

J.P.Morgan

# Proposal for City of North Richland Hills

**Banking Services - Depository, Safekeeping and Electronic Lockbox**

RFP 24-006 | February 16, 2024





*“Throughout our history, JPMorgan Chase has built its reputation on being there for clients, customers, and communities in the most critical times. This unprecedented environment is no different. Our actions during this global crisis are essential to keeping the global economy going and will be remembered for years to come.”*

**JAMIE DIMON**

Chairman and Chief Executive Officer  
JPMorgan Chase & Co.

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# Message to

## City of North Richland Hills

February 16, 2024

Amanda Brown  
Accountant II  
4301 City Pointe Dr  
North Richland Hills, TX 76180

Dear Ms. Brown:

JPMorgan Chase Bank, N.A. (J.P. Morgan) is confident we will continue to provide valued banking services, meeting all the requirements set forth in the Request for Proposal (RFP). We look forward to further strengthening our relationship with the City of North Richland Hills (the City) as evidenced by the value we offer in our RFP response. Our proposal offers industry-leading products and services, and by selecting J.P. Morgan you will avoid the costly and time-consuming effort of changing banking service providers.

**Incentives:** Upon the execution of a signed contract, we are pleased to offer the following:

An earning credit rate (ECR) of 3.00 % to help offset service fees. The rate will be a managed rate based on market conditions. This rate assumes use of Federal Home Loan Bank Letter of Credit as collateral. A waiver of the first (6) Six-month fee waiver and equipment supply cost not to exceed \$30,000. With the proposed hybrid account, the City will earn ECR and then interest on balances over what is required to pay bank fees at a rate of 2.90%. During the waiver period the City will earn interest on all balances equaling approximately \$261,000 in addition to the waiver of \$30,000 of analysis fees and equipment supply cost for an overall value to the City of \$291,000.

**Client service:** The City will maintain a responsive, client service representative and will not be required to call a 1-800 number. Your dedicated representative Krystal Pina, along with your experienced relationship team will continue working together to provide the City premier solutions and services in a thorough and timely manner.

**Specialized industry leadership:** We have provided banking services to federal, state and local government institutions for over 150 years and view our work with the industry as a strategic and integral part of our long-term vision. We maintain a dedicated line of business along with a dedicated government steering council to guide the bank's business associated with our local government clients including our references listed in this RFP, City of Fort Worth, City of Bedford and City of Grapevine.

**Commitment to the Community:** In addition to our branch in North Richland Hills, J.P. Morgan has over 162 ATMs in Tarrant County, 2,800 employees living in Tarrant County, over 51,500 business customers and over 482,500 consumer customers within the County.

We look forward to continuing our highly valued relationship with the City. We want to do business with the City of North Richland Hills and look forward to continuing to work with you.

Sincerely,



Brett Harper  
Relationship Executive  
(817) 212-2218  
brett.l.harper@jpmorgan.com

# Executive Summary



# Executive summary

J.P. Morgan has a broad client base and long-term relationships with counties, cities, school districts, utility and transportation authorities across the country. This positions us as the most advantageous banking services provider for your future. The City is a complex entity made up of various departments and component organizations that strive to serve your citizens, businesses and visitors while facing challenges such as minimizing operating costs and increasing efficiencies across the receivables and payables landscape. Managing risk while maximizing the value of your assets and investments is a core competency of large counties.

Your client team is composed of dedicated government experts that have extensive experience in responding to the specific needs of your organization. It is in this context that we design and deliver an evolving suite of banking services and products that align with the City’s financial and operational requirements stated in your RFP.

In reviewing your selection criteria, we believe we are distinctly qualified to meet and exceed the City’s strategic, operational and technical needs. We intend to do this in the following ways:

Our approach to exceeding the City's objectives	
Objective	Solutions and considerations
1. Timely and accurate information flow	<p>While the receipt of funds and payments to employees and vendors is important, how you reconcile the flow of funds is just as important. J.P. Morgan invests in technology that empowers you to connect with the bank’s services in your preferred method.</p> <p><b>Connectivity</b></p> <ul style="list-style-type: none"> <li>Utilize BAI files to automate reconciliation by interfacing directly to your ERP system, Tyler.</li> <li>Explore Nacha-formatted files for ACH file origination through our J.P. Morgan File Transmission platform. We also offer ISO 20022 XML standard format for payment initiation, which improves straight-through processing and provides consistent processing of payment files.</li> <li>Continue to eLockbox reconciliation files for efficient posting of utility receipts.</li> <li>Explore the use of a consolidated payments file that provides J.P. Morgan instructions to pay across your payables continuum, including virtual cards for vendor payments, Commercial Card, ACH and/or Check Outsourcing service in one file; this includes automated reporting to support reconciliation.</li> </ul> <p><b>Online platform</b></p> <ul style="list-style-type: none"> <li>Use one J.P. Morgan Access® secure user logon to access reporting from multiple treasury modules.</li> <li>Take advantage of J.P. Morgan Access current- and previous-day reporting.</li> </ul> <p>Take advantage of the cash forecasting tool and daily cash flow analysis through Insight within your online reporting module.</p> <p><b>Open banking and APIs</b></p> <ul style="list-style-type: none"> <li>Our constantly growing suite of APIs seeks to provide you with enhanced integration between our services and Tyler.</li> <li>You can visit our Developer Portal at <a href="https://developer.jpmorgan.com/">https://developer.jpmorgan.com/</a> to see technical specifications and available APIs, such as:             <ul style="list-style-type: none"> <li>Payment initiation, including wires, ACH and real-time payments</li> <li>Account Balance to view current and historical balance data</li> </ul> </li> </ul>

## Our approach to exceeding the City's objectives

	<ul style="list-style-type: none"> <li>▪ Transaction Details to retrieve details about all debits and credits to your accounts in real time</li> </ul>
<p><b>2. 100% utilization of idle funds and continuous investment of City funds</b></p>	<p>We understand investing and securing funds is one of the highest priorities for the City. We recommend a mix of the following investment vehicles:</p> <ul style="list-style-type: none"> <li>• Continued use of interest-bearing accounts.</li> <li>• Explore the Hybrid DDA which offers a solution similar to the functionality of an overnight sweep service. In the Hybrid DDA solution, balances earn an earnings credit allowance up to a predetermined threshold to offset bank service fees with balances above the threshold earning hard dollar interest. Thus, instead of sweeping to a separate account each night, your excess balance remains in the DDA and earns interest. Additionally, the Hybrid DDA does not have an investment cap like an end-of-day MMF sweep solution.</li> <li>• Combining the above with annual account analysis settlement terms and our most aggressive availability schedule creates considerable flexibility for monthly funds management.</li> <li>• Explore Direct Investment in Money Market Mutual Funds via J.P. Morgan Access Liquidity Module.</li> <li>• We are also open to discussing our sweep alternatives to secure the elimination of idle funds, although sweeps with collateralized deposits will require a detailed discussion.</li> </ul> <p>The above liquidity solutions, in conjunction with our fortress balance sheet, allows us to handle your deposit and collateral needs throughout the life of the contract.</p>
<p><b>3. Customer service</b></p>	<p>Our experience working with you and other cities across the country puts us in an exact position to serve you.</p> <p>Brett Harper, your relationship executive, leads our local team of Government banking specialists and is available to discuss the strategic direction of our relationship. Your treasury management officer, Andy Parrigan, has intimate knowledge of your operations and current services and will help advise you on how you can build efficiencies. Your dedicated client service associate, Krystal Pina, is based in North Texas and will provide the City with her business email address and local phone number—not a general group inbox or a toll-free phone number with an extension. She is your day-to-day contact for inquiries regarding your accounts and services.</p> <p>We are dedicated to delivering a positive customer service experience for the City.</p>
<p><b>4. Safety of City funds</b></p>	<p>We know the City is looking for safety of funds and assets. J.P. Morgan meets this criteria through the following attributes:</p> <ul style="list-style-type: none"> <li>• Strong, long-term issuer ratings of Aa2/A+/AA.</li> <li>• Total deposits of \$2.4 trillion and total equity of \$328 billion.</li> <li>• Tier 1 Capital and Total Capital ratios of 15% and 18.4%, respectively.</li> </ul> <p>Our fortress balance sheet can handle your deposit and collateral needs throughout the life of the contract.</p> <hr/> <p><b>Fraud prevention</b></p> <p>While we are pleased to share that the City's accounts currently have in existence some form of check and ACH fraud protection, we continue to invest in new fraud tools and advanced payment types to help keep your funds secure:</p> <ul style="list-style-type: none"> <li>• Account Validation Service allows the City to verify that the intended account is both open and owned by the correct entity prior to making an electronic payment. We use a combination of national account databases and our own proprietary data to enhance the security of your payments.</li> </ul>

## Our approach to exceeding the City's objectives

	<ul style="list-style-type: none"><li>• Enhance your ACH fraud protection by converting to our ACH Transaction Review service, which allows you to review and decision incoming ACH debit transactions that do not meet your pre-set criteria. Alternatively, our ACH positive pay service, currently in pilot, allows you to decision these incoming debits before they post to your account.</li><li>• Virtual card payments see the least amount of fraud of any payment type as the card numbers and characteristics are continually changing to reduce the impacts of compromised cards. Merchants who accept this type of payment must also go through credit checks to have a merchant account.</li></ul>
<b>5. Efficient utilization of available banking services</b>	<p>Financial services technology continues to evolve at a rapid pace, and J.P. Morgan is driving that evolution by investing over \$15 billion annually on technology. Between new payment rails, enhanced receivables solutions and major strides in APIs and Open Banking, much has changed in the last five years. We will work with you to complete a strategic end-to-end review of your payables and receivables by:</p> <ul style="list-style-type: none"><li>• Analyzing processes and information to find opportunities for improvement</li><li>• Designing an achievable solution</li><li>• Validating and quantifying improvements</li><li>• Implementing a path to optimization recommendations</li></ul> <p><b>Recommendations</b></p> <p>Through the RFP objectives and our existing relationship, recommendations include:</p> <p><b>Account management</b></p> <ul style="list-style-type: none"><li>• Streamline account structure and services</li><li>• Automate account services through cash concentration and controlled disbursement solutions</li></ul> <p><b>Receivables</b></p> <ul style="list-style-type: none"><li>• Explore lockbox for check services and reduce use of vault and branch.</li><li>• Explore Transaction repair within elockbox processing for more streamlined straight-through processing</li></ul> <p><b>Payables</b></p> <ul style="list-style-type: none"><li>• Account Validation Services (AVS)</li><li>• Review your overall payables strategy to determine the most cost-efficient, safe and electronic way to make payments</li><li>• Electronify payments where possible to eliminate costly check issuance. Review each payment use case to determine which electronic payable solution best suits your needs</li><li>• Increasing operational efficiency through payables integration while reducing counterparty risk by adding virtual card payments as part of your payables strategy for vendor payments</li><li>• As your current purchasing card provider and depository bank, the City benefits from having one provider increasing operational efficiency through payables integration while reducing counterparty risk. We recommend you continue to look at payment optimization and decrease risk by adding virtual card payments as part of your payables strategy for vendor payments</li><li>• For those checks that cannot be converted to an electronic payment, our Check Print solution allows you to outsource the printing, stuffing and mailing of your checks to J.P. Morgan, reducing hard and soft costs to the City</li></ul>

## Our approach to exceeding the City's objectives

### 6. Minimization of depository costs for the City

We are excited to offer a managed earnings credit rate (ECR) of 3.00% and Managed Interest-Bearing Account Rate of 2.90%.

Additionally, we are offering:

- (6) six-month fee waiver and equipment supply cost not to exceed \$30,000
- Waiver is exclusive of lockbox services
- A total savings of \$30,000

## Why J.P. Morgan?

### Government-first focus

Our Government Banking team is dedicated to providing the industry with innovative financial solutions and personalized client service. Our first-hand knowledge and understanding of today's challenges comes from our vast experience supporting government agencies and authorities with activities ranging from planning and development to tax assessment, public safety and crisis management. Our ability to hold government deposits in all 50 states is the linchpin of being able to serve local municipalities and other essential public entities.

- **Expertise:** Draw on the institutional banking knowledge of more than 1,900 public agency clients and our Government Council resources.
- **Technology:** Benefit from innovations funded by a technology budget of over \$15 billion, which includes investments in cybersecurity.
- **Service:** Stay up to date through regular relationship reviews, training opportunities and client discussions via local coverage.
- **One relationship:** Leverage one vendor relationship to provide a broad assortment of services that can help reduce costs, improve services and manage risks more effectively.
- **Implementation:** Gain project visibility and insights from your experienced onboarding specialist to facilitate the implementation of services.

### Government Council

Each year our Government Council hosts client webinars, provides articles on topics of interest such as shared services, cybersecurity, mobile payments and affordable housing, and participates in government conferences. The City can learn from your peers and government sector experts about industry leading practices and innovative solutions.

Our Government Industry Council consists of senior bank management, relationship managers, industry and product experts who collaborate to help our products remain aligned with our clients' financial, operational and regulatory requirements. You maintain a voice in the Government Council. Feedback to the relationship team is communicated to the Council to provide recommendations for improvements to our products and services.

## **Continuing your J.P. Morgan relationship**

Maintaining your relationship with us allows you to continue your current commercial banking services without disruption. You can avoid the time, costs and risks of transitioning to another provider and instead focus on managing important projects and serving your communities. You will retain the knowledge of your support team and together we will focus on driving operational efficiencies.

If you decide to add any new services, we will work with you to implement those services. An implementation project manager is assigned to serve as the primary point of contact with end-to-end ownership and accountability throughout implementation.

## **Conclusion**

Our proposal is the result of a careful and thoughtful review of the objectives set forth in the City's RFP for Banking Services combined with our extensive knowledge of your existing accounts and services. Leveraging our existing services and value-added offerings will help drive the overall strategy for the City to achieve its goal of minimizing costs, improving operational efficiencies and maximizing investments while protecting your assets.

We are confident that our solution capabilities, personal service and industry expertise in the Government sector are unmatched by our peers, and positions J.P. Morgan to provide you with the maximum overall value.



# II. NATURE OF SERVICES REQUIRED

## C. Financial Institution Information

*The proposal must include a response to each question in this Section.*

**To be qualified, the Proposer must be a federally or State of Texas chartered depository institution with full banking facilities physically located in the State of Texas. The Proposer must also qualify as a designated Texas Depository under Chapter 404 of the Texas Government Code.**

JPMorgan Chase & Co. (JPMorgan Chase) is a financial holding company. Its principal banking subsidiary is JPMorgan Chase Bank, N.A., a national banking association with branches in 48 states. Here are some other key distinctions we think you should know about us:

- Our principal nonbank subsidiary is J.P. Morgan Securities LLC (J.P. Morgan Securities), a U.S. broker-dealer.
- The firm's principal operating subsidiary outside the U.S. is J.P. Morgan Securities plc, a U.K.-based subsidiary of JPMorgan Chase Bank, N.A. JPMorgan Chase Bank, N.A., is wholly owned by JPMorgan Chase & Co.
- JPMorgan Chase is a leading global financial services firm with assets of more than \$3.9 trillion.
- A component of the Dow Jones industrial average, JPMorgan Chase & Co. has its corporate headquarters in New York.

### WE'RE STRONG IN NUMBERS

#### JPMorgan Chase has a global reach

We have 140 locations across the U.S. and 32 major international cities. Commercial Banking provides comprehensive financial solutions, including:

- Lending
- Treasury services
- Investment banking
- Asset management

The firm serves millions of consumers in the United States and many of the world's most prominent corporate, institutional and government clients under the J.P. Morgan and Chase brands. Additional information about the firm is available at [www.jpmorganchase.com](http://www.jpmorganchase.com).

JPMorgan Chase Bank, N.A. is a national banking association, organized and existing under the laws of the United States pursuant to a charter issued by the U.S. Office of the Comptroller of the Currency (OCC). Deposits in JPMorgan Chase are insured by the FDIC as provided by law and regulation. JPMorgan Chase Bank, N.A. is a successor to institutions dating back to 1799.

JPMorgan Chase Bank, N.A. is a qualified depository for public funds in Texas and has over 488 branch locations in the state.



# 1. Creditworthiness

In order to fulfill the City’s fiduciary responsibility for public funds the proposal shall provide the following.

- a. **Provide an audited annual financial statement for the most recent fiscal period. The financial statements may be submitted in electronic form or provided as a reference link on the internet. The bank will be required to submit an audited annual financial statement to the City each year of the contract period, as soon as it is available. Confirm agreement to this requirement.**

J.P. Morgan acknowledges this requirement. For the City’s convenience, J.P. Morgan makes our financial statements and other publicly filed documents available through our website: <https://www.jpmorganchase.com/corporate/investor-relations/annual-report-proxy.htm>. This link provides past and current JPMorgan Chase & Co. Annual Reports, which include audited financial statements.

- b. **Provide certification of the bank’s Community Reinvestment Act (CRA) rating by its rating agency. The bank will be required to notify the City of any change in this rating during the contract period, as soon as it is publicly available. Confirm agreement to this requirement.**

The most recent CRA performance examination completed by the Office of the Comptroller of the Currency covered CRA activities from January 1, 2014, to December 31, 2019, and resulted in a “Satisfactory” rating for the state of Texas.

- c. **Provide the most recent senior and subordinate debt ratings of the bank’s holding company. If not rated, provide the bank’s most recent four quarters rating from an independent rating agency such as Highline or Veribanc. The bank will be contractually liable for notifying the City within thirty (30) days of any change in any of these ratings during the contract period. Confirm agreement to this requirement.**

J.P. Morgan acknowledges this requirement. J.P. Morgan is routinely rated by industry experts Moody’s, Standard & Poor’s and Fitch. Ratings are shown below.

JPMorgan Chase & Co. credit ratings – as of January 16, 2024			
	Moody’s	Standard & Poor’s	Fitch
Long-term issuer rating	A1	A-	AA-
Short-term issuer rating	P-1	A-2	F1+
Senior unsecured	A1	A-	AA-
Subordinated debt	A3	BBB+	A
Trust Preferred	Baa1	BBB-	BBB+
Preferred stock	Baa2	BBB-	BBB+

**JPMorgan Chase Bank, N.A. credit ratings – as of January 16, 2024**

	<b>Moody's</b>	<b>Standard &amp; Poor's</b>	<b>Fitch</b>
Long-term issuer rating	Aa2	A+	AA
Short-term issuer rating	P-1	A-1	F1+
Senior unsecured	Aa2	A+	AA
Short-term deposits and debt	P-1	A-1	F1+
Long-term domestic deposits	Aa1	N/A	AA+
Subordinated debt	Aa3	A-	A+

These credit ratings are provided for information purposes only. Credit ratings are solely the opinions of the rating agencies. J.P. Morgan does not endorse, and accepts no responsibility for, the credit ratings issued by the rating agencies. Credit ratings may be changed, superseded or withdrawn by the rating agencies at any time.

## 2. Customer Service and Community Service

**Service is a critical element for the City and will be a primary focus of the evaluation. Describe the bank's customer service philosophy and approach to satisfying this need through the following responses.**

**a. Describe the bank's philosophy of customer service. How will the bank satisfy the City's need for customer service? What approach, service, or program functions will be instituted to provide the optimal service?**

The City continues to benefit from our coordinated approach to distinctive, industry-leading client support as we provide you access to:

- Your CSA, Krystal Pina, dedicated to managing the service requirements of your business
- Our Payments Solution Center Access Support team, for routine transactional and technical support
- Our online, self-service inquiry tool, Access Transaction Services, for streamlined routine inquiries
- Our artificial intelligence powered Virtual Assistant, for answers to routine client inquiries in real-time.

### Benefits of our approach to **client service**

**WE'RE YOUR ADVOCATE**

We resolve any issues quickly and accurately

**WE SHARE IDEAS**

Learn about new ways to enhance your business

**COUNT ON US**

We act with a shared sense of urgency

**WE HAVE THE RIGHT TOOLS**

You'll get the right tools and training to help you

## The cornerstone of our commitment to service

Providing the City with access to a designated CSA remains the cornerstone of our commitment to personal and thorough client service.

CSAs are your primary contacts for day-to-day treasury questions and banking support, as well as service delivery coordination.

Our commitment to service excellence is one of the many reasons clients retain J.P. Morgan for their Commercial Banking needs.

Client service expertise is evident in the investment we make in our people and the significant improvements we make in our infrastructure and technology. We are focused on delivering an outstanding service experience.

As shown below, we emphasize four key areas that embody superior Client Service:

### Client service key areas



Figure 1

### City of North Richland Hills continues to benefit from our commitment to service excellence

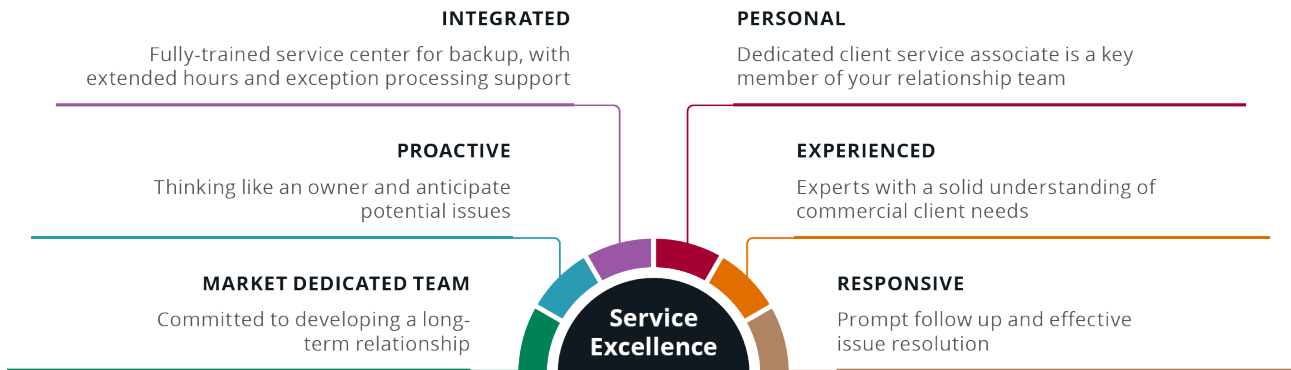


Figure 2

**b. How are professionals in the local bank involved in providing the City with relationship support?**

The City will continue to benefit from client service that differentiates us from other financial providers. We take a consultative and team approach to building relationships with our clients.

The City of North Richland Hills continues to receive relationship support from your team based in Fort Worth, TX. The team is comprised of professionals who have a variety of expertise. Your assigned relationship team is responsible for all aspects of your relationship with J.P. Morgan, including general information, lockbox processing, collateral, vault services, treasury management services, online payments, research and adjustments, check processing and credit card, if applicable.

Brett Harper will continue to be the City's relationship executive and banker. Your treasury management officer, Andy Parrigan, will continue to lead the Treasury Services team. You continue to receive day-to-day servicing by your designated CSA, Krystal Pina.

We are dedicated to providing the City with outstanding client service. With that in mind, our goal remains—to listen carefully, anticipate your needs, deliver the solutions that work for you and take responsibility for our actions.

**c. What services are provided at the holding company level? What at the local level?**

Being one of the world's largest and most trusted full-service providers, J.P. Morgan stands ready to help the City optimize efficiency, resolve cash flow challenges, and streamline processes of your critical treasury management functions. Within Commercial Banking, the public sector is a key industry segment in which J.P. Morgan continues to invest. Our Government Specialized Industry segment provides financial solutions such as tax processing and general banking services to more than 1,900 clients at the state and local government levels. For more information, see our Government Banking website: <https://www.jpmorgan.com/commercial-banking/industries/government>.

At the local level, the City will continue to receive dedicated relationship coverage from Brett Harper, Andy Parrigan and Krystal Pina.

**d. How will service for banking be coordinated?**

Krystal Pina will continue to service all day-to-day aspects of your treasury management relationship such as inquiries, research and maintenance related to accounts and services. She has the authority to engage all levels of Commercial Banking management and escalate when needed. Krystal has a detailed matrix of contacts and escalation procedures to expedite resolution for each service provided to you. These procedures also include internal service standards to make sure other J.P. Morgan groups are providing timely responses. Finally, Krystal works closely with your full relationship team to be sure that everyone supporting you is informed of your relationship activity.

**e. How is service and overall contract performance monitored?**

J.P. Morgan has established industry-based benchmarks and standards for our treasury services. These service level commitments are primarily used to verify that performance results are in line with service standards and meet our clients' business requirements and expectations. Through our standard reporting,

client level report cards and service plans, we work with clients to establish performance standards that are tailored to their needs and expectations. Some of our client level reports can be available monthly, while others, such as service plans, are recommended annually. These reports and service plans highlight our performance against service standards.

**f. How does the bank intend to support the new and ongoing automation needs of the City? How will this impact the City now and throughout the contract period?**

We offer the City the opportunity to leverage the complimentary expertise of J.P. Morgan's proprietary Corporate Treasury Consulting group, part of our Commercial Banking organization. The Corporate Treasury Consulting (CTC) team is available to our clients who desire strategic support to deliver key objectives and address critical business challenges facing their Treasury team.

This team of consultants will work closely with you to provide in-depth analysis of your current treasury structure, banking services, technology and treasury operations. Our close collaboration with the City will help you identify efficiency goals, potential cost savings as well as performance optimization that can be achieved by implementing innovative treasury solutions. The CTC team will use the assessment to help the City develop a structure and solution to drive you towards a future-ready treasury management structure incorporating industry leading practices across your operating environment and addressing your current operating challenges.

## Transform your business with our Corporate Treasury Consulting team



*We engage with you to assess opportunities, analyze your treasury business and drive sustainable results*



**Figure 3**

Your J.P. Morgan team's goal is to help you innovate and provide quantifiable cost savings and efficiencies. For example, our Corporate Treasury Consulting team works with you to review operations and provide tailored strategies to meet your evolving needs.

We will:

- Map out a customized one to five-year plan aligned to your long-term financial objectives.
- Host regular reviews to stay current with your goals and priorities.
- Facilitate whiteboarding sessions with your Treasury team to explore your goals and spark creative solutions.
- Facilitate whiteboard sessions with key stakeholders to provide an ongoing assessment of your treasury operations.

- Complete a return on investment (ROI) analysis of your existing processes to help identify and quantify opportunities to optimize working capital.
  - ROI analysis goes beyond bank fee savings to achieve incremental savings and financial benefits. These models may be explored across receivables and payables.

**g. Are there any new services planned which may impact the City? When are these planned to be available?**

Our product strategy focuses on delivering market-leading products with improved client experience.

**Our long-term goal is to lead the industry in wholesale payments through all channels.**

We continue to actively invest in product and service development to close competitive gaps, address customer pain points and differentiate ourselves in the marketplace with value added services.

**MARKET LEADERSHIP**

- Faster, efficient, and secure payments
- Integrated product offerings across treasury, card, and merchant solutions
- Ubiquitous, omni-channel experience
- Increased in self-serve capability and process automation
- Simplified global experience

**Innovation strategy**

We understand your business and pain points. We focus on these themes for innovation to help you mitigate or resolve those pain points. Some new services and enhancements cross multiple themes to tackle multiple pain points with one solution.

**Innovation strategies**

<b>Efficiency and optimization</b>	
<b>Benefits to the City</b>	<ul style="list-style-type: none"> <li>• Save time with cash flow forecasting, optimized liquidity and a reduction in manual processes</li> <li>• Save money by establishing optimal ways to send and receive funds, reduce paper and remove friction</li> <li>• Increase visibility with well-designed tools across all channels and geographies</li> </ul>

**Innovation strategies**

<p><b>Recent enhancements</b></p>	<ul style="list-style-type: none"> <li>• Mixed payment file transmission with virtual card</li> <li>• Lockbox Decision Manager provides a review of all documents associated with a transaction to provide an accept or reject decision</li> <li>• Real-time payments through API channels</li> <li>• Global Mass Pay gives you the power to send low-value, high-volume cross-currency payments without an account in the payment currency</li> <li>• Easier integration with ERPs</li> <li>• Use JPM Coin to instantly send and receive business-to-business payments using our first-ever digital currency powered by blockchain</li> <li>• Access now offers Confirmation Payment notification for all types of incoming and outgoing payments</li> <li>• Cashflow360: End-to-end automation of core accounts payable and accounts receivables processes with automated workflow capabilities</li> <li>• Virtual Account Management: Streamlined account structures and centralized processing with the vision of a single bank account leveraging an account sub-ledger</li> </ul>
<p><b>Upcoming developments</b></p>	<ul style="list-style-type: none"> <li>• Global Payments Strategy: Increase payment efficiency, maximize cost savings, increase smart metrics and unlock value of liquidity</li> </ul>

**Ease of doing business**

<p><b>Benefits to the City</b></p>	<ul style="list-style-type: none"> <li>• Participate in a smooth transition with technology that overcomes roadblocks provided by experienced onboarding teams</li> <li>• Improve payables and receivables processes with fast and simple solutions</li> <li>• Spend less time onboarding and opening accounts</li> </ul>
<p><b>Recent enhancements</b></p>	<ul style="list-style-type: none"> <li>• Cashflow360</li> <li>• Know Your Customer (KYC) process simplification and shorter time frame</li> <li>• Chase Connect enhancements include a redesigned portal</li> <li>• Chase Connect Simple Pricing offers everything you need for one price</li> <li>• Additional APIs make it easier to connect with J.P. Morgan:             <ul style="list-style-type: none"> <li>▪ Access APIs for reporting</li> <li>▪ Real-time payments</li> <li>▪ Integration with ERPs</li> </ul> </li> </ul>
<p><b>Upcoming developments</b></p>	<ul style="list-style-type: none"> <li>• Easier integration with more ERPs</li> <li>• Virtual Branch (for some international regions): Eliminates the need to be physically present at traditional bank branches</li> <li>• Exchange documents with your relationship team in a simple, secure way</li> </ul>

**Enriched insights**

<p><b>Benefits to the City</b></p>	<ul style="list-style-type: none"> <li>• Transformative data is contextualized, clear and actionable</li> <li>• Implement effective solutions through strategic consulting that matches each of your specific needs to the distinctive solution</li> <li>• Make the complex simple with comprehensive digital solutions that put everything in one place</li> </ul>
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<b>Innovation strategies</b>	
<b>Recent enhancements</b>	<ul style="list-style-type: none"> <li>• Merchant Services integration with digital (J.P. Morgan Access)</li> <li>• Portal for supplier payments that creates lower risk exposure as we store suppliers' sensitive bank information</li> <li>• Data visualization provides dynamic display of transaction flows, interactive analytics dashboard and the ability to drill down to details</li> <li>• Virtual card with real-time access and 24/7 availability</li> </ul>
<b>Upcoming developments</b>	<ul style="list-style-type: none"> <li>• Commercial card integration with Chase Connect</li> </ul>
<b>Risk management</b>	
<b>Benefits to the City</b>	<ul style="list-style-type: none"> <li>• Identify potential gaps in fraud protection on your J.P. Morgan accounts</li> <li>• Reduce fraud exposure</li> <li>• Enable more informed risk management decision-making</li> <li>• Increase resiliency and redundancy with multifaceted payment solutions</li> <li>• Stay ahead of cyber and fraud risk with a proactive defense</li> </ul>
<b>Recent enhancements</b>	<ul style="list-style-type: none"> <li>• Proprietary fraud diagnostic tool</li> <li>• Leverage our Cyber Security Operations Centers</li> <li>• Provide cyber fraud training sessions</li> <li>• Focus on J.P. Morgan Access client security controls</li> <li>• Early Warning advanced analytics integration through Merchant Services</li> <li>• Early Warning advanced analytics integration through ACH</li> <li>• Just-in-Time Funding</li> <li>• Multibank Cross-Currency Sweeps</li> <li>• Reduce your payment risk by going paperless</li> </ul>
<b>Upcoming developments</b>	<ul style="list-style-type: none"> <li>• FinTech Evaluations</li> </ul>

**h. Is the bank offering any transition or retention incentives? Describe fully and quantify completely.**

Upon execution of a signed contract, we are pleased to offer the following:

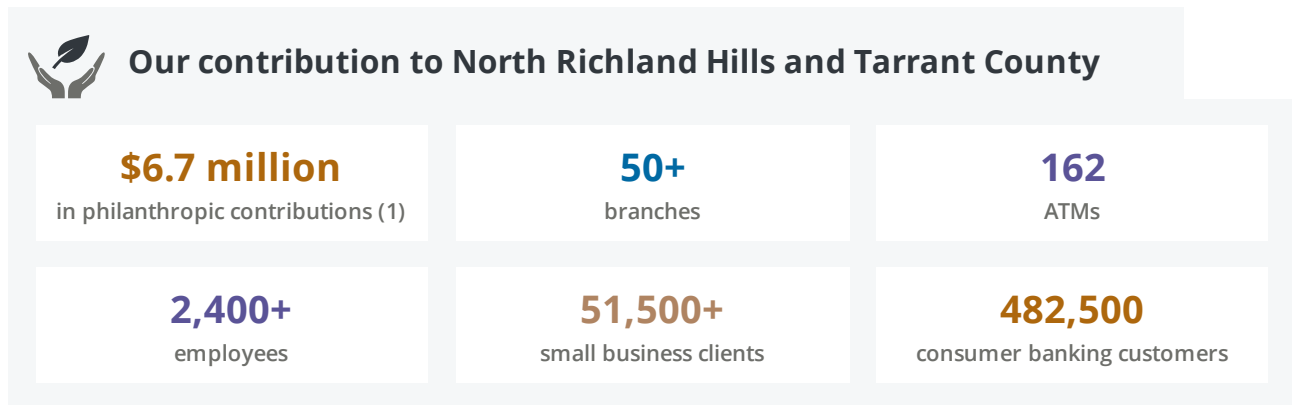
- An earning credit rate (ECR) of 3.00 % to help offset service fees. The rate will be a managed rate based on market conditions. This rate assumes use of Federal Home Loan Bank Letter of Credit as collateral.
- A waiver of the first 6 months of account analysis fees not to exceed \$30,000. With the proposed hybrid account, the City will earn ECR and then interest on balances over what is required to pay bank fees at a rate of 2.90 %.

**i. The City requires the right to use a third party auditor to review the City’s accounts, collateral, transactions, and bank records at any reasonable time. Confirm agreement with this condition.**

As a matter of policy, JPMorgan Chase does not permit third-party general audits. This is due to the confidentiality and security obligations related to financial and customer data required of a financial institution. Subject to reasonable notice, J.P. Morgan will, upon authorization from the City allow reasonable access by client-designated personnel, the City’s auditors and independent public accountants, including where state or federal assistance is involved, state and federal auditors identified by the City during normal business hours to examine the City’s account records as is reasonably required in connection with their examination of the books and records specifically pertaining to the City’s accounts, use of funds and services provided by J.P. Morgan to the City. Any access or examination will be: requested in writing; specifically describe the scope and records required; mutually agreed upon as to time and scope; and subject to J.P. Morgan’s security procedures and record retention policies. J.P. Morgan may impose reasonable restrictions on the number of individuals allowed access, the frequency and length of access, and the scope of the records made available. The City shall reimburse J.P. Morgan for the reasonable cost of copying, collating, researching and producing archived information. Any examination will be at the City’s expense.

**j. What level of community service does the bank and its employees contribute to North Richland Hills and its citizens?**

The City can be secure we will continue to serve your constituents in many ways. We invest in our communities and work with our community-based partners to provide creative solutions that respond to local community development needs. As our mission to servicing relationships is built on a strong value and belief that we should never rest on past performance, we will look for continual process improvement in all that we do for the City today and in the future. Our presence is highlighted below.



(1) Philanthropic contributions include charitable contributions either made or committed to be made by a JPMorgan Chase legal entity between 2019-YTD.

### 3. References

List references from three comparable Texas public entity clients. For each reference, include the length of time under contract, a client contact, title, email, and telephone number.

City of Grapevine			
<b>Contact Name, Title</b>	Shellie Johnson, Internal Audit Director		
<b>Address</b>	200 S. Main St. Grapevine, TX 76051		
<b>Phone</b>	(817) 410- 3147	<b>Email</b>	srjohnson@grapevintexas.gov
<b>Length of time services provided</b>	5 years		

City of Bedford			
<b>Contact Name, Title</b>	Caryn Riggs, Assistant City Manager		
<b>Address</b>	2000 Forest Ridge Dr. Bedford, TX 76021		
<b>Phone</b>	(817) 952-2174	<b>Email</b>	Caryn.riggs@bedfordtx.gov
<b>Length of time services provided</b>	1 year		

City of Fort Worth			
<b>Contact Name, Title</b>	Jay Rutledge, Treasury Supervisor		
<b>Address</b>	200 Texas St. Fort Worth, TX 76102		
<b>Phone</b>	(817) 392-6030	<b>Email</b>	Jay.rutledge@fortworthtexas.gov
<b>Length of time services provided</b>	35+ years		

### 4. Depository Agreement and Service Agreements

Provide a copy of all service agreements which will be required to provide the services under the contract for services rendered.

The Depository Agreement will act as the umbrella agreement under which all agreements will be made a part in the priority order: Depository Agreement, City's RFP, RFP Proposal Response, and Bank Service

**Agreements (for individual services under the Depository Agreement, if any). The City will negotiate, if it feels necessary, certain terms of the Agreements but the priority order is not negotiable.**

**The City anticipates that any changes required on the agreements will be made and agreed to before award of the contract is made by the City. The Depository Agreement must be agreed to in totality before award of the contracts.**

**a. Provide the depository agreement proposed.**

J.P. Morgan is pleased to be the current banking services provider for the City of North Richland Hills (“Client”) under a Banking Services Agreement Between The City of North Richland Hills, TX and JPMorgan Chase Bank, N.A. dated October 1, 2019. To streamline negotiation and documentation, we propose leveraging the existing agreement in the event Client re-awards the same services to J.P. Morgan, subject to mutually agreeable modifications and incorporation of terms and documents relevant to any new or modified services.

