility was made possible by many agencies and individuals including the City of San Rafael, Housing Trust Silicon Valley, chase Community Development Banking, marincountygov marincommunityfdn senmikemcguire marinhousingauthority #buildingcommunity #communitypartners #partnersinhousing #housingourneighbors	San Jose-San Francisco-Oakland, CA CSA	
2024	LINKEDIN	2/16/2024	Chase's Massive Expansion: Over 500 New Branches and 3,500 Jobs  "When we open a branch, we're not only investing in the financial health of residents, we're committed to the health and vitality of the entire community." - Marianne Lake, CEO at Consumer & Community Banking  "Every day approximately 900,000 people walk into a Chase branch to cash a check, make a deposit or speak to one of our experts about an important financial decision that could impact their lives." - Jennifer Roberts, CEO at Chase Consumer Banking  "We want customers to feel welcomed when they walk through the door. Our Community Centers are specifically designed to change that." - Diedra Porché, Head of Chase Community and Business Development at JPMorgan Chase & Co.  #hiring #expansion #SoFNews  Read our take and check out the key highlights		
2024	TWITTER	2/19/2024	@Chase can spend \$3 Billion dollars on a new skyscraper in Manhattan. They can pay their CEO Jamie Dimon \$36 million a year. But when it comes to their customers, they can't afford to keep their locations clean, or free of junkies putting said customers in danger! pic.twitter.com/sbunv1zPQv		



2024	FACEBOOK	2/27/2024	<p>Here we go again, Part 2, and, NO WAY WOULD CHASE EVER CONSIDER SKIMMING, INFLATING, PADDING, FLUFFING UP, AND EXAGGERATING THEIR PAYOFF/REINSTATEMENT NUMBERS SENT TO THE FEDERAL HOMEOWNERS ASSISTANCE PROGRAM CALLED HAF (HOMEOWNERS ASSISTANCE FUND PROGRAM) OR ITS SUBSIDIARY, PAHAF (PENNSYLVANIA HOMEOWNERS ASSISTANCE FUND PROGRAM) WORTH \$9.9611 BILLION DOLLARS IN HOMEOWNERS ASSISTANCE AID IN ORDER TO DEFRAUD THE FEDERAL GOVERNMENT, THE UNITED STATES TREASURY, AND, BY ASSOCIATION, ALL OF THE HONEST HARD-WORKING UNITED STATES TAXPAYERS BY FORCING THE HAF PROGRAM ADMINISTRATORS TO PAY THEIR FALSELY INFLATED, FRAUDULENT, AND PHONY SO-CALLED "CORPORATE ADVANCES" LIKE WHAT COULD HAVE HAPPENED TO ME, ALL FALSE, FABRICATED, AND FICTITIOUS PAYOFF NUMBERS, WOULD CHASE? BUT, FOLKS, JUST THINK ABOUT IT! HERE WE HAVE A COVID-19 PROGRAM FUNDED BY THE UNITED STATES TREASURY WORTH \$9.961.100.000.00 (THAT'S WITH A "B") AND DO YOU THINK THAT JPMORGAN CHASE BANK MAY BE THE ONLY CULPRIT THAT'S DIPPING IN OUR POCKETS BY CONNING, SCAMMING AND HOODWINKING ALL THE U.S. TAXPAYERS IN THIS MASSIVE PROGRAM, THEN, FOLKS, A FOOL IS SOON PARTED WITH HIS/HER MONEY, SOMEONE ONCE SAID.</p> <p>AND, AS JOE BIDEN WOULD SAY, "C'MON, MAN! THAT'S MALARKY!!!"