News release: IMMEDIATE RELEASE

CHASE, UNITED AIRLINES LAUNCH THREE NEW PREMIUM CREDIT CARDS
New Cards Provide Exclusive Benefits for Sophisticated Travelers

WILMINGTON, Del. and CHICAGO, Aug. 3, 2009 – The respite of a quiet lounge, the comfort of extra legroom on a flight, the exclusivity of elite status, and the opportunity to earn award travel with frequent flyer miles more quickly are all within easy reach for today’s busy, sophisticated travelers. These benefits and more are available with three new credit cards announced today by United and Chase Card Services, a division of JPMorgan Chase & Co. (NYSE:JPM), including the United Mileage Plus® Club Visa® Card, The United Mileage Plus® Access Visa® Card and The United Mileage Plus® Select Visa® Card.

United and Chase are now offering new credit cards designed for savvy travelers who desire added comfort when they travel or want to take the easy, fast track toward earning miles for their next award trip. With these new cards, cardholders will receive exclusive benefits, including Red Carpet Club membership, Economy Plus seating, up to 5,000 or 10,000 miles that count toward elite status, or double and triple miles toward redeeming an award ticket.

“For some of our credit card customers, it is all about quickly and easily earning miles to reach their next reward, and for others, they want exclusive perks that make travel more comfortable. We now have a breadth of cards that responds to both,” said Robert Sahadevan, vice president — Mileage Plus, United. “Our new cards go beyond the conventional spend-a-dollar, earn-a-mile structure by offering cardholders features that provide travel comforts and accelerate their path to achieving coveted elite status or reaching their next award destination.”

The exclusive new benefits from United provide cardholders with more value and offer more than the generic credit cards that have characterized the industry for many years.

“The Chase team is delighted to introduce these three new credit card products to loyal United Mileage Plus members, which are designed to provide exclusive benefits and value for the sophisticated traveler,” said Dan Tierney, general manager, Chase Card Services. “Chase greatly values its longstanding partnership with

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United and members of the Mileage Plus program. We look forward to continuing to introduce new and innovative products that enrich travel experiences with United, while also earning the distinction of being the credit card choice for our shared customers.”

The three new credit cards from United and Chase include the following:

**The United Mileage Plus Club Visa Card ($375 annually)**
Those who spend a lot of time in busy airports may relax in between connections in the quiet comfort of United’s Red Carpet Club lounges with this card. Benefits include:
- Receive an annual Red Carpet Club membership as a cardholder or give it as a gift
- Earn up to 10,000 miles per year toward elite status
- Earn two miles for every one dollar spent with United, with no cap on the number of miles earned
- Earn one mile for every one dollar spent on all other purchases, with no cap on the number of miles earned
- Receive Mileage Plus priority cardholder service with specially-trained advisors

**The United Mileage Plus Access Visa Card ($275 annually)**
Stretching out with up to five more inches of legroom and relaxing with two, one-time Red Carpet Club passes will make the annual trip to Hawaii or Paris more enjoyable with this card. Benefits include:
- Extra legroom in Economy Plus for cardholders and a guest traveling together on domestic and international flights
- Earn up to 10,000 miles per year toward elite status
- Receive two, one-time Red Carpet Club passes every year
- Earn one mile for every one dollar spent on all purchases, with no cap on the number of miles earned
- Receive Mileage Plus priority cardholder service with specially-trained advisors

**The United Mileage Plus Select Visa Card ($130 annually)**
Earning additional miles on purchases made with United, Star Alliance and other every day expenses means that flying to San Francisco for the weekend with an award ticket may happen in months instead of years. Benefits include:
- Earn triple miles on all United purchases
- Earn double miles on Star Alliance, gas, home improvement, grocery and dining purchases
- Earn one mile for every one dollar spent on all purchases, with no cap on the number of miles earned

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- Receive 5,000 bonus anniversary miles every year
- Earn up to 5,000 miles per year toward elite status on united.com purchases

More information about these three new credit cards from United and Chase is available at www.united.com/newcards.

About United
United Airlines (Nasdaq: UAUA) operates approximately 3,300* flights a day on United and United Express to more than 200 U.S. domestic and international destinations from its hubs in Los Angeles, San Francisco, Denver, Chicago and Washington, D.C. With key global air rights in the Asia-Pacific region, Europe and Latin America, United is one of the largest international carriers based in the United States. United also is a founding member of Star Alliance, which provides connections for our customers to 916 destinations in 160 countries worldwide. United's 48,000 employees reside in every U.S. state and in many countries around the world. News releases and other information about United can be found at the company's Web site at united.com.

*Based on United's forward-looking flight schedule for July 2009 to June 2010.

About JPMorgan Chase & Co.
JPMorgan Chase & Co. (NYSE: JPM) is a leading global financial services firm with assets of $2.0 trillion and operations in more than 60 countries and the company has approximately 152 million credit cards issued in the United States and Canada. The firm is a leader in investment banking, financial services for consumers, small business and commercial banking, financial transaction processing, asset management and private equity. A component of the Dow Jones Industrial Average, JPMorgan Chase & Co. serves millions of consumers in the United States and many of the world’s most prominent corporate, institutional and government clients under its J.P. Morgan, Chase, and WaMu brands. Information about JPMorgan Chase & Co. is available at www.jpmorganchase.com.

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Accounts subject to credit approval. Restrictions and limitations apply. United Mileage Plus Visa credit cards are issued by Chase Bank USA, N.A. Please see pricing and terms for complete details about rates, fees, other costs, and the benefits associated with this offer. Additional terms and conditions apply.