We note that the Banking Services – Depository, Safekeeping, and Electronic Lockbox Request for Proposal No. 24-006 (the “Solicitation”) issued by Client includes requests that the bidder/proposer provide certain certifications or sworn statements (collectively “Certifications”) and/or specific comments to or modifications of included standard terms and conditions, sample agreements, incorporated procurement rules, laws, and the like referenced in the Solicitation (collectively, “RFP Terms”). In addition, the Solicitation may indicate that any response provided by bidders/proposers constitutes an acceptance of all Issuer’s Standard Terms and concurrence with Certifications, unless expressly modified or objected to within the response.

Our proposal or response to the Solicitation (the “Response”) outlines our product and service capabilities and/or pricing as requested in the Solicitation. However, except for specific Certifications we have included in our Response or as expressly stated otherwise with respect to an RFP Term, (1) we are not making any Certifications or agreeing to any RFP Terms at this time, and (2) any Certifications or acceptance of RFP Terms that may otherwise impute to any bidder/proposer submitting a response to the RFP, are not incorporated into, and may not be inferred, as a result of our Response. If we are awarded or conditionally awarded any services on which we are bidding, we will review any Certifications and RFP Terms you may require to contract with us and work with you to reach a mutually agreeable agreement for the provision of services.

Any agreement resulting from our Response will also incorporate terms and other documents that we require for the administration, implementation or operation of the services. Please refer to the links provided below in section 4. b. for sample terms.

## **Legal comments and exceptions to the terms and conditions**

J.P. Morgan has identified below the terms or conditions that we respectfully request be modified in accordance with our recommended revisions. We are willing to discuss mutually agreeable modifications to the contract terms. The proposed changes are indicated by additions in *italic, underlined, text* and deletions by ~~strikethrough, red text~~.

## GENERAL CONDITIONS

Bidder agrees to be bound by the terms and conditions of the RFP, unless otherwise provided in Bidders proposal.

### 7. ASSIGNMENT

Notwithstanding anything to the contrary herein, J.P. Morgan may not assign its rights and duties under the contract without the written consent of the City; provided, however, J.P. Morgan may assign the contract without the prior written consent of the City to a successor in interest in connection with a merger, reorganization, consolidation or a disposition of a particular business to which this agreement relates, and may assign this contract to an affiliate or subsidiary. In the event of an assignment, J.P. Morgan shall notify the City and the City shall have the right to terminate the contract.

### 15. PROHIBITION AGAINST PERSONAL FINANCIAL INTEREST IN CONTRACTS

J.P. Morgan has banking and other business relationships in the normal course of business with various persons or entities, which may include employees, officers, directors, etc. of the City. Such relationships generally are governed by our usual and customary terms and conditions. Employees, officers or directors of the bank may be related to employees, officers, directors, etc. of the City. The J.P. Morgan Code of Conduct prohibits any employee in general from acting on behalf of the bank in any transaction or business relationship involving such employee, members of his/her family, or other persons or organizations with which such employee or his/her family have any significant personal connection or financial interest.

### 16. TERMINATION/NON PERFORMANCE

Continuing non-performance of the vendor in terms of Specifications shall be a basis for the termination of the contract by the City. The City of North Richland Hills reserves the right to enforce the performance of this contract in any manner prescribed by law or deemed to be in the best interest of the City in the event of breach or default of this contract. The City reserves the right to terminate the contract **immediately upon ten (10) days advanced written notice** in the event the successful bidder fails to 1.) Meet delivery schedules or, 2.) Otherwise not perform in accordance with these specifications.

Breach of contract or default authorizes the City to award to another bidder, and/or purchase elsewhere and charge the full increase in cost and handling to the defaulting successful bidder.

The contract may be terminated by either party upon written thirty (30) days' notice prior to cancellation without cause.

### J.P. Morgan legal comment

Bidder acknowledges the City's termination rights. Bidder may terminate the Contract pursuant to its account terms and service terms, herein incorporated by reference. Bidder also may, by written notice to the City, immediately terminate the Contract in whole if such termination is required, directly or indirectly, by any law, regulation, order, judgment, decree, injunction, or other legal requirement or process binding upon the Bidder.

### 18. INDEMNITY

City shall not be liable or responsible for, and shall be saved and held harmless by Contractor from and against any and all suits, actions, losses, damages, claims, or liability of any character, type, or description, including claims for copyright and patent infringement, and including all expenses of litigation, court costs, and attorney's fees for injury or death to any person, or injury to any property, received or sustained by any

person or persons or property, directly arising out of, or occasioned by, ~~directly or indirectly~~, the performance or misconduct of Contractor under this agreement, ~~including claims and damages arising in part from the negligence of City~~, without; however, waiving any governmental immunity available to the CITY under Texas law and without waiving any defenses of the parties under Texas law. The provisions of this indemnification are solely for the benefit of the parties hereto and not intended to create or grant any rights, contractual or otherwise, to any other person or entity.

Notwithstanding anything to the contrary herein, Contractor's liability for indemnification hereunder shall be invoked only to the extent that (i) the claimed damages, losses, and expenses are directly due to the performance of the J.P. Morgan and/or its subcontractors; (ii) J.P. Morgan's indemnification obligations shall not exceed an amount, in the aggregate, over the term of the contract, an amount that exceeds one time (1) time the average annual revenues received by J.P. Morgan from the City under the contract; and (iii) neither party shall be liable to the other for any indirect, incidental, consequential, exemplary, punitive or special damages, including lost profits, regardless of the form of the action or theory of recovery, even if that party has been advised of the possibility of those damages or the same are reasonably foreseeable. Further, only with respect to the services and/or technology ("Technology") provided to the City directly by Contractor and is used in an approved manner ("Approved Use"), will Contractor indemnify, defend and hold harmless the City from and against any and all losses resulting solely from a claim brought by a third party that specifically alleges any Approved Use of the Technology infringes on any third party copyright, trademark, service mark, patent right infringement or trade secret. The foregoing states Contractor's entire obligation and liability with respect to infringement of third party intellectual property rights. In no event shall Contractor's obligations relating to the intellectual property indemnity described in this paragraph exceed, in the aggregate over the complete term of this agreement, \$1,000,000.

~~It is the expressed intent of the parties to this Agreement that the indemnity provided for in this section is an indemnity extended by Contractor to indemnify and protect City from the consequences of City's own negligence, provided, however, that the indemnity provided for in this section shall apply only when the negligent act of City is a contributory cause of the resultant injury, death, or damage, and shall have no application when the negligent act of City is the sole cause of the resultant injury, death, or damage, unmixed with the legal fault of another person or entity. Contractor further agrees to defend, at its own expense, and on behalf of City and in the name of City, any claim or litigation brought in connection with any such injury, death, or damage.~~

The Contractor will secure and maintain Contractual Liability insurance to cover this indemnification agreement that will be primary and noncontributory as to any applicable insurance maintained by the City for its own benefit, including self-insurance.

## 20. INTERLOCAL AGREEMENT

Yes, we agree

No, we do not agree

### J.P. Morgan legal comment

J.P. Morgan is willing to discuss with other entities the option of extending a separate contract to the other entities that have interlocal cooperation agreements with the City, based upon prices, terms and conditions that are mutually acceptable by both parties. Notwithstanding anything to the contrary herein, J.P. Morgan is not required to extend a contract or accept purchases from other entities that have an interlocal cooperation agreement with the City.

## 22. COMPLIANCE WITH SB 89:

Yes, we agree

No, we do not agree

**J.P. Morgan legal comment**

The bank verifies that, to the extent this contract constitutes a contract for goods and services within the meaning of Section 2271.002 of the Texas Government Code, as amended, solely for purposes of compliance with Chapter 2271 of the Texas Government Code, and subject to applicable Federal law, including, without limitation, 50 U.S.C. Section 4607, Bank (1) does not boycott Israel; and (2) will not boycott Israel during the term of the contract.

**23.COMPLIANCE WITH SB 252:**

Yes, we agree

No, we do not agree

**24.ETHICS AND COMPLIANCE POLICY**

As a highly regulated national banking association, J.P. Morgan maintains its own code for the conduct of its employees, which code comprises rigorous standards for responsible, honest and ethical behavior, and mandates compliance with applicable laws, rules and regulations. Additionally, as a condition of employment, each J.P. Morgan employee must annually certify adherence to the firm’s Code of Conduct. Thus, J.P. Morgan cannot agree to the City’s ethics policies.

**25.COMPLIANCE WITH CHAPTER 2276**

Please refer to the letter from Counsel in Appendix 1.

**26.COMPLIANCE WITH CHAPTER 2274**

Please refer to the letter from Counsel in Appendix 1.

**MINIMUM INSURANCE REQUIREMENTS**

Contractors performing work on City property or public right-of-way for the City of North Richland Hills shall provide the City a certificate of insurance evidencing the coverages and coverage provisions identified herein. ~~Contractors shall provide the City evidence that all subcontractors performing work on the project have the same types and amounts of coverages as required herein or that the subcontractors are included under the contractor’s policy.~~ The City, at its own discretion, may require a certified copy of the ~~policy~~ certificate.

**All insurance companies and coverages must be authorized *or permitted* by the Texas Department of Insurance to transact business in the State of Texas and must be acceptable to the City of North Richland Hills.**

The following guidelines are designed to show the most common minimum insurance requirements for standard contracts and agreements with the City. ~~Non-standard agreements may require additional coverage and/or higher limits.~~ Coverage Amounts required for non-standard agreements to be determined by the department and the City Manager.

**EXHIBIT A**

**GENERAL CONTRACTS FOR SERVICES**

For the duration of this Agreement, CONTRACTOR shall maintain the following minimum insurance which shall protect CONTRACTOR, ~~its subcontractors, its sub-consultants~~ and CITY from claims for injuries, including accidental death, as well as from claims for property damage which **may** arise from the performance of work under this Agreement.

~~Policies of insurance shall not be cancelled non-renewed, terminated, or materially changed unless and until thirty (30) days' notice has been given to CITY. Contractor shall endeavor to send notice if changes to the policy are below the minimum requirements of this contract or for cancellation.~~

CONTRACTOR shall furnish the CITY certificates of insurance affecting coverage required. The certificates for each insurance policy are to be signed by a person authorized or permitted by that insurer to bind coverage on its behalf. Certificates of Insurance must be submitted on a form approved by the Texas Department of Insurance.

## **EXHIBIT B**

### **PROFESSIONAL SERVICES**

For the duration of this Agreement, CONTRACTOR shall maintain the following minimum insurance which shall protect CONTRACTOR, ~~its subcontractors, its sub-consultants~~ and CITY from claims for injuries, including accidental death, as well as from claims for property damage which **may** arise from the performance of work under this Agreement.

~~Policies of insurance shall not be cancelled non-renewed, terminated, or materially changed unless and until thirty (30) days' notice has been given to CITY. Contractor shall endeavor to send notice if changes to the policy are below the minimum requirements of this contract or for cancellation.~~

CONTRACTOR shall furnish the CITY certificates of insurance affecting coverage required. The certificates for each insurance policy are to be signed by a person authorized or permitted by that insurer to bind coverage on its behalf. Certificates of Insurance must be submitted on a form approved by the Texas Department of Insurance.

## **EXHIBIT C**

### **CONSTRUCTION**

For the duration of this Agreement, CONTRACTOR shall maintain the following minimum insurance which shall protect CONTRACTOR, ~~its subcontractors, its sub-consultants~~ and CITY from claims for injuries, including accidental death, as well as from claims for property damage which **may** arise from the performance of work under this Agreement.

~~Policies of insurance shall not be cancelled non-renewed, terminated, or materially changed unless and until thirty (30) days' notice has been given to CITY. Contractor shall endeavor to send notice if changes to the policy are below the minimum requirements of this contract or for cancellation.~~

CONTRACTOR shall furnish the CITY certificates of insurance affecting coverage required. The certificates for each insurance policy are to be signed by a person authorized or permitted by that insurer to bind coverage on its behalf. Certificates of Insurance must be submitted on a form approved by the Texas Department of Insurance.

## **EXHIBIT D**

### **INFORMATION TECHNOLOGY/NETWORK ACCESS SERVICES**



For the duration of this Agreement, CONTRACTOR shall maintain the following minimum insurance which shall protect CONTRACTOR, ~~its subcontractors, its sub-consultants~~ and CITY from claims for injuries, including accidental death, as well as from claims for property damage which ~~may~~ arise from the performance of work under this Agreement.

~~Policies of insurance shall not be cancelled non-renewed, terminated, or materially changed unless and until thirty (30) days' notice has been given to CITY. Contractor shall endeavor to send notice if changes to the policy are below the minimum requirements of this contract or for cancellation.~~

CONTRACTOR shall furnish the CITY certificates of insurance affecting coverage required. The certificates for each insurance policy are to be signed by a person authorized or permitted by that insurer to bind coverage on its behalf. Certificates of Insurance must be submitted on a form approved by the Texas Department of Insurance.

### **Other Insurance Requirements - To Be Included As Applicable**

**CONTRACTOR's whose work involves chemicals or otherwise has a pollution exposure:**

~~Contractors' Pollution Liability (or equivalent) — CONTRACTOR shall maintain Contractors' Pollution Liability with limits no less than \$1,000,000.00 per occurrence or claim and \$2,000,000 policy aggregate.~~

**CONTRACTORS who take possession of City or public vehicles (e.g., parking lots operators, auto repair shops):**

~~Garage Keepers Liability (or equivalent) — CONTRACTOR shall maintain Garage Keepers Liability or equivalent coverage for applicable property while in the CONTRACTOR'S care, custody or control. Coverage must include Comprehensive and Collision coverage. Such insurance shall provide limits equal to no less than the total value of CITY or public property in the CONTRACTOR'S care, custody and control at any one time.~~

**CONTRACTORS who own and operate unmanned aircraft (drones):**

~~UAS Liability (or equivalent) — CONTRACTOR shall procure and maintain for the duration of the contract insurance against claims for injuries to persons or damage to property which may arise from or in connection with the ownership, maintenance or use of Unmanned Aerial Systems (Drones). Coverage must include limits no less than \$1,000,000 per occurrence and \$2,000,000 aggregate.~~

## **CONFIDENTIALITY OF PROPRIETARY INFORMATION**

Proposer agrees to comply with the requirements of the Texas Public Information Act (the "Act") In the event a request for public information is requested, and such information includes Proposer's proposal information, Proposer may request an opinion from the Texas Attorney General pursuant to Section 552.305 of the Texas Government Code. Proposer's submission of its Proposal without specific sections marked "trade secret or confidential" shall not deem its Proposal as non-trade secret or non-confidential, as such is not required by the Act.

## **SPECIFICATIONS**

### **I. INTRODUCTION**

#### **B. Term of Engagement**

J.P. Morgan agrees to enter into a contract that will be mutually agreed to by both parties, incorporating J.P. Morgan's account terms and service terms.

### **II. NATURE OF SERVICES REQUIRED**

#### **B. Scope of Work to be Performed, SELECTION CRITERIA**

h. Compliance with all State and local laws, general conditions and specifications; [that are applicable to Bidder in the performance of services that are the scope RFP and any resulting contract.](#)

#### **C. Financial Institution Information**

##### **2. Customer Service and Community Service**

i. The City requires the right to use a third party auditor to review the City's accounts, collateral, transactions, and bank records at any reasonable time. Confirm agreement with this condition.

##### **J.P. Morgan legal comment**

Notwithstanding anything to the contrary herein, Proposer acknowledges the City's audit rights; with any such activity to be mutually agreed upon as to time and scope and shall be at City's expense. Proposer does not permit general inspections or third party audits due to the confidentiality and security obligations related to financial and customer data required of financial institutions, however, Proposer can make the City's records available. The parties agree that the Proposer's records shall be retained in accordance with Proposer's documentation retention policy, which is dictated by law and regulation.

##### **4. Depository Agreement and Service Agreements**

J.P. Morgan is willing to utilize a depository agreement that is mutually agreed to by both parties, and incorporating J.P. Morgan's account terms and service terms. The services contemplated by this RFP are standard financial services subject to particular requirements in the financial services industry. We have attached our form agreements for the banking services contemplated in the RFP. The banking agreements provided by J.P. Morgan relate directly to and articulate the specific services J.P. Morgan is proposing to the City. J.P. Morgan is amenable to discussing modifications to our agreements where appropriate to try and meet the City of North Richland Hills' needs.

##### **5. Implementation timeline.**

Proposer may, by written notice, terminate the Contract in whole if (a) the City defaults in payment, in the aggregate, of sums due and payable to Proposer under the Contract or (b) any action or inaction by the City under the Contract or otherwise directly and materially prevents Proposer from performing a material part of its obligations under the Contract; and such default, action or inaction has not been cured after notice of such default, action or inaction has been given by Proposer to the City.

**b. Provide all service agreements required for provision of the services proposed.**

The City has already executed J.P. Morgan documentation for the accounts and services proposed in this response to the City's RFP. Additional account opening documents or service terms may be required from the City for new accounts or services. As part of our efforts to manage our environmental footprint in an efficient and sustainable manner, sample documents are being provided through the links below. Please note that these documents may be modified by the bank from time to time. At the time of your implementation, and based on the specific services you elect to use, you will receive the applicable agreements to be executed from your implementation project manager.

- Sample account opening documents:

<https://www.chase.com/content/dam/chase-ux/documents/commercial-banking/us-account-opening-package.pdf>

- Sample product and service terms and agreements:

<https://www.chase.com/content/dam/chase-ux/documents/commercial-banking/consolidated-service-terms-commercial-bank.pdf>

## **5.Implementation timeline**

**The contract period will commence October 1, 2024. The City recognizes that not all services and funds will be transferred by this date but expects that all services should be available for use by that date. In accordance with Local Government Code [105.073] the City will attempt to move funds into the bank within 60 days of the award of the agreement, if feasible. All services must be available October 1, 2024. Collateral will be in place at least two (2) days before any funds are transferred.**

As your existing bank, we will continue to provide services and collateral for the City and you will not experience any disruption in service. If you wish to deposit additional funds, please notify your Relationship Executive, Brett Harper or NCMG as to when and amount of collateral required prior to deposits being transferred.

**Default in promised delivery of services, without acceptable reasons, or failure to meet the terms or conditions of the depository contract without remedy, shall result in the City having the option to terminate the contract, but the exercising of such option to terminate the contract does not limit any other remedies the City may have for damages or other relief under law.**

- a. Provide a proposed, detailed timeline for implementation of the contract including all required services. Include each activity required defined by its responsible party and assigned responsibilities. Denote any limitations or potential delay points. The timeline must reflect the number of calendar days required to put the services in place or the end date of when such services will be in place and available to the City.**

For any additional services the City implements, the City will receive a detailed description of the implementation process, including a detailed test plan and a sample implementation schedule as requested.

Retaining us as your current provider provides the City a host of benefits and allows you to focus on core competencies and strategic initiatives of your organization.

## Benefits of our approach: **retaining us as your provider**

<p><b>AVOID DISRUPTION</b></p> <p>Avoid interruptions inherent in transitioning to a new bank</p>	<p><b>SAVE EXPENDITURES</b></p> <p>No need to open new accounts or purchase new checks</p>	<p><b>LEARN FROM INNOVATION</b></p> <p>Save resources spent on getting up to speed on a new learning curve</p>	<p><b>TRUST OUR INSIGHT</b></p> <p>Retain the support of a knowledgeable and familiar team</p>
<p><b>SAVE TIME AND MONEY</b></p> <p>Spend your valuable resources on work more productive than conversion tasks</p>	<p><b>SAVE TRAINING EFFORT</b></p> <p>Spare transition team resources needed to train employees on a new provider</p>	<p><b>FOCUS ON SAVINGS</b></p> <p>Concentrate on other projects that save you work, time and money in the long run</p>	<p><b>AVOID DUPLICATE TASKS</b></p> <p>Avoid costs associated with retaining and reconciling duplicate accounts</p>

## Our approach to provide smooth onboarding of new services

Throughout our response to your proposal, we have provided details regarding additional services for the City to consider implementing with J.P. Morgan, such as lockbox. Should the City decide to implement a new service with J.P. Morgan, we apply our proven implementation approach to add products and services in a structured and efficient manner, with minimal disruption to your business.

Your dedicated onboarding specialist remains your **single point-of-contact** throughout implementation:

- Understands your business objectives and builds a detailed project plan to meet your goals
- Coordinates with your team and all stakeholders at the bank to provide timely delivery and an excellent experience
- Provides end-to-end ownership of the process, keeping you fully informed throughout with regular progress meetings and updates.

### Our survey tells us

- 90% of our Commercial Banking clients surveyed rated their overall experience post implementation as very good to exceptional\*
- We strive to improve your implementation experience by obtaining and addressing your feedback

\* 2022 post-implementation survey

## Proven project management approach to for adding new services

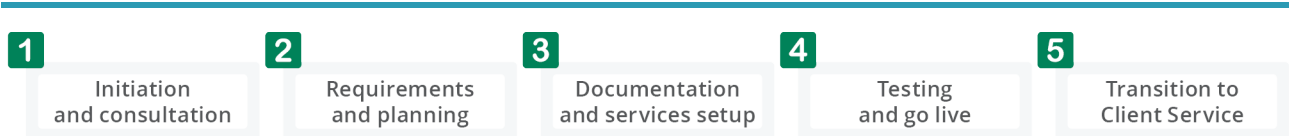


Figure 4

We view the implementation process as a pivotal phase in our relationship and an opportunity to continue earning your trust with our expertise and consultative capabilities. Our project management methodology is designed to build a strong understanding of your objectives. As an example of the implementation process, please see Appendix 2, What to Expect Checklist for Lockbox Services. This checklist provides details regarding the steps and responsibilities of all parties involved in implementing a lockbox with J.P. Morgan.

**b. Describe your new customer conversion procedures.**

As a current client, the City avoids a time-consuming and costly conversion process—and a potential disruption in service—by choosing to retain us as your banking services provider. Your employees can focus their valuable resources on other projects, which ultimately saves you significant work, time and money.

Some of the advantages for the City are that accounts and processes do not change. Your previously established client service and implementation teams continue to support you. Because they are already familiar with your accounts and operations, they don't require the learning curve of a new provider. You don't need to assemble a transition team or train employees on a new service. Another benefit of renewing the contract with J.P. Morgan is that the City avoids many of the burdensome procedures and costs associated with switching financial service providers.

If you decide to add more complex services, we work with the City to implement them. An onboarding specialist, who has end-to-end ownership and accountability for the process, is responsible for communicating regularly with you and coordinating activities. This onboarding specialist makes sure that documentation is validated and linked to your account across the bank. They will contact your designated representative(s) to complete all required documentation and determine specific product instructions. Regular, often weekly, meetings occur to share information and measure progress. The onboarding specialist works with the City to establish timelines for additional phases of service and then coordinates with the appropriate teams across both organizations to complete the setup. For simple requests, or to add incremental services, we apply our proven implementation approach to add products and services in a structured and efficient manner, with minimal disruption to your business.

In 2022, 90 percent of our commercial banking clients responding to a post-implementation survey rated their overall experience as very good to exceptional. J.P. Morgan is constantly working to improve the implementation experience by obtaining and addressing client feedback.

## **D. Required Banking Services**

**It is the City's intent that the contract negotiated between the City and the Depository selected through this process will encompass all the services and conditions required here. Additional services offered by**

the Proposer may be included. The Required Services are minimum requirements, and any Proposer refusing or failing to provide such minimal services will not be considered for selection as the Depository.

## 1) Account Structure

Under this contract, the City will require the option to pay for services on a fee or compensating balance basis. The City wants all its funds to be continuously earning at the best, then-current interest rates.

The City may be required or may desire to open additional accounts or close/change accounts during the contract period. Any new accounts shall be charged at the same contracted amount. The City utilizes one imprest account for weekly disbursements related to worker's compensation. Checks and ACH EFT Payments are paid to vendors and employees. Transfers in are made between the operating account and the worker's compensation impress account.

The City of North Richland Hills is responsible for the accounting of two (2) not-for-profit corporations with separate tax IDs, neither of which is authorized to be collateralized. Each corporation is a separate legal entity and requires separate bank accounts with separate account analysis statements. These accounts average between one (1) and ten (10) transactions per month and will be considered part of the depository contract. Fees for these accounts must be charged directly to the separate corporations' accounts.

The City currently utilizes an internal cash concentration sweep to the Consolidated Operating Account which is a controlled disbursement account. Under the new contract the City prefers to use ZBA accounts to the Operating Account but add a daily sweep to a money market mutual fund as defined below. The four stand-alone accounts will remain as currently structured.

Historically fees have been paid through compensating balances. With higher rates during this contract period, an automated, daily sweep to an AAA-rated money market mutual fund (or bank alternative, if applicable and competitive) should be proposed in order to reach full investment goals and to minimize collateral requirements and balance-based assessments.

An SEC registered government, or enhanced (with CP) government, money market mutual fund which strives to maintain a \$1 NAV and is rated AAA by at least one nationally recognized rating service should be used for the sweep. If the bank has a valid alternative to an SEC money market mutual fund which is in compliance with the City's Investment Policy, it may be presented. Neither a repurchase agreement nor an offshore account of any type is acceptable as a sweep investment vehicle.

- a) Describe the bank's ability to provide a ZBA-Master structure. Can the bank sweep from individual accounts or must the sweep go through a master account?

J.P. Morgan currently provides a zero balance account structure for the City where individual zero balance accounts sweep to and from one master account on a daily basis.

b) **How is interest applied in each structure? Indicate your recommended structure. Include classifications of accounts (ZBA or other) to be used in the structure.**

J.P. Morgan offers both an end-of-day investment sweep as well as our Hybrid DDA services for excess operating balances not needed to offset bank fees with earnings credit allowance. The hybrid will earn a bank-managed rate of 2.90%.

### Hybrid DDA

In today's rate environment, you may prefer using our Hybrid DDA for excess cash balances. The Hybrid DDA allows you to earn interest on excess funds without moving them to an investment account. Optimize your cash management in comparison to managing a sweep option or direct investment because the funds remain in one cash account and are available for use as needed.

This innovative solution opens the door to a **simplified account structure**, allows for balances to offset service fees and minimizes time spent managing investments.

Benefits of our approach to **Hybrid DDA**

<b>FULL LIQUIDITY</b> Balances are fully liquid throughout the business day with no restrictions on withdrawals	<b>NO RESERVES</b> Full use of your funds with no reserve requirements	<b>FULL USE OF FUNDS</b> Use your full balances
<b>FDIC INSURED</b> Balances are insured up to the standard maximum of \$250,000 per depositor	<b>EARN RETURNS</b> A competitive rate of return, as compared to other short-term investment products providing overnight liquidity	<b>SAVE TIME</b> Less time managing multiple accounts and/or investments for excess cash

### How it works

The Hybrid DDA offers a solution similar to the functionality of an overnight sweep service. In the Hybrid DDA solution, balances earn an earnings credit allowance up to a predetermined threshold to offset bank service fees with balances above the threshold earning hard dollar interest. Thus, **instead of sweeping to a separate account each night, your excess balance remains in the DDA and earns interest.** Additionally, the Hybrid DDA does not have an investment cap like an end-of-day MMF sweep solution.

Balances up to a predetermined threshold ("the peg balance") earn an earnings credit allowance at the proposed earnings credit rate of 3.00%. Funds up to the peg balance are used to offset bank service fees. Balances above the peg balance threshold earn hard dollar interest at a proposed rate of 2.90%. Interest accrues daily and is paid monthly. The below illustrates how the Hybrid DDA works.

## Hybrid DDA structure

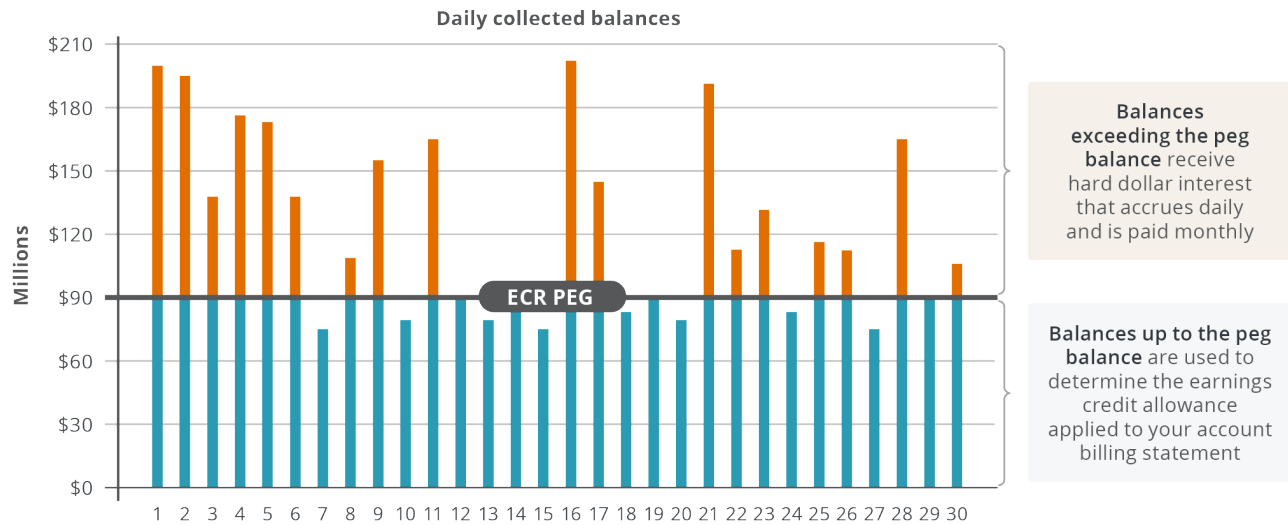


Figure 5

The peg balance can be changed at any time prior to the next billing cycle (and applied on a go forward basis) to adjust for unplanned changes in service fees (e.g., significant volume changes, service additions/deletions, to compensate for periods in which minimum balance levels fall below the peg balance amount).

**c) Will sweep activity be reported on a detailed, daily basis (each debit and credit) or summarized on a monthly basis? Is a separate sweep account report available?**

When sweeping to a money market fund (MMF), the City will receive a monthly statement from the fund that indicates the dividend amount. You may choose to reinvest this amount in the fund or deposit it to your account.

Additional reports with transaction details are available daily on J.P. Morgan Access Liquidity Solutions.

Money market fund (MMF) summary reports include:

- **Daily Activity Report:** One day historical view of investment and redemption activity related to your actively traded MMF investments.
- **Rate History Report:** A daily report showing yield on your purchased MMFs.
- **Monthly Money Market Fund Activity Report:** A monthly report providing portfolio summary and transaction detail for selected accounts. The report is available on the third business day of the following month.



**d) Will interest from the sweeps be applied at the account level?**

Our sweep service credits the earnings to the account from which the investment was made.

**e) If to be used, provide the prospectus for the sweep fund. An AAA-rated, SEC registered fund striving to maintain a \$1 NAV must be utilized for the sweep.**

MMF yield and share classes are dependent on the investment amount and investment channel. See prospectus by visiting: <https://am.jpmorgan.com/us/en/asset-management/gim/liq/products/performance-and-yields/liquidity>

**f) If the Bank cannot provide a sweep mechanism, or if alternative account types are proposed for the accounts (especially while rates are low), describe the account structure proposed including the type of accounts (interest bearing, money market, ZBA, etc.) along with the overall account structure.**

As indicated, J.P. Morgan offers a sweep to a money market fund. However, given the current rate environment, we recommend a Hybrid DDA for the City for investment of excess funds. The Hybrid DDA can be set up as a master account and can support a zero balance structure.

**g) Complete the below table at the bottom of Attachment A with current rates and the average rate for the prior 12- months.**

	<b>Current Rate</b>	<b>12-Mo Historical Average</b>
<b>ECR</b>	2.15 %	1.95 %
<b>Interest Bearing</b>	2.05 %	1.94 %
<b>Money Market Accounts</b>	1.75 %	1.64 %
<b>Sweeps</b>	4.80 %	4.49 %

## **2) Automated Treasury/Cash Management Information**

The City requires web-based cash (treasury) management services and inter-day and intra-day balance reporting. It requires a high degree of automation within all service areas. Imaging of all checks, access and image retention is required. Imaging of deposit slips and deposit items is preferred. Preferably statements and account analyses will be available in electronic form along with archiving of information.

The City requires timely access to downloadable information for download to the City's accounting software for reconciliation of payroll accounts at a minimum. The City uses the MUNIS Enterprise Resource Planning (ERP) system from Tyler Technologies. The Bank is to provide acceptable file structures for data transmission as part of the response to this RFP. Additionally, the Bank may be

requested to assist the City to test and evaluate any new or proposed enhancements to the ERP's capabilities in data transmission, upload, or download as it pertains to the services in this RFP.

Minimum on-line services must include balance reporting, stop pays, positive pay, account transfers, and wire transfers. Daily balance reporting should include detail on all transactions with summary reporting on closing ledger and collected balances along with one-day float, at a minimum.

a) Fully describe the bank's on-line service capabilities and systems, with examples.

With J.P. Morgan Access, the City continues to receive a highly intuitive and easy to use, cash management solution that seamlessly integrates all treasury activities through a secure portal using a single authentication process.

Whether you keep cash in one or multiple accounts, located locally, our online portal puts critical cash management information and tools at your fingertips, and the unparalleled experience of J.P. Morgan at your service.

**Advantage for the City:** J.P. Morgan Access ranked #1 overall for digital transformation in 2022.

*2022 Coalition Greenwich Digital Banking Benchmark study*

### Do business your way with a variety of channels

The four channels of J.P. Morgan Access—Online, Mobile, Embedded Solution for Excel and File Transmission—are designed to save treasury professionals time by integrating everything you need in one place.

#### J.P. Morgan Access: Keep your business moving forward with one integrated global platform

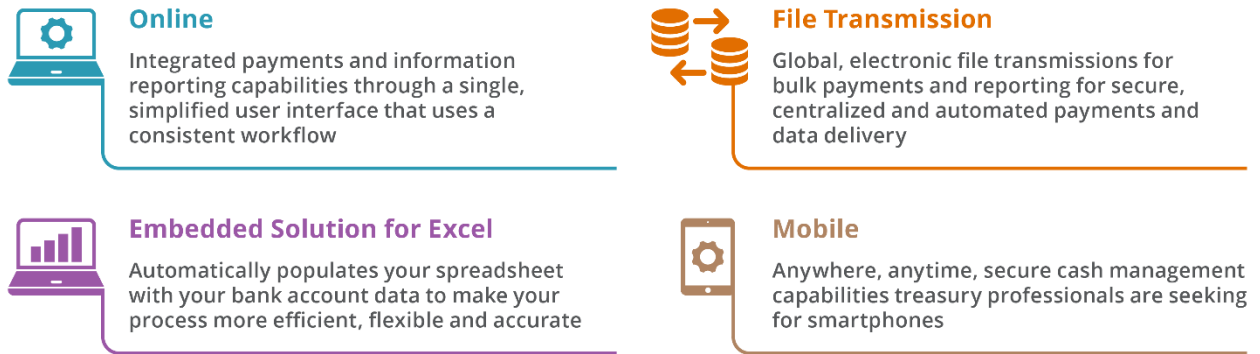











Figure 6

## Online portal

The online portal represents a simple, intuitive and multi-functional channel that continues to provide rich information and transaction capabilities with a **single sign-on** to product applications across the Treasury Services product line.

Comprehensive functionality provides secure, seamless access to products across our services. Review and manage data, customize treasury activities, initiate payments, coordinate entitlements and manage tasks with a **single point of access** to cash management.

Benefits of our approach: Online portal—simple, intuitive and integrated	
	<p><b>Powerful security</b></p> <p>Receive <b>protection of privacy and authenticity of users, data and transactions</b> when you access the portal via our sophisticated multi-layer security system</p>
	<p><b>Easy to use</b></p> <p>Use a <b>single sign-on</b> and seamlessly access authorized accounts and functionality with automatic upgrades when users sign on</p>
	<p><b>Saves time</b></p> <p>View <b>critical information at your fingertips</b> on your customized home page—with features and capabilities that are just a few clicks away</p>
	<p><b>Alert notifications</b></p> <p>Set up a variety of <b>customizable business critical alert notifications</b> to save you time and make sure you don't miss anything</p>
	<p><b>Decision support interfaces</b></p> <p>Manage your <b>data effectively</b> using filtering and export technologies</p>
	<p><b>Virtually effortless administration</b></p> <p>Security administrators use <b>simple and intuitive tools</b> to manage frequent user entitlement changes in real time, and <b>save time</b> with features like cloning entitlements and cloning account and user groups</p>
	<p><b>Flexibility</b></p> <p>Select the <b>services required</b> to support your current business environment and add additional services as your needs evolve</p>
	<p><b>File transmission insights</b></p> <p>View <b>file transmissions and monitor the status and expiration dates</b> of file transmission security keys</p>
	<p><b>Self-service training and education</b></p> <p>Access a <b>single and consistent location</b> called the Access Help Center for product and service learning options, a guides library, an intuitive online webinar registration tool that allows your staff to participate as needed—plus other tools and resources</p>

## Mobile

Experience the power of J.P. Morgan Access in the palm of your hand with Mobile.






Our Mobile app allows the City to view and perform many of the same tasks as in the online portal, as permitted per entitlements:

- View account balances and transaction activity
- Drill down into individual accounts and transaction detail
- Deposit checks remotely
- Payment approve, release and reject for wires, account transfers and book transfers

### Anytime, anywhere

Mobile's updated modern design makes it easy to deposit checks, check account balances and approve payments.

#### Benefits of our approach: Mobile—stay connected on the go

	<b>Get started fast</b> <b>Easy app setup and sign in</b> allows new users to get started on the app, without needing to go to the J.P. Morgan Access website
	<b>Easy navigation</b> <b>A Welcome Tour</b> provides an overview of the app on the first launch, allowing users to <b>easily navigate features</b>
	<b>Account views</b> <b>View accounts, balances and transactions</b> in the palm of your hand
	<b>Check deposits</b> <b>Expedite check deposits</b> away from your desk with check and document capture
	<b>Take action on payments</b> <b>Approve, release and reject</b> payments on Mobile for timely payment processing

Mobile is supported by the core online portal's multi-level security protocol designed to protect privacy, preserve data integrity and maintain operational control.