</p> <p>NO, CHASE WOULDN'T DO THIS, AND NO, NOT WELLS FARGO, NOT CAPITAL ONE, NOT TRUIST BANK (FORMERLY BB&amp;T BANK), NOT PNC BANK, NOT SUTTON BANK, NO, OF COURSE NOT, BECAUSE WHILE THREATENING TO FORECLOSE ON ALL OF THE STRUGGLING HOMEOWNERS HOMES WHO APPLIED FOR HAF HOMEOWNERS ASSISTANCE THAT THEY MUST AGREE WITH THE FALSE, PHONY, AND FICTITIOUS PAYOFF NUMBERS, OR ELSE CHASE WILL AGGRESSIVELY FORECLOSE ON ALL THEIR HOMES, NOT CHASE; NO, NOT CHASE., NO. NOT U.S. BANKS BECAUSE U.S. BANKS CANNOT BE THAT MORALLY REPREHENSIBLE; OR COULD THEY, BUT WAIT . . .</p> <p>...AND IF THOSE POOR HOMEOWNERS DON'T AGREE TO THE FRAUD, PILFERING, AND SCAMMING CONDUCTED BY CHASE, AS WHAT COULD HAVE HAPPENED TO ME, BUT CHASE WOULD NEVER CONSIDER SUCH A THING AS INFLICTING SO MUCH PAIN, HARM, AND SUFFERING UPON THE AMERICAN HOMEOWNERS, PARTICULARLY AFTER THOSE HOMEOWNERS HAD ALREADY SUFFERED IMMENSELY AND PLENTY FROM A COVID-19 GLOBAL PANDEMIC, NOW, WOULD THEY?</p> <p>. . . BECAUSE THOSE HAF APPLICANTS WHO HAD SUFFERED DURING THE COVID-19 GLOBAL PANDEMIC AND NATIONAL EMERGENCY, SUCH AS I DID, PARTICULARLY IF YOU ARE AN ELDERLY HAF APPLICANT, CHASE WOULD FORCE YOU ONTO THE STREETS AND BOOT YOU TO THE CURB AFTER YOU LIVED IN THE SAME HOUSE FOR 27 YEARS, SUCH AS I HAVE, IF YOU DON'T AGREE WITH CHASE'S FALSE PAYOFF NUMBERS BY INFLATING THEIR SO FRIENDLY-SOUNDING 'CORPORATE ADVANCES' AND THEN DISGUISE FAKE, FRAUDULENT, AND FABRICATED FEES, CHARGES AND EXPENSES UNDER THAT CATEGORY, NAH, NEVER; NOT CHASE...NO, NOT WELLS FARGO, NO NOT TRUIST, NO, NO NOT IN THE UNITED STATES, . . . BUT WAIT, THERE'S MORE, . . .</p> <p>. . . AND THEN EXPECTING THE UNITED STATES TREASURY TO PAY FOR THOSE PHONY CHARGES ON BEHALF OF THE HAF APPLICANTS WHO WERE THE HOMEOWNERS WHO HAD ALREADY SUFFERED PLENTY FROM THE COVID-19 PANDEMIC, A GOVERNMENT PROGRAM THAT IS STILL ONGOING THROUGH AT LEAST CALENDAR YEAR 2024, WHILE CHASE CONTINUES TO DEFRAUD, BAMBOOZLE, AND CON Y'ALL, WOULD THEY?</p> <p>. . . BECAUSE CHASE ARE THE FINEST FOLKS ON THE PLANET. AND CHASE DOESN'T DISCRIMINATE AGAINST THE ELDERLY BECAUSE THAT WOULD BE NOT JUST BE HIGHLY IMMORAL, THAT WOULD ALSO BE ILLEGAL. A BIG NO-NO FOR CHASE, SO BECAUSE IT IS ILLEGAL TO DISCRIMINATE AGAINST THE ELDERLY, SUCH AS I AM, CHASE WOULD NEVER CONSIDER SUCH A THING, WOULD CHASE?</p> <p>WELL, IF YOU BELIEVE THAT, I HAVE SOME FINE REAL ESTATE FOR SALE IN THE DEEPEST PART OF THE EVERGLADES IN THE FINE STATE OF FLORIDA, BECAUSE, LOOK WHAT CHASE HAS BEEN UP TO WHILE YOU WEREN'T PAYING ATTENTION, BECAUSE CHASE ISN'T QUITE AS SQUEAKY CLEAN AS Y'ALL MAY HAVE THOUGHT, TO WIT:</p> <p>RE:QUOTE:</p> <p>"JPMorgan reaches \$290 million settlement with Jeffrey Epstein victims   CNN BusinessJPMorgan Chase, the nation's largest bank, agreed to pay a then-record \$13 billion fine to federal and state authorities in order to settle claims that it had misled investors JPMorgan CEO to be deposed over bank's relation with Jeffrey Epstein   Jeffrey Epstein   The Guardian In May 2023, Jamie Dimon testified under oath in connection with two lawsuits filed against JPMorgan Chase. The plaintiffs accused the bank of serving the late sex offender Jeffrey Epstein."