

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

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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

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.