## Making clients part of the solution

Clients remain an integral part of our ongoing development by providing strategic direction, evaluating features and testing solutions. Many of our clients take advantage of the Feedback function within the online portal.

Listening to clients has proven to be a key success factor for our award-winning platform. Some of our most recent enhancements are:

- **Rules mapping engine** that enables clients to create and manage rules online to tag their transactions for improved cash position and account reconciliation
- **Payment notification** that enables clients to have our online portal automatically notify the beneficiary or interested party that a wire payment has been sent
- **Scheduled reports mail delivery** that saves time by having scheduled reports sent directly to a client's email inbox
- **My Company** that enables security administrators to initiate common actions with a focus in user management and client setup

We studied daily workflows and listened to input from hundreds of clients like the City to understand current and anticipated needs. The results—an intuitive, integrated platform that is fast, flexible and easy to use. Clients begin using the system with little or no learning curve.

Keep saving time with fewer clicks when using the online portal's crisp, new user interface featuring functionality that helps you work even more efficiency. Get **one-click access** to urgent action items.

## Help if you need it

Use Virtual Assistant, our first-to-market capability to innovate on how you interact with our digital platforms. The **power of artificial intelligence** bring you answers to the most commonly asked questions. Additionally, online help and how-to videos provide a full range of support materials in the Access Help Center.

When you need to speak to a person, take advantage of our unparalleled service. Our Client Service and Technical Support teams are available for further assistance.

### b) Describe your search capabilities for historical transactions and reports as well as the ability to retrieve and download historical images. How long is information available without accessing archives?

The City can make inquiries in multiple ways:

- On **specific transactions** by individual account or by multiple accounts for prior-day, current-day and date range selections
- Against **historical data** for 45 days or up to 2 years, depending on the entitled account's history retention settings.
- Paid check history and images are available for seven years standard or up to ten years optional.

For a quick snapshot of your balances, can use the home page to view current-day or prior-day balances, down to transaction summary, such as totals for lockbox, wires, ACH, etc., and transaction detail. Each level allows for printing and exporting results.

## Global Search

The Global Search feature via J.P. Morgan Access offers a powerful search engine putting information at the City's fingertips. Global Search works like a traditional web search engine across the banking platform to help the City find information quickly and intuitively. The City can start a search from any page in the banking platform and then filter, drill down or take action based on the results.

### Global Search

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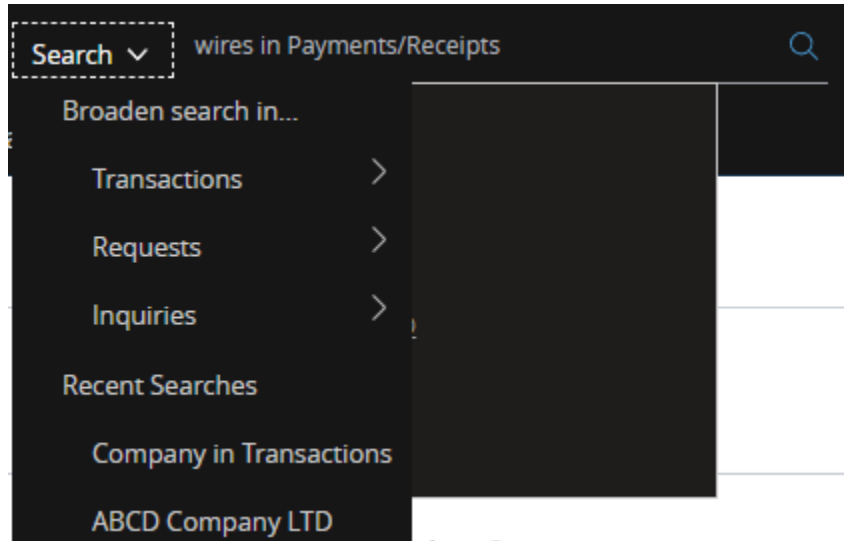


Figure 7

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## Features

- **All-in-one search:** With a single entry you can search the entire life cycle of a payment, from origination to posting. Results automatically include payment templates, account balances and help topics.
- **Dynamic suggestions:** Once you enter the first three characters of your query, suggestions are displayed for all search categories. Simply select the category of information you're looking for (e.g., within payment templates).
- **Natural language search capability:** Use words such as 'today,' 'yesterday,' 'last week,' 'this week,' 'last month,' or 'this month' in your search to quickly narrow your results.
- **Payment navigation:** For freeform wire transfers, enter "create payment" to go directly to the Wire payment origination page. For wire templates, enter a Wire template name to navigate to the payment origination page for that template.

## Benefits

- **Faster and easier access to information:** find exactly what you're looking for without knowing where it is
- **Saves time:** take the action you want right from the search results

c) **Are all reporting processes and services web-based? Is paper back-up from the City needed on any transactions?**

Reporting and services provided through J.P. Morgan Access are web-based. Paper back-up is not required.

d) **Please describe the bank's recent history in providing assistance with client's ERP system enhancement testing. Specifically, it is anticipated that the ERP vendor will be upgrading the Bank Reconciliation Manager in the contract's time period and likely will be requested to assist in testing this enhancement.**

We work with numerous ERP and TMS providers, including Tyler, the City's ERP. J.P. Morgan has an extensive experience in integrating with our clients' ERP and TMS systems. Our clients primarily use ISO 20022 XML and our proprietary Global Flat File (GFF) format for payment initiation. Our file transmission channel offers full end-to-end integration and supports industry standards for both file formats and connectivity, providing an ERP agnostic solution. We have successfully worked with a number of our global clients, both in the region and locally, in establishing an interface between their ERP systems and the electronic banking channels we offer.

The City's authorized users can also leverage our online portal via J.P. Morgan Access as your primary payment channel. We have discussed in the following sections how we can support your integration efforts via both our online and file transmission channels.

## J.P. Morgan Access

Our online portal via J.P. Morgan Access offers import functionality for payments and could be used as both a primary and contingency solution for your payments initiation needs. The City can securely import payments from your ERP system to the online portal using the following file formats:

- ISO 20022 XML and our Global Flat File (GFF) mixed payment format with Host-to-Host Online
- Access CSV (our proprietary Comma-Separated Values format) for domestic and cross-border wire-related payments
- Nacha for PPD, CCD, WEB and CTX related ACH transactions

The City can likewise securely export statements and data from our online portal through the reports function in the following file formats:

- BAI2
- MT940/MT942

- CSV
- ISO camt. 052/.053/.054
- OFX

The City can also download data from J.P. Morgan Access and save in Excel or PDF formats.

In addition, the scheduling facility can be used to automatically create the file(s) ready for onward integration with your accounting or ERP systems.

Furthermore, we support JSON format via API.

## File transmission

Our file transmission platform is a secure data communications environment that provides the City with a comprehensive two-way exchange of data between your ERP system and J.P. Morgan. This leverages industry-standard communication protocols, such as SWIFTNet FileAct, SFTP, AS2 and HTTPS.

We support industry-standard file formats, including:

- **For payments:** ISO 20022 XML, pain.001.001.03 (and v2), collections pain.008.001.02, our proprietary Global Flat File (GFF), ASC X12, UN/EDIFACT, IDoc PEXR 2002, PEXR2003
- **For payment file confirmations:** ISO 20022 XML, pain.002 and ASC X12
- **For reporting:** ISO 20022 camt.052/053/054, SWIFT MT940/942, BAI2 and CSV

## Supporting your integration efforts

We will work with the City during the implementation phase to establish the pre-agreed file format interface between your ERP system and our electronic banking channels.

We have developed a number of key services to facilitate the required integration with your ERP system:

- We provide documentation on the required specification details for both import and export file formats and can provide sample files on request.
- Your designated file transmission technical implementation manager, together with your designated implementation onboarding specialist, will work with you to make sure the process of integrating our system with yours is as simple as possible.
- During the implementation stage, we will help validate and provide feedback on files.

Additionally, for implementing direct host-to-host connectivity, we have a designated testing environment managed by our Client Testing Center, making sure all required file transmission testing is executed efficiently and effectively. The technical integration follows the following testing process:

- Tests are designed to validate connectivity between the City and J.P. Morgan. The City must pre-test file contents and formats prior to testing linkage to J.P. Morgan.



- Test transmissions should simulate production files, containing positive dollar value transactions. All test files are received into a test environment and do not post to activate accounts. Testing will include all requested acknowledgment services.
- Testing results, as well as any necessary modifications, will be communicated and documented. Testing will continue until acceptable results are achieved. J.P. Morgan requires three successive successful tests prior to moving to the production environment.
- J.P. Morgan proactively monitors all initial production (live) files.

To establish a smooth migration to J.P. Morgan's platforms, our Technical Service Group will also provide training and assistance to the City's staff to make sure that users are familiar with the functionality of the system.

**e) Do the bank's systems include a cash forecasting module or capability?**

Managing your company's daily cash flow is a challenge. Treasury managers often spend valuable time and resources manually populating spreadsheets to help them monitor their cash position and analyze trends. This process can be burdensome and error prone.

The J.P. Morgan Embedded Solution for Excel spreadsheet plugin makes the process more efficient, flexible and accurate. Integrated with our online portal, it provides a single view of your account information across your banking relationships.

**Key features and benefits**

- **Gain greater accuracy and control:** Refresh balance, transaction and payment/receipt information as needed
- **Save time:** Initiate payments/receipts directly from your spreadsheet
- **Make research fast and easy:** View balance, transaction and payment/receipt details directly from the spreadsheet
- **Save historical data:** Create history reports to analyze cash flow trends
- **Gain complete visibility when you need it:** Add exchange rates to a pre-existing spreadsheet

**How it works**

After installing the Embedded Solution for Excel plugin through Microsoft Excel, the City can quickly and easily create a custom worksheet that can be refreshed with your bank account data from us or other banking providers' accounts. Or, just tell Embedded Solution for Excel where to populate your balance, transaction and pending payment/receipt information in your company's spreadsheet form.

Either way, the City will benefit from the convenience, and gain more control with the automation provided by Embedded Solution for Excel.

- **Fully customizable functionality:** Select templates, spreadsheet layouts, account, transaction types and in-flight payments/receipts, set thresholds for individual accounts, receive reminders and generate “To-Do Lists.”
  - Build a custom setup specifically for your operational needs and ongoing efforts
  - Provides you real-time data with one click
- **Initiate payments and receipts:** Save time by initiating payments/receipts directly from your spreadsheet.
- **Historical data for trend reporting:** Create history reports with 45 or more days of past balance and transaction data. Use these reports to analyze trends for any period you choose.
- **Powerful security:** J.P. Morgan’s robust security protocol is designed to help protect your privacy, preserve data authenticity and maintain strong operational controls. Your staff will find managing user settings easy, which they can adjust to make sure they have access to the right functionality and information.
- **Help if you need it:** Embedded Solution for Excel is designed to work the way you do, helping manage your daily workflows more efficiently. Most clients are up and running with little or no learning curve. However, should you need help, a full range of support materials is available through J.P. Morgan Access Help. The help tool offers clients a single location for product and service-related content providing a full range of documents and training material from quick start guides, to webinars and online training modules.

## J.P. Morgan Embedded Solution for Excel with API

**Save time** viewing your global banking information right on your desktop. Take advantage of pre-configured, robust reporting templates that provide cash visibility, user management and payment reporting with J.P. Morgan Embedded Solution for Excel with API.

Our innovative solution installs directly into Excel and uses J.P. Morgan Treasury Services APIs as the foundation to drive **real-time, on-demand data** from J.P. Morgan.

### Getting started is easy

Simply download and install an Excel-based plugin on your desktop. Once installed, log on to J.P. Morgan Access like you do today. With a click of a button, you can pull **real-time data** using the pre-configured templates directly to your desktop.

A seamless experience

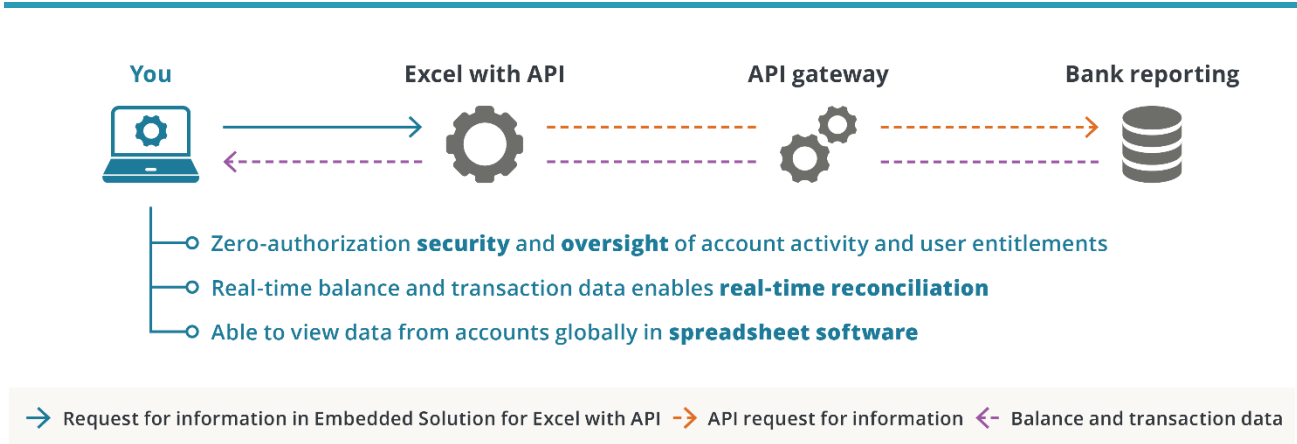


Figure 8

Let us help you realize the benefits gained with Embedded Solution for Excel with API

EMBEDDED SOLUTION FOR EXCEL WITH API It is simple and secure	
<b>INFORMATION AT A GLANCE</b>	APIs provide you real-time, on-demand bank reporting data with transparent visibility into your banking operations.
<b>EASY TO USE</b>	Our solution uses Excel to view data, so there's little-to-no learning curve.
<b>THE SECURITY YOU EXPECT</b>	You'll use your J.P. Morgan Access user credentials for connectivity and entitlement, so your data is secure and encrypted.
<b>WE DID THE HEAVY LIFTING</b>	You don't have to set up direct API connectivity because our solution does it for you, saving you time and resources.

f) **Detail the availability and level of prior day and intra-day detail and summary reporting. When is prior day information available? Is intra-day information real-time or delayed?**

Receive both **prior-day** and **current-day** information on J.P. Morgan Access.

Information sharing is critical in today’s fast-paced business environment. Our online portal provides a powerful tool that delivers timely, accurate data through reports that are easy to create and read—helping you analyze and manage cash flow.

The Cash Position snapshot view displays current or prior-day balances on the Home Page, and presents opening ledger, current ledger and current balances totals in an account or base currency. Cash reporting tools let the City create, customize and run up-to-the-minute reports on its accounts, all from a single location.

Your users select the information needed in the way they want it presented and schedule reports from a single page. Reports are customizable to fit your needs.

Receive prior-day information reporting by 7:00 a.m. local time, based on where each account is domiciled. Receive current-day information of transactions posted (memo-posted transactions)—such as lockbox, wire, ACH, returns, controlled disbursement and demand depository accounts—throughout the day, within minutes of receipt or completion.

The City can also use our banking portal to consolidate information reporting for all company accounts either at J.P. Morgan or at any other bank across the globe. The online portal receives current-day and prior-day information from U.S. domestic banks through a third-party provider and from global banks through the SWIFT Network. **Manage all your bank account information through one application in one format at one time with this multibank service.**

**We fit the way you work**

Save time with flexibility and ease of use—our banking portal fits the way you work:

- **Customize** your home page to provide information you need on one page
- **View, print, export, save and share**, without having to use paper unnecessarily
- **Sort, filter, search** with the ability to view checks and deposit images

g) **Define all transaction and summary history retention features.**

Our banking portal offers 45 calendar days of account balance and transaction data. Upon request, for report retention, the system can store 90 calendar days, 1 or 2 years of data. Inquiries can be run against historical data for 90 days standard or up to 2 years depending on the entitled account’s history retention settings.

Images of all on-us transactions (paid checks, deposit tickets, advices/adjustments) and account reconciliation (ARP) reports are available via our banking portal. Check images and ARP reports are stored for 7 years (standard) with an option to extend retention up to 10 years.

Transaction Services provides 7 years of wire details for both incoming and outgoing wires and offers 15 months of historical ACH transaction information on all ACH-originated payments.

Retention at a glance		
Service	Retention	Extended retention
Online activity	45 days	90 days, 1 or 2 years

Bank statements	Up to 7 years	
Account analysis statements	Up to 13 months	
Paid check images	Up to 7 years	10 years with approval
ARP reports	Up to 7 years	10 years with approval
Items deposited with remote deposit capture images	10 years via Receivables Online	

**h) Can customized reports draw across reporting modules and activities? Describe the cross-functionality features.**

Our online portal's Interactive Reporting function provides interactive features for truly customized reports.

**Interactive Reporting features and benefits**

**You benefit**

- **Avoid manual rework** when exporting data to upload into treasury workstation/ERP systems
- **Facilitate transition** from a previous bank by providing the tools to match any report format
- **Quickly identify trends** with graph or chart views, and drill down to isolate data elements and drivers

**Features**

- Add or remove columns and accounts
- Simple and complex sorting options
- Drag and drop functionality to reorder columns on the fly
- Powerful search and filter options to pinpoint required information
- Graphical and chart views
- Save, print and/or export
- Schedule online reports for automatic generation (PDF, XLS)

## Interactive Reporting function at a glance



Figure 9

## Cash reporting

Our online portal allows the City to retrieve real-time and previous day posting of information each business day. The cash position of accounts held by us and other financial institutions can be viewed in an online, secure environment. Current-day information is updated throughout the business day for designated accounts.

Also, you can access useful information to aid in planning funding and investment strategies, including top-line summaries, detailed transaction records and historical reports for up to two years. User entitlements can be managed to control access to accounts and reports, including:

- Balance and Transaction Report
- Returns and Exceptions Report
- Interactive Transaction Report
- Payment and Template Reports
- EDI Report (U.S.-based accounts)
- Wire Detail Report

## Cash reports

**J.P. Morgan | Access** Search *Search by account, amount, beneficiary and*

Home Payments Liquidity Receivables Checks Reports & Statements Payment Control Administration More Services

Cash Reports - All

Rules Mapping  
Adding new rules or testing the draft rules is only available for Balance and Transaction Reports.

Name	Type	Description	Source	Output	Shared By
Balances and Transactions Report - Month End	Customized	Summary and/or detailed view of balance and transactions by account, date, or location	Balance and Transaction	PDF	
Balance and Transactions - Daily by Account Gr...	Customized	Summary and/or detailed view of balance and transactions by account, date, or location	Balance and Transaction	Online	
Controlled Disbursement Report - Account 7887	Customized	Funding summary and/or detailed view of Controlled Disbursement accounts	Controlled Disbursement	CSV	
Returns and Exceptions Report	Customized	List view of return and exception items with column and sort order selections	Returns and Exceptions	Online	Lisa S. Johnson
Balance and Transaction Report - RM	Customized	Special summary and/or detailed view of balance and transactions by account, date, or location	Balance and Transaction	Excel	Lisa S. Johnson
Balance and Transaction Report	Customized	Special summary and/or detailed view of balance and transactions by account, date, or location	Balance and Transaction	Online	Lisa S. Johnson
International and Multibank Accounts	Customized	Special summary and/or detailed view of balance and transactions by account, date, or location	Balance and Transaction	Excel	Lisa S. Johnson
Regional Report	Customized	Check Status sorted by account	Regional Report	Excel	
Balance and Transaction Report	Master	Summary and detailed views of balance and transactions by account, date, or location	Balance and Transaction	Online, PDF, Excel, BAI2...	
Controlled Disbursement Report	Master	Funding summary and detailed views of Controlled Disbursement accounts	Controlled Disbursement	Online, PDF, Excel, BAI2...	
Transaction Detail Report - Interactive	Master	Interactive View of Transaction Details	Transaction Detail	Online	
Returns and Exceptions Report	Master	Detailed view of return and exception items by account	Returns and Exceptions	Online, PDF, Excel, CSV	
Checks Paid Report	Master	Detailed view of checks paid by account or date	Checks Paid	PDF	
Wire Detail Report	Master	Detailed view of incoming and outgoing wire transactions by account or date	Wire Detail	Online, PDF, CSV, Excel	
EDI Report	Master	EDI Report	EDI	Online, PDF	

RUN CUSTOMIZE OR EDIT COPY MORE

15 Reports 0 Selected  
Last refreshed on Dec-20-21 2:47 PM EST

Virtual Assistant

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Figure 10

A variety of filters can be used to pinpoint desired transactions for enhanced data management. An export feature offers a variety of formats to facilitate data integration with your accounting and decision support platforms.

Reports can be scheduled with the frequency and format desired by each user and shared with other users.

### Transaction initiation and template reporting

Transaction reports are available for transactions initiated through our online portal for accounts held at both J.P. Morgan and other financial institutions. Template reports provide details on all templates set up by clients on these accounts.

#### Transaction reports include:

- Transaction details
- Transaction history
- Transaction methods and descriptions (wire, book transfer, ACH, account transfer)

#### Template reports include:

- Template history (last date used, setup, approval and activation)
- Template creation method (free-form, imported)

- Transaction creation method (free-form, imported, from template)
- Transaction status (saved, pending approval, pending release, rejected, released, delivered, completed, rejected by bank)
- Template status (saved, pending approval, pending activation, active, inactive, rejected)

**i) Describe back-up procedures for use by the City with any interruption in the automated system delivery of information or transaction input functions.**

J.P. Morgan utilizes a comprehensive back up process to minimize occurrence of loss of processing services through:

- Back-up data centers, geographically remote from primary data centers
- Uninterruptible power supplies, diesel generators, fire detection and suppression systems and water detection systems
- Redundant communication links between business sites and data centers
- Disaster recovery hot data center sites configured to replicate both the processing environment and production data in a window of time determined critical (and documented) by each business

**j) Describe provisions for off-site backup and continuation of services in local or regional disaster situations.**

The Global Technology Infrastructure (GTI) Back up environment provides an encrypted local disk back up facility, which can be automatically replicated with encryption to our centralized bunker. The bunker location provides a target for Disaster Recovery or encrypted tape for longer term storage. This architecture provides a centralized managed solution to help make the firm's data is protected, with no tapes leaving our facilities, to help make sure maximum coverage.

**k) Describe security protocols for online services. How is authentication and authorization provided? How and by whom is the administration of the security module established and maintained?**

J.P. Morgan Access uses a multi-layer security system designed to protect the privacy and identity of users, while maximizing data and transaction integrity.

- **Control:** The City's security environment is maintained by your assigned security administrators, who create and authorize users for online services. Using online administration tools, security administrators can lock down security with precise user entitlements, limits and account settings and generate entitlement reports to meet auditing requirements.
- **Two-step logon:** The system uses an enhanced two-step logon to help validate that users are accessing the authentic J.P. Morgan Access website.



- **Single Sign-On:** A distinct user ID and password give the City's users access to the platform and product functions that do not involve the initiation of value-bearing transactions. Users entitled to transaction initiation or that fall under certain regulatory requirements will also require a security token to log on.
- **User authentication:** During the initial access to the server, users' identities are validated against their registered profiles.
- **Log on control:** After three log on attempts, the system automatically locks out a user who enters an invalid password and generates an entry in the security log. The three failed log on attempt restriction prior to disabling a user is on a per session basis. This is set by our systems.
- **Computer registration:** Each time a user logs on through an unrecognized computer, the system prompts the user to re-register the unit using an activation code delivered via an out-of-band channel, such as email, help desk or in person by a the City security administrator.
- **Digital signature:** Authentication is required for users accessing functions involving value-bearing transactions or security activities (e.g., wires and ACH). We use a two-factor authentication process:
  - Digital signature authentication is achieved through J.P. Morgan's patent-pending solution leveraging RSA SecurID token technology to provide signatures.
  - Users enter their user ID, password and RSA SecurID token code when logging on. They are prompted to re-enter their password and token code before moving funds during their secure session.
- **Data protection:** Industry-standard 256-bit Transport Layer Security encryption helps maintain confidential access and delivery of data, and transaction facilities.
- **Session timeout:** After 15 minutes of inactivity, users are automatically logged off.

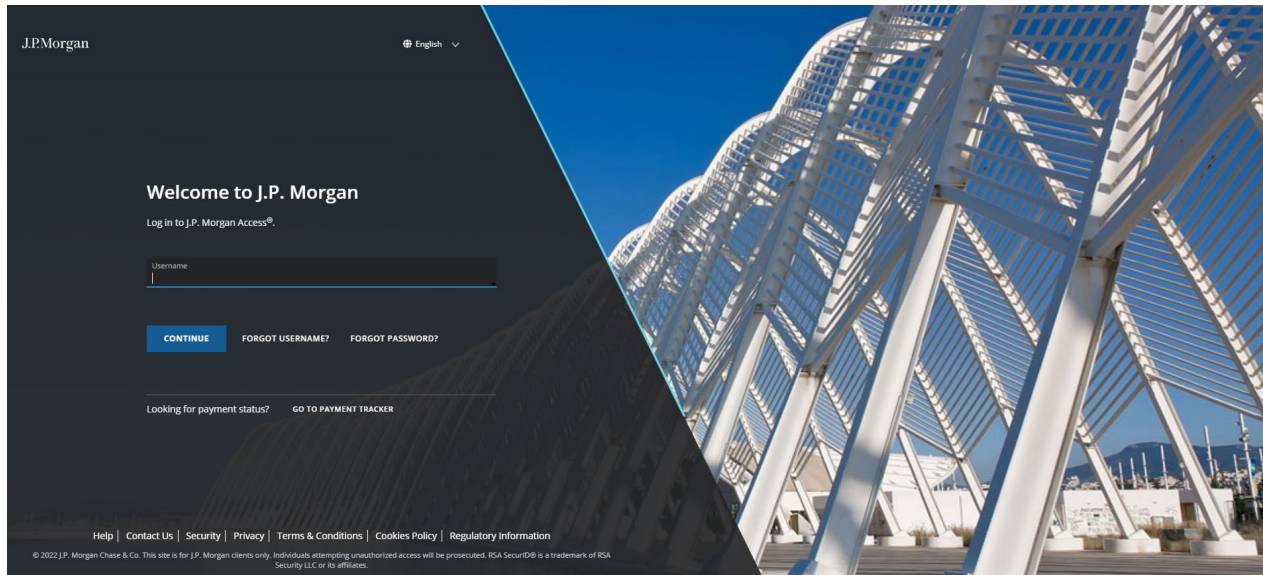


Figure 11

---

### User entitlements

The City nominates your own security administrators to establish and approve users for accounts, services and functions using an online entitlement feature. As a standard practice, and to help the City maintain audit controls, a minimum of two security administrators are required for user setup and maintenance.

- One security administrator establishes users for accounts, services (e.g., ACH initiation, funds transfer initiation or balance reporting), and functions (e.g., reporting, transaction initiation and transaction approval or release).
- A second security administrator approves the user entitlements granted by the first security administrator.
- For each user created by a the City security administrator, we establish basic authentication user IDs. Digital signature authentication IDs are established for users authorized for transaction initiation and administrative functions.
- RSA SecurID tokens are assigned by the security administrator to those users who need to perform digital signatures.
- Users log on to the portal to start the new user identification process with the secured information provided in a welcome email generated after the user was created and approved by the security administrators. The user validates their contact information, leverages a one-time pin and creates their own password.

- This logon procedure, in combination with the acknowledgement and pre-established user entitlements, creates an electronic user profile that is employed for all J.P. Morgan Access communications with J.P. Morgan. Each user's desktop view of the portal reflects the accounts, services and functions to which that user has been entitled.

### Standard security administrator model

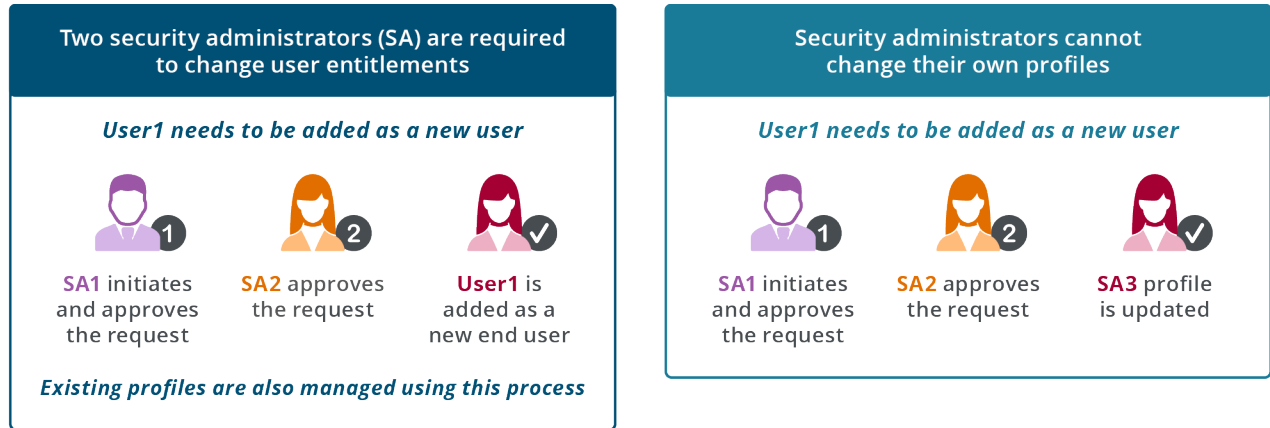


Figure 12

You can waive the requirement that a security administrator cannot make a change to their own profile providing that a second security administrator approves those changes.

**l) What are the hours of available technical support? Where is the technical support located? How is support provided?**

Our Payments Solution Center Access Support team provides support to the City for J.P. Morgan Access related inquiries, which includes troubleshooting browser, software and scanner issues. They also assist with internet troubleshooting, password resets/unlocks, resolving error messages, etc.

The Access Support team hours of operation are 7:00 a.m. to 7:00 p.m. CT on Monday through Friday. Our operational centers are strategically located in the, U.S., U.K. and Asia.

**m) Submit a link to your portal and treasury information system. If not available, submit screen prints.**

For more information on our J.P. Morgan Access products and services described in this response, visit <https://www.jpmmorgan.com/solutions/treasury-payments/access>.

### 3) Collection and Deposit Services

Standard commercial deposit services are required for certain accounts. A number of separate City departments are responsible for their own deposits which are deposited directly to the bank (the water park and the court) but others (library, recreation, golf and tennis) are prepared separately for deposit but

moved to Utility Billing and deposited along with the separate Utility Billing deposit. The multiple deposits from Utility Billing are made essentially daily. Coin/currency is not rolled or strapped.

Twenty-four-hour deposit capability is required to accommodate department activities.. A contracted armored car service (Brinks Armored Services) is also used for collections at all locations including Utility Billing in City Hall. The City anticipates continuation of this deposit process by a security service (resulting in an average of 13 branches and 213 vault deposits per month). Deposits include checks, and coin/currency.

The City currently uses a lockbox for utility related payments. In times past, it was considered a separate activity from the Banking Services RFP, however, it is being incorporated into this RFP so an all-inclusive option can be considered.

All deposits received by the bank's established deadline must be processed on the same day. Immediate verification is not required. The bank shall guarantee immediate credit on all incoming wire transfers, on-us items, and securities maturities and coupons. All other checks clearing will be based on the bank's published availability schedule or remote processing schedule. Failure to timely credit the account will require payment reimbursement to the City at the then-current Fed Funds rate.

The Depository shall provide services that consolidate online bill payments into one daily electronic deposits transmission accompanied with remittance information.

The City does not currently utilize re-presentment of checks through ACH (RCK) but may consider its use during the contract period. Checks are currently represented automatically twice.

**a) What e-receivables programs does the bank have available? How would you suggest the City work into consolidated receivables processing?**

What can be better than saving money, boosting efficiency and reducing your environmental footprint?

In response to persistent competitive and regulatory pressures, organizations around the world are developing new policies and adopting industry leading practices to boost financial performance, such as:

- Faster payments
- Fraud and risk mitigation
- Adoption of payments standard ISO 20022
- Environmentally responsible paper production and consumption practices
- Mobile and tokenized payments

Leverage your treasury strategy to improve working capital, reduce processing costs, mitigate risk and build a business case for automation.

## Benefits of our approach to **migrating receivables from paper to electronic**

### **IMPROVE DSO**

Improve days sales outstanding (DSO) and cash flow

### **REALIZE SAVINGS**

Realize the potential of automated payment matching (check or EFT) to electronic remittance advice

### **REDUCE COSTS**

Reduce paper and storage costs—access images online for up to 12 months and access our 10-year archive for inquiry and research

### **SIMPLIFY WORKFLOW**

Increase efficiency by shutting off paper and leveraging data key/capture features inherent in most treasury systems

### **MERGE ACH PAYMENTS**

Receive a single deposit and a single file of aggregated electronic bill payments from multiple sources with ACH e-lockbox

## **We are here to help**

Automating may be easier than the City thinks, and we are here to help. Get the help you need from our variety of tools to help treasury managers:

- Review current operations
- Develop a strategy to migrate to a paperless environment
- Reduce redundancy by adopting an electronic treasury platform

We are going where you need us to be. We are delivering on a global scale, all built on the same principle: valuing our relationships so we can make things easier for you.

We are building the business you have asked for so we can help you grow. Building relationships that last, we help you unlock a brighter future with solutions that match your needs and make your treasury operations more efficient.

Our connectivity vision involves fully hosted solutions that offer streamlined integration with leading Enterprise Resource Planning (ERP) and Treasury Management Systems (TMS) providers, as well as a growing API suite that provide enhanced experiences.

## **Leverage technology and receivables solutions**

Leverage tools and technology that transform paper-intensive treasury functions and provide electronic payment solutions. Let us help you, whether you are paying for couriers to deliver your checks, or you just need to adapt your workflows to take full advantage of an image-based process.

### **Our mission**

We will build a lasting relationship with the City—founded on the principle of being a reliable bank focused on service excellence.

Your efficiency improvements enable your organization to realize its sustainability goals.

### **Integrated Receivables Collect**

Use a desktop or mobile, remote-capture solution for payments received at company offices. Optionally, add ACH to convert consumer checks into ACH transactions and submit the images to us for deposit. This technology saves time and money by providing quicker access to funds and by eliminating trips to the local bank branch and/or overnight courier costs. Additionally, view check images via Receivables Online for transactions processed using remote-capture services.

### **Receivables Online**

Merge collections from lockbox, ACH, ACH eLockbox, remote deposit capture and wires. Receivables Online leverages a single system for consolidating paper and electronic collections while accelerating exception resolution, improving workflow and providing insightful analytics on receivables flow. To reduce paper and storage costs, use Receivables Online to access images for up to one year with a 10-year online archive, which includes robust search and query options, and all reports can be downloaded in CSV format.

### **ACH eLockbox**

Aggregate electronic bill payments from multiple sources using ACH eLockbox. ACH eLockbox streamlines your receivables posting process by consolidating electronic payments received from multiple sources into a single deposit. Customers can pay bills electronically, as opposed to check, accelerating funds availability, eliminating manual exception processes and reducing collection costs. We provide you with a single accounts receivable (A/R) file and upload this data into your back-office system to help you save time, improve productivity and reduce costs. With our transaction repair tool, you avoid returning payments by reviewing transactions that do not conform to your posting rules and repairing them for efficient posting to your A/R system.

### **Image Cash Letter with ACH**

Optimize the way you prepare, process and clear checks with our enhanced image processing solution. If you process your own checks, rely on a third party or electronically consolidate deposits from multiple locations, you face growing costs, risks and inefficiency. Our image cash letter solution allows you to image all of your paper items and transmit them to us electronically for clearing. As part of this process, our solution reviews your check images and accompanying data to determine the clearing method.

### **ATM Business Deposit Cards**

Utilize these cards to enable staff to make cash and check deposits at 15,600+ Chase ATMs—and track and reconcile deposits online, without deposit tickets or envelopes. Receive prior-day detailed transaction reporting through our online reporting platform, J.P. Morgan Access.

### **Merchant Services**

With expanding consumer payment options and complex regulatory issues, merchant retailers need a payment processor to help guide them through the changing payments landscape. We help simplify the

payment process so you can get the most value out of every transaction and focus on what matters to your business. You benefit from our secure, proprietary technology platform that takes you from checkout and payment acceptance to settlement and funding.

**b) What is the bank’s daily cut-off time to assure same day ledger and, pending availability, collected credit at a banking center and vault?**

The City receives same-day funds availability for cash deposits, incoming wire, ACH transactions and checks drawn on J.P. Morgan. The cutoff time for each transaction is detailed below.

<b>Deposit cutoff times</b>	
<b>Cash deposits</b>	
<b>Branch deposits</b>	Times vary by location, but are typically between 5:00 p.m. and 6:00 p.m. branch time.
<b>Branch night drop deposits</b>	7:30 a.m. branch time. <ul style="list-style-type: none"> <li>Select branches offer a second opening in the early afternoon. Deposit cutoff times are clearly indicated on the face of each depository, as required by law.</li> </ul>
<b>ATM deposits</b>	10:00 p.m. CT. <ul style="list-style-type: none"> <li>Deposit cutoff times are clearly posted at each ATM.</li> </ul>
<b>Vault</b>	Our Dallas-Fort Worth* vault has the following cutoff times: <ul style="list-style-type: none"> <li>Cash-only deposit**: 5 :00 p.m. local time of the vault</li> <li>Mixed (cash and check) and check-only deposit**: 5 :00 p.m. local time of the vault</li> </ul>
<b>Remote Cash Capture</b>	Cash deposits received by the Smart Safe cutoff of 10:00 p.m. CT receive same-day ledger credit with next-day availability.
<b>Check-only deposits</b>	
<b>Remote deposits</b>	<p><b>Remote Deposit Capture</b> (including mobile): 9:00 p.m. CT, with same-day ledger availability based on endpoint.</p> <ul style="list-style-type: none"> <li><i>With ACH</i>: 9:00 p.m. CT for same-day ledger availability based on endpoint. All transactions cleared as ACH debits are fully available the next business day.</li> </ul> <p><b>Image Cash Letter:</b></p> <ul style="list-style-type: none"> <li><i>Standard</i>: 9:00 p.m. CT with availability based on endpoint.</li> <li><i>With ACH</i>: 11:00 a.m. CT for same-business-day credit. All transactions cleared as ACH debits are fully available the next business day. Nonconvertible items are available based on endpoint.</li> </ul>
<b>Electronic deposits</b>	
<b>Wire transfers</b>	Wire transfers are credited and available in near real time throughout the day. The cutoff time for incoming credits is the close of Fedwire, which is 5:45 p.m. CT.
<b>ACH</b>	<p>For ACH credits, you receive availability (memo post) for ACH collection on opening of the business day on the settlement date. A hard post of the funds happens at the end of the business day.</p> <p>For ACH debits, any same-day originations are settled at the end of the business day.</p>

\*We regularly review vault activity as a business practice, which may result in openings, closings and changes to cutoff times.