</p> <p>AND, FACT, TO WIT, QUOTE</p> <p>"After JPMorgan Chase Admits to Its 4th and 5th Felony Charge, Its Board Gives a \$50 Million Bonus to Its CEO, Jamie Dimon (wallstreetonparade.com)",</p> <p>AND FACT, TO WIT, QUOTE</p> <p>How is a corrupt criminal like Jamie Dimon, not in prison for fraud?   by Blair Erickson   Medium AND FACT, TOW WIT, QUOTE ; 3-Count Felon, JPMorgan Chase, Caught Laundering More Dirty Money - CounterPunch.org "</p> <p>AND THIS BEGS THE QUESTION, WHY DOESN'T THE UNITED STATES TAKE A PAGE OUT OF THE PLAYBOOK OF SOME OTHER NATIONS WHERE 'BAD BANKERS' GO TO PRISON, SUCH AS THIS FINE PLACE, FACT, TO WIT, QUOTE</p> <p>: Welcome to Iceland, Where Bad Bankers Go to Prison - Bloomberg</p> <p>WILL JPMORGAN CHASE BANK EVER BE AN HONEST BANK? WELL, I DON'T THINK SO, AS THEY FORCE ME OUT INTO THE STREETS, AN ELDERLY HOMEOWNER FROM PENNSYLVANIA WHO HAS RESIDED IN THE SAME HOME FOR 27 YEARS BECAUSE I DON'T AGREE TO THEIR FRAUDULENT, ILLICIT, AND UNLAWFUL CONDUCT IN THEIR BEHAVIOR OF DEFRAUDING, HOODWINKING, AND DECEIVING THE HONEST HARDWORKING UNITED STATES TAXPAYERS.</p> <p>WHO'S WITH ME TO GO TO MANHATTAN, NEW YORK CITY, TO WITNESS THE SO CALLED 'PERP WALK' WHEN THE PLETHORA OF CHASE EXECUTIVES PERFORM THEMSELVES JUST LIKE THEIR CROOKED NEIGHBORS OF CHASE RIGHT NEXT DOOR IN NEW YORK CITY, THE ONES WHO PERFORMED THE 'PERP WALK' JUST TWO WEEKS AGO, RE:</p> <p>70 New York City housing employees charged in largest single-day bribery bust in DOJ history (msn.com)</p> <p>SO, IF YOU DON'T BELIEVE THAT THE U.S. SO-CALLED 'BIG FOUR' BANKS ARE NOT COMPLICIT IN SCAMMING THE UNITED STATES TREASURY OF TENS OF MILLIONS OF DOLLARS THROUGH THE NATIONWIDE AND BEYOND HAF PROGRAM BY USING THE 50+ NATIONWIDE INDIVIDUAL HAF PROGRAMS AS UNSUSPECTING, OR SUSPECTING 'CONDUITS' TO LAUNDER, PILFER, AND SKIM WHAT MAY BE AN EPIC, HISTORIC, AND RECORD-BREAKING CRIMINAL ENTERPRISE-LIKE SCAM, CONDUCTED BY THE 'BIG BANKS' IN ABSOLUTE COLLUSION AND A SCAM SO HUMONGOUS THAT IT WOULD MAKE THAT NEW YORK CITY RECORD-BREAKING HOUSING AUTHORITY SCAM LOOK LIKE 'SMALL POTATOES' IN COMPARISON, THEN YOU HAVE ANOTHER THING COMING, AND HERE'S WHY "Chase, you're picking on the wrong Americans!"</p> <p>And Capital One Bank N.A. says - "Why is he using ALL CAPITALS?"</p>		
2024	TWITTER	2/29/2024	<p>ITS A SCAM so life in America is for the greedy, hell bound, uber rich and certainly not hardworking families trying to get out of debt @Chase despicable how you treat customers and keep people in poverty, shame on you! 2/2</p>		

\*Note: Special characters and emojis may be edited to improve accessibility