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| **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 (minimun 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 |

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| **Effective JANUARY 1, 2013** | | | |
| **SERVICE** | **CHARGE CANADIAN ACCOUNTS** | **CHARGE USD ACCOUNTS** | **Unit of Measure** |
| **Electronic Transactions** | | | |
| Incoming Wire | CAD 5.00 | USD 5.00 | Per wire |
| Incoming Wire - manual | CAD 10.00 | USD 10.00 | Per wire manually processed |
| Outgoing Wire - Straight Through Processing (STP) | CAD 15.00 | USD 15.00 | Per automated wire instruction |
| Outgoing Wire - Repaired | CAD 20.00 | USD 20.00 | Per automated wire instruction requiring repair |
| Outgoing Wire - Manually Processed | CAD 100.00 | USD 100.00 | Per telephonic wire instruction received |
| All Book Transfers | CAD 2.50 | USD 2.50 | Per book transfer debit or credit |
| Electronic Funds Transfer (EFT) Batch File | CAD 5.00 | USD 5.00 | Per file |
| Electronic Funds Transfer (EFT) Debit Pull | CAD 0.40 | USD 0.40 | Per transaction |
| Electronic Funds Transfer (EFT) Credit Push | CAD 0.40 | USD 0.40 | Per transaction |
| Electronic Funds Transfer (EFT) Repair | CAD 2.00 | USD 2.00 | Per repair |
| Electronic Funds Transfer (EFT) Credit Return | CAD 5.00 | USD 5.00 | Per returned item |
| Electronic Funds Transfer (EFT) Debit Return | CAD 20.00 | CAD 20.00 | Per returned item |
| Electronic Funds Transfer (EFT) Recall | CAD 20.00 | USD 20.00 | Per payment recalled |
| Payment Trace Investigation | CAD 20.00 | USD 20.00 | Per payment trace |
| **Online Government Tax Payments:** | | | |
| Tax Payment Enrolment (one-time) | CAD 25.00 | N/A | per Enrolment |
| Tax Payment Transaction | CAD 5.00 | N/A | per payment |
| **Other Services** | | | |
| Telephone Inquiry | CAD 3.50 | USD 3.50 | Per call |
| Email Advice | CAD 5.00 | USD 5.00 | Per email |
| Fax Advice or Confirmation - local | CAD 8.00 | USD 8.00 | Per fax |
| Fax Advice or Confirmation - long distance | CAD 10.00 | USD 10.00 | Per fax |
| Courier Service | CAD 25.00 | USD 25.00 | Per courier |
| Investigations - manually initiated | CAD 30.00 | USD 30.00 | Per investigation |
| Investigations - electronically initiated < 6 months | CAD 30.00 | USD 25.00 | Per investigation |
| Investigations - electronically initiated > 6 months | CAD 50.00 | USD 50.00 | Per investigation |
| Complex Investigations | CAD 50.00 | USD 50.00 | Per complex investigation |
| **Disclosure Statements:** |  |  |  |
| This document may not contain charges for all business deposit account services you may require. The charges set out in this document are the standard fees for common services applicable to business deposit accounts. For more information about other products, services and fees not included in this document, please contact us at the link below and follow the **Contact Us** prompts: | | | |
| [http://www.jpmorgan.com/tss/General/US\_and\_Canada/1159315905099](http://www.jpmorgan.com/tss/Home/Treasury_Services/1102086506985) | | | |
| If the amount of a service charge applicable to a business account cannot be established at the time the account is opened J.P. Morgan will provide you with notice of the amount of the charge as soon as practicable after the amount is established. | | | |
| Business clients who have signed a separate agreement with J.P. Morgan confirming non-standard pricing for the services disclosed herein are not affected by these charges during the term of the agreement. | | | |
| Charges for business account services can be levied in the currency of the account, the equivalent CAD/USD conversion at the prevailing rate at the time the fees are processed or based on a compensating balance arrangement. | | | |

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