\*\*Coin deposits greater than \$10.00 may be credited to your account on a delayed basis.

**c) Must deposits be made to a vault? Where is the vault located? What delay may occur with vault deposits or transfers? Describe the process if the vault is not located in the DFW area.**

Continue to benefit from making cash deposits from your locations using our vault services. You arrange to contract with an armored courier to drop off deposits at one of our more than 100 vault locations. We recommend you continue to use our Dallas-Fort Worth vault location. J.P. Morgan does not require that deposits must be made to a vault. However, the bank does offer price incentives based on how deposits are made (i.e., branch vs. vault).

**Processing delays**

Take advantage of the latest available cutoff time by segregating currency deposits from paper check deposits. It allows paper checks to be delivered to the item-processing area more expeditiously, possibly affording you an earlier clearing schedule and **improved availability**.

Coin deposits greater than \$10 should be in their own heavy-duty, tamper-resistant coin bag with a separate deposit ticket placed in a different tamper-resistant bag. These coin deposits may be credited to your account on a delayed basis.

**1. Please provide a listing of approved armored car services that your Bank allows in the secured location (vault).**

We have agreements with the following armored vendors to install and service leased Smart Safe machines at your locations:

- Brinks
- Deposita
- Garda
- Loomis

These vendors will also provide servicing and connectivity to communicate your end-of-day cash totals to J.P. Morgan.

We can assist you in identifying an armored courier provider sales representative to consult on your Smart Safe equipment needs.



**d) Does the bank provide deposit location tracking? Describe fully. Do daily online reports include activity by location? Are all deposits designated by location and tracked as such through the reporting?**

We provide location reporting for clients that deposit from multiple sources into a single checking account through J.P. Morgan Access. Clients who benefit from this functionality include retail operations with multiple locations or school districts that track deposits separately by location.

The City can customize the filters and view of the Balance and Transaction Report, available through the Reports function, as a Location Report that captures deposit information from each of your locations. Locations are identified by a unique location identifier (ULID) number printed on the deposit slip, which is then reported back to your main office/location, broken out by each location.

The Location Report view within the Balance and Transaction Master Report captures and reports deposit information for the period you determine. Totals are calculated by each ULID location ID for the date range selected along with other optional totals. The information captured includes:

- ULID number
- Deposit date
- Deposit amount
- Deposit ticket and deposited check images (online output only)

Sample Balance and Transaction Report: location view

**JPMORGANACCESS INTERNAL CLIENT**

J.P.Morgan

\*\* All values are subject to verification and adjustments. \*\*

**Balance and Transaction Report - Location**

Transaction Date: 06/26/2014

**Includes Credits:**

ADJ, ADT, CHK, CASH, D/R, LBX, RTN

**Report Settings:**

Only Include Accounts with Activity, Include Multi-

Account Name:	<b>AMC INC</b>	<b>Last Updated:</b>
Account Number:	999999999	06/27/2014
Currency:	USD - US Dollar	03:44 AM EDT
Bank:	07100001 - JPMorgan Chase Bank, N.A. (IL)	
06/26/2014	<b>Opening Available</b>	<b>1,878,441.92</b>
	<b>Opening Ledger</b>	<b>1,931,563.34</b>

**Credits**






Tran. Date Value Date	Description	Customer Ref.	Bank Ref.	Credit Amount	
06/26/2014	REMOTE DEPOSIT ONLINE	1001	3580953085	41,787.56	
06/26/2014					
06/26/2014	CASH DEPOSIT	1001		33,520.85	
06/26/2014	Cash Svcs Cash Dep, Depdate= 06/24/2014, Bag= IFHY477U, ULID= 0000001001, VltID= 800				
Total Credits for Location: <b>1001</b>				75,308.41	2 items
06/26/2014	DEPOSIT	1002	3580973574	49,497.12	
06/26/2014					
06/26/2014	DEPOSIT	1002	3580970988	41,037.05	
06/26/2014					
06/26/2014	CASH DEPOSIT	1002		33,700.35	
06/26/2014	Cash Svcs Cash Dep, Depdate= 06/24/2014, Bag= IAAKOLUVU, ULID= 0000001002, VltID= 800				
Total Credits for Location: <b>1002</b>				124,234.52	3 items
06/26/2014	DEPOSIT	1003	9180586869	27,293.40	
06/26/2014					
Total Credits for Location: <b>1003</b>				27,293.40	1 item
06/26/2014	DEPOSIT	1005	3580951931	126,277.43	
06/26/2014					
06/26/2014	CASH DEPOSIT	1005		819.18	
06/26/2014	Cash Svcs Cash Dep, Depdate= 06/24/2014, Bag= IHG4157U, ULID= 0000001005, VltID= 800				
Total Credits for Location: <b>1005</b>				127,096.61	2 items

Figure 13

Note: Only paper-based deposit images are included within the Location Report.

Create deposit detail reports itemizing your deposits by ULID location. Users can select daily, weekly, monthly, or customized date ranges with totals for each ULID location over the time frame selected. Users schedule reports with the frequency and format desired.

**e) Is deposit reconciliation available? Describe.**

J.P. Morgan currently provides deposit reconciliation reporting for the City through multiple channels. The reconciliation report provided includes the type of deposit (including electronic deposits), date, dollar amount and associated serial number. In addition to the report, J.P. Morgan provides the City with location reporting via J.P. Morgan Access as described above.

**f) Does the bank require or prefer strapping and rolling? Are there cost options/benefits for separating cash and checks? Coin and check? Strapping/rolling?**

J.P. Morgan doesn't require that cash be deposited in standard straps. There's no penalty for depositing non-standard quantities of currency.

The Cash Services Product Guide illustrates the most advantageous ways to prepare deposits in Appendix 3.

**g) Is there any limit to the number of deposits in one deposit bag? Are these handled as separate advices?**

For tracking and control purposes, each deposit bag should contain only one deposit ticket.

**h) When and how are credit/debit advices sent to the City from the deposit locations? (Preference will be given to electronic delivery.) Are images of originals provided with each advice?**

The chart below outlines standard procedures for reporting deposit adjustments and options available to you.

---

**Standard and options for reporting deposit adjustments**

---

**Branch**

---

The standard delivery method for adjustment advices is the U.S. Postal Service. We mail adjustment advices within one business day of verification to the address listed on the deposit account. The location number can be included on the adjustment advice.

For paper check deposit, we can mail a second copy of the adjustment advice to an alternate address. However, for cash deposit adjustments, we're not able to mail an adjustment advice to an alternate address, nor can we send copies to multiple addresses.

The credit or debit deposit adjustment can also be viewed online and on your bank statement with the dollar amount and location number, depending on whether the deposit is delivered to a vault or branch.

---

**Vault**

---

In addition to online viewing, we also offer the following notification options to supplement the paper advice:

- **Email:** Next-day notification for all deposits and adjustments processed during the prior processing day
- **Receipt mailer:** Mailed next day for all deposits, adjustments and change orders processed during the prior processing day
- **Web:** Adjustment reports are available online through Web Currency Services

Vault deposit adjustment advices also include the original deposit amount, original deposit date, processing vault ID and adjustment reason.

---

**Electronic deposit using Integrated Receivables Collect and Image Cash Letter (ICL)**

---

For images that can't be forwarded for collection because they don't meet Check 21 requirements, we send an email notification to you on the next business day.

---

**Image Cash Letter (ICL)**

---

Images deemed to be a duplicate item or an unacceptable/nonconforming image (NCIs) are entered into our deposit correction system. NCI adjustments post on the same day as the credit ledger posting.

---

## Standard and options for reporting deposit adjustments

You receive an email notification for any NClS, and either rescan the non-conforming item or submit the item using a paper deposit.

---

**i) Does the bank provide a central online portal service for payment of City bills (Bill Pay) which could be added to the City website to facilitate credit card payments for various activities?**

J.P. Morgan can provide options for the City to process credit card payments for various activities. We would like to discuss your specific needs to determine which option would provide the appropriate level of service for the City.

**j) How does the bank handle discrepancies in deposit amounts? What dollar limits are used for decision making? What settlement process is followed?**

J.P. Morgan identifies all discrepancies. We internally manage adjustments in the vault and branch below a predetermined sundry amount without posting the corrected entries and related fees to the City's account.

**k) How and when does notification of return items take place? List the elements reported.**

The City's return item handling instructions are maintained within a comprehensive database at the bank. During the check clearing process, the paying bank may return deposited checks for a number of reasons, including non-sufficient funds (NSF), uncollected funds, stop payment, account closed, etc. We route most returned items through the Federal Reserve System to regional return processing areas.

After processing the City's return items per your handling instructions, the return system generates a debit to the designated demand deposit account (DDA). We match the actual return items to a return item advice and mail them to the DDA statement address via First Class U.S. mail. The return advice lists the dollar amount and the reason for return for each item.

## Online image viewing via our online portal

The online portal allows the City **next-day access** to return and redeposit item information and images. This solution allows your authorized users to electronically retrieve returns and redeposited item images. Our portal provides secure 24-hour, high-speed online access to your return and redeposit images.

To find an image, run a Returns and Exceptions Report or the Balance and Transaction Report on the online portal. The front and back of the returned item is available. Then click on the icon for the return item image to view, print or export the image.

## Return item notification and reporting

The City receives **email notification** as text-only or as text with image delivered via encrypted secure email. The email message contains the return item detail, and a separate attachment contains the returns images (front and back).

We offer flexibility:

- Group email addresses
- Choice of returns only, redeposits only, returns and redeposits, items over a certain amount
- Timing for email notification, such as immediate, hourly, end-of-day

### I) Describe your e-Box service fully.

We continue to offer you an electronic payment consolidation service to help you save time, improve productivity and reduce costs.

Here's how we can help you continue streamlining receivables posting with this service:

- Consolidation of electronic payments received from multiple sources into a single deposit
- Quickly crediting your account on the morning of the next business day after receipt of payments
- Convenient posting to your back-office system because our Transaction Repair service allows you to review and repair exception items online
- Streamlined single accounts receivable data file that's uploaded into your back-office system

### Benefits of our approach to **ACH eLockbox**

#### **STREAMLINED PROCESSING**

Consolidated, straight-through consumer, business or government processing

#### **LOWERED EXPENSE**

Lowers overall cost associated with payment processing and application

#### **EXPEDITED EXCEPTION HANDLING**

Exception handling and data validation improves remittance and posting accuracy

#### **ACCELERATED AVAILABILITY**

Improved productivity through reduced mail, processing and check clearing float

#### **DECREASED SETTLEMENT TIME**

Decrease payment settlement time to one to two days—down from four to seven days

#### **INCREASED SECURITY**

A unique account number that our back office maps to your actual bank account number

## Transaction Repair is available through J.P. Morgan Access

We designed Transaction Repair to help you review and repair exception items online for faster posting to your back-office system. Just submit returns and notifications of change to your originators online through our Transaction Repair service or J.P. Morgan Access Transaction Services to correct future issues and improve straight-through processing.

### GIVING YOU AN ADVANTAGE

ACH eLockbox service improves consumer satisfaction through faster:

- Payment posting
- Research
- Problem resolution

### How ACH eLockbox works

1. First, the City notifies your payment processors to send the payment files directly to your ACH eLockbox. We work with each processor on your behalf to complete the payment redirection.
2. Your customers send you payments electronically (e.g., online banking, credit cards, bank by phone, government remitters).
3. After validating the billing account numbers and data match each transaction, we consolidate the payments automatically on receipt.
4. A single credit, along with remittances, posts to your account—all in the same business day.

### ACH eLockbox: How it works

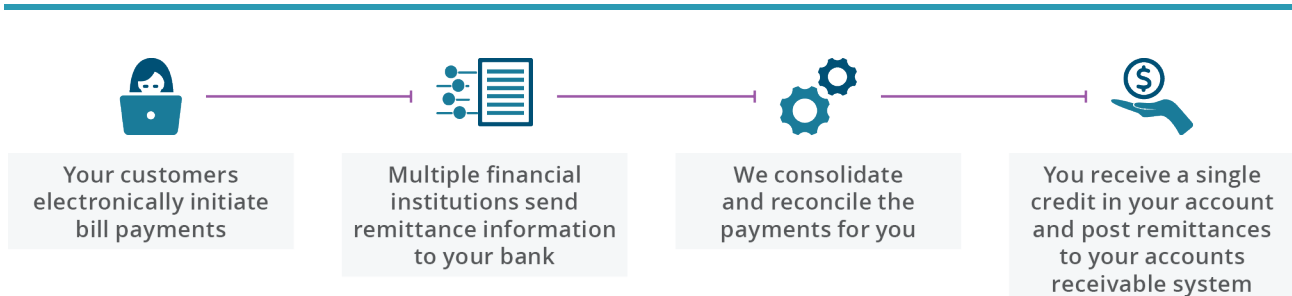


Figure 14

### ACH eLockbox Transaction Repair

Transaction Repair is an option through J.P. Morgan Access that streamlines the exception process. Use Transaction Repair to review and repair exception items online for faster posting to your back-office system.

We match incoming transactions against your posting rules (e.g., customer reference number or account number) and send you a list of exceptions to review and repair online via the online portal to facilitate posting.

Transaction Repair allows you to return transactions you cannot post or submit notifications of change electronically to the originators to correct future transactions to improve straight-through processing.

Additionally, you can:

- Act on and validate payments from your customers to accept incoming CIE, CCD, CCD+, CTX, web, TEL, PPD and PPD+ transactions
- Automatically receive and review transactions that don't meet your edit/validation instructions and correct these transactions securely online

When we receive your online corrections by the established cutoff time, we will remit the corresponding payments to you in your designated eLockbox posting file that same day. Further reduce future exceptions with our Auto Repair feature, where any repairs you make will be automatically applied to any future incoming items with that same erroneous information.

#### ACH eLockbox Transaction Review and Repair: How it works

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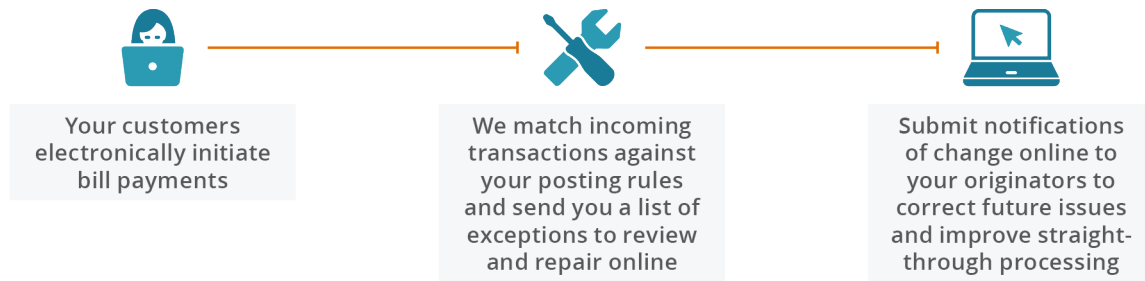


Figure 15

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**Auto Repair Option:** Let us correct and repair transactions automatically and then send to you for automatic posting.

#### m) What type deposit bags are used or required? Are these available from the bank? At what cost?

Deposit bag requirements are as provided below:

- Must be a clear, tamper-evident, dual-pouch, "cash and check" plastic security bag
- The pouch designated for deposit tickets, checks and money orders should have a resealable closure
- The pouch designated for cash should have a tamper-evident closure
- The two pouches must be clearly separate from each other, so that there's no access from one pouch to the other
- One side of the bag must be clear to verify the contents
- The bag number must be barcoded on the outside of the bag

Please see the Appendix 3 Cash Vault Services Product Guide for additional deposit bag requirements/specifications.

## Type of bag required for coin deposits greater than \$10

We require disposable, heavy-duty, plastic coin bags for coin deposits greater than \$10. Depository bags not purchased through us must meet the specifications outlined below.

### Bag fees

We provide you with access to the deposit bag vendor at preferred prices. The bank has implemented a **full-service program** for ordering, billing and drop-shipping deposit bags to client locations. Order bags online at [www.chasebags.com](http://www.chasebags.com) or call the vendor directly at 866-458-BAGS (866-458-2247), from 7:00 a.m. to 6:00 p.m. CT.

If you choose to provide your own bags, they must meet our deposit bag specifications and standards for security, strength and durability.

**No fees** are levied above those charged by the vendor. The cost of bags is the same as that paid by our branches and vaults. Billing gets itemized by location on the bag vendor's statement and billed directly to an account or the vendor may charge a credit card.

Fees include the cost of the bag and standard UPS Ground delivery. Only sales taxes are additional, when applicable. Prices depend on the size of bag ordered. Current pricing and bag sizes are below.

Depository bag sizes and pricing			
Depository channel	Description	Features	Price/number of units per package
Branch, check or vault	Cash only, check only, or cash and check	10" x 15" Small Dual-Pocket Security Bag <ul style="list-style-type: none"> <li>• Tamper-evident Sentry 3 closure for maximum security</li> <li>• Dual-pocket, (top/bottom or side by side bag) for separating cash and checks</li> <li>• 1,000-note currency capacity</li> <li>• 300-check capacity</li> <li>• Tri-extruded film for added strength and security</li> </ul>	\$25.00/100
Branch, check or vault	Cash only, check only, or cash and check	13" x 21" Large Dual-Pocket Security Bag <ul style="list-style-type: none"> <li>• Tamper-evident Sentry 3 closure for maximum security</li> <li>• Dual-pocket, (top/bottom or side by side bag) for separating cash and checks</li> <li>• 3,000-note currency capacity</li> <li>• 600-check capacity</li> <li>• Tri-extruded film for strength and security</li> </ul>	\$35.00/100



Depository bag sizes and pricing			
Depository channel	Description	Features	Price/number of units per package
Vault	Bulk Coin	11" x 17" Small Coin Bag <ul style="list-style-type: none"> <li>• Can accommodate a half bag of any coin denomination:</li> <li>• \$500 in quarters</li> <li>• \$500 in dimes</li> <li>• \$100 in nickels</li> <li>• \$25 in pennies</li> <li>• \$100 in dollars</li> <li>• \$500 in halves</li> <li>• 6.5-mil film for maximum strength</li> <li>• Reinforced handle for easier transportation</li> </ul>	\$50.00/100
Vault	Bulk Coin	12" x 21" Large Coin Bag <ul style="list-style-type: none"> <li>• Meets all Federal Reserve requirements for coin shipments</li> <li>• Can accommodate a full bag of any coin denomination:</li> <li>• \$1,000 in quarters</li> <li>• \$1,000 in dimes</li> <li>• \$200 in nickels</li> <li>• \$50 in pennies</li> <li>• \$2,000 in dollars</li> <li>• \$1,000 in halves</li> <li>• 7-mil film for maximum strength and durability</li> <li>• Reinforced handle for easier transportation</li> </ul>	\$60.00/100

**n) Are dual verification security measures used on all receipt of deposits (immediate and post) at each deposit location?**

Post-verification of cash deposits is only available for deposits placed in the night depository.

This process is the same whether the deposit is delivered to a branch or vault. Coin deposits greater than \$10 may be credited to your account on a delayed basis.

During the deposit credit process, the teller:

- Scans the deposit ticket and checks
- Validates the stated amount of cash
- Processes a credit to your account

The cash verification process requires the teller to verify the cash by denomination, enter into the teller system and validate the receipt. If the amounts don't match, an adjustment is made to your account. You're notified by U.S. mail and J.P. Morgan Access.

Two tellers are present when the night depository vault is opened while the deposit bags are logged into the teller system.

One branch or vault teller is present when the bag is opened.

**o) May deposits or credits be delayed for any reason?**

Deposits can be delayed if tellers detect signs of tampering regarding the deposit bags when they are received and inspected. Bags received through the depository/night drop that show evidence of tampering will be rejected by the teller and you will be notified upon determination.

**p) If provisional credit is given on deposit before verification, when does verification occur?**

Provisional credit is provided at the time of deposit. Branch personnel verify the deposit within two business days from receipt. Deposits get forwarded to the vault within one business day of receipt. Vault personnel have two business days to complete verification.

**q) How much advance notice is required on change orders? Can orders be placed online? What is the turn-around time on orders?**

We offer the City automated coin and currency ordering services (change order services) for pick-up through our vaults and branches.

Request change orders as needed, establish a standing vault order or use a combination of orders. Place coin and currency orders via telephone using an interactive voice response (IVR) or through our Web Currency Services ordering platform.

- **As-needed change orders** can be set up 24/7 and up to six months in advance of the requested delivery date. Orders placed prior to 1:00 p.m. (local time of the vault or branch) are available for armored courier pick up by the end of the business day in the vaults or ready for pick up the following morning at the specified branch.
- **Standing vault orders** are established, repetitive orders and can be prepared for a predetermined amount and delivered on predetermined delivery days, e.g., every Monday and Thursday. Orders can be delivered daily Sunday through Saturday, subject to your armored courier service restrictions. Amounts may vary by delivery day.

## Change order process flow

### BRANCH



### VAULT

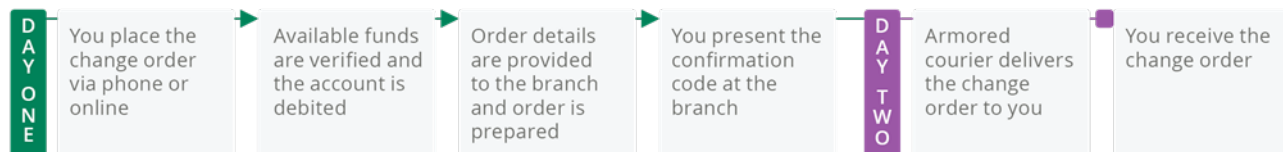


Figure 16

r) **Include a list of all the bank's deposit locations within the City limits by type.**

You continue to benefit from making deposits less than \$10,000 at our commercially enabled branches near your locations.

Branch locations, address and hours of operation are provided in the table below. The deposit cutoff time is the branch closing time Monday through Friday, 5:00 p.m. local time for branches in your area.

Commercially Enabled Branch Name	Address	Hours of Operation (Local Time at branch)
North Richland Hills	8901 N Tarrant Pkwy North Richland Hills, TX 76182	Monday – Friday: 9:00 a.m. to 5:00 p.m. Saturday: 9:00 a.m. to 2:00 p.m.
Richland Hills	7000 Grapevine Hwy Richland Hills, TX 76180	Monday – Friday: 9:00 a.m. to 5:00 p.m. Saturday: 9:00 a.m. to 2:00 p.m.
Hurst	1800 Precinct Line Rd Hurst, TX 76054	Monday – Friday: 9:00 a.m. to 5:00 p.m. Saturday: 9:00 a.m. to 2:00 p.m.

\* Branch hours are subject to change and are posted at each branch location.

As a business practice, we regularly review branch and ATM activity, which may result in branch openings and closings, ATM placement or removal, or in the change of branch bank or ATM functions. Therefore, branch and ATM locations and functions may change from time to time.

- s) Price and report the total fees which would apply to the following sample deposit outlined below. (This does not reflect a normal City deposit and is used for cost comparison purposes only.) The cost of the deposit would be -----\$ at vault and -----\$ at a branch.

<b>SAMPLE DEPOSIT:</b>				
The sample deposit would be made (a) in four (4) tamper-proof deposit bags, (b) with strapped where possible as shown below, (c) with coins that are not rolled, (d) with tapes attached to bundled but not endorsed checks. The breakdown on the deposit is:				
<u>Currency Denom.</u>	<u># Straps</u>	<u>Loose \$</u>	<u>Total \$</u>	
\$100	5	\$300	\$20,300	
\$ 50	6	\$600	\$15,600	
\$ 20	4	\$340	\$4,340	
\$ 10	9	\$70	\$4,570	
\$5	22	\$175	\$5,675	
\$1	50	\$14	\$2,514	\$52,999
<b>Coins</b>				
\$.25			\$427	
\$.10			\$114	
\$.05			\$10	
\$.01			\$2	\$553
<b>Checks</b>				
280 checks			\$140,252	<u>\$140,242</u>
				<b>\$193,794</b>

The cost of the deposit would be \$95.27 at vault and \$223.60 at a branch. Please see Attachment A for all pricing information.

#### 4) Remote Electronic Check Acceptance

The City currently utilizes remote deposit in one location for deposit of both consumer and commercial checks and may possibly add other remote locations during the contract period. A web-based system would be required.

- a) Describe the bank's process and capabilities for remote capture.

Our Integrated Receivables Collect solution includes an **efficient** and **cost-effective** electronic alternative for the City to **streamline paper deposits**.

Remote Deposit Capture (RDC) provides you with an end-to-end hardware, software and processing solution for reducing paper check payments at branch locations, drop boxes, and internal retail and consumer programs.

Continue to manage your treasury needs easier and improve working capital by increasing cash application rates.

## Benefits of our approach to Remote Deposit Capture

### REDUCE COST AND RISK

Decrease cost and risk while strengthening security and controls

### INCREASE CASH

Reduce processing and clearing float

### ACCESS IMAGES

View check images online for up to 10 years

### IMPROVE RECONCILIATION

Improve reconciliation with reference data capture, batch numbers and ULIDs

### COMBINE RECEIVABLES

Consolidate receivables transactions into a single repository for reporting

The solution allows the City to deposit business, government and consumer checks, Postal Money Orders, Western Union Money Orders, demand drafts and government warrants.

To use our remote capture services, you need only a high-speed internet connection, a desktop check scanner and a Windows-based PC.

Remote Deposit Capture can help you move from paper-intensive operations toward electronic solutions.

### A FLEXIBLE SOLUTION

#### Use Remote Deposit Capture service in the U.S.

Checks must be:

- Scanned from a U.S. location
- Drawn on a U.S. financial institution
- In U.S. dollars
- Deposited into a J.P. Morgan U.S.-domiciled DDA

### Remote Deposit Capture workflow

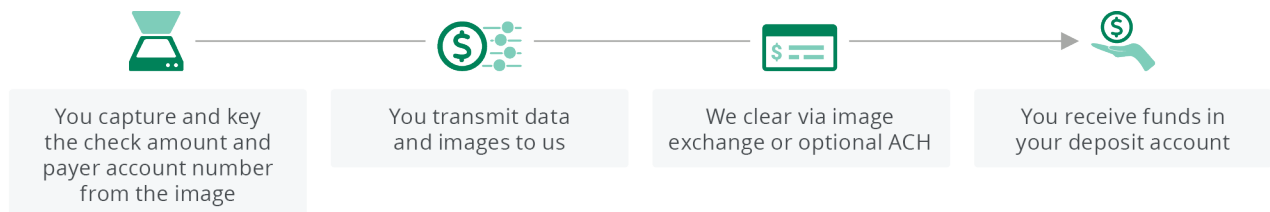


Figure 17

## Remote Deposit Capture process flow

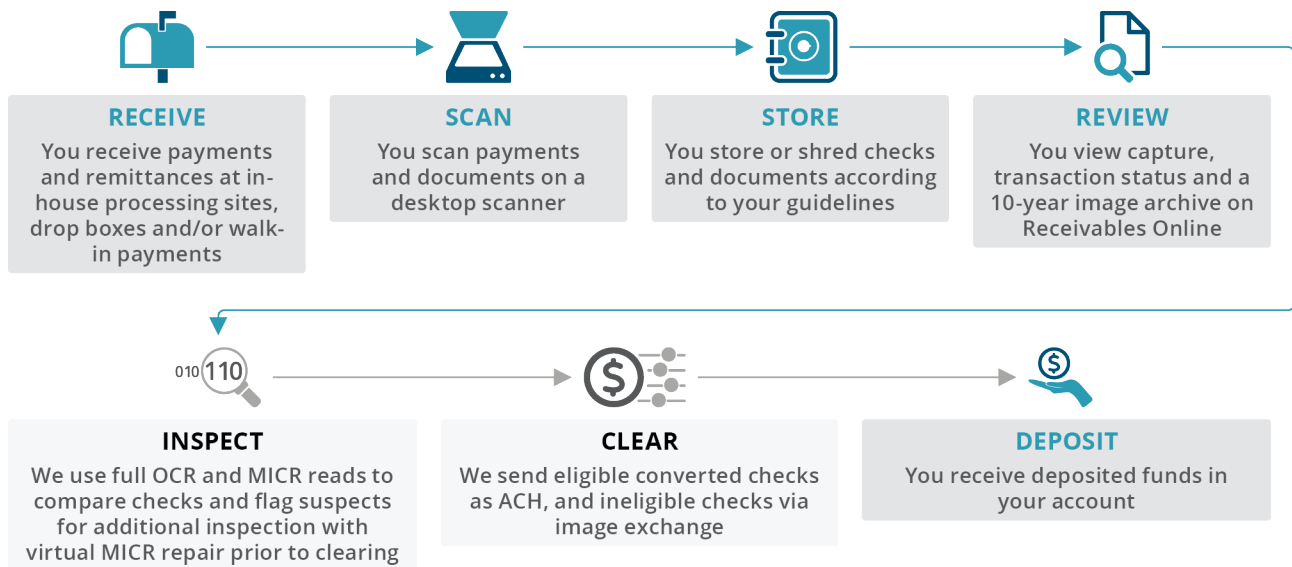


Figure 18

OCR: Optical character recognition. MICR: Magnetic ink character recognition.

### Easily scan and deposit checks/remittance advices

- Receive support from an onboarding specialist to set up remote capture services.
- To begin, scan images of your checks and transmit them electronically to the bank for clearing.
- Send transmissions through secure HTTPS protocols using 128-bit encryption.
- Receive same-day ledger credit for checks deposited by the deadline.
- Configure remote capture services to convert your eligible checks to ACH.
- Detect duplicates for 14 days—remove a suspected duplicate check from the deposit or choose to continue to deposit.
- Use your own batch number sequence or have one assigned automatically with each deposit.
- Access check images in an online archive:
  - View images within several minutes after a deposit is submitted.
  - Receive access to images in the online repository up to 10 years.
- Easily download and import detailed deposit history reports to an ERP accounting system.
- Download reports and view images at any time—24/7.

### b) Discuss and define any additional virtual collection services offered for the capture of both the check and remittance document.

Our remote capture service lets the City scan remittance documents received with checks. J.P. Morgan will set up the workflow to allow remittance documents. Users must scan the additional document with the associated check at the time of the deposit. Check and document images can be included in a transmission file sent at a time specified by the City.

**c) Does the bank provide remote deposit processing currently? Give two references for comparable entities including a contact name and number.**

J.P. Morgan has been offering remote deposit capture services since 2004. Please see the references provided earlier in this proposal for the information requested in *section 3* references.

**d) Can multiple batches be deposited during the business day? What is the final cut-off time? Are there any limitations on batch size or number of transmissions per day?**

While our remote capture service allows deposits of up to 999 checks, J.P. Morgan strongly recommends limiting a deposit batch to 30–50 checks to help make reconciliation a manageable process for the City's users. Multiple batches can be scanned prior to submitting for deposit. You can make as many deposits as needed in a single day. Mobile users submit a single check at a time for deposit.

**e) If a check is accepted and subsequently returned by the bank NSF, define the process.**

J.P. Morgan maintains a comprehensive database detailing the City's return item handling instructions. During the check clearing process, the paying bank may return deposited checks for various reasons, including non-sufficient funds (NSF), uncollected funds, stop payment, account closed, etc.

- Upon receipt of return items from a paying bank, J.P. Morgan's returns system generates a debit to the designated DDA.
- Receivables Online would display all return items including the dollar amount of each item and the reason for return.

J.P. Morgan provides a variety of optional services for handling return items, such as posting options, redeposit or notification via Receivables Online. During your account implementation process, we will help the City set up the appropriate solutions to manage your returned checks.

**f) What options does the City have in scanners for use with the process in various volume locations? Is this equipment available through the contract: purchase or lease? List the equipment required along with its approximate cost(s).**

J.P. Morgan recommends the Epson product line. The Epson CaptureOne 60/100 or 90/100 is generally used for check-only scanning and the Epson DS-770 II if you plan to scan checks and documents.

The City can purchase and/or use your own scanning equipment as long as it meets the supported scanners requirements. For a current list of our supported scanners and the requirements, please visit <https://www.jpmorgan.com/solutions/treasury-payments/remote-capture-resource-center>

Please refer the Executive Summary on details of the incentives offered.

## 5) Standard Disbursing Services

Standard disbursing capability for all accounts is required. Payment of all City payroll checks without charge upon presentation for City employees is required. The City uses and requires positive pay services with payee name verification.

The City does not have a mandatory direct deposit policy but requires newly hired employees to utilize direct deposit. Currently, 100% of the average 700 employees use direct deposit. Manual payroll checks are also written. Currently pay cards are used for seasonal employees at the City’s Water Park operation.

**a) When is daily check clearing information available online through intra-day reporting? How long are transaction details maintained online?**

We provide updates throughout the business day for established accounts. You can receive current-day information throughout the day, generally within minutes of receipt or completion.

Current-day information, which is the reporting of memo-posted transactions, is available throughout the day as the transactions complete on processing applications.

Controlled disbursement reporting goal			
Site	First presentment	Second presentment	Check detail
Circleville, OH	7:30 a.m. CT	9:00 a.m. CT	10:00 a.m. CT
Evanston, IL	8:00 a.m. CT	9:00 a.m. CT	10:00 a.m. CT
San Angelo, TX	7:30 a.m. CT	10:00 a.m. CT	11:00 p.m. CT
Syracuse, NY	7:30 a.m. CT	9:00 a.m. CT	10:00 a.m. CT
Current-day information reporting goal			
Report	Goal		
ACH: U.S.	11:00 p.m. CT, 3:00 a.m. CT, 5:00 a.m. CT, 7:00 a.m. CT		
Same Day ACH: U.S.	9:00 p.m. CT		
Wires: U.S. Domestic (GFP)—Fed	8:00 a.m. to 5:00 p.m. CT		
Wires: U.S. Domestic (GFP)—CHIPS	8:00 a.m. to 4:00 p.m. CT		
Wires: U.S. Domestic (GFP)—book	8:00 a.m. to 5:00 p.m. CT		



Controlled disbursement reporting goal			
Site	First presentment	Second presentment	Check detail
Lockbox: U.S. Deposit information			5:00 a.m. CT 7:00 a.m. CT 9:00 a.m. CT 11:00 a.m. CT 1:00 p.m. CT 2:00 p.m. CT 3:00 p.m. CT 4:00 p.m. CT 5:00 p.m. CT 7:30 p.m. to 8:00 p.m. CT

**b) The City requires that the bank shall cash free of charge all on-us payroll checks for City employees regardless of the individual's account status with the bank. Confirm agreement with this condition.**

J.P. Morgan confirms agreement with this condition. J.P. Morgan will continue to cash the City’s payroll checks drawn on J.P. Morgan free of charge. The City may elect to have fees charged to the payees or to absorb fees on behalf of the payees. This applies only to payees without Chase accounts; Chase account holders will not incur fees. Reasonable thresholds will be established for the City based on the expected activity and risk for the account. The threshold represents a maximum per check limit.

**c) Describe the bank’s e-payables services.**

What can be better than saving money, boosting efficiency and reducing your environmental footprint?

In response to persistent competitive and regulatory pressures, organizations around the world are developing new policies and adopting industry leading practices to boost financial performance, such as:

- Faster payments
- Fraud and risk mitigation
- Adoption of payments standard ISO 20022
- Environmentally responsible paper production and consumption practices
- Mobile and tokenized payments

Leverage your treasury strategy to improve working capital, reduce processing costs, mitigate risk and build a business case for automation.

## Benefits of our approach to **migrating payables from paper to electronic**

### IMPROVE DPO

Improve days payable outstanding (DPO) and cash flow

### REDUCE FRAUD

Reduce the risk of fraud and other risk concerns related to check payments

### EARN REBATES

Reduce cost through rebates earned from commercial card purchases

### REDUCE COSTS

Reduce operational expenses by centralizing disbursements while transitioning from paper to electronic

### SIMPLIFY WORKFLOW

Simplify the payables workflow, manage exception item review and reduce reconciliation overhead

## Focus on progress

First, the City may want to determine the electronic payment method that provides the optimal cost and efficiency benefits by treasury function, while also considering the steps that are simpler to implement.

Next, identify key barriers to meeting optimal automation and work with service providers to overcome them. Consider using enrollment/procurement portals and technology platforms to exchange invoice and remittance information.

Then, remember to decide how to measure success—establish goals and develop metrics to measure progress. Quantifying cost savings and benefits can help make a compelling business case to management. You may find it helpful to offer incentives to staff, customers and suppliers to accelerate the move to the electronic method of choice.

## Moving from paper-intensive approaches to electronic processing



**Figure 19**

*Making progress and moving from paper-intensive approaches to electronic processing is the key to realizing cost savings and a green treasury.*

## **Leverage technology and payables solutions**

Leverage tools and technology that transform paper-intensive treasury functions and provide electronic payment solutions. Let us help you accomplish this with some of our payables solutions.

### **Virtual Card**

Leverage the float and rebate aspects of a purchasing card while benefitting from the powerful security, antifraud and reconciliation features of this solution. Use virtual cards for high-value payables to receptive suppliers. Virtual cards function like checks, offer controls similar to ACH and provide the opportunity for you to earn rebates.

