

JP MORGAN CHASE BANK, N.A., TORONTO BRANCH
STANDARD BUSINESS ACCOUNT SERVICE CHARGES / STATEMENT OF DISCLOSURE
Effective JANUARY 1, 2013

SERVICE	CHARGE CANADIAN ACCOUNTS	CHARGE USD ACCOUNTS	Unit of Measure
Business Account Services			
Account Maintenance	CAD 25.00	USD 25.00	Monthly fee
Daily Single Branch ZBA Sweep	CAD 55.00	USD 55.00	Monthly fee
Interim Bank Statement	CAD 5.00	USD 5.00	Per additional statement
Account Statement Paper - Daily	CAD 25.00	USD 25.00	Per account
Account Statement Paper - Weekly	CAD 25.00	USD 25.00	Per account
Account Statement Paper - Monthly	CAD 25.00	USD 25.00	Per account
Paper Check Return	CAD 0.04	USD 0.04	Per check item
Paper Check Return Maintenance	CAD 30.00	USD 30.00	Monthly maintenance fee
Incoming Electronic Funds Transfer (EFT) Credit	CAD 0.80	USD 0.80	Per transaction
Incoming Electronic Funds Transfer (EFT) Debit	CAD 0.80	USD 0.80	Per transaction
Check Certification	CAD 10.00	USD 10.00	Per check
Bank Confirmation	CAD 20.00	USD 20.00	Per confirmation
Bank Credit Check	CAD 25.00	USD 25.00	Per credit check
Cash and Coin Supply	N/A	N/A	Not a standard offering
Business Account Closing	No Charge	No Charge	Per account regardless of when the account was opened
Inactive Account	No Charge	No Charge	Inactive after 12 consecutive months of inactivity. Notice is sent at two and five years of inactivity.
Unclaimed Balances - Inactive Account	No Charge	N/A	After nine years of inactivity, account will be closed and the balance will be transferred to the Bank of Canada.
Cash Deposit Services			
Cash Deposits	CAD 2.50	USD 2.50	Per \$1000 deposited (minimum charge of \$25.00)
Check Deposit Services			
Check Deposit Credit Entry	CAD 0.80	USD 0.80	Per transaction (One day float applied to USD items)
Deposited Item	CAD 0.15	USD 0.15	Per item
Mail Deposit	CAD 5.00	USD 5.00	Per deposit
Post-Dated Check Held For Deposit	CAD 2.00	USD 2.00	Per check (Maximum ten days future dated)
Returned Check - for any reason including NSF	CAD 5.00	USD 5.00	Per item
Over The Counter (OTC) Deposit	CAD 1.85	USD 1.85	Per deposit
Over The Counter (OTC) Deposit Service Item	CAD 0.10	USD 0.10	Per item
Collection Item	CAD 25.00	USD 25.00	Per check
Check Disbursements Services			
Check Paid	CAD 0.90	USD 0.90	Per item (USD items eligible for Canadian clearing only)
Electronic Image Capture and Storage	CAD 0.10	USD 0.10	Per check imaged (7 year archive)
CD Image Capture and Storage	CAD 40.00	USD 30.00	Per CD
CD Check Imaging Service	CAD 0.04	USD 0.03	Per check imaged
Stop Payment	CAD 9.00	USD 9.00	Per item
NSF Charge	CAD 20.00	USD 20.00	Per item
Check Overdraft Fee	CAD 5.00	USD 5.00	Check causing/increasing overdraft
Bank Draft Issuance	CAD 10.00	USD 10.00	Per draft