|  |
| --- |
| **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 |

|  |
| --- |
| **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** |
| **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 |