### **Purchasing Card**

Maximize cost savings and efficiencies. Purchasing cards demonstrate their value in improving efficiency by cutting processing costs significantly and speeding up the payment cycle time. Reduce costly manual processing on low value/high frequency spend with purchasing cards. Enhance employee convenience with spend controls and added visibility to promote policy adherence and minimize misuse. And realize gains from rebate revenue and cash flow optimization.

### **PaymentNet**

PaymentNet, our internet-based platform, supports the management our card programs. Use PaymentNet to conveniently view posted transactions the day after a purchase, confirm real-time merchant authorizations, set purchasing limits, create comprehensive spending analyses and integrate data with your current accounting system, as well as your ERP system.

### **Real-Time Payments**

Transforming how you do business, real-time payments combines immediate funds availability, payment finality, instant payment confirmation and integrated information flows. Initiate a payment from your funded DDA and within seconds, funds are available to payees. You and your payees simultaneously receive payment confirmation.

### **ACH disbursement**

Begin replacing one-time and recurring payments with ACH credit origination. The more disbursements, the greater potential for cost reduction through the use of ACH services. Realize the substantial cost savings by converting high-volume, repeat payments to ACH disbursements—like payroll, retirement benefits and suppliers' remittances.

## Check print

Use check print services to achieve economies of scale and lower average check printing costs. In addition, check print facilitates the integration of payables into our account reconciliation and fraud protection features while providing improved security. Take full advantage of our negotiated postage rates and consider targeting mailings/inserts to promote electronic migration plans.

## File Transmission Payments

Minimize connectivity costs and increase payment efficiency to manage high volumes. Streamline operations and reduce expense by transferring many of the tasks involved in payment initiation from your operation to ours. Establish a secure connection between your systems and the bank to send a single payment file containing U.S. ACH, global ACH, wire, virtual card, check and FX payments that we translate and route to the appropriate processing systems.

We make it easier for you to connect with us. Application programming interfaces (APIs) provide opportunities to explore new ways to deliver our capabilities, services and information to you on demand. Easily connect with us by taking advantage of the J.P. Morgan Developer Portal complete with self-service tools, lighter integration options (OAuth) and new APIs.

For various application users, such as Microsoft, PeopleSoft, Oracle and Oracle E-Business Suite, adapters are available to leverage native software functionality and create a qualified ISO 20022 XML mixed payments file. Using adapters increases the setup speed for new File Transmission Payments clients and reduces the reliance on expensive IT resources. Let us know how we can help you save time and effort to easily connect with us.

## J.P. Morgan Access

Use bank portals and data to drive decisions, manage ACH disbursements and the payables process while reducing usage of paper reports. View bank statements and account reconciliation reports on J.P. Morgan Access to retrieve check images and resolve positive pay exceptions.

### d) Describe any payment consolidation services available. What data transfer options are available for payment consolidation systems?

J.P. Morgan File Transmission Payments is a mixed payables solution that can accept global and domestic bulk payments from accounts payables, payroll, wires, foreign exchange, check print outsourcing etc., in a single payment file. Our solution supports industry-standard file formats, such as ISO20022 XML, ASC X12 EDI, as well as J.P. Morgan proprietary flat file formats.

File Transmission Payments supports payment instruments and currencies worldwide, offering a broad range of payment instruments with extended remittance text and split remittance details. File transmission Payments' files may contain a combination of transaction types, including:

- U.S. Wires and International Wires
- U.S. ACH

- GACH (Low Value Payments)
- FX
- Check Print
- Virtual card

J.P. Morgan validates, separates and routes each payment instruction to the appropriate processing system.

**e) Describe the handling of exception or non-standard items through the payment consolidation process. Describe the error tolerance limitations and subsequent handling requirements.**

J.P. Morgan will respond to each input file with a level one confirmation. A level one response will include file level validation and control information. It will also include J.P. Morgan's front-end transaction validation. Each accepted transaction will be displayed with a confirmation record. Each rejected transaction will be displayed with a confirmation and reject record. A file trailer will also be sent. Additional levels of acknowledgements will be provided where applicable (FX transactions, ASC X12 processing etc.).

If the payment file contains a transaction that fails our transaction-level validation, only transactions that failed validation will be rejected. The rest of the payment file will be processed.

An email alert can also be established to notify the sender that a transaction has been rejected. This email alert should be used in conjunction with the automated acknowledgement method mentioned above to make sure there is an adequate notification process in place.

**Payment repair**

J.P. Morgan corrects identifiers (account numbers, Swift addresses, Fed routing numbers, CHIPS participant numbers and CHIPS UID numbers) that are incorrectly provided. When identifiers aren't provided and our payment system can't identify the party in the transfer, we'll review payment instructions, identify each party in the transaction and route the payment.

Additionally, payment instructions up to \$5,000,000 that do not have a correspondent bank are reviewed and a correspondent is selected to provide proper execution of the payment. When the intermediary bank is not specified for payments in excess of \$5,000,000, we contact you to determine appropriate payment disposition so these transactions will receive the highest level of attention.

**6) Positive Pay and Reconciliation**

**Positive pay is required on all check writing accounts with payee verification. Currently positive pay is used on two accounts (payroll and operating accounts). The City requires positive pay services with complete indemnification for fraudulent checks. The proposal must provide a fully automated and web**

compatible transmission process. Transmissions will be made as part of each check run. Manual check information must be able to be input and transmitted online.

The City may combine positive pay services with partial reconciliation services. Currently three accounts use full reconciliation services but will change to partial reconciliation.

We provide positive pay services to continue to help protect the City’s accounts.


Why are checks so susceptible to fraud? Everyday access to scanners, printers, desktop publishing software, and other tools used to print and alter checks makes it easy to create fraudulent items – written on your bank account! It is just easier to perpetrate fraud on paper checks than electronic payment methods.

However, we can all be proactive. Our positive pay service effectively continues to help protect your organization from becoming a victim of check fraud.

You simply send us your check issue files via transmission or the internet. Our J.P. Morgan Access internet delivery channel provides a foundation for secure and traceable communications between you and the bank.

We match checks presented on your account to those you have issued. If they don’t match, we provide images of exceptions to you via J.P. Morgan Access. You instruct us to pay or return by the deadline.

**IMPROVE**


 ■ Reconciliation timeliness and accuracy

■ Access to detailed check status and images

■ Dual control and segregation of duties for managing payables functions

■ Control over your daily cash position

**REDUCE**

 ■ Manual processes and related costs

■ Resources allocated to payables processing instead of core business functions

■ Exposure to potential payment fraud

Benefits of our approach to **positive pay for checks**

**REVIEW EXCEPTIONS**

View exceptions and check images and make pay or return decisions from one convenient location using our online positive pay dashboard

**RECEIVE ALERTS**

Save time and increase efficiency by setting personalized alerts to tell you when checks are ready for review or to remind you of cutoff times

**DISALLOW POSTING**

Safeguard depository accounts or accounts used for electronic debits only—without the need to review reports or make return decisions

**CONTROL FRAUD**

Minimize exposure to check fraud and maintain control over check payments

**STOP LOSSES**

Check fraud protection at the teller window at all Chase branches

**BOOST PROTECTION**

Screen of all checks deposited at a Chase ATM against your positive pay records

**VERIFY PAYEES**

Detect altered payee names with payee verification

Let us continue to help prevent payment of duplicate or altered checks and minimize losses.

a) Describe data transmission file and timing requirements for check registers. Are file transmissions charged by file by detail item or both?

Manage file delivery per your preference:

- **Upload option:** Upload files containing positive pay issues, voids/cancels and stop payment requests into the banking portal in fixed text, CSV or XML formats
- **Transmission option:** Transmit the positive pay, check issue files directly the bank

The deadline for you to submit manual entry or file upload via J.P. Morgan Access is 9:30 p.m. CT. The deadline for you to transmit check issuance files via direct transmission to the bank is 9:45 p.m. CT.

For validation, receive an automated acknowledgement of your check issuance file transmission within one hour of file receipt, via the internet or transmission. For ARP input file specifications, please see the *ARP Issue File Layout* sample in Appendix 4.

ARP standard input and output specifications					
Position	Size	Data element	Field type	Format/ justification	Comments
1	1	Record Type	Alpha	One character field that identifies the item type as specified to the right.	<b>Input codes:</b> I = issues , S = stopped items, V = void or cancel items <b>Output codes:</b> P = paid items, R = reconciled items, O = outstanding items, S = stopped items, V = void or cancel items, C = miscellaneous credit item, D = miscellaneous debit item
2	1	Filler	Alpha	Spaces	
3 - 22	20	Account Number	Numeric	Right Justified/Zero Filled	The account number field should contain the J.P. Morgan-supplied number associated with the account.
23	1	Filler	Alpha	Spaces	
24 - 41	18	Serial/Check Number	Numeric	Right Justified/Zero Filled	This field has been maximized to 18 digits for future growth. The current ARP system supports serial numbers up to 10 digits in length. The remaining 8 digits should contain zeros.
42	1	Filler	Alpha	Spaces	
43 - 60	18	Amount	Numeric - 2 Decimal Places	Right Justified/Zero Filled 9(16)V99	The amount field should not contain signed data or decimal points. This field has been maximized to 18 digits for future growth. The current check processing system supports amount up to 10 digits in length. The 8 digits should contain zeros.
61	1	Filler	Alpha	Spaces	
62 - 69	8	Issue Date	Numeric	YYYYMMDD	The issue date field is used only on input files or output files that are processed as a full reconciliation.





Please refer to the pricing in Attachment A regarding transmission fees.

**b) Is positive pay input for manual checks available on-line?**

The City can input manual issues online via J.P. Morgan Access.

**c) Is exception reporting and handling managed totally online? Describe.**

The City will continue to use J.P. Morgan Access to receive positive pay exception items, including paid no issue (PNI items). A daily email notification is provided to your designated individuals, to alert them of any positive pay exceptions that require review. The associated exception report is delivered via J.P. Morgan Access at the beginning of the next business day, providing the report to the authorized the City user(s) upon log on for pay or return decisioning. The exception items report provides both a front and back image of each item.

The exception items report provides both a front and back image of each item. Your authorized users simply click on the check number of each item to view front and back check images. They select the 'pay' or 'return' button for each item—or select the 'pay all' or 'return all' button—and then electronically submit the decisions to the bank. You receive an online confirmation indicating the submission was successful, which is saved electronically or you can print it for future reference. This functionality requires no special software.

**Positive pay exception decision entry**

The screenshot displays the J.P. Morgan Access interface for 'POSPAY EXCEPTION DECISION ENTRY'. At the top, there is a navigation bar with options like Home, Payments, Liquidity, Receivables, Checks, Reports & Statements, Payment Control, Manager, and More Services. Below this is a search bar and utility icons. The main content area features a check image for 'XYZ COMPANY' with a value of \$100.00. To the right of the check image is a summary table:

Total	20
Submitted	5
In Process	0
Pending	15
Sub. By Me	5

Below the check image is a table of items for decisioning:

Account No.	Check No.	Amount	Paid Date	Ex. Type	Default	Pay	Rtn	Return Reason
00b00011111	2004	302.51	11-Apr-22	PNI	Return	<input type="checkbox"/>	<input type="checkbox"/>	
00b00011111	2005	406.03	11-Apr-22	PNI	Return	<input type="checkbox"/>	<input type="checkbox"/>	
00b00011111	2006	509.55	11-Apr-22	PNI	Return	<input type="checkbox"/>	<input type="checkbox"/>	
00b00011111	2007	613.07	11-Apr-22	MAX	Return	<input type="checkbox"/>	<input type="checkbox"/>	
00b00011111	2008	716.59	11-Apr-22	PNI	Return	<input type="checkbox"/>	<input type="checkbox"/>	
00b00011111	2009	820.11	11-Apr-22	PNI	Return	<input type="checkbox"/>	<input type="checkbox"/>	
00b00011111	2010	923.63	11-Apr-22	PNI	Return	<input type="checkbox"/>	<input type="checkbox"/>	
00b00011111	2011	1027.15	11-Apr-22	PDI	Return	<input type="checkbox"/>	<input type="checkbox"/>	
00b00011111	E-2012	1130.67	11-Apr-22	PNI	Return	<input type="checkbox"/>	<input type="checkbox"/>	
00b00011111	E-2013	1234.19	11-Apr-22	PNI	Return	<input type="checkbox"/>	<input type="checkbox"/>	

The interface also includes buttons for 'Front/Back', 'Zoom', and 'Print' for the check image, and 'Submit Decisions' and 'Print Images' for the items table.

Figure 21

**d) At what specific time is positive pay exception information reported to the City? How is notification made? Is email notification available or must the City check for exceptions? At what specific time is the positive pay response required for City exception elections?**

Using “PUSH” technology, J.P. Morgan Access provides a daily positive pay email notification that indicates accounts with exception items (or discrepancies) or a notice stating “no items today.” Notification is sent by 11:00 a.m. local bank time and includes a link to the J.P. Morgan Access logon page. Local bank time is defined by the account’s processing state.

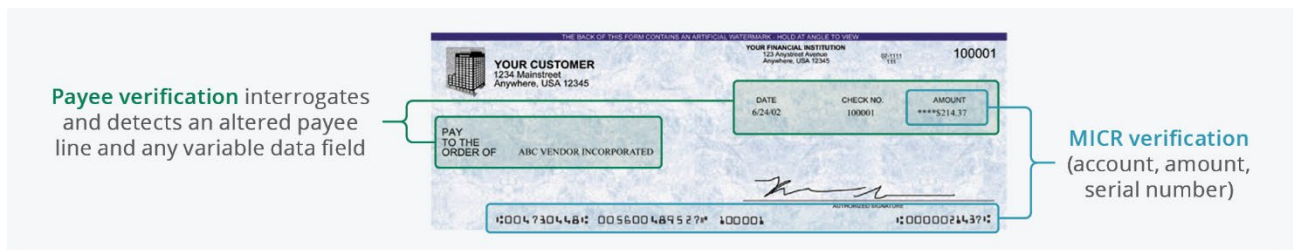
If there are exception items to view, your authorized user logs on to J.P. Morgan Access to review the list. Once logged on, authorized users click the check number of each item to view images of the front and back of the check, select the pay or return button for each item (or select the pay all or return all button), and submit the decision to the bank. You have until 4:00 p.m. local bank time to notify the bank of your pay/no pay decisions.

**e) Does the bank have payee positive pay available? Describe.**

Yes, J.P. Morgan offers payee positive pay. We also recommend using positive pay payee verification to provide an additional layer of fraud prevention protection. For payee verification, you provide the bank with payee names in your check issue file transmission, online file upload or by manual entry on J.P. Morgan Access.

While positive pay matches the MICR information of your presented check to the issue file, payee verification takes the additional step of validating that the payee name matches issue file payee information. Our payee name review digitally interrogates the payee name and also looks for alterations or additions above, below or to the right of the payee name that would change the payee identification. Mismatched items are visually evaluated to eliminate digital interrogation reading errors, and remaining items are sent in the daily positive pay exception reporting for decisioning.

**J.P. Morgan’s positive pay with payee verification**



**Figure 22**

**f) Does the bank review exceptions such as encoding errors for possible repair before creating a City exception item?**

Yes, J.P. Morgan reviews (scrubs) the paid no issues (PNIs) to validate there are no dollar amount or check number encoding errors. All necessary encoding adjustments are then corrected the day after posting in the ARP system and online reporting.

**g) Are all checks, including those received over the counter by the tellers, verified against the positive pay file before processing? How often is teller information updated? If not verified, what are the process, liability, and security on OTC transactions?**

Yes, we verify checks presented at the teller line against the positive pay files received from the City. Teller line positive pay is the strongest defense available to prevent check fraud. Within one hour of receipt of the issue file, we update our teller line system. When a check is presented for payment at a Chase teller window, the teller system determines the validity of the issued check prior to payment. We deny encashment on any items not found as matching open entries on the issue file. Checks deposited at a Chase ATM are screened against the positive pay records.

**h) What are the available default dispositions for payment or return? (pay, hold, do not pay)**

The typical default disposition is setup as return. However, the City can specify alternative default parameters during implementation.

**i) Can the bank provide fraud control paper check stock?**

J.P. Morgan does not provide fraud control paper check stock for clients. We do offer our preferred vendor, Deluxe, who can provide J.P. Morgan compliant check stock which includes a variety of security features. Deluxe also provides check stock that is approved for use with payee positive pay accounts.

As an alternative to printing checks yourself and as a value added option, J.P. Morgan can provide our Check Print service, our comprehensive print-to-mail solution for processing checks. The check stock used by J.P. Morgan includes several security features including security watermarks, micro printing, chemical sensitization, invisible fluorescent fibers, toner retention treatment, control numbers and advisory icons.

**j) Describe your partial reconciliation services.**

Partial reconciliation provides the City with a detailed listing of checks paid against a disbursement account over a client-defined period of time. This service also details certain other categories, such as stopped checks. Checks are typically listed in check serial number sequence with the amount and date each check was paid. The reports are available via J.P. Morgan Access.

**k) Describe your deposit reconciliation process and reports.**

J.P. Morgan currently provides deposit reconciliation reporting for the City through multiple channels. The reconciliation report provided includes the type of deposit (including electronic deposits), date, dollar amount and associated serial number. In addition to the report, J.P. Morgan provides the City with location reporting via J.P. Morgan Access. Additional information has been provided in Section 3. Collection and Deposit Services above.

**l) Describe transmission file requirements.**

Please see the requirements provided in Item a. above.

**m) Describe any and all partial reconciliation reports.**

Available partial and full reconciliation reports are listed below. Please see Appendix 4 for sample ARP reports.

<b>Reconciliation reports package</b>			
<b>Report name</b>	<b>Full</b>	<b>Partial</b>	<b>Report description</b>
<b>Bank Statement</b>	Yes	Yes	Provides a summary of credit, debit and paid check activity for the statement period, and balances at the start and end of the period. The statement then provides a detailed chronological listing of credit and debit transactions. For each transaction, the entry provides the ledger and value dates, the dollar value of the transaction, and detailed transaction description. The report also provides closing ledger balances.
<b>Consolidated Diagnostic Summary Report</b>	Yes	No	Provides an itemized listing of issued and paid check exception items during the reconciliation period.
<b>Consolidated Reconciliation Report</b>	Yes	No	Lists both unpaid and paid checks for the reconciliation period. Full and range reconciliation clients may receive this report in addition to or in lieu of the Paid and Unpaid Reports.  This report reflects the status of checks written, whether paid, outstanding or assigned a special status, such as cancel or stop payment.  The standard report is printed in serial number sequence. Serial numbers are sequenced vertically.
<b>Coversheet</b>	Yes	Yes	Summary page.
<b>Current Stop Reconciliation Report</b>	Yes	Yes	Lists stops on file for an account as of the reconciliation period date.
<b>DDA Paid File</b>	Yes	Yes	Provides an itemized listing of all paid checks during the period.
<b>Daily Paid File</b>	Yes	Yes	Provides an itemized listing of paid checks during the previous business day.
<b>Miscellaneous Credit Reconciliation Report</b>	Yes	Yes	Lists credit transactions posted during the reconciliation period. Miscellaneous credits include deposits, electronic credits and credit adjustments processed by the bank.  Descriptive information relative to the item is provided where applicable.
<b>Miscellaneous Debit Reconciliation Report</b>	Yes	Yes	Lists debit transactions, other than checks, posted during the reconciliation period.
<b>Outstanding Settlement Report</b>	Yes	No	Provides the balances pertaining to the issue information submitted during the reconciliation period.
<b>Paid No Issue Report</b>	Yes	Yes	Lists separately the current- and prior-period paid items with no corresponding issue information on file. Items will remain on the report until issue information is submitted. The bank can generate a Paid-No-Issue Report upon request.

Reconciliation reports package			
Report name	Full	Partial	Report description
Paid Only Diagnostic Summary Report	Yes	No	Provides an itemized listing of issued and paid checks during the reconciliation period.
Paid Only Reconciliation Report	Yes	Yes	Lists checks paid during the reconciliation period. The standard Paid Only Report is printed in serial number sequence. Serial numbers are sequenced vertically. A grand total of paid items is printed at the end of the report.
Recap of Posted Items	Yes	Yes	Provides a daily recap of all items posted during the reconciliation period. It also summarizes, per day, the number and amount of issues, stops placed, stops removed and canceled items. The report is printed in sequence vertically by day.
Reconciliation Data File	Yes	Yes	Text file containing paid, issues, stops placed, stops removed, canceled items and outstanding checks.
Stop Reconciliation Report	Yes	Yes	Lists stops on file for an account as of the reconciliation period date.
Unmatched Report	Yes	No	Lists unmatched paid and issued items (outstanding checks and paid-no-issues) as of the reconciliation period date in amount sequence.
Unpaid Only Diagnostic Summary Report	Yes	No	Summary of outstanding check and exception items.
Unpaid Only Reconciliation Report	Yes	No	Lists outstanding checks and exception items, including stops and cancels, as of the end of the reconciliation period. The total of outstanding items is printed at the end of the report.

## 7) Wires and Internal Transfer Services

The City currently uses ACH rather than wires whenever possible and has an average of five outgoing and five incoming wires each month. Most outgoing wires are repetitive and input online.

Incoming wire transfers must receive same day credit. Wire initiation and release should be available online. The City will require compensation for delays caused by bank errors at that day's Fed Funds rate.

### a) Can all wires and CHIPS transactions be initiated and monitored on-line?

Yes. J.P. Morgan Access continues to provide you with a complete range of funds transfer services supporting U.S. dollar and multicurrency payments. Our solution supports wires (Fedwire and CHIPS), book transfers, drafts, account transfers and U.S. drawdown transaction initiations using both predefined (repetitive) templates and free-form formats.

The City establishes user entitlements. Your security administrators authorize users to add, modify, delete, approve and/or release wire transactions, as well as add, modify, delete, approve and activate predefined templates. Receive a client confirmation number immediately upon release to the funds transfer processing platform. Confirmation numbers are accessible using the cash reporting features of the banking portal.

**b) Can repetitive templates be created and stored? Is there a template storage fee?**

Yes. J.P. Morgan Access provides for a common set of intuitive templates for every payment method. For example, the City easily creates beneficiary templates with lockable and editable fields to set up recurring/repetitive payments. There is no fee for standard template storage.

**c) What level of security authorization/release do repetitive or non-repetitive wires require? Is authorization for repetitive and non-repetitive the same?**

J.P. Morgan requires at least one approver for free-form wires or those initiated via repetitive templates.

J.P. Morgan Access automatically prevents a single user from performing all actions (create, approve and release) on a single payment, even if the user is entitled to create, approve and release.

At the point of release, the application requires two distinct users are involved in the payment life cycle, which includes the creation, approval and release of the payment initiated. Even if a user has all three entitlements, the user will still not be able to take all three actions on a payment on their own.

Two distinct users are also required in the creation, approval and activation of any underlying template.

## **Using the administration functions within the Manager menu in J.P. Morgan Access**

Customize the payment approval process by creating rules that determine the number and identity of approvers for different types of transactions, including separate approval rules for repetitive templates and free-form wires, as well as the order in which that review must occur. The elements of an approval rule are:

- Payment Type
- Payment Creation Method
- Accounts/Account Groups
- Templates
- Transaction Amount Limit
- Approval Type (Sequential or Non-Sequential)
- Number, Type and Priority of Approvers

Categories enable you to classify users, tying approvals to a group or job function rather than a particular individual.

**d) Is future dating of wires and transfers available? How far in advance?**

Yes, J.P. Morgan’s payment processing system accepts payment instructions up to 365 days prior to value date and warehouses these transactions in our systems until the value date specified. Warehousing is not limited to certain types of transactions.

Future dated transactions can be submitted via J.P. Morgan Access:

- 365 calendar days for U.S. domestic wires
- 365 calendar days for FX wires initiated from U.S. accounts
- 365 calendar days for same currency wires initiated from non-U.S. accounts
- 365 calendar days for cross currency wires initiated from non-U.S. EMEA accounts
- 365 calendar days for cross currency wires initiated from non-U.S. APAC accounts
- Daily, with the exception of Christmas and New Year’s day, for FX (cross currency) wires initiated from non-U.S. LATAM accounts

**e) State wire access, posting, and cut-off times.**

Payment/receipt processing operates from 8:00 p.m. CT each Sunday through 6:00 p.m. CT each Friday, excluding U.S. Federal holidays. We provide our clients with generous cutoff times to enable same-day execution of their payment instructions by actively participating in the extended CHIPS and Fedwire operating hours.

USD clearing opens on Saturdays at 9:00 p.m. CT for Monday value date processing of book transfers initiated through the weekend and Monday, if also a holiday. Clients will have the ability to process their U.S. dollar book transfer straight through payments during these additional hours; however, repaired payments are delayed until the normal operating hours of the FED and CHIPS.

Timeframes are outlined below (all times are CT). Please note, payments requiring repair have a cutoff time 30 minutes prior to the times stated below. Payment instructions received after these cutoff times are completed on a reasonable-effort basis.

Type of transfer	Input method		
	Internet	File Transmission Payments	Automated standing transfer
Fedwire	5:15 p.m.	5:15 p.m.	See note below (1)
Book transfer/internal	6:15 p.m.	6:15 p.m.	
Drawdown (via Fedwire)	4:30 p.m.	4:30 p.m.	
International (USD via CHIPS)	4:30 p.m.	4:30 p.m.	

(1) Automatic Standing Transfer: As standing orders/payment instructions are repetitive, there is no deadline, per se. In most cases, we execute the standing order early each morning. If it is to be based on an account balance either in a J.P. Morgan account or in an account at another bank, the transfer will be based on the closing balance as of the prior business day.

**f) State the bank’s policy on the use of ledger balances for outgoing wires in anticipation of scheduled activity or incoming wires.**

We establish an intraday limit and describe our process below.

Considering the established credit standing, an appropriate intraday credit limit is made available to make sure your transactions flow smoothly and efficiently through our systems. The limit is electronically verified by our Funds Transfer Balance Control System. Payments within the limit, plus the current cash position in your account, are executed.

Should a payment take your account balances over the intraday limit, the transfer will be stored electronically and referred to your funds control officer for approval. If covering funds are received while the payment is stored, the transfer will be automatically released without manual intervention.

An important feature of our system is the ability to **group designated accounts** together into a single relationship for intraday credit purposes. This provides for the release of payments when the total balance and intraday limit in your grouped accounts is sufficient.

**g) Can internal account transfers be processed totally on-line?**

Yes, the City can use Account Transfer in J.P. Morgan Access to transfer funds between U.S. (domestic) J.P. Morgan bank accounts. Funds move in real-time between accounts. Account transfers are executed against the available balance.

Cutoff time for same-day transaction posting is 10:00 p.m. CT; any transaction initiated after this time will post on the following business day.

**h) Are book debits/credits all handled online?**

Yes. J.P. Morgan Access offers a complete range of funds transfer services supporting U.S. dollar and multicurrency payments, using both predefined (repetitive) templates and free-form formats:

- The City establishes user entitlements. The City's security administrators can authorize users to add, modify, delete, approve and/or release wire transactions, as well as add, modify, delete, approve and activate predefined templates.
- A J.P. Morgan client confirmation number is provided immediately upon release to the funds transfer processing platform.
- Confirmation codes are accessible using cash reporting features.
- Wires (Fedwire and CHIPS), book transfers, drafts, account transfers and U.S. drawdown transaction initiations are supported.
- Multibank payments wherein you can initiate wires from non-J.P. Morgan accounts
- Future-date capability is available, supporting 365 calendar days for:
  - Same-currency wires initiated from U.S. and non-U.S. accounts



i) **What is the bank’s policy on using ledger balances for outgoing wires/ACH?**

Wire transfer balance eligibility is based on the City’s intraday credit limit as detailed in Item f. above.

ACH service is subject to and contingent upon credit approval according to the bank’s current credit policies for credit and debit applications, which has already been established for the City by J.P. Morgan.

## 8) Optical Imaging

**In an effort to reduce paper handling and storage, the City is focused on imaging of documents.**

a) **Describe the bank’s optical imaging process and list all the items captured along with their retention schedules.**

We offer paid item images\* in different media to meet the City’s image strategy. Options for paid check images are:

- **Online via J.P. Morgan Access:** Retrieve in seconds, compared with hours or even days for physical retrieval and the quality of the reproduced image is extremely clear (see image example below)
- **Image transmission:** Receive fast, automated image files directly transmitted to your internal check archive for high-volume clients

\* JPMorgan Chase is licensed under U.S. patent nos. 5,910,988 and 6,032,137.

### Online image access

Receive image history inquiry for seven to ten years with our banking portal. Perform an advanced upfront check search functionality that provides you with the status of each check. Your users can perform single and range-based searches by account number, check number and amount, sequence number, paid and issue dates and payee name. The results tell you whether the check is still outstanding, has an active or revoked stop, is canceled (voided), was returned or has paid.

Additionally, batches of images can be requested in an offline request mode for more efficient origination of larger numbers of requests.

Our banking portal is more efficient than paper or CD-ROMs, especially for retrieving information quickly. Check images are usually available the same day checks are presented. At a minimum, images of these items are available on a next business day basis. Our browser-based solution allows you to retrieve check images for all applicable accounts without waiting for a CD-ROM to arrive.

## Sample check image



Figure 23

### Image transmission

We can provide image files daily, weekly or monthly. An index is also provided with the tiff images. There is no specific image viewing software required to view the images. Please see the image file specifications provided in Appendix 5, Check image transmission format guide.

#### b) What images are available on-line? When? How long are images available on line?

The City receives images of all on-us transactions (paid checks, deposit tickets, advices/adjustments) and account reconciliation (ARP) reports through our banking portal. Check images and ARP reports are stored for 7 years (standard) with an option to extend retention up to 10 years.

Bank statements and account analysis statements are also available. The banking portal stores historical statements for up to 7 years for bank statements and 13 months for account analysis statements.

#### c) Are all images downloadable? Describe.

All images can be downloaded for the City to save electronically or print for future reference.

#### d) What other archiving facilities are available through the bank?

Images of on-us transactions are also available by direct transmission.

## 9) ACH Services

ACH service is currently used for vendors and payroll. The City uses wires for pool and paying agent transactions currently. The water utility bills on a frequency of eight cycles per month and processes customer payments through the lockbox. ACH is used for some vendor payments and the City plans to expand this use. Direct debits for utility billing are used for approximately 1,995 accounts each month. Direct debits for retiree health billing are used for approximately 170 accounts each month.

The City requires pre-notification and filters/blocks on all accounts.

**a) Is ACH service available for online individual transactions as well as file transmission? What are the cut-off times for each?**

Yes, depending upon your operational requirements, originate ACH payments for:

**Lower-volume origination** by using our banking portal, J.P. Morgan Access. The banking portal provides a fully integrated, browser-based service with easy-to-use applications for all your information, compliance and portfolio management needs. Same-day cutoff is 2:00 p.m. CT, unless prefunded, then same-day cutoff is 1:00 p.m. CT.

**Larger-volume origination** by using secure file transfer protocol (SFTP) transmission for batch files. All data received after 2:15 p.m. CT (1:15 p.m. CT if prefunded) is ineligible for same-day.

Many large originators find it convenient to originate large volume via batch and create occasional manual entries online when necessary.

**b) Describe how individual ACH transactions are input online? What security features are in place?**

Common sets of **intuitive templates** for every payment method are available to you. For example, easily create beneficiary templates with lockable and editable fields to set up recurring payments.

There are many ways to **customize** the system. J.P. Morgan Access can be configured with flexible sorting and filtering options to display only the features you use—in the order you prefer.

Create templates to support a complete menu of ACH transactions with all template information **stored securely** with the bank:

Templates for all ACH transactions	
<ul style="list-style-type: none"> <li>• Consumer payments</li> <li>• Consumer collections</li> <li>• Payroll payments</li> <li>• Corporate/vendor payments</li> <li>• Corporate/vendor collections</li> </ul>	<ul style="list-style-type: none"> <li>• Cash concentration</li> <li>• Cash disbursement</li> <li>• Federal, state and municipal payments</li> <li>• Child support payments</li> <li>• Funding other J.P. Morgan accounts on a same-day basis</li> </ul>

Transactions based on templates or entered in free-form mode are created by you, then batched, approved and released for processing.

### Sample template details page

The screenshot shows the J.P. Morgan Access interface for a template details page. The top navigation bar includes 'Home', 'Payments', 'Liquidity', 'Receivables', 'Checks', 'Reports & Statements', 'Payment Control', 'Manager', and 'More Services'. The main content area is titled 'Multiple - USD 3,600.00' and shows the following details:

- Template Information:**
  - Template Name: Multi (8)- Template Payroll
  - Template Description: payroll
  - Auto approve transactions from this template: NO
  - Auto release transactions from this template: NO
  - Template Type: Standard
  - Schedule Transactions: Schedule Set
- Transaction Information:**
  - Ordering Account: 1bb2345
  - Account Balance: 3398313
  - Ordering/Originating Account Name: New York Account
  - Branch Location: JPMC New York
  - Bank Name: ...
  - Bank ID: ...
  - Company/Entity Name and ID: Bowery Gallery / 20190001
  - Method: ACH Credit
  - Transaction Category: PayrollPayments
  - Beneficiary Bank Country: ...
  - Status: Active
- Routing/Reference Information:**
  - Filter by Column: Beneficiary Name
  - Filter by Text: [Input field]
  - Buttons: APPLY FILTER, RESET

Beneficiary Name	Beneficiary ID	Hold	Payment Amount	Default	Bank ABA	Account Number	Account Type
<input type="checkbox"/> Louise Fitzgerald	62342	NO	3,500.00		34512131	1bb275	Checking
<input type="checkbox"/> John Smith	44322	NO	3,200.00		3986439	1bb64	Checking
<input type="checkbox"/> Marge Jones	12345	NO	3,000.00		9852910	1bb342	Checking
<input type="checkbox"/> Anderson Lane	12345	NO	4,000.00		5637357	1bb4532	Savings
<input type="checkbox"/> Louise Smith	623422	NO	3,500.00		34512131	1bb275	Checking
<input type="checkbox"/> John Fitzgerald	44321	NO	3,200.00		3986439	1bb64	Checking

Figure 24

ACH files generated through the banking portal are retrieved and processed several times each business day for next-day processing (or same-day, when applicable).

Advantage for the City: ACH files generated online are delivered for processing nine times each business day, Monday through Friday.

### Create free-form transactions online

For non-repetitive payments, the City can create free-form ACH payments without the need to establish a stored template.

### Security

J.P. Morgan Access uses a multi-layer security system designed to protect the privacy and identity of users, while maximizing data and transaction integrity.

- **Control:** The City's security environment is maintained by your assigned security administrators, who create and authorize users for online services. Using online administration tools, security administrators can lock down security with precise user entitlements, limits and account settings and generate entitlement reports to meet auditing requirements.
- **Two-step logon:** The system uses an enhanced two-step logon to help validate that users are accessing the authentic J.P. Morgan Access website.
- **Single Sign-On:** A distinct user ID and password give the City's users access to the platform and product functions that do not involve the initiation of value-bearing transactions. Users entitled to transaction initiation or that fall under certain regulatory requirements will also require a security token to log on.
- **User authentication:** During the initial access to the server, users' identities are validated against their registered profiles.
- **Log on control:** After three log on attempts, the system automatically locks out a user who enters an invalid password and generates an entry in the security log. The three failed log on attempt restriction prior to disabling a user is on a per session basis. This is set by our systems.
- **Computer registration:** Each time a user logs on through an unrecognized computer, the system prompts the user to re-register the unit using an activation code delivered via an out-of-band channel, such as email, help desk or in person by a the City security administrator.
- **Digital signature:** Authentication is required for users accessing functions involving value-bearing transactions or security activities (e.g., wires and ACH). We use a two-factor authentication process:
  - Digital signature authentication is achieved through J.P. Morgan's patent-pending solution leveraging RSA SecurID token technology to provide signatures.
  - Users enter their user ID, password and RSA SecurID token code when logging on. They are prompted to re-enter their password and token code before moving funds during their secure session.
- **Data protection:** Industry-standard 256-bit Transport Layer Security encryption helps maintain confidential access and delivery of data, and transaction facilities.
- **Session timeout:** After 15 minutes of inactivity, users are automatically logged off.

**c) What is the policy and process for handling of ACH returned items?**

Depending on which services you select, notification of change and returned item advices transmit on the day of posting through:

- Transmission
- J.P. Morgan Access
- Encrypted Email

Additionally, J.P. Morgan Access can be used to retrieve return/NOC information, post settlement date.

Return files are available at the start of business, Monday through Friday. This information includes:

- Original date of settlement
- Return date
- Return reason code
- Information included with the original transaction(s), such as:
  - Client individual name
  - Individual ID
  - Receiver's account/ABA, amount, etc.

For sample reports, please see Appendix 6.

**d) Can ACH items and files be future dated?**

Yes, ACH items can be future dated.

Here's our policy:

- For direct transmission origination files, the maximum retention time for future-dated transactions is 90 days. Transactions are maintained for online inquiry for 180 days after the effective dates.
- ACH payments through J.P. Morgan Access are warehoused for up to 60 days in advance of the value date.

**e) What specific filters and blocks are available on the accounts? Define and describe all your fraud filter and block options.**

J.P. Morgan continues offers a suite of services to protect your account from unauthorized ACH debits and/or credits. The City can continue to use ACH Transaction Blocking and we now provide ACH Transaction Blocking with Positive Pay with ACH Positive Pay and ACH Transaction Review products.

**ACH Transaction Blocking with ACH Positive Pay is a self-service tool designed for you**

ACH Transaction Blocking (ACH TB) with ACH Positive Pay is a self-service tool that allows you to add ACH debit and/or ACH credit block setups at the account level, and decision items for review prior to posting to the account. The tool offers optional dollar amount thresholds using our robust online portal. The products can be set up through J.P. Morgan Access via the Payment Control Center module. (This self-service tool is available for received U.S. ACH transactions between U.S. accounts.)

ACH Transaction Blocking allows you to specify which companies are authorized to post ACH debits and credits to your accounts, blocking unauthorized use. The system's "block all" option prevents all ACH debits and credits from posting. You can also set dollar limit ceilings.

## ACH Transaction Blocking with positive pay reports

The ACH Blocked Transaction Report gives you a daily report that provides a listing of all blocked transactions. Use the data to have your CSA update your ACH debit/credit block profile to allow future payments to be processed without being returned. The report allows you to notify trading partners proactively about returned payments.

The ACH Positive Pay Decision History report allows entitled users to view up to six months of decisions submitted for the items for review.

## Confirm transactions with ACH Transaction Review

ACH Transaction Review, available through J.P. Morgan Access, lets you review and confirm ACH debit and credit transactions online, as well as return unauthorized transactions on a case-by-case basis after the transactions have posted to your account. You have until 4:00 p.m. CT, determined by account location, the day after posting, to submit decisions. If a Pay or Return decision is not submitted by you, the default Pay or Return decision, as established in the related profile, will be applied.

How ACH Transaction Blocking with ACH Positive Pay works			
Product features	ACH Transaction Blocking	ACH Positive Pay	ACH Transaction Review
Platform	<ul style="list-style-type: none"> <li>Payment Control Center</li> </ul>	<ul style="list-style-type: none"> <li>Payment Control Center</li> </ul>	<ul style="list-style-type: none"> <li>Checks Module</li> </ul>
Before or after posting	<ul style="list-style-type: none"> <li>Block transaction before posting</li> </ul>	<ul style="list-style-type: none"> <li>Decision transaction before posting</li> </ul>	<ul style="list-style-type: none"> <li>Review and Decision transaction after posting</li> </ul>
Method of enrollment	<ul style="list-style-type: none"> <li>Deal Manager*                             <ul style="list-style-type: none"> <li>ACH Transaction Blocking Payment Control Center (PCC) PLI</li> </ul> </li> </ul> <p>*includes ACH Positive Pay</p>	<ul style="list-style-type: none"> <li>Automatically available for entitlement as part of ACH Transaction Blocking PCC Deal Manager request</li> <li>System administrator entitles users</li> </ul>	<ul style="list-style-type: none"> <li>Deal Manager</li> </ul>
How it works	<ul style="list-style-type: none"> <li>Received ACH debits and credits that match block settings are returned automatically without posting</li> </ul>	<ul style="list-style-type: none"> <li>Requires the setup of ACH Transaction Blocking rules</li> <li>Received ACH debits or credits generate alerts</li> <li>Choose to change the Pending Return or Pay decision applied based on the blocking rule</li> <li>Simplify block rule maintenance by adding company IDs directly to block rules from decisioned transactions</li> </ul>	<ul style="list-style-type: none"> <li>Received debits/credits that post to the account the prior banking day are displayed for review based on profile filters</li> <li>Decide to return/pay day after posting</li> <li>Return decisions generate an ACH return. Pay decisions will have no impact</li> <li>Default decision to pay or return automatically applies if a decision is not made by the cutoff time</li> </ul>

## How ACH Transaction Blocking with ACH Positive Pay works

Product features	ACH Transaction Blocking	ACH Positive Pay	ACH Transaction Review
<b>Decision cutoff</b>	<ul style="list-style-type: none"> <li>N/A</li> </ul>	<ul style="list-style-type: none"> <li>4:00 p.m. CT for Same Day CTX transactions</li> <li>All other transactions 8:00 p.m. CT*</li> </ul> <p>*New cutoff time in PCC</p>	<ul style="list-style-type: none"> <li>4:00 p.m. local account time</li> </ul>
<b>Service codes</b>	<ul style="list-style-type: none"> <li>2860 Transaction Block Maintenance (per block setup)</li> <li>2861 ACH Block Authorized Transaction (per Allowable/Non-Allowable Company ID)</li> </ul>	<ul style="list-style-type: none"> <li>7629 ACH Positive Pay Exception (per exception) New service code*</li> </ul> <p>*Only billed once ACH Positive Pay is activated and exceptions are generated</p>	<ul style="list-style-type: none"> <li>2237 Trans Review Maintenance (monthly maintenance fee per enabled account)</li> <li>2238 Trans Review Filter Exception (per viewed transaction under filter criteria)</li> <li>2239 Trans Review Reject (per reject/return requested)</li> </ul>
<b>Status</b>	<ul style="list-style-type: none"> <li>General Availability</li> </ul>	<ul style="list-style-type: none"> <li>General Availability</li> </ul>	<ul style="list-style-type: none"> <li>General Availability</li> </ul>

### A list of debits and credits not affected by ACH Transaction Block/Transaction Review

In accordance with customary practices, as well as applicable law and rules, the following types of ACH-related debits/credits will not be blocked:

- ACH debits to your account to offset ACH credit entries originated by you through the bank
- Reversals of previously received ACH credits
- Reclamation entries, as defined in the Nacha operating rules
- Debits or credits to your account initiated by the bank to correct processing errors, effect back-valuations or make other adjustments
- Returns or reversals of ACH debits or credits originated by you
- Fees or charges owed for services provide by the bank

#### f) What policy, process and time requirements exist for file and item reversals and deletions?

Initiate online transaction reversals in a secure manner using Transaction Services through J.P. Morgan Access or by initiating requests using file transmission. You may delete an entire file by contacting your dedicated CSA or the ACH Transmission Services Group by phone at (813) 432-3800.



Our goal is to delete a file or item prior to the bank releasing the file or item to the ACH network. According to Nacha rules, reversals must be made within five business days after the settlement of the original ACH entry.

**g) Are ACH addenda shown in their entirety on-line and on detail reporting, reports and statements? Does this require additional EDI or other service or access?**

ACH Addenda is included on reports and export files (e.g., PDF, BAI2 and MT940) and EDI X12 format. No additional EDI services are required.

**h) Is the pre-note charged as a standard ACH transaction?**

Prenotes are charged as standard ACH transactions.

**i) Will the City incur a transmission and/or file processing fees for on-line individual ACH transactions? Describe?**

The City will continue to receive a charge per item originated.

## **10) Collateral Requirements**

**The City requires a bank that is fiscally strong and able to provide the services described on an uninterrupted basis. As public funds the City falls under the provisions of the Public Funds Collateral Act (Texas Government Code Chapter 2257) with additional restrictive City requirements. Collateral will be in place at least three (3) days [Local Government Code 105.031(b)] before any funds are transferred. The City intends to minimize collateral costs through use of the sweep mechanism.**

**If funds are, for any reason, not swept all un-invested time and demand funds above FDIC insurance coverage must be collateralized to 102% with securities authorized by the City. Authorized collateral will include only the following as described in the City Policy:**

- **Obligations of the U.S. its agencies or instrumentalities including mortgage- backed securities and CMO passing the bank test of the Federal Reserve**
- **FHLB Letters of Credit**

**All securities pledged to the City will be held by a City approved independent third-party institution outside the bank's holding company. The bank will be responsible for the pricing of securities and daily monitoring and maintenance of margin levels. Preferably the custodian would provide market values on the securities. The custodian is required to provide a monthly report directly to the City on the collateral pledged.**

The Federal Reserve Bank (FRB) will provide original safekeeping receipts directly. The Entity must maintain correct instruction with the FRB to help make sure delivery of safekeeping receipts. The bank has no control of the submission of FRB receipts.

**The Pledge Agreement shall be executed under the terms of FIRREA with approval by resolution of the Bank Board or Bank Loan Committee. If the Federal Reserve is used as custodian a Circular 7 Pledge Agreement will be executed and appended to the agreement.**

The J.P. Morgan Board of Directors has passed a resolution which delegates authority from the Board to certain personnel to, among other things, enter into agreements with governmental entities to serve as a depository and to pledge collateral to secure that entities' public funds deposits. This resolution can be delivered upon request.

**The following conditions must be met.**

- **Collateral must be held in an independent third party bank approved by the City outside the bank's holding company.**
- **Initial collateral will be provided for the City five days prior to deposit of funds in accordance with State law.**
- **All deposits will be collateralized, above FDIC insurance, at 102% of principal plus accrued interest ~~at all times.~~**

The entity will inform the Bank of changes in the amount or activity of deposits, that may exceed the entity's current Collateral value, within a reasonable time before the change occurs.

- **The bank is responsible for the daily monitoring and maintaining of collateral margin requirements.**
- **Pledged collateral will be evidenced by original safekeeping receipts/report sent directly to the City by the custodian and the City will receive a report of collateral pledged including description, par, market value, and CUSIP monthly directly from the custodian.**

The Federal Reserve Bank (FRB) will provide original safekeeping receipts directly. The Entity must maintain correct instruction with the FRB to help make sure delivery of safekeeping receipts. The bank has no control of the submission of FRB receipts.

- **Substitution rights will be granted if the bank/custodian obtains the City's prior approval and if substituting securities are received before previously pledged securities are removed from safekeeping. Collateral value will be maintained during substitution at 102% or above. Substitution conditions are negotiable if online inquiry access is available.**

- a) **Confirm agreement to each of the collateral conditions stated above, noting any exceptions to each.**

Except as noted herein, J.P. Morgan can accept the collateral conditions.

- b) **Will there be a fee for collateral?**

J.P Morgan does not currently charge for this service, as such no fee will be assessed during the initial contract period. Any future service fee changes will be mutually agreed too during the extension periods.

**c) What financial institution will be used as custodian?**

The Federal Reserve Bank will be used as custodian as described above.

**d) Are online systems available for the City to inquire on collateral? Describe access and use.**

J.P. Morgan does not provide an online system for collateral, please refer to the section *Reporting* below.

**NCMG Process and Procedures**

JPMorgan Chase Bank, N.A. (the “Bank”), through its National Collateral Management Group (“NCMG”), employs a Bank developed Corporate Collateral Management System (“CCM”), which provides daily monitoring of deposit balances and security value for collateralization purposes.

CCM is reviewed each Federal Reserve banking day by dedicated Collateral Managers for compliance with customer collateral requirements. Collateral requirements are based upon the end-of-day ledger balances (except for Louisiana clients, where collected balances are used) in deposit accounts (demand and time deposits) (plus accrued interest if any), less applicable FDIC coverage, plus applicable margin (gross-up), if any. The end-of-day deposit balances are uploaded into CCM the following Federal Reserve banking day morning from the Bank's deposit system. NCMG monitors the market value of collateral pledged to our customers and compares the market value to the collateral requirements. In the event a market value reduction or increase in deposit level creates an under-collateralized position, additional collateral will be pledged promptly.

**Federal Reserve Bank Third-Party Joint-Custody Security Accounts**

The bank currently uses the Federal Reserve Bank (“FRB”) as the primary custodian for joint-custody security accounts (“Collateral Account”). The Administrative Reserve Bank (“ARB”) that holds the securities for the Bank is the FRB of New York (determined by Federal Reserve rules). The FRB of Boston is the Federal Reserve System’s national collateral account administrator. Pledged securities will be held in a FRB collateral account in the name of the Public Entity.

In order to establish a Collateral Account, FRB requires a copy of the completed FRB “Pledge Agreement Form” (“PA”) and “Fed Mail Form” from the Public Entity (the Public Entity must agree to the custodial agreement terms set forth in the FRB’s Operating Circular 7, Appendix 7 , as amended from time to time). The FRB will not review or complete any tri-party custodial agreements that Public Entities or banks present for collateral accounts.

The FRB will assign a unique, alphanumeric collateral account number to the Public Entity upon the receipt, review and verification of the completed PA and Fed-mail forms. The Public Entity may retain the original forms for their records.

If a Public Entity has (or had) a FRB collateral account, the Public Entity can provide NCMG the FRB alphanumeric collateral account number, a listing of authorized signer(s) and verification requirements listed on the existing PA or provide a copy of an existing PA, such that NCMG can pledge into their collateral account. If the Public Entity has a PA greater than two (2) years old, it is recommended that the Public Entity submit a new PA.

Until NCMG receives the FRB documents (or information regarding the existing account), NCMG will pledge collateral into a Bank controlled account at the FRB in the name of the Public Entity on CCM.

The FRB provides two (2) types of reporting; Joint Custody Daily Activity Statements (“AS”) and Monthly Securities Holdings Report (“MSHR”). The AS reports account activity when conducted within the collateral account. The MSHR reports all securities held in the Public Entity’s collateral account at month end. Both reports are sent within 24 hours either by email or facsimile. The FRB reports list the original par value of the securities pledged and does not report market value of securities pledged. The FRB does not provide online access to collateral account nor hold any irrevocable letter of credit issued by a Federal Home Loan Bank.

### **Collateral Increases**

NCMG recommends that customers contact NCMG directly in the event that additional deposits will exceed current collateral levels so that additional collateral can be pledged and put in place at the time the deposits are made.

Customers can contact NCMG before 1PM (Eastern) for a collateral increase to be effective the same day, otherwise NCMG will endeavor to make the collateral increase effective the same day if contacted after such time. Also, the Bank requires a one (1) business day notification of a collateral increase request greater than \$50 million.

In the event that NCMG has not received timely prior notification of an increase in deposits from a customer, which results in a need of additional collateral, additional collateral will be promptly pledged, unless otherwise advised by the customer.

### **Collateral Releases**

The release of any securities pledged as collateral in the clients’ FRB collateral account requires written authorization and verbal confirmation based upon the current FRB standards. NCMG will submit collateral release letter(s) to the client authorized individual(s) for authorization of any collateral reductions.

### **Collateral Limits**

The bank will collateralize all public deposits collateral requirements as necessary currently and has no established maximum collateral limit. As noted above, the Bank does require a one (1) business day notification of a collateral increase request greater than \$50 million.

### **Security Valuation**

The bank uses an independent, third-party pricing agent for collateral valuation. Dependent upon the types of securities pledged, the Bank will update security prices (marked to market) daily, weekly and monthly, as provided from the pricing agent.

### **Types of Collateral Pledged**

State law will govern acceptable collateral for public fund deposits, if applicable. Clients may provide further direction as to types of acceptable collateral. The types of collateral pledged are subject to change.

Subject to applicable state law and anticipated deposit levels, the Bank may pledge an irrevocable letter of credit issued by a Federal Home Loan Bank and securities in the form of U.S. Treasury (e.g., bills, notes, bonds and TIPS) and agency (e.g., Fannie Mae, Freddie Mac) securities as collateral to secure public fund deposits. In circumstances where the amount of deposits exceeds the size of the letter of credit the Bank will provide the required collateral using other forms of eligible collateral. Your relationship team or NCMG will be pleased to discuss our approach and provide additional information.

### **Reporting**

In addition to FRB reporting (see “Federal Reserve Bank Third-Party Joint-Custody Security Accounts” above), NCMG provides a monthly collateral report which lists the pledged securities (description, maturity and rate), original par, current par and market value and, if applicable, will list any irrevocable letter of credit

issued by a Federal Home Loan Bank. NCMG emails the report by the 5th business day of the following month. Customers may contact NCMG during normal business hours to request a collateral report for any specific business day.

### **Board Resolution**

The Board of Directors of the Bank has passed a resolution which delegates authority from the Board to certain Bank personnel to, among other things, enter into agreements with governmental entities to serve as a depository and to pledge collateral to secure that entities' public funds deposits. This resolution can be delivered upon request.

### **Contact Information**

NCMG can be reached by:

<b>Phone</b>	1 (888) 333-8340, option 1 (Monday – Friday 8AM – 5PM Eastern Time)
<b>Email</b>	ncmg@jpmorgan.com
<b>U.S. mail</b>	<b>JPMorgan Chase Bank, N.A.</b> Attn: NCMG OH1-0138 1111 Polaris Parkway Columbus, Ohio 43240-0138

## **11) Pay Cards – Stored Value Cards**

No Proposal. J.P. Morgan no longer offers prepaid card products. As an alternative to a prepaid card program, J.P. Morgan suggests our Concourse service.

J.P. Morgan Concourse™ is an end-to-end, digital, omni-channel solution. It provides the City with a **seamless digital payout experience** that lets you directly connect with your customers and suppliers through multiple channels, including a the City-branded online and mobile portal that we host securely.

Concourse provides the City with an incredible amount of flexibility, including multiple payment methods, comprehensive reporting and integration options.

As a solution we fully own and support, Concourse delivers J.P. Morgan's payment processing excellence, security and expertise to the City, providing you with a single end-to-end access point.

## **12) Account Analysis**

**A monthly account analysis report shall be provided for each account and on a relationship basis.**

The City continues to receive an account analysis statement each month identifying all services provided, product volumes and the resulting service charge incurred.

Please note that mail postage fees for J.P. Morgan Access Check Print service are not charged through account analysis. You receive a direct debit to your account for these separate fees.

Continue to benefit from retrieving electronic account analysis statements via our online portal, J.P. Morgan Access.

Benefits of our approach to **electronic account analysis statements**

<p><b>FASTER DELIVERY</b></p> <p>Receive the Adobe PDF version on the sixth business day after close of your billing period</p>	<p><b>GROUP ACCOUNTS YOUR WAY</b></p> <p>Group specific accounts and billing relationships together for online analysis</p>
<p><b>EXPORT DATA</b></p> <p>Export billing statement data using robust encryption technology into Excel or text (CSV) for further analysis</p>	<p><b>MANAGE ACCESS</b></p> <p>Create user profiles to give access to specific accounts or billing relationships and your security administrators can reset user passwords</p>

**a) Provide a sample account analysis.**

Account analysis statements in PDF format show each section of billing information in a separate table. Total charges are displayed at the end of each table for clarity.

Balance and Compensation Analysis section

<b>J.P.Morgan</b> JPMORGAN CHASE BANK, N.A. 123 LOMBARD AVE HOUSTON TX 12345		ACCOUNT ANALYSIS STATEMENT FOR JANUARY 2014		PAGE 1 OF 4 ACCOUNT: 000 00bb00000123456789 PRODUCTION DATE: 02-06-2014		12345 LCC 000 123 4567 - NN
		<b>DETAIL OF ACCOUNT 000 00bb00000123456789</b>		OFFICER CONTACT: PAUL ROMAN (212) 123-XXXX		
				OTHER CONTACT: JOHAN LAPISTAR (212) 123-XXXX		
<b>BALANCE AND COMPENSATION ANALYSIS</b>						
EARNINGS ALLOWANCE RATE: XX.XX% MULTIPLIER: \$ 4,709.67000						
AFP CODE	DESCRIPTION	BALANCE INFORMATION	COMPENSATION INFORMATION			
000000	AVERAGE NET LEDGER BALANCE	5,000,000	0.00			
000030	LESS AVERAGE FLOAT BALANCE	00	.00			
000010	AVERAGE NET COLLECTED BALANCE	5,000,000	0.00			
000011	AVG POSITIVE COLLECTED BALANCE	5,000,000	0.00			
000420	LESS DDA BAL RESERVE REQUIREMENT	00	.00			
000040	INVESTABLE BALANCE	5,000,000	0.00			
000400	BAL EQUIV LNT-TOT SERVICE CHRGS	XX.XX	XX.XX			
000410	EXCESS-(DEFICIT) INVESTBLE BAL	XX.XX	XX.XX			
000240	EARNINGS ALLOWANCE	XX.XX	XX.XX			
000331	BAL COMPENSABLE SRVC CHARGES	XX.XX	XX.XX			
000241	EXCESS-(DEFICIT) EARNING ALLOW	XX.XX	XX.XX			
000314	SERVICE CHARGE AMOUNT	XX.XX	XX.XX			

Figure 25

Activity Summary section

<b>J.P.Morgan</b> ABG COMPANY INC		ACCOUNT ANALYSIS STATEMENT FOR NOVEMBER 2018		PAGE 2 OF 6 ACCOUNT: 000 0000000000XXXXXXX PRODUCTION DATE: 12-06-2018		00067 LCC 802 008 34018 - NN	
		<b>DETAIL OF ACCOUNT 000 0000000000XXXXXXX</b>					
<b>ACTIVITY SUMMARY</b>							
PRODUCT LINE AND DESCRIPTION	BANK SERVICE CODE	AFP SERVICE CODE	UNIT PRICE (\$)	VOLUME	SERVICE CHARGE (\$)	BALANCE EQUIVALENT (\$)	FEE BASED CHARGES (\$)
ACCOUNT SERVICES							
ACCOUNT MAINTENANCE	01005	010000	33.5000	1	33.50	90.574	0.00
CASH CONCENTRATION MAINTMASTER STATEMENT CYCLES	07856	010020	25.0000	1	25.00	67.593	0.00
POST NO CHECKS MAINTENANCE	01010	010307	0.0000	1	0.00	0	0.00
	03499	150022	0.0000	1	0.00	0	0.00
SUBTOTAL					58.50	158.167	
BALANCE BASED CHARGES							
BALANCE BASED CHARGES	00035	000230	13.0000	1,780	0.19	514	0.00
SUBTOTAL					0.19	514	
TOTAL CHARGE FOR SERVICES					58.69	0	
TOTAL FEE BASED CHARGES					0.00	0	
BAL COMPENSABLE SRVC CHARGES					-58.69	0	
BAL EQUIV LNT-TOT SERVICE CHRGS					0.00	158.680	

Figure 26

**Relationship Balance Compensation History section**

J.P.Morgan

ACCOUNT ANALYSIS STATEMENT FOR JANUARY 2014

PAGE 3 OF 4

12345 LCC 000 123 4567 - NN

ACCOUNT: 000 00000000123456789

PRODUCTION DATE: 02-06-2014

DETAIL OF ACCOUNT 000 00000000123456789

**RELATIONSHIP BALANCE COMPENSATION HISTORY**

MONTH	AVERAGE NET LEDGER BALANCE (\$)	AVERAGE NET COLLECTED BALANCE (\$)	INVESTABLE BALANCE (\$)	BALANCE EQUIVALENT TOTAL SERVICE CHARGES (\$)	EXCESS/ (DEFICIT) INVESTABLE BALANCE (\$)	EARNINGS ALLOWANCE RATE (%)	EARNINGS ALLOWANCE (\$)	BALANCE COMPENSABLE SERVICE CHARGES (\$)	EXCESS/ (DEFICIT) EARNINGS ALLOWANCE (\$)
JANS	000,000	5,000,000	5,000,000	XX.XX	XX.XX	XX.XX%	XX.XX	XX.XX	XX.XX
JAN - JAN AVERAGE	5,000,000	5,000,000	5,000,000	XX.XX					
JAN - JAN NET					XX.XX		XX.XX	XX.XX	XX.XX




Figure 27

**b) State when the analysis will be available each month.**

You can retrieve your electronic account analysis statements on the sixth business day after the close of the billing period.

**c) Is the analysis provided online? How long is the analysis maintained on-line? If not how is it provided?**

Account analysis statements can be viewed online, or exported in Excel, PDF, and CSV format. In addition, EDI 822 format is available through direct transmission or secure email. J.P. Morgan also offers CAMT.086 ISO formatted billing files, the newest industry standard electronic statement.

Account analysis statements are available online for up to 13 months.

**13) Monthly Statements**

**The bank shall provide monthly account statements on individual accounts and on a relationship basis. All accounts are on a monthly cycle using the calendar month as cut-off. Timeliness of reporting is critical.**

The City receives bank account statements electronically for each account via online delivery or transmission. The statements provide a summary of credit, debit and paid check activity for the statement period and balances at the start and end of the period.

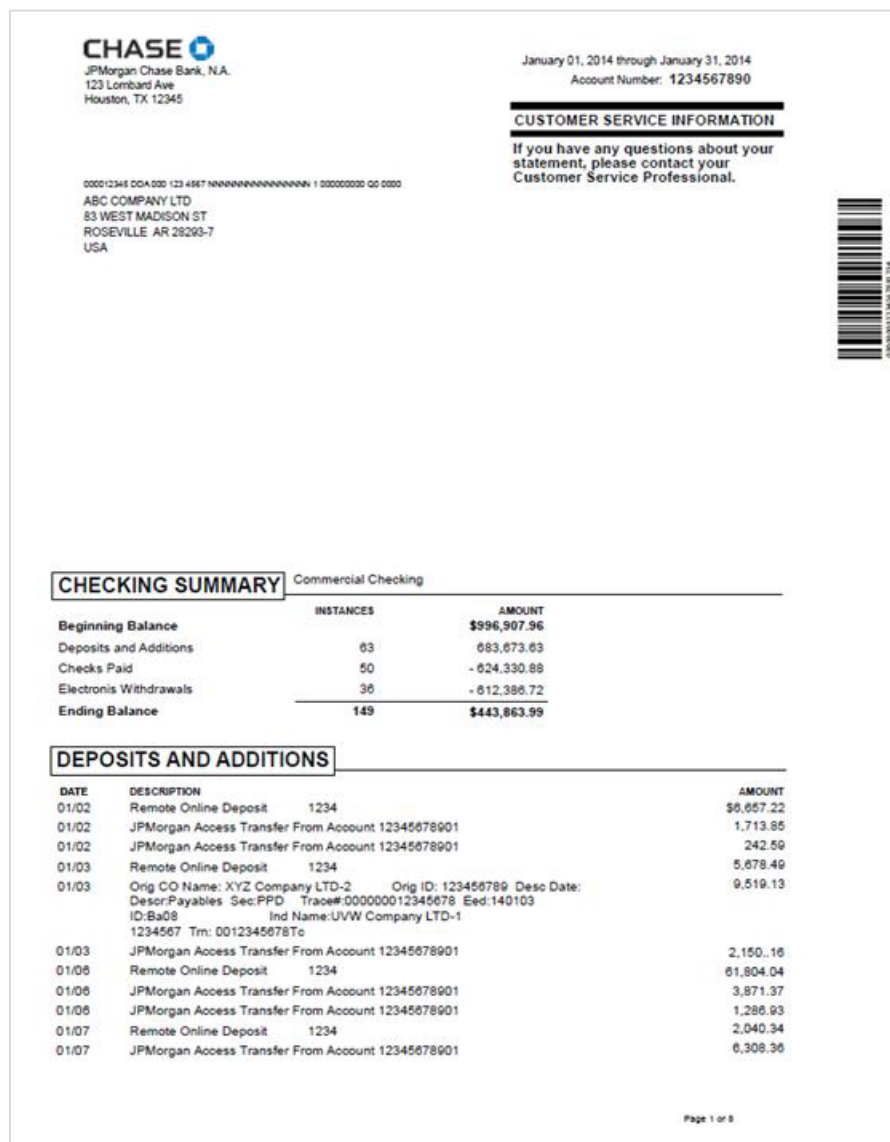


Bank statements also provide a detailed chronological listing of all credit and debit transactions. For each transaction, the entry provides the ledger and value dates, the dollar value of the transaction and detailed transaction description. Additionally, statements provide closing ledger balances.

**a) Provide a sample statement.**

The account bank statement in PDF format shows each section of the bank statement in a separate section—summary, grouped transactions (e.g., checks paid, electronic withdrawals), and daily ending balance. Totals are displayed at the end of each section for clarity.

**Summary section**



**Figure 28**

Grouped transactions section

CHASE		January 01, 2014 through January 31, 2014			
		Account Number: 1234567890			
<b>DEPOSITS AND ADDITIONS</b> (continued)					
DATE	DESCRIPTION	AMOUNT			
01/24	JPMorgan Access Transfer From Account 12345678901	1,704.43			
01/24	JPMorgan Access Transfer From Account 12345678901	1,776.38			
01/24	JPMorgan Access Transfer From Account 12345678901	1,307.42			
01/27	Orig CO Name:XYZ Company LTD-2 Orig ID:0123456789 Desc Date:123456 CO Entry Descr:Payables Sec:PPD Trace#:11000012345678 Eed:123456 Ind ID:0123456 Ind Name:UVW Company LTD-1 1234567 Trn: 00001234567c	9,104.33			
01/27	JPMorgan Access Transfer From Account 12345678901	4,974.60			
01/28	Remote Online Deposit 1005	63,311.08			
01/28	JPMorgan Access Transfer From Account 12345678901	7,803.67			
01/28	JPMorgan Access Transfer From Account 12345678901	3,357.24			
01/28	JPMorgan Access Transfer From Account 12345678901	3,085.05			
01/28	Orig CO Name:XYZ Company LTD-1 Orig ID:1234567890 Desc Date: 123456 CO Entry Descr:Fan Groupsec:PPD Trace#:00000123456789 Eed:123456 Ind ID:0123456 Ind Name:UVW Company LTD-1 EFT Batch # 1234 Trn: 01234567897c	2,817.07			
01/29	Remote Online Deposit 1005	18,820.50			
01/30	Remote Online Deposit 1005	30,500.39			
01/30	JPMorgan Access Transfer From Account 12345678901	3,024.73			
01/30	JPMorgan Access Transfer From Account 12345678901	2,139.51			
01/31	Remote Online Deposit 1005	4,853.51			
01/31	Orig CO Name:XYZ Company LTD-2 Orig ID:0123456789 Desc Date:123456 CO Entry Descr:Payables Sec:PPD Trace#:11000012345678 Eed:123456 Ind ID:0123456 Ind Name: UVW Company LTD-1 1234567 Trn: 00001234567c	8,950.50			
01/31	JPMorgan Access Transfer From Account 12345678901	5,994.28			
<b>Toral Deposits and Additions</b>		<b>\$683,673.63</b>			
<b>CHECKS PAID</b>					
CHECK NUMBER	DATE PAID	AMOUNT	CHECK NUMBER	DATE PAID	AMOUNT
1000	01/27	\$674.20	2146	01/13	1,132.64
2127 *	01/06	25.00	2148	01/13	1,067.00
2129 *	01/07	793.12	2149	01/15	236.00
2130	01/03	467.28	2150	01/14	171.00
2134 *	01/07	107,040.22	2151	01/15	50.00
2135	01/09	233.05	2152	01/15	412.00
2133	01/10	361.00	2153	01/15	99,218.65
2137	01/17	2,566.85	2154	01/17	1,795.83
2138	01/10	147.00	2155	01/17	331.600
2139	01/14	874.50	2156	01/22	99.50
2140	01/09	1,486.00	2157	01/22	222.00
2141	01/13	19.00	2158	01/21	112.00
2142	01/10	100.00	2159	01/21	468.29
2143	01/13	381.00	2160	01/22	923.00
2144	01/16	462.62	2161	01/22	616.61
2145	01/09	71,126.16	2162	01/22	20,140.00



Figure 29

Daily ending balance section

CHASE		January 01, 2014 through January 31, 2014 Account Number: 1234567890	
<b>ELECTRONIC WITHDRAWALS</b> (continued)			
DATE	DESCRIPTION		AMOUNT
01/22	Chios Debit Via: XYZ Company LTD-6 Ssn: 0123456 Trm: 0123456789Jo	A/C: XYZ Company LTD-1 Not Entered	\$674.20
01/23	Orig CO Name:XYZ Company LTD-1 Entry Descr:Web Pmts Sec: Web ID:N1234 Ind Name:UVW Company LTD-1 123-456-7890 Trm: 0123456789 Tc	Orig ID:0123456789 Desc Date:123456 CO Trace#:111000012345678 Eed:123456 Ind	3,510.00
01/29	Orig CO Name:XYZ Company LTD-3 Descr:Usataxpytmntsec:CCD ID:012345678901234 Ind Name:UVW Company LTD-1 Trm: 0123456 Tc	Orig ID:0123456789 Desc Date:123456 CO Entry Trace#:111000012345678 Eed:123456 Ind	1,037.12
01/23	Orig CO Name:XYZ Company LTD-3 Descr:Usataxpytmntsec:CCD ID:012345678901234 Ind Name:UVW Company LTD-1 Trm: 0123456 Tc	Orig ID:0123456789 Desc Date:123456 CO Entry Trace#:111000012345678 Eed:123456 Ind	20.59
01/24	JPMorgan Access Transfer From Account 12345678901		587,154.73
01/24	Orig CO Name:XYZ Company LTD-1 Entry Descr:DirectDeposed:CCD ID:0123456789 Ind Name:EFT File Name: B68S! Offset For Origin#:0123456789 CO Eff Date: 1234567 123456 B68S! Trm: 0123456789Tc	Orig ID:0123456789 Desc Date:Offset CO Trace#:111000012345678 Eed:123456 Ind	1,675.99
01/28	JPMorgan Access Transfer From Account 12345678901		327.43
01/30	Chios Debit Via: XYZ Company LTD-6 Ssn: 0123456 Trm: 0123456789Jo	A/C: XYZ Company LTD-1 Not Entered	3,100.00
01/30	Orig CO Name:XYZ Company LTD-3 Descr:Usataxpytmntsec:CCD ID:012345678901234 Ind Name:UVW Company LTD-1 Trm: 0123456 Tc	Orig ID:0123456789 Desc Date:123456 CO Entry Trace#:111000012345678 Eed:123456 Ind	903.12
01/30	Orig CO Name:XYZ Company LTD-3 Descr:Usataxpytmntsec:CCD ID:012345678901234 Ind Name:UVW Company LTD-1 Trm: 0123456 Tc	Orig ID:0123456789 Desc Date:123456 CO Entry Trace#:111000012345678 Eed:123456 Ind	18.59
01/31	Orig CO Name:XYZ Company LTD-3 Entry Descr:DirectDeposed:CCD ID:012345678901234 Ind Name:EFT File Name: B68S! Created Offset For Origin#: 0123456789 CO Eff Date: 1234567 123456 B61R2 Trm: 0123456789Tc	Orig ID:0123456789 Desc Date:Offset CO Trace#:111000012345678 Eed:123456 Ind	1,554.94
<b>Total Electronic Withdrawals</b>			<b>\$612,386.72</b>
Your service charges, fees and earnings credit have been calculated through account analysis.			
<b>DAILY ENDING BALANCE</b>			
DATE	AMOUNT	DATE	AMOUNT
01/02	\$1,004,824.42	01/17	1,069,620.53
01/03	1,020,137.32	01/21	1,080,953.68
01/06	1,087,074.66	01/22	1,114,792.71
01/07	993,407.90	01/23	1,157,101.99
01/08	1,003,924.81	01/24	453,168.22
01/09	948,077.01	01/27	466,203.43
01/10	965,070.54	01/28	546,230.11
01/13	1,068,568.34	01/29	559,441.46
01/14	1,079,839.13	01/30	430,145.52
01/15	1,009,513.04	01/31	443,863.99
01/16	1,025,322.00		

Figure 30

For additional information and images of statements please refer to Appendix 8

**b) When are statements available? Are statements provided in both paper and electronic formats?**

J.P. Morgan will continue to provide electronic bank statements that are **identical to mailed paper statements** within two business days after the statement cutoff date.

c) **How long are statements maintained online?**

Bank statements are maintained online for seven years.

## 14) Account Executive

To ensure smooth contract implementation and continuation, a specific account executive and back-up must be assigned to the City account to coordinate services and expedite the solution of any problem. The account executive should meet with City staff semi-annually on banking matters at a minimum.

a) **Provide the outline for the client support structure to be provided to the City by the bank.**

The City continues to receive support from experienced professionals with a deep knowledge of Commercial Banking and Treasury Services. Your dedicated CSA Krystal Pina and her back – ups are your day-to-day contacts who provide **cross-product centralized support** for the services detailed in this response.

With this relationship, the City's CSA and back up **develop a deep understanding of your business**, the products you use and your overall business needs.

b) **Explain how the proposed client support level will address problems and promote ongoing communications on a timely and efficient basis.**

CSAs have the authority to **engage all levels of management** and **escalate** within the Client Service organization, across bank departments, and even up to the chief executive officer. For each service provided to you, Client Service has a detailed matrix of contacts and escalation procedures to expedite resolution. These procedures include internal service standards to make sure that other J.P. Morgan groups are providing timely responses. Also, Client Service regularly communicates with your treasury management officer to make sure all parties supporting you are informed of your relationship activity.

c) **Is there a protocol and system for monitoring and providing solutions to individual problems?**

The City is offered several methods for initiating and tracking inquiries. All of the solutions are designed to be secure, and we may recommend channels based on your specific preferences and needs. Some of the options available include:

- **Email:** Requests initiated by email are validated to verify that the sender of the request is an individual authorized by the City. All emails must be securely encrypted and account number information must be masked. Additionally, all value-bearing instructions via email will require the correct documentation and verification. The City's inquiries are captured by Client Service in an internal tracking system.
- **J.P. Morgan Access:** Access Transaction Services is an internet-based product that the City's authorized users can use for funds transfer and ACH inquiries, investigation, reporting and online transaction history. The online portal offers multiple layers of security via authentication and access control and encryption, as described below:

- **Authentication and access control:** J.P. Morgan Access maintains roles for each security administrator who has the ability to entitle the user to access J.P. Morgan internet-based product(s) and employs dual-factor authentication via RSA SecurID® token authentication to provide added security for certain product features. RSA SecurID tokens are required for use by client security administrators or for user actions that create value-bearing transactions.
  - **Encryption:** J.P. Morgan Access employs third-party SSL certificates using 128-bit encryption. Internal-to-internal servers that cross the J.P. Morgan WAN with sensitive information may also employ SSL or IPSEC VPN technology, as appropriate.
- **Fax:** Fax-initiated requests must be signed by an individual authorized in our records for the City and are authenticated upon receipt. The signature on all written requests is verified against the signature provided in our records. For certain high-risk requests, you will also receive a callback to another individual at the City to confirm the instructions. The City's inquiries are captured by Client Service in an internal tracking system.
- **Phone:** Phone-initiated requests are verbally authenticated by obtaining identifying information and/or by the client service professional's personal relationship with the City. Depending on the nature of the request, you may be asked to submit written instructions signed by an individual shown as an authorized person in our records. For high-risk requests, you may also receive a callback to another individual at the City to confirm the instructions. The signature on all written requests is verified against the signature on file with us in our records. Client inquiries are captured by Client Service in an internal tracking system.

**d) Provide the names and titles of the proposed account executives.**

The City can be confident in the J.P. Morgan team. Part of our commitment to the City is having the appropriate individuals assigned to your relationship team and providing outstanding client service. We take a consultative team approach to building relationships with our clients.

We assign a skilled relationship team, which is made up of professionals with a variety of expertise, who will listen carefully and proactively and will provide targeted ideas to energize your business.

- **Relationship Executive:** Brett Harper will serve as the lead relationship contact at J.P. Morgan. Brett is a highly experienced client advocate and maintains responsibility for the overall relationship with the City.
- **Treasury Management Officer:** Andy Parrigan will lead the treasury services team and consult with the City on an ongoing basis to maintain exceptional treasury management arrangements specifically tailored to meet the City's needs.
- **Client Service Associate:** Krystal Pina is dedicated to managing the service requirements of your business.
- **Sales Associate:** Brittney Snow is responsible for supporting Andy, the treasury management officer.

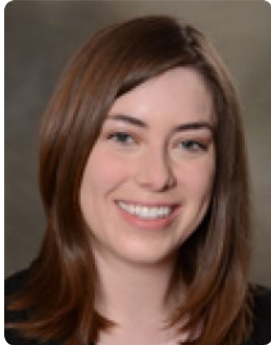
Brief biographies and contact information for your relationship team are provided on the following pages.

## Relationship Executive

Brett Harper will serve as the lead relationship contact at J.P. Morgan. Brett is responsible for the City's banking arrangements at J.P. Morgan and the effectiveness of our team in handling the City's banking services.

### Brett Harper

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<b>Role</b>	Relationship Executive
<b>Address</b>	420 Throckmorton St., Floor 4 Fort Worth, Texas 76102
<b>Phone</b>	(817) 212-2218
<b>Email</b>	brett.l.harper@jpmorgan.com

### Responsibilities

Brett will continue to lead the City's banking team with a focus on the quality and delivery of our services.

She will:

- Serve as your primary point of contact for the bank's full capabilities
- Recommend products and services that meet your needs and goals, including financing solutions, treasury management and other banking services
- Oversee delivery of products and services, including financing, treasury services and other financial services
- Address your overall satisfaction with your J.P. Morgan banking relationship

### Biography

Brett Harper is an Executive Director Relationship Executive who has been with J.P. Morgan for ten years.

Brett holds a Bachelor of Business Administration from Baylor University in Finance, Economics and Baylor Business Fellows. She is a designated Municipal Finance Professional.

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## Treasury Management Officer

Leading the treasury services team, Treasury Management Officer Andy Parrigan will consult with the City on an ongoing basis to maintain industry leading treasury management arrangements specifically tailored to meet the City's needs. He will communicate industry leading practices, new solutions and enhancements to products and services.

### Andy Parrigan

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<b>Role</b>	Treasury Management Officer
<b>Address</b>	420 Throckmorton St, Floor 1 Fort Worth, TX 76102-3700
<b>Phone</b>	(972) 324-8982
<b>Email</b>	andy.parrigan@jpmorgan.com

### Responsibilities

Andy will continue to assist the City in resolving working capital and efficiency challenges by providing information and offering ideas from J.P. Morgan's Treasury Services team.

He will:

- Recommend cash flow optimization strategies, including ways to streamline financial processes
- Assist you in realizing day-to-day operational efficiencies in alignment with your treasury service goals
- Provide targeted information to you about new products, market developments and industry trends
- Monitor the City's implementation for successful service delivery

### Biography

Andy Parrigan is Vice President, Treasury Management Officer covering Government clients in Central Texas and DFW. A seasoned professional with over 25 years in banking, Andy brings 23 years as a Treasury Management Officer and has 14 years with the firm. Andy is also a resident of the City of North Richland Hills.

Andy's role is to provide expertise in Treasury Management products with a consultative approach. He will lead strategic discussions to understand the cash flow cycle that will aid in creating efficiencies in cash management, liquidity, trade, and mitigating risk within your organization. With the combination of Andy's expertise and J.P. Morgan's vast array of services he will provide ways to streamline processes for cash flow optimization.

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## Client Service Associate

The City's day-to-day banking service needs will be handled by your designated client service associate. Krystal Pina serves as the single point of contact for all the City's account inquiries.

### Krystal Pina

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<b>Role</b>	Client Service Associate
<b>Address</b>	8181 Communications Pkwy Bldg B, Floor 02 Plano, TX 75024-0239
<b>Phone</b>	(469) 462-0050
<b>Email</b>	krystal.pina@jpmorgan.com

### Responsibilities

Krystal will continue to serve as the primary point of contact and as a proactive resource for the City's banking service needs. She will facilitate the timely resolution of all service issues with her understanding of all aspects of our Treasury Services' product functionality and technology.

For day-to-day matters, she will:

- Resolve the City's inquires including credit/debit confirmations, cancellations of payments, amendments of payment instructions, funds transfer inquires and other treasury service matters
- Identify and resolve operational inquiries in a timely manner
- Share her specialized knowledge of fraud prevention tools and provide advice on asset and data protection strategies
- Facilitate the opening of additional accounts

Krystal works with a team of client service associates who will provide consistent, reliable, and timely service support.

### Biography

With over 11 years of banking experience, Krystal will make certain that all your business service needs are handled promptly and thoroughly to your satisfaction.

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## Sales Associate

The sales associate is responsible for supporting the treasury management officer and the City's team at J.P. Morgan.

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### Brittney Snow

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<b>Role</b>	Treasury Services Sales Associate
<b>Address</b>	8181 Communications Pkwy, Bldg B Plano, TX 75024-0239
<b>Phone</b>	(972) 324-5895
<b>Email</b>	brittney.snow@chase.com

### Responsibilities

Brittney will work with Andy Parrigan your treasury management officer, to identify and understand the City's cash management objectives, and formulate recommendations and solutions.

She will:

- Initiate and monitor the implementation of all the City's contracted services
- Review the first set of analysis statements for accurate billing
- Analyze your existing account structure to uncover cost savings opportunities and potential product enhancements
- Support a successful client relationship, including conducting annual client reviews with your treasury management officer

### Biography

Brittney Snow is a treasury management sales associate serving government, healthcare, higher education and not-for-profit clients. As a banking professional, Brittney's main objective is to help businesses improve cash management, reduce risk and manage capital more efficiently. Brittney has worked in banking for over 10 years with 7 years' experience in both treasury implementation and sales. Brittney is new to the firm and looking forward to adding her knowledge and experience to J.P. Morgan.

Brittney earned a Bachelor's Degree in Business Management from the University of Arkansas, Little Rock.

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**e) How are daily operational difficulties to be handled?**

As described previously, the City's CSAs have the primary responsibility for all day-to-day aspects of your treasury management relationship such as inquiries, research and maintenance related to accounts and services. They have authority to engage all levels of Commercial Banking management and escalate when needed. Client Service has a detailed matrix of contacts and escalation procedures to expedite resolution for each service provided to you. These procedures also include internal service standards to make sure other J.P. Morgan groups are providing timely responses. Finally, Client Service works closely with your full relationship team to be sure that everyone supporting you is informed of your relationship activity.

**f) What kind of technical support is available after business hours and on weekends?**

Our Payments Solution Center Access Support team provides support to the City for J.P. Morgan Access related inquiries, which includes troubleshooting browser, software and scanner issues. They also assist with internet troubleshooting, password resets/unlocks, resolving error messages, etc.

The Access Support team hours of operation are 7:00 a.m. to 7:00 p.m. CT on Monday through Friday.

## 15) Overdrafts

**Every effort will be made by the City to eliminate net aggregate daylight and overnight overdraft situations.**

**a) State the bank's policy regarding aggregate overdraft charges and the fees, if any.**

We charge for the use of end of day (EOD) uncollected funds by applying a daily variable overdraft (OD) rate to individual DDAs for each day an overdraft occurs. Interest and overdraft fees can be offset by an earnings credit allowance and may be assessed on a per-occurrence basis.

The negative collected balance fee is calculated daily, as follows:

<b>Negative collected balance fee calculation</b>
$\frac{(\text{negative collected balance} \times \text{overdraft rate})}{360 \text{ days}}$

There is also a per occurrence fee for each day an account maintains a EOD negative collected balance.

J.P. Morgan's policy is that collected balances be maintained in the account(s) at all times in order to cover daily cash disbursements. Credit arrangements or netting/pooling arrangements that may be required would be determined and discussed in advance with the City's relationship manager.

## 16) Stop Payments

The City currently averages four stop pays a month and requires automatic renewals. Stop pays should have a minimum of six months for the stop pay period. Currently the City has automatic renewals in place for all stop pays. An automated input process is required.

**a) Describe the stop pay process and any bank policy on stop pays.**

Stop payments can be placed through our online portal, J.P. Morgan Access, by an authorized user at any of the City's locations, either directly from the "Stops" function, or more efficiently, by using the "Inquiry" function, where the check numbers are validated against the issued items. Additionally, stops can be sent via a file transmission.

When placing stops, the system searches 90 days of transaction history to identify if the check has been paid (extended retention periods are available). If our records show the check has been paid, the system will report the date the item was paid. Once the stop payment is submitted, the City will receive online confirmation of the successful stop request. This can be printed or downloaded as needed. Furthermore, stop payment activity reports are available through the banking portal.

**b) How long do standard stop pays and renewals remain in effect? What options are available?**

Stop payments are effective for one year and will automatically renew annually for six additional years unless revoked.

**c) How is a stop pay renewal or cancellation accomplished?**

Auto-renewals can be turned off or set for fewer renewals (years) at the account level.

**d) What is the deadline for same day action?**

For same-day action, online stop payment requests must be received by 7:30 p.m. BPT (Bank Processing Time).

**e) Will the on-line system verify if the check was cleared before accepting the stop pay?**

Yes. The system automatically checks 90 days of activity if the item has posted before accepting a stop submitted via the Stop Payment Request or Check Inquiry page (extended retention periods are available). If the item has paid, the user will be notified, but can choose to continue to place the stop. We encourage you to use the Inquiry function to research the full seven-year online paid check history, then use the stop payment link to place the stop payment.

## 17) Safekeeping Services

All City investments will be made by the City Finance Department and written instructions for settlement will be given to the bank by an authorized individual. The bank will be required to provide book-entry safekeeping services through the bank or a correspondent. Correspondent processing is not preferable.

The City currently uses the services of a third-party Investment Advisor – Meeder Investment Services, Inc. That contract will expire during the term of this Banking Services contract for Safekeeping Services. It is possible, but not a certainty, there may be a change in the Investment Advisor during the term of this Safekeeping Services contract. Any known conflicts of interest with Investment Advisors will be verified with the Safekeeping Services bank prior to issuance of a RFP for Investment Advisor services. Please note any potential conflicts of interest with Meeder Investment Services, Inc. in your response.

All securities must be cleared on a delivery versus payment (DVP) basis and ownership clearly and timely documented by receipts. All interest payments and maturities shall be given immediate collected credit.

The City anticipates an average of twenty securities in FRB or DTC safekeeping at any time (third-party). Ownership of the securities must be perfected and evidenced by an original safekeeping receipt or access to online information directly to the City within one business day.

The bank's brokerage services will not be used for investment purchases in order to perfect DVP. Certificates of deposit may be purchased from the bank, but these will be on a competitive basis.

- a. Is online trade input available? Is safekeeping online inquiry available? Describe all options.
- b. Describe the bank safekeeping arrangements proposed. Identify any correspondent bank used for custody.
- c. If a correspondent is to be used, define the process and confirm same-day crediting/debiting on all transactions. Describe any additional City actions required.
- d. Are safekeeping fees hard charged or available through the account analysis?
- e. Are notifications sent on all transactions (purchase, sale, calls, and maturities)? When and how?
- f. What time are delivery instructions required? Is this a firm cut-off? Is there a fee charged for late instructions?

We understand there may be benefits to the City by procuring custody / safekeeping services along with depository services through a single RFP. Our goal is to help you identify the right provider for the custody / safekeeping services that you require. For the custody / safekeeping portion of this RFP, the City may want to consider selecting The Bank of New York Mellon Trust Company N.A. (BNY Mellon) and further information regarding BNY Mellon is included with this response as Appendix 9. The City will have the option of receiving a single bill with BNY Mellon's fees passed through account analysis or paying BNY Mellon directly. J.P. Morgan clients have successfully used BNY Mellon's custody / safekeeping services in conjunction with their J.P. Morgan depository services.

The City will determine whether to use BNY Mellon's custody / safekeeping services or to select another provider. If you select BNY Mellon, you will enter into a mutually acceptable agreement with BNY Mellon. Krystal Pina will be your primary customer service contact for J.P. Morgan's depository services and BNY Mellon's dedicated staff will address custody / safekeeping questions or issues.

## 18) Electronic Image Lockbox Services

The City currently uses a lockbox service for receipt and collection of utility billing. The lockbox service will collect payments and transmit daily files with detail for downloading to City customer files. The current remittance document is shown in Attachment D. The current account number is 9 plus 9 digits (ex. all numeric, 1234-56789). During the past five(5) years, the monthly average of payments processed by the lockbox system has decreased from approximately 3,800 to 1,700 today. It is thought the number will continue to decline as more customers switch to online payment methods. Implementation would be required by October 1, 2024.

A sample of the current invoice/remittance document is shown in Attachment D.

- a. **Describe the lockbox service to be provided. Describe the workflow and processing of payments at your facilities.**

We provide lockbox services and a brief summary follows.

### **Faster, easier, more cost-effective collections**

As checks remain viable within the business-to-business industry, many organizations still face challenges with manual processes and inefficiencies.

We can help the City post receivables quickly, reduce exceptions and strengthen your cash position.

Benefit from our continued investment in equipment refresh and new technology to leverage and minimize exception processing and simplify your experience.

Take advantage of our expertise in implementation and process re-design to drive cost efficiency and a higher rate of straight-through processing.

#### **LOCKBOX INNOVATIONS**

- 1947: Originated lockbox services
- 1984: Launched network sites
- 1995: Initiated secure, same-day check and remittance document imaging through our online browser
- Today: Offer receivables reconciliation and enrichment tools

## Benefits of our approach to **wholesale lockbox**

### **VISIBILITY**

Access banks and clearing networks across the country for optimal visibility of your funds and reduce float clearing times

### **RELY ON US**

Uninterrupted processing and disaster recovery with fully-redundant locations and around-the-clock monitoring

### **ACCURATE**

Our lockbox operations has an accuracy rate of 99% or higher

### **SINGLE LOGIN**

One view to examine all incoming payments in one place using Receivables Online, which is fully integrated in J.P. Morgan Access

### **INCREASE POSTINGS**

Use our robust and configurable lockbox reporting, search engine and image repository to reduce printing and manual posting work

## **A nationwide network of processing sites**

We own and operate our full-service, nationwide lockbox network of processing sites with fully automated wholesale and scannable services. We recommend our Dallas, TX site for your processing needs.

## **A proprietary, online receivables tool**

Our Receivables Online browser provides same-day decisioning and an account reconciliation tool to combine advanced image and data capture technology. It delivers all you need in a single, online repository to:

- Access images and information related to payments you receive
- Reference ACH or wire payments you receive, as an option
- Review images in our 10-year archive for all your lockboxes in our network sites using only one client ID

Easy navigation, advanced queries, payment alerts and workflow tools give your accounts receivable, credit and customer service staffs the ability to make informed business decisions quickly and without handling paper documents.

## **A solution for electronic payments**

Do you receive electronic payments? Improve your straight-through transaction posting with our Remittance Association solution. Remittance Association automatically associates electronic payment activity to corresponding remittance information sent via email.

## Our commitment to quality

In-depth knowledge of client requirements and a commitment to high-quality execution drive our delivery of superior financial services and solutions.

Our quality assurance practices include a disciplined approach to:

- Performance metrics and satisfaction indicators that are linked to client priorities
- Employee merit-based performance, reward and recognition programs

### QUALITY YOU DESERVE

- Our network sites support approximately 15,000 lockboxes
- We process about 11.1 million items totaling over \$50 billion on average monthly
- Our network-wide standard operating procedures provide for superior quality

Further, our strategic focus on creating value for clients drives our commitment to deliver the high-quality products, services and solutions you have come to expect.

## A launching point for layered enhancements

Lockbox is a launching point from which we creatively design your receivables process—not only by rerouting mail—but also by targeting a number of layered enhancements for the future.

We focus on helping you:

- Explore technology used to identify, correct, and supplement missing information received at the lockbox site so the corresponding data file we generate for you is more complete and useful
- Layer mobile and desktop solutions to provide more depository options with the same consistent processing and data capture
- Analyze your existing volumes of bill pay checks to determine if ACH eLockbox technology (used to clarify bill pay checks) adds value to your receivables product suite

## Lockbox—How it works

We process the City's payments according to your specific instructions, as described below.

- 1) Your customers send their remittance checks to unique ZIP codes used exclusively for our lockbox mail. We pick the mail up directly from the post office multiple times during the day, beginning early in the morning.
- 2) We bring the mail to our processing facilities where high-speed machines sort it by lockbox number and separate it into batches. Your receivables are ready in a matter of minutes for our highly-trained lockbox associates to process the payments according to your specific instructions. We work with you to develop tailored, specific instructions so our associates process your remittances according to your requirements.

- 3) Our associates extract the contents of the envelopes and separate checks with remittance documents from the checks without remittance documents and other materials. Scannable items are batched and delivered to the high-speed scanner, and OCR scanlines and MICR are captured and imaged at a rate of 6,000 per hour.
- 4) Once scanned, our high-speed recognition software reads the numeric and written amounts on the check images and compares them to the amounts keyed. Discrepancies are routed to a special team for final verification.
- 5) We encode your checks and assign funds availability when OCR, check scanning and date entry are complete. We prepare data files according to your specifications and upload the files to your accounts receivables system. Checks are expedited to maximize the same-day deposit into your account.
- 6) You access your images and data directly from your desktop in real time using our advanced Receivables Online browser. We also alert you via Receivables Online the moment an important transaction is posted. Most of our clients have not invested in an in-house image application and, therefore, have elected to use the online service. If you have an in-house image system, we can transmit images and the associated index file for you to import.

### Lockbox process flow

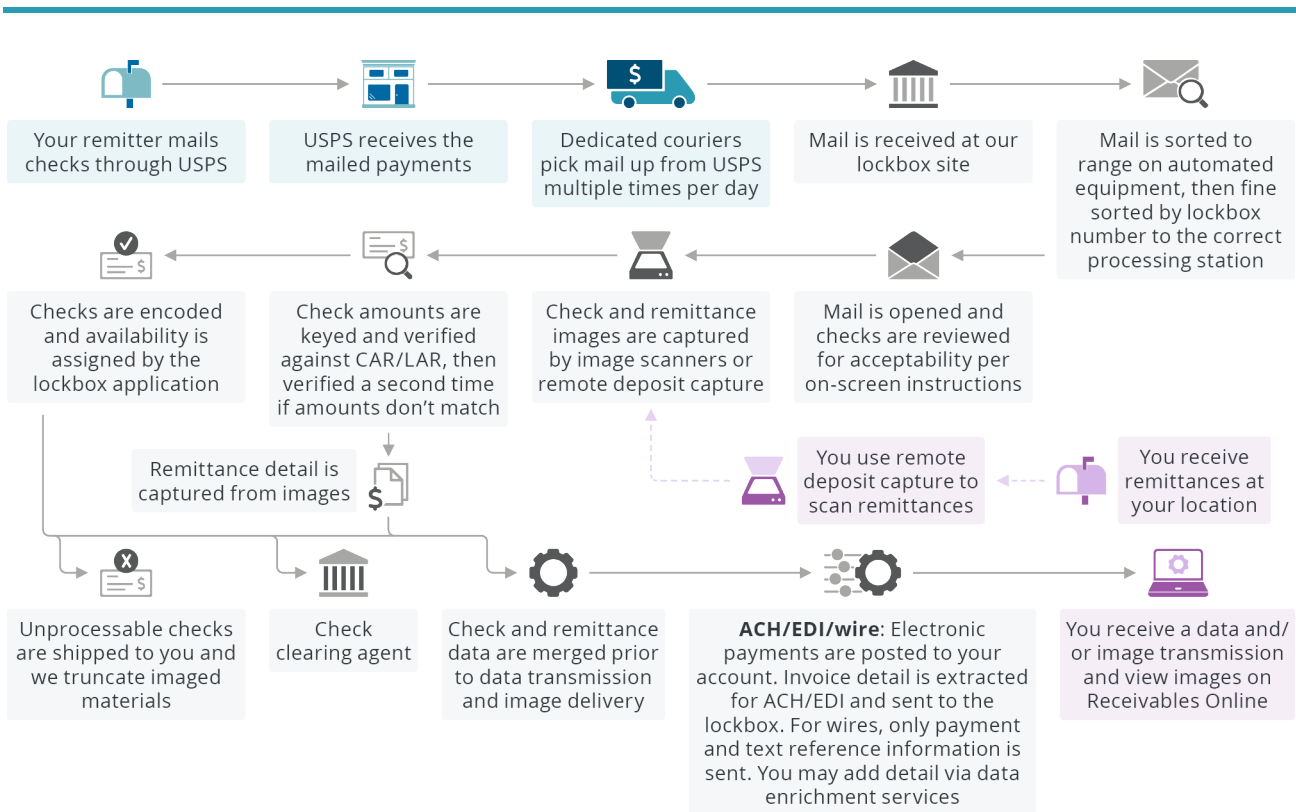


Figure 31



**b. When and how is information available daily?**

Same-day lockbox information is available on the internet through the Balance and Transaction Location Report via J.P. Morgan Access or through Receivables Online. The City also has the option of receiving daily item-by-item detail through direct transmission to your internal systems.

The J.P. Morgan Access Location Report provides deposit totals with a float breakdown, a sub-total by lockbox and a grand total for the account. This report is available in PDF, Excel, BAI2, CSV or MT942 format.

Receivables Online provides item-by-item remittance detail, deposit totals and document images.

**c. Describe the potential implementation timeline. When could the lockbox be implemented?**

Lockbox implementations can take anywhere from 1-2 weeks (open Lockbox), 6-8 weeks (standard file format) and 12-16 weeks (custom file formats).

We will require the support of the City's treasury and accounts receivable staff for a successful implementation. The support of your technology and telecommunications staff, as well as any outside vendors you may be using, are required to set up a data or image transmission.

The City should provide a primary point of contact for the implementation team to work with as well as any necessary technical contacts, if required. Authorized signers should be available at the start of the project to sign documents and identify and approve security administrators.

**d. What level of technical assistance would be given to the City to implement the lockbox and design or redesign the remittance document?**

During the implementation process we will review your remittance coupon. Recommendations would be made before testing.

**e. Where is the lockbox facility located? In what city is the processing located? What city would be used for the remittance address?**

J.P. Morgan recommends that the City utilize our Dallas lockbox location.

**f. When is mail collected and delivered to the facility? How many times daily? How many hours of operation each day?**

Because the mail pick-up process is under the direct control of the lockbox production staff, J.P. Morgan can control and modify our schedule to meet changes in the U.S. Postal Service's drop schedules.

Our processing sites are frequently monitored to help validate an optimal pick-up schedule based on:

- Incoming mail patterns
- Volume
- Internal processing requirements

Below are the pick-up schedules for wholesale lockbox mail. All times are local.

<b>Wholesale lockbox pickup (1)</b>		
<b>Monday through Friday</b>	<b>Saturday</b>	<b>Sunday</b>
<b>Dallas</b>		
4:00 a.m.	6:00 a.m.	6:00 a.m.
1:00 p.m.	1:00 p.m.	1:00 p.m.
6:00 p.m.		
9:00 p.m.		

\*We monitor the post offices and may modify pick up times to optimize mail float.

**g. Can the lockbox handle remittances paid by credit card?**

J.P. Morgan can accept credit card payments at our lockbox sites and include the information in the City’s daily transmission. Credit cards will be processed by J.P. Morgan’s payment processing and merchant acquiring business. Our proprietary platforms enable integrated solutions for all payment types, including credit, debit, prepaid stored value and electronic check processing; as well as digital, alternative and mobile payment options. We have combined proven payment technology with a long legacy of client advocacy to create quantifiable value for businesses like yours.

More information about Merchant Services is available at <https://www.jpmorgan.com/country/US/en/merchant-services>.

Upon understanding the card processing details, such as dollar volume and transaction information, J.P. Morgan will provide you a proposal for merchant processing services that may handle required methods of payment for your transactions. While you will have a separate agreement with Paymentech, LLC for merchant services, you will be secure in knowing that your total solution is being delivered under the J.P. Morgan umbrella.

Your remitters mail your coupon/remittance document with their credit card number, expiration date and type of credit card to the lockbox. Credit card transactions are placed in a separate group for processing. A lockbox associate logs on to our system, using the merchant ID that has been established for the City.

Using our web-based interface, we enter each transaction for authorization. The system responds with authorization approvals/declines. Payments are imaged for presentation to you on as completed transactions within the Receivables Online image browser application or for inclusion on your image transmission.

We will process credit card payments as point of sale transactions, obtaining authorization as required by applicable card rules; however, we will not place phone calls for authorization of referrals or process credit transactions. The bank shall not be deemed a merchant processor and shall not be liable for any data entry errors or any chargeback.

If you would like credit card remittances included on your daily lockbox transmission, the transaction status report and images of the credit card payment coupons/remittance documents are routed to another lockbox associate for data capture.

Credit card transactions are keyed into a no-check batch (check amount is shown as \$0.00; credit card payment information is placed in mutually defined and agreed-upon fields). We can capture the same information as for check payments (for example, invoice number and net invoice amount and potentially other fields for credit card payments (for example, last four digits of the credit card number).

**h. Describe the major components of your quality control checkpoints.**

Benefit from quality-driven use of **advanced automation** to achieve high-quality lockbox processing. Our lockbox system utilizes online processing profiles for each account, including client contact information, mailing addresses, depository account number, required data capture fields, processing deadlines and special handling requirements.

Each lockbox processing team is assigned specific accounts and is trained in the detailed processing requirements for those accounts. Our approach delivers **consistency** through processing continuity and ownership.

Each lockbox processor undergoes extensive training and is cross-trained and tested prior to working on any of the account teams. This quality-focused training program helps each new processor consistently meet our high standards of quality processing.

Please reference the lockbox processing workflow and quality control checkpoints below.

### **Processing steps and workflow**

To begin, remittances are delivered to the work group, where:

- An extraction associate opens the envelope, determines the transaction type and separates transactions by wholesale and scannable
- A complete review of negotiability is completed for all transactions

## Wholesale lockbox workflow

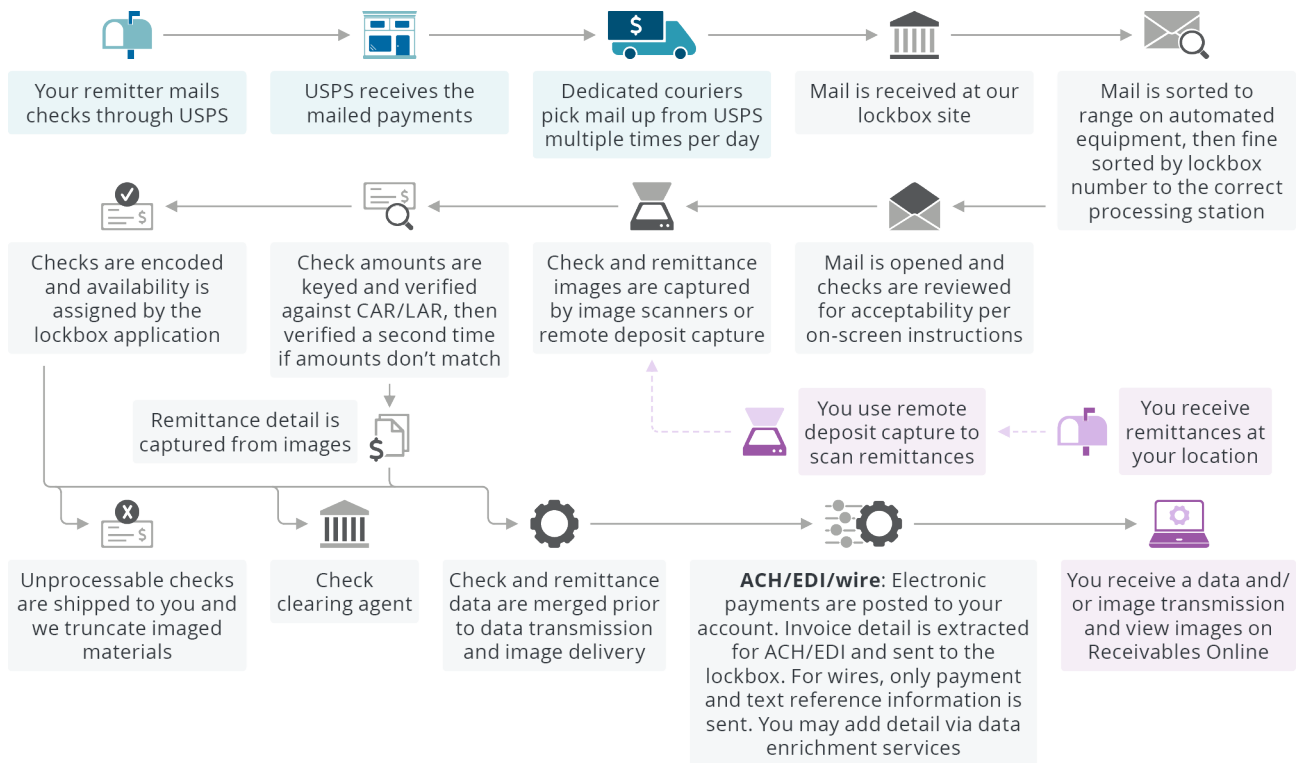


Figure 32

### Wholesale lockbox and check-only items processing steps

- An extraction associate enters the lockbox number
- Corresponding instructions appear on the page
- A processing batch number is applied to the group of work
- An extraction associate for high-speed scanning prepares both checks and remittance documents
- Each full-page transaction, which can contain multiple payments, is associated with a transaction separator ID via barcode reader to maintain the integrity of the payment
- Scanner associate scans prepared batches on high-speed scanners
- Check image and MICR line information is captured from the check
- Documents returned to workflow coordinator, who routes mail to be stored for 14 days prior to destruction
- Data entry associates repair MICR lines, if required
- Data Entry associates key the check amount, which is verified by the system via intelligent character recognition (CAR/LAR) software
- Completed batches are virtually endorsed
- Data entry associates begin keying information from the imaged remittance documents
- Upon batch completion, images are available for delivery to you (individual completed transaction images are also available on Receivables Online)

### Wholesale lockbox and check-only items processing steps

- All outputs are automatically generated (fed to the online browser, direct image transmissions, and/or data transmissions)
- Unprocessable checks and related materials are forwarded to clients via their preferred delivery method

After scannable items have been separated from wholesale, they are batched and delivered to the high-speed scanner.

### Scannable wholesale lockbox workflow

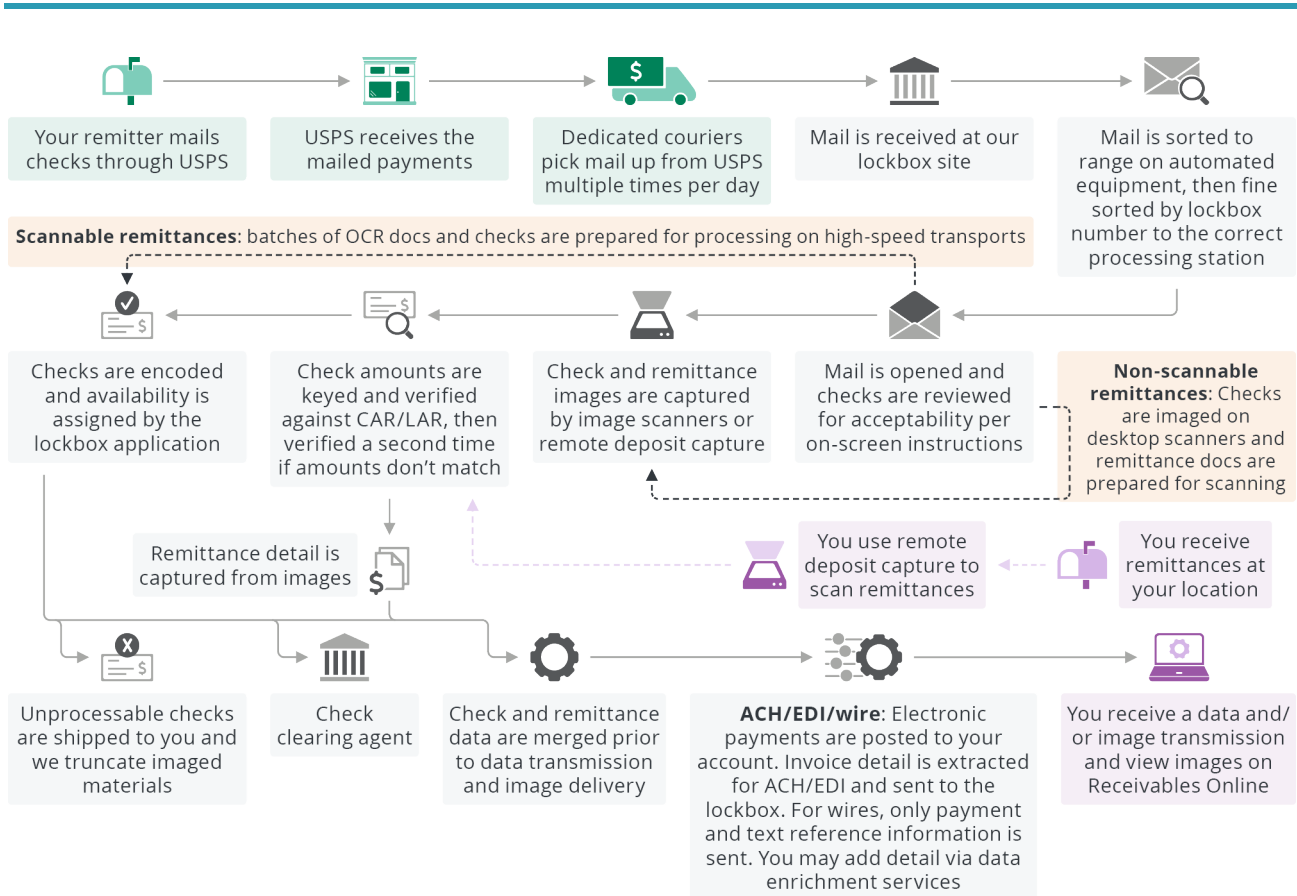


Figure 33

### Scannable lockbox processing steps

- Single and multiple transactions are commingled in a single batch
- Scanning associate enters the lockbox number into the workstation
- Lockbox processing instructions appear on the page
- A batch number is applied to the group of work
- The items are imaged at a rate of 6,000 documents per hour

### Scannable lockbox processing steps

- OCR scanlines and MICR lines are captured during this first pass
- The system identifies transaction boundaries by looking for sequences of coupon(s) and check(s) <sup>1</sup>
- Low confidence OCR character reads are routed to a scanline fix process for repair
- Courtesy amount(s) and legal amount(s) are compared to scanline amount(s) via data capture through ICR software
- Completed batches are virtually endorsed
- Upon batch completion, images are available for client delivery (individual completed transaction images are also available on Receivables Online)
- All outputs are automatically generated (fed to the online browser, direct image transmissions, and/or data transmissions)
- Unprocessable checks and related materials are forwarded to client's via their preferred method

<sup>1</sup> For example, an OCR coupon is followed by a check. The following OCR scanline acts as the next transaction boundary. With this logic, one or more OCR scanlines followed by one or more checks are automatically be separated into transactions.

**i. Is image processing currently in place? Are there imaging costs for each item (check and remittance document)? Is there a separate fee assigned for the transmission of images? Describe the fee structure.**

Receivables Online helps the City **efficiently manage your receivables**. Access images and information related to payments received in your J.P. Morgan lockboxes, as well as remote deposit captured checks and electronic payments received via ACH or Fedwire—all **through our internet-based service single portal**.

Easy navigation, advanced queries, payment alerts and workflow tools give your accounts receivable, credit and customer service staff the ability to make informed business decisions quickly without handling paper documents.

### Consolidate incoming receivables of checks, ACH and wires

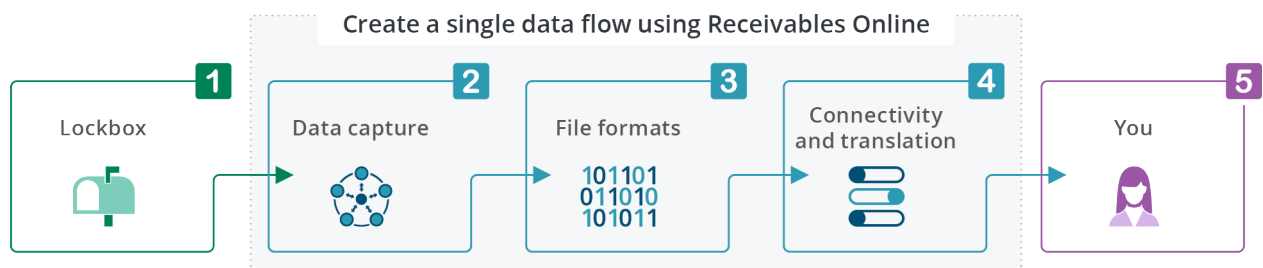


Figure 34

Receivables Online lets the City view transaction data and images that are stored on a server at the bank. You access the server via the internet, using a standard web browser. Your lockbox images are available after each transaction is completed.

Further, electronic payments are available on a scheduled basis. Images are retained in a high-speed, online storage archive for more than a month. The City may also choose to use our 10-year archive solution, on the same web browser, for your long-term retention needs.

Receivables Online is accessible via our banking portal, J.P. Morgan Access, which allows the portal to act as your one-stop shop for all of your reporting needs.

## Online features

### Receivables Online Transaction History page

Figure 35

**Flexible queries:** A **robust search engine** lets the City quickly retrieve what you need. Transaction search criteria include bank transaction identifiers, payment data, supplemental invoice fields captured from your remittance documents, and workflow status and notation fields that you have previously assigned. Some typical queries let you retrieve:

- A single transaction with a specific check number or check amount
- A single transaction containing a specific invoice number
- All transactions for a given remitter name for a selected period of time
- All items which you have previously flagged as cash application exceptions

Transaction level queries display images of checks and related remittance documents—plus any workflow status or notations added by you or your staff.

**Same-day viewing:** Lockbox images are viewable on Receivables Online following your first deposit time. Additional items become available as each transaction is completed throughout the day. The number and timing of incremental deliveries may vary based on your processing requirements and volume. For most lockboxes, batches are delivered **within 30 minutes** after processing is completed. Deliveries occur at subsequent deposit times if the City has any special lockbox grouping or batch requirements.

**Fast retrieval:** Images and data are retained using online storage that provides **instantaneous retrieval** for any user with a high-speed internet connection. Standard service includes 45 days of online storage. The City may subscribe to additional months of online disk storage if you require immediate access to older transactions.

**Easy image viewing:** Images are presented on Receivables Online in a PNG format that can be viewed using browser software alone. The entire transaction is displayed for **easy viewing** and scrolling. Documents of normal size and quality are clear when viewed on monitors of recommended size (see Technical Information in Appendix 10 for details on optimal monitor size). Receivables Online images can be downloaded to TIFF or PDF formats.

Receivables Online comes equipped with a **built-in image viewer** (iViewer) that is accessed by clicking on the related PNG-formatted image. The iViewer displays a single page in full page width; arrow buttons allow for navigation to other pages within the transaction. Features include:

- Single image presentment to aid in user data entry from image
- On-page ruler to aid in reading tabular data
- Magnifying tool to enlarge sections within a transaction for close-up evaluation
- Contrast tool to switch background from white to black and vice versa
- One-click printing of images of a single page, transaction or a group of transactions
- One-click saving of images of a single page, transaction or a group of transactions

**User-defined presentation options:** With Receivables Online, the City users **customize their transaction query results and transaction views** to match their preferred work methods. For example, users can specify the number of items to be displayed on page, select a default view for daily receipts (batch summary or transaction list), select an image-viewing format and select a default sort order for transaction lists. In addition to these user-defined defaults, single-click operations let you change the sort order of transaction lists and let you hide or display certain regions of some transaction pages.

**Workflow and notation tools:** Receivables Online provides the City staff with tools to manage the completion of cash posting activities and to record pertinent information regarding a payment's disposition.

At the individual transaction level, users with the appropriate entitlements can update the following fields:

- **Exception flag:** Typically used to note cash application exceptions or other conditions that require further follow up; once an exception has been resolved, the exception flag may be toggled off.
- **Exception reason code:** Select from a reason code table that you create.



- **Assigned to:** Select another Receivables Online user who should follow up on a transaction. That user would subsequently query for items assigned to them; once the follow-up action is complete, they could mark it as unassigned, add a note, exception reason and/or turn off the exception flag, depending on entitlements.
- **Workflow status:** Automatic assigned and reviewed status updates are based on user assignment or review by assignee; closed status requires explicit action.
- **Multiple notes:** As note fields are added to a transaction; a user ID and date are recorded with each. The note field allows 1,024 characters of free-form text per note. You may want to use this field to record resolution of cash application discrepancies or to record making a customer phone call related to the item. The field has copy and paste text capabilities.
- **Bulk upload:** Workflow and notes can be uploaded for multiple transactions. Users can upload an Excel template with workflow and note information for up to 1,000 transactions at once.

**j. Will mail be processed on all shifts including weekends?**

Mail is collected on weekends as described in *Question f.* above.

**k. Do you process wholesale and retail lockbox on the same equipment? If so, how are payments prioritized?**

The lockbox processes both wholesale and scannable wholesale payments (checks with scannable optical character recognition—OCR remittance documents) on the same equipment in each of the lockbox sites. There is no priority between wholesale or scannable items. Lockboxes that have a large volume of payments with coupons may be processed on separate equipment.

**l. How are returned checks handled and what information does the City receive on that account information for posting to the City systems?**

Return items are handled as follows:

**Check returns**

J.P. Morgan maintains a comprehensive database that details your return item handling instructions, which may vary by lockbox even if multiple lockboxes share the same depository account. During the check clearing process, deposited checks may be returned by the paying bank for a number of reasons, such as: non-sufficient funds (NSF), uncollected funds, stop payment or account closed. Most returned items are routed through the Federal Reserve System to our regional return processing areas.

After processing your return items per your handling instructions, the returns system will generate a debit to your designated demand deposit account (DDA). The actual return items are matched to a return item advice and mailed to you via U.S. First Class Mail to the DDA statement address. The return advice lists the dollar amount and the reason for return for each item.

Items being redeposited are assigned availability and re-entered into the clearing system. Typically, redeposits are not posted to your DDA and do not appear on the return item advice.

We can provide a variety of optional services to meet the City's needs for handling return items that include Receivables Online and the option to automatically redeposit returned items. During your account implementation, we will work with you to set up solutions to meet your needs.

## Receivables Online

The Receivables Online check return service provides timely notification of return activity for U.S. lockboxes, allowing the City to follow up promptly with delinquent customers and update your accounting records.

- Both redeposited items and final returns are available on the business day following a return item's processing date.
- For all final returns, the original item is updated with a status marker to indicate that the item was returned. This information is available for 10 years, with long-term storage.
- The Return Item Summary report helps the City analyze patterns and trends of delinquent payers.
- An alert can be set up to automatically notify the City of return activity.
- A monthly return item maintenance fee applies per lockbox. We assess a detail reporting fee per return item in addition to regular return item handling fees.

**m. Is there a formal procedure for responding to and correcting errors and problems? What is the average response time?**

During your lockbox implementation process:

- A dedicated onboarding specialist will work closely with you to document your processing requirements. We create a detailed client outline based on our interviews with you, which is saved online as your processing instructions. We develop a second set of instructions if data capture is required (e.g., invoice numbers and amounts are to be keyed from remittance documents).
- Our lockbox team also reviews and clarifies the City's processing instructions for our associates and prepares for production.

All reported errors can be tracked to the individual responsible so that corrective action can be taken (e.g., clarification of language on the outline, additional training for the associates or modification of procedures).

**n. Provide the names, contact names and telephone numbers of at least three comparable public lockbox clients.**

The following references can be contacted regarding J.P. Morgan's lockbox services:

Client Name	Contact Name	Contact Phone Number
City of Bedford	Caryn Riggs	(817) 952-2174
City of Fort Worth	Jay Rutledge	(817) 392-6030
City of Grapevine	Shellie Johnson	(817) 410-3147

**o. In the case of system failure, what are the back-up arrangements for processing? Are any delays expected in this situation?**

J.P. Morgan exercises commercially reasonable efforts to help make sure we meet our obligations to you and to all of our clients. J.P. Morgan's resiliency program provides comprehensive business impact analysis, risk assessment, resiliency planning and testing to make certain we can manage our risk and our clients' risk within a reasonable time period.

Because all of J.P. Morgan's lockbox locations operate on the same processing platform, many functions, such as data capture, can be performed at other locations should the primary site become unavailable. If the location remains unavailable, we can instruct the U.S. Postal Service to re-direct mail to another lockbox site for processing.

**p. Describe the data transmission process (BAI, 823, 820, or other) and provide all sample reports to be received. What transmission protocol is used? What options are available? Is there full MICR capture?**

Benefit from **optimal processing efficiency and accuracy** with J.P. Morgan's image-based lockbox system.

Checks and remittance documents are captured as the first step in our automated transaction processing, then electronically routed to operators. Operators perform amount entry and verification and capture of supplemental remittance details.

Intelligent character recognition (ICR) technologies help us reduce capture costs and improve accuracy, and our edit and balance routines further refine data accuracy. These technologies result in improved cash application rates for the City.

Use any of the several standard data transmission formats we support, or request we develop a customized format for your accounts receivable system. Files are delivered via various secure transmission protocols. Our telecommunication specialists work with your staff to implement whichever option you prefer.

**Reports**

**Online reports:** Receivables Online provides lockbox information in formatted reports to facilitate the City's daily balancing and cash application and to help you analyze patterns and trends. These dynamically generated reports may be viewed online or downloaded in HTML (web compatible) or CSV (spreadsheet compatible) format. Your users can request all reports for a single lockbox or for all of your lockboxes. If you subscribe to the Transmission Reporting service, electronic payment data may also be included.

Several reports are included in the Receivables Online standard service. Additional reports are included with some select service offerings as noted. All reports include a time and date stamp determined by the global time zone that is designated by each user on the My Settings page in Receivables Online.

<b>Receivables Online reports</b>			
<b>Report name</b>	<b>Description</b>	<b>Usage</b>	<b>Conditions</b>
<b>Standard reports</b>			
<b>Activity Summary I</b>	Deposit totals (items and dollars) by credit date and lockbox for 1 to 31 days.	Balance lockbox totals to bank deposit reports and/or accounts receivable.	Included.
<b>Batch Recap</b>	Batch totals for a single credit date.	Balancing by batch.	Included.
<b>Payment Detail</b>	List of payments received in one or all lockboxes for a single credit date. Payment data may be sorted two ways: by processing date and lockbox number or by remitter name. You can specify subtotal by lockbox or batch.	Cash application.	Included.
<b>Assigned-to Summary</b>	Transaction totals (items and dollars) by user and workflow status for 1 to 31 days.	Monitor completion of cash application or exception review assignments.	Included; you must use the workflow status field for this report to be meaningful.
<b>Optional reports</b>			
<b>Extended Detail</b>	List of payments received in one or all lockboxes for a single credit date. Payment data may be sorted two ways: by processing date and lockbox number or by remitter name. You can specify subtotal by lockbox or batch. Includes 1 to 9,999 lines of reference (invoice) details per payment. Reference lines include up to four additional invoice-related fields.	Cash application.	Optional report. Additional reporting fee applies.
<b>CSV+ Detail</b>	A delimited file containing all Receivables Edge transaction data elements for a single credit date.	Cash application or import to an external application for further analysis or reporting.	Companies needing a report with more than four supplemental data fields reported. Additional reporting fee applies.
<b>Check Return Summary</b>	Return totals (items and dollars) by return reason and disposition for 1 to 31 days.	Monitor return activity to identify trends requiring review.	Included if you subscribe to Check Return service.

**Downloadable reports:** Receivables Online provides for delivery of reports produced by other systems and containing data not provided via the online dynamic reporting tool. These optional reports include Lockbox Deposit Advices, Lockbox Transmission Journals, Electronic Payment Detail Reports and our Custom Report.

## **Transmission protocol**

Communication software depends upon the delivery method the City selects.

### **SFTP**

J.P. Morgan supports Secure FTP encryption with SSH certificates for file transmissions sent to and from J.P. Morgan.

Although file transfer protocol (FTP) is widely used for bulk file transmission over the internet, it is inherently non-secure. Even when the data and connection are protected by encryption, PKI and SSL, there is risk of a security breach due to the open nature of the protocol. Therefore, "open" FTP does not meet J.P. Morgan standards for security and risk, and we offer Secure FTP for this type of interface.

### **HTTPS**

A secure communications connection with Verisign for SSL.

## **Authentication requirements**

J.P. Morgan has established minimum requirements for safeguarding the integrity of wholesale financial messages to reduce the risk of financial loss from accidental or deliberate alterations of messages, and the introduction of fraudulent messages as exchanged between J.P. Morgan financial applications, or between J.P. Morgan financial applications and our clients.

- Message authentication detects any change in data content.
- Encryption makes data unreadable but does not confirm data integrity.
- Password protection limits access but does not confirm data integrity.
- Callbacks can be compromised by call-forwarding technology.

All wholesale financial messages transmitted through a telecommunications link to or from a J.P. Morgan financial application must be properly authenticated. All message authentication measures and products must conform to approved American National Standards Institute (ANSI) standards. A key management process must be employed and must conform to approved ANSI standards.

To prevent unauthorized or fraudulent transmission of payment instructions, J.P. Morgan requires that authentication be employed on all value-bearing transactions, which are electronically transmitted to the bank. Encryption will be implemented based on the client's request.

## **AS2**

File Transmission services offers AS2 connectivity, which provides secure and assured file transfer over the internet and relies on encryption and authentication using digital certificates, plus message distribution notification, to validate the integrity of the data transferred.

## **Managed private networks**

File Transmission services offers a range of solutions that enable use of traditional communication services such as IP, VPN, value-added networks (VANs) and Frame Relay.

## **IP VPN**

A routed link between two or more points across a shared network infrastructure

Requirements include:

- Communication Protocol: TCP/IP - FTP, Sterling Commerce CONNECT: Direct
- Connectivity: Public internet connection. J.P. Morgan-owned VPN or shared VPN configuration (where each entity owns/manages its end of the VPN)
- Security: IP SEC, PGP, GPG, Sterling Commerce Secure+

## **SwiftNet**

SwiftNet FileAct allows the secure and reliable transfer of files, in any format, over the Swift network to or from J.P. Morgan. Requirements include:

- Communication Protocol: FileAct (Swift proprietary standard)
- Connectivity: SwiftNet Gateway installation, TCP/IP
- Security: Built-in 509.v3 certificates

## **Value-added networks**

Value-added networks (VANs) remove the need to customize protocols for data transmission. This is done by utilizing a process called mailboxing. Clients put a file in a mailbox using their standard communication process, and the receiving party will access the mailbox to retrieve the data using its own standard communications process.

VANs supported are Sterling Commerce, EZLink and GXS.

**q. What is the earliest transmission time that information is available on the daily deposit(s)? Intra-day? Is this information available on-line?**

Data transmission time is a function of check and invoice volume as well as the complexity and amount of required data entry.

J.P. Morgan can:

- Generally transmit by 6:00 p.m. CT while depositing all mail received for a ledger credit day.
- Accommodate an earlier transmission time depending on the volume and complexity of your lockbox account. Remittances that cannot be processed for inclusion in the same day's transmission will be included in the next day's deposit and data file.
- Provide data transmissions between the hours of 7:00 a.m. and 12:00 a.m. CT at a pre-designated, mutually agreed-upon time. We generally require a two-hour transmission window.

**r. Who is responsible for handling adjustments and error resolution? How?**

One of the advantages of our network is our service staff. Your designated CSA Krystal Pina, with back up, handles all of your lockbox adjustments and error resolutions. As a result, you have one contact for any questions or issue resolution.

## **19) Alternative Banking System**

**If the bank has additional services that it is felt will serve the City they may be added in this section. A full explanation should be included. Pricing is not required.**

J.P. Morgan's particular expertise lies in adapting and aligning our vast breadth of solutions to the specific operating requirements and environments of our clients.

We accomplish this by **listening** to our clients and **developing an understanding** of their operating environments. We then construct a solution that not only meets our clients' existing operational needs, but also challenges them to consider additional operational improvements.

It is our intent to **bring this same approach** to the City as we endeavor to strengthen and grow our relationship.

The services below are proposed to augment and complement the requirements included in the RFP. Each of these services is incremental to the solutions presented in the body of our response. Pricing for these services will be provided upon request.

### **Value-added optional product and services**

- Account Validation Service
- Virtual card
- Check print

- Smart Safe

## Account Validation Service

Account Validation Service (AVS) is a routing engine and service offering for validating counterparty information. It directly supports account verification and ownership authentication. Account Validation Service uses routing and account number data to provide an account status for consumer and business accounts, giving you information that an account is valid prior to approving a deposit or accepting a payment.

With Account Validation Service, the City can:

- **Decrease the likelihood of returned or erroneous payments:** Validate account status and account ownership information in real time
- **Detect potential fraud risks:** Review potentially high-risk changes to payment instructions, received via non-secured channels, such as email or fax
- **Increase operational efficiency:** Avoid originating payments with erroneous data, reducing the potential for manual exception handling
- **Easily comply with the Nacha Web Debit Account Validation rule:** Leverage a commercially reasonable validation solution
- **Enhance security:** No retention of personally identifiable information and no credential sharing required.

The Nacha WEB Debit Account Validation Rule became effective March 19, 2021. ACH Originators of WEB debit entries are required to use a “commercially reasonable fraudulent transaction detection system” to screen WEB debits for fraud. This existing screening requirement is being supplemented to make it explicit that “account validation” is part of a “commercially reasonable fraudulent transaction detection system.” The supplemental requirement applies to the first use of an account number or changes to the account number.

<https://www.nacha.org/rules/supplementing-fraud-detection-standards-web-debits>

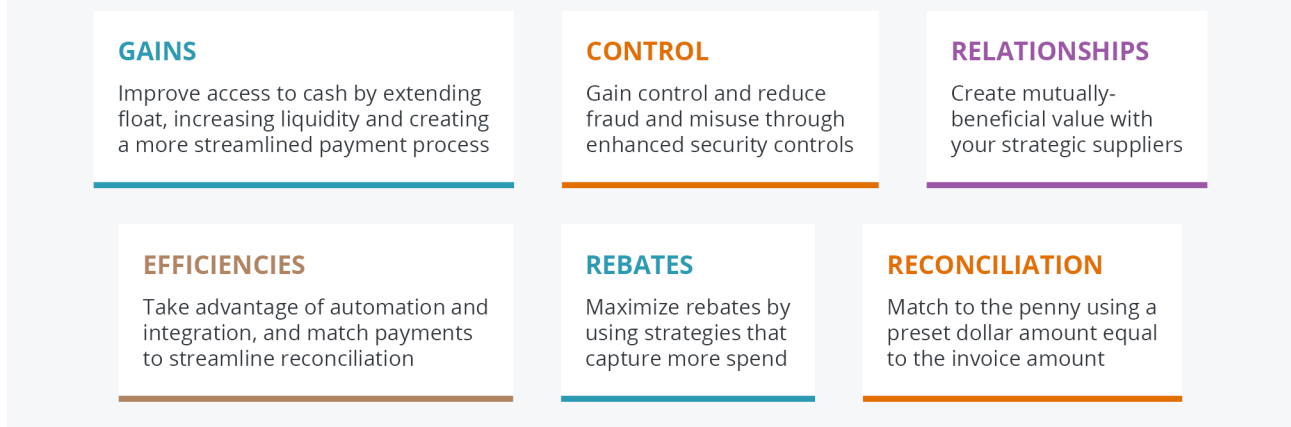
## Virtual Card

We a single-use, electronic, credit card-based payment method to help the City more efficiently manage payments, reduce costs and transform traditional areas of expense into potential revenue generators.

Gain the flexibility, float and rebate of a purchasing card coupled with powerful payment controls, anti-fraud and reconciliation features of virtual cards.



## Benefits of our approach to **virtual card**



Virtual cards equal to the approved payment amount. There is just **one account per payment** to help make sure the merchant only has access to approved funds for a specific payment.

Virtual card reconciliation is based on **matching four key elements** of purchase payments to transactions: account number, validity dates, dollar value and merchant category code (MCC). When these items match, reconciliation occurs automatically, and you gain further efficiencies by integrating into your ERP system.

### Check print

We offer check print services for the City to outsource his function and leverage the bank's economies of scale and fraud protection.

Let us help you lower operating costs and reduce risks associated with printing checks or remittances in-house with our comprehensive check print services.

For nearly 30 years, we have helped clients benefit from outsourcing the check print function. Through significant infrastructure and technology investments in our U.S. printing facilities, we offer a low-cost, high-quality printing solution that is designed specifically for you and can be adapted as your needs change.

**Outsourcing non-core payables functions** allows for greater focus on payment conversion activities while reducing costs and increasing efficiency.

## Benefits of our approach to **Check Print**

### LOWER COSTS

Reduce expenses with lower per-unit cost on check stock and envelopes

### SAVE EXPENSE

Reduce investment expense into machinery and technology for in-house check printing

### SAVE ON POSTAGE

Benefit from our postal net barcodes and postage presort rate based on cumulative volumes of all our clients

### FREE UP STAFF

Staff can focus on core competencies and strategic initiatives

### REDUCE RISK

We print your logos and signature on blank stock, include many security features and integrate with fraud protection services

### WE'VE GOT THIS

We tightly control the check print process from system, physical access and quality control perspectives

### BUILD REDUNDANCY

Rely on tested and proven disaster recovery capabilities— with no need to create and maintain your own backup site

## Smart Safe

We offer a solution for the City to receive daily, advanced bank credit for cash placed into a leased or purchased Smart Safe from Brinks, Deposita, Garda or Loomis. Smart Safe incorporates U.S. dollar validation, counterfeit detection and software capabilities to provide online reporting.

The efficiencies gained using Smart Safe with Advanced Credit allows the City to eliminate time-consuming deposit preparation of cash, freeing staff to spend more time on other tasks. And advanced credit means we post deposit credit each day without daily armored vehicle service to the bank.

## Benefits of our approach to **Smart Safe with Advanced Credit**

### REDUCE COSTS

Fewer scheduled armored courier deposit pickups without sacrifice to liquidity and safety

### IMPROVE CASH FLOW

Receive provisional credit for cash placed in the Smart Safe without making a trip to the bank

### SAVE TIME

Reduce time spent on cash deposit preparation with Smart Safe automation

### SIMPLIFY RECONCILIATION

Access details for reconciliation through the end-of-day Smart Safe report to your POS system

### STRENGTHEN SECURITY

Securely store cash and limit cash in registers subject to theft as only providers can open Smart Safes

### PROTECT EMPLOYEES

Deliver deposits to the bank via courier so your employees don't need to go to a branch

## No cost services

In addition to our value-added services, J.P. Morgan strongly believes in delivering value without charging clients additional costs to use our services. The table below illustrates that commitment.

No cost services	
<b>Notifications</b>	Event notifications, including Payment Needs Repair, Transaction Completed, Balance Threshold, User Pending Approval, and many more (over 50) to help manage your accounts.
<b>J.P. Morgan Embedded Solution for Excel</b>	A fully integrated cash management tool using Excel. Allows J.P. Morgan Access users to auto-populate their own spreadsheets with balances and transactions, as well as initiate payments from their spreadsheets.
<b>J.P. Morgan Access Transaction Services</b>	Provides seven years of wire details for both incoming and outgoing USD wires.
<b>J.P. Morgan Access Transaction Services</b>	Offers 15 months of historical ACH transaction information on all ACH originated and received payments.
<b>J.P. Morgan Access Mobile</b>	Provides authorized users with mobile access to account activity, ability to deposit checks and approve wires, account transfers and book transfers payments.
<b>J.P. Morgan Access Help Center</b>	The City is invited to join training webinars found online in the Access Help Center. Our webinars are live facilitator-led web conferences that include question and answer sessions that allow full participation between the audience and the presenter. You can register for training webinars via Access Help Center.
<b>Online bank statements</b>	Provides retention for seven years of bank statements.
<b>ACH Transaction Blocking email notification</b>	Email notification accessible via mobile device. When a payment is returned as a result of a debit block, we send an email notification of the incident, allowing users to proactively contact their own customers.

## J.P. Morgan Payments Insights app

We also offer our J.P. Morgan Payments Insights app, which provides timely and relevant payments news and thought leadership.

The J.P. Morgan Payments Insights app makes it easy for treasury, payments, marketing and technology professionals to discover the latest digital and connected commerce insights from our experts.

Current and future app features		
<b>Client Stories</b>	<b>Solution Insights</b>	<b>Event Insights</b>
<b>News</b>	<b>Videos</b>	<b>Podcasts</b>

### Download today

Search for J.P. Morgan Payments Insights in the Apple and Android app stores and download today.



**APPLE**

Scan with your phone or ctrl + click the QR code to download from the Apple Store



**ANDROID**

Scan with your phone or ctrl + click the QR code to download from Google Play

# Attachment A/Cost/Pricing/Fees

Please see the completed Attachment A, as well as J.P. Morgan's Pricing Pro Forma, included on the following pages.

**ATTACHMENT A - PROPOSED FEE SCHEDULE WITH ACTIVITY  
ANALYSIS**

**CITY OF NORTH RICHLAND HILLS  
PROPOSED BANK FEES  
ATTACHMENT A**

*Provide all fees for all services required to provide the services described as Required Services in the RFP. Add any additional categories of fees.  
Individual monthly volumes are shown in the hidden columns C-N.  
Add any needed fee categories in the appropriate service areas.*

AFP CODE	MONTHLY AVERAGE	PROPOSED FEE	EXTENDED FEE	NOTES, IF APPLICABLE
	AVERAGE LEDGER BALANCE	8,658,656		N/A

**ACCOUNT SERVICES**

010000	ACCOUNT MAINTENANCE	9	\$10.00	\$90.00	
010020	CASH CONCENTRATION MASTER MAINT	1	\$10.00	\$10.00	
010021	CASH CONCENTRATION SUB MAINT	2	\$10.00	\$20.00	
010100	DEBIT POSTED - ELECTRONIC	159	\$0.50	\$79.50	
010101	CREDIT POSTED - ELECTRONIC	534	\$0.50	\$267.00	
010307	STATEMENT CYCLES	1	\$0.00	\$0.00	
010307	STATEMENT CYCLES ENHANCED	7	\$0.00	\$0.00	
10310	ACCOUNT STATEMENT - PAPER	1	\$0.00	\$0.00	
1500zz	POST NO CHECKS MAINTENANCE	3	\$0.00	\$0.00	

**LIQUIDITY SERVICES**

010020	IN-COUNTRY SWEEP MASTER	0	\$10.00	\$0.00	
010021	IN-COUNTRY SWEEP PARTICIPANT	0	\$10.00	\$0.00	

**BANKING CENTER SERVICES**

100000	BRANCH CREDIT POSTED	12	\$2.00	\$24.00	
10004A	BRANCH ORDER CURRENCY STRIP	4	\$0.35	\$1.40	
100010	BRANCH ORDER PROCESSED	1	\$2.50	\$2.50	
100011	BRANCH ORDER - COIN ROLL	2	\$0.10	\$0.20	
100500	BRANCH DEPOSIT ADJUSTMENT	1	\$5.00	\$5.00	

**VAULT SERVICES**

100100	VAULT DEPOSIT	194	\$1.25	\$242.50	
10011Z	VAULT DEPOSIT PER \$1,000	122	\$1.00	\$122.00	
10014A	VAULT ORDER CURRENCY STRAP STD	30	\$0.35	\$10.50	
100141	VAULT STANDARD ORDER	1	\$5.00	\$5.00	
100143	VAULT EXPEDITED SPECIAL ORDER	0	\$30.00	\$0.00	
100144	VAULT COIN ROLLS	7	\$0.10	\$0.70	
100146	VAULT ORDER - COIN ROLL BOX	258	\$0.05	\$12.90	
100148	VAULT ORDER CURRENCY NON-STD STRAP	76	\$0.025	\$1.90	
100111	VAULT PARTIAL OR MIXED BAG	1	\$7.50	\$7.50	
100501	VAULT DEPOSIT ADJUSTMENT	2	\$5.00	\$10.00	

**DEPOSITORY SERVICES**

010101	CREDITS POSTED	193	\$0.50	\$96.50	
100200	IMAGE QUALITY SUSPECT ITEMS	0	\$0.25	\$0.00	
100200	ICL DEPOSIT STANDARD	0	\$0.05	\$0.00	
100200	ICL DEPOSIT EARLY	17	\$1.00	\$17.00	
100210	ON-US STANDARD	3	\$0.025	\$0.075	
100210	ON-US PREMIUM	43	\$0.05	\$2.15	
100214	IMAGE GROUP ONE	57	\$0.035	\$2.28	
100214	IMAGE GROUP TWO	174	\$0.025	\$5.22	
100214	IMAGE GROUP TWO - TIER 2	12	\$0.030	\$3.00	
100220	CHECK DEPOSITED - ON-US	85	\$0.12	\$10.20	
100224	CREDIT DEPOSITED - TRANSIT	498	\$0.24	\$119.52	
100400	RETURN ITEM	2	\$1.00	\$2.00	

**CITY OF NORTH RICHLAND HILLS  
PROPOSED BANK FEES  
ATTACHMENT A**

*Provide all fees for all services required to provide the services described as Required Services in the RFP. Add any additional categories of fees.  
Individual monthly volumes are shown in the hidden columns C-N.  
Add any needed fee categories in the appropriate service areas.*

AFP CODE		MONTHLY AVERAGE	PROPOSED FEE	EXTENDED FEE	NOTES, IF APPLICABLE
100402	RETURN ITEM REDEPOSIT	1	\$3.55	\$3.55	
100415	RETURN - EMAIL NOTIFICATION	2	\$1.00	\$2.00	
101321	FILE TRANSMISSION REC - VPN	17	\$0.00	\$0.00	

**DISBURSEMENT SERVICES**

010100	CHECK/DEBIT POSTED	35	\$0.20	\$7.00	
010112	CONTROLLED DISBURSEMENT FUNDING	42	\$0.10	\$4.20	
150000	CONTROLLED DISBURSEMENT ACCT MAINT	1	\$75.00	\$75.00	
150030	EXCEPTION NOTIFICATION - ACCOUNT	3	\$10.00	\$30.00	
150110	CONTROLLED DISB CHECK POSTED	303	\$0.10	\$30.30	
150400	CHECK INQUIRY MAINTENANCE	4	\$10.00	\$40.00	
150410	STOP PAYMENT - ELECTRONIC	3	\$10.00	\$30.00	
150412	STOP PAYMENT AUTOMATIC RENEWAL	19	\$4.00	\$76.00	
151350	IMAGING MAINTENANCE	1	\$0.00	\$0.00	
151351	IMAGE STORAGE PER ITEM	276	\$0.35	\$96.60	
200306	DATA DOWNLOAD	6	\$20.00	\$120.00	

**RECONCILIATION SERVICES**

100600	DEPOSIT RECON MAINTENANCE	1	\$60.00	\$60.00	
100610	DEPOSIT RECON ITEMS	206	\$0.10	\$20.60	
150030	POSITIVE PAY MAINTENANCE	3	\$0.00	\$0.00	
150122	PAYEE NAME VERIFICATION	336	\$0.03	\$10.08	
150300	EXCEPTION ITEM	1	\$2.00	\$2.00	
150320	CHECK EXCEPTION RETURN	0	\$20.00	\$0.00	
151200	ARP SHIPPING PREP FEE	1	\$25.00	\$25.00	
151351	IMAGE CAPTURE PER ITEM	338	\$0.35	\$118.30	
200010	FULL RECON - MAINTENANCE	3	\$0.00	\$0.00	
200110	FULL RECON - PER ITEM	328	\$0.05	\$16.40	
200209	DATA ENTRY - MANUAL	1	\$2.00	\$2.00	

**WIRE - US**

350100	ELECTRONIC FED DEBIT S/T	8	\$5.00	\$40.00	
350120	ELECTRONIC BOOK DEBIT S/T	0	\$3.00	\$0.00	
350300	FED CREDIT S/T	6	\$5.00	\$30.00	
350531	FED TRANSFER FEE	2	\$0.00	\$0.00	
350530	FW SURCHARGE \$10 MILLION+ D/C	0	\$0.14	\$0.00	

**AUTOMATED CLEARING HOUSE**

50300	ELOCKBOX TRANSACTION RECEIVED	3,007	\$0.06	\$180.42	
250000	TRANS REVIEW MAINTENANCE	1	\$12.00	\$12.00	
250000	JPM ACCESS ACH MAINTENANCE	4	\$20.00	\$80.00	
250000	ELOCKBOX MAINTENANCE	1	\$25.00	\$25.00	
250100	DEBIT ORIGINATED - JPM ACCESS	144	\$0.08	\$11.52	
250101	CREDIT ORIGINATED - JPM ACCESS	2,403	\$0.08	\$192.24	
250101	ACH SAME DAY CREDIT	26	\$0.75	\$19.50	
250120	ADDENDA RECORD ORIGINATED	19	\$0.03	\$0.57	
250200	DEBIT RECEIVED	109	\$0.00	\$0.00	
250201	CREDIT RECEIVED	495	\$0.00	\$0.00	
250302	RETURN ITEM	3	\$4.50	\$13.50	
250310	RETURN ITEM REDEPOSIT	0	\$3.55	\$0.00	
250312	ACH UNAUTHROIZED ENTRY FEE	0	\$4.50	\$0.00	



**CITY OF NORTH RICHLAND HILLS  
PROPOSED BANK FEES  
ATTACHMENT A**

*Provide all fees for all services required to provide the services described as Required Services in the RFP. Add any additional categories of fees.  
Individual monthly volumes are shown in the hidden columns C-N.  
Add any needed fee categories in the appropriate service areas.*

AFP CODE		MONTHLY AVERAGE	PROPOSED FEE	EXTENDED FEE	NOTES, IF APPLICABLE
250302	ELOCKBOX RETURN - ELECTRONIC	1	\$2.50	\$2.50	
250400	RETURN NOTIFICATION - EMAIL	3	\$1.00	\$3.00	
250501	ELOCKBOX FILE PROCESSING	21	\$5.00	\$105.00	
250620	DELETION/REVERSAL - ELECTRONIC	0	\$5.00	\$0.00	
251050	TRANSACTION BLOCK MAINTENANCE	7	\$12.00	\$84.00	
251051	ACH TRANS BLOCK AUTHORIZED ID	44	\$0.50	\$22.00	
251070	NOTIFICATION OF CHANGE	1	\$1.00	\$1.00	
251070	NOTIFICATION OF CHANGE - EMAIL	1	\$1.00	\$1.00	

**JPMORGAN ACCESS (AUTMOZTED SYSTEM)**

350120	ACCT TRANSFER ITEM	1	\$1.00	\$1.00	
40044Z	ACCOUNTS REPORTED	10	\$15.00	\$150.00	
40066Z	TRANSACTION REPORTED - 45 DAY	959	\$0.10	\$95.90	
40066Z	CONT DISB CHECKS REPORTED	301	\$0.10	\$30.10	
40066Z	EXTENDED TRANSACTION DETAIL	5,205	\$0.00	\$0.00	
401000	MONTHLY SERVICE	1	\$20.00	\$20.00	

**ACCOUNTS**

-527861	CONSOLIDATED OPERATING	8,562,483
-527879	PAYROLL ACCOUNT	0
-527887	CONSOLIDATED OPERATNG CDA	746
-527895	TAX CLEARING ACCOUNT	0
-528570	NRH WATAUGA JUF ACCOUNT	10,298
-528844	CITY BENEVOLENT FUND ACCOUNT	10,887
-529073	POLICE BENEVOLENT FUND ACCOUNT	18,464
-529396	HEALTH FACILITIES DEVELOPMENT CORP	607
-381796	AS AND G CLAIMS ACCOUNT	55,172

Complete this table as requested on page 38 of the RFP

	Current Rate	12-Mo Historical Average
ECR	2.15%	1.95%
Interest Bearing	2.05%	1.94%
Money Market Accounts	1.75%	1.64%
Sweeps	4.80%	4.49%

# Pro Forma Analysis

February 2024

J.P.Morgan

Customer: CITY OF NORTH RICHLAND HILLS

## Service Analysis\*

Service Description	Number of Units	Unit Price	Charge For Service
<b>ACCOUNT SERVICES</b>			
ACCOUNT MAINTENANCE	0	\$10.0000	\$0.00
STATEMENT CYCLES	0	\$0.0000	\$0.00
ACCOUNT STATEMENT - PAPER	0	\$0.0000	\$0.00
STATEMENT CYCLES - ENHANCED	0	\$0.0000	\$0.00
ONLINE AUDIT CONFIRMATIONS	0	\$25.0000	\$0.00
POST NO CHECKS MAINTENANCE	0	\$0.0000	\$0.00
CREDIT POSTED- ELECTRONIC	0	\$0.0500	\$0.00
DEBIT POSTED - ELECTRONIC	0	\$0.0500	\$0.00
<b>Subtotal</b>			\$0.00
<b>AUTOMATED CLEARING HOUSE</b>			
TRANS REVIEW MAINTENANCE	0	\$12.0000	\$0.00
CREDIT RECEIVED	0	\$0.0000	\$0.00
DEBIT RECEIVED	0	\$0.0000	\$0.00
RETURN ITEM	0	\$4.5000	\$0.00
ELOCKBOX FILE PROCESSING	0	\$5.0000	\$0.00
RETURN ITEM REDEPOSIT	0	\$3.5500	\$0.00
CREDIT ORIGINATED - JPM ACCESS	0	\$0.0800	\$0.00
DEBIT ORIGINATED - JPM ACCESS	0	\$0.0800	\$0.00
JPM ACCESS ACH MAINTENANCE	0	\$20.0000	\$0.00
ELOCKBOX RETURN - ELECTRONIC	0	\$2.5000	\$0.00
ADDENDA RECORD ORIGINATED	0	\$0.0300	\$0.00
RETURN NOTIFICATION - EMAIL	0	\$1.0000	\$0.00
TRANSACTION BLOCK MAINTENANCE	0	\$12.0000	\$0.00
ACH TRANS BLOCK AUTHORIZED ID	0	\$0.5000	\$0.00
ELOCKBOX MAINTENANCE	0	\$25.0000	\$0.00
ELOCKBOX TRANSACTION RECEIVED	0	\$0.0600	\$0.00
ACH UNAUTHORIZED ENTRY FEE	0	\$4.5000	\$0.00
<b>Subtotal</b>			\$0.00
<b>BANKING CENTER SERVICES</b>			
BRANCH CREDITS POSTED	0	\$2.0000	\$0.00
BRANCH ORDER CURRENCY STRAP	0	\$0.3500	\$0.00
BRANCH DEPOSIT ADJUSTMENT	0	\$5.0000	\$0.00
BRANCH ORDER PROCESSED	0	\$2.5000	\$0.00
<b>Subtotal</b>			\$0.00
<b>DEPOSITORY SERVICES</b>			
CHECK DEPOSITED-ON US	0	\$0.1200	\$0.00
CHECK DEPOSITED-TRANSIT	0	\$0.2400	\$0.00
IMAGE GROUP ONE	0	\$0.0350	\$0.00
ON-US STANDARD	0	\$0.0250	\$0.00
IMAGE GROUP TWO	0	\$0.0250	\$0.00
IMAGE GROUP TWO - TIER 2	0	\$0.0300	\$0.00
ON US PREMIUM	0	\$0.0500	\$0.00
IMAGE GROUP ONE - PERIOD TWO	0	\$0.0550	\$0.00
ICL DEPOSIT STANDARD	0	\$0.0500	\$0.00
IMAGE QUALITY SUSPECT ITEMS	0	\$0.2500	\$0.00
NON-CONFORMING IMAGE ITEMS	0	\$0.0000	\$0.00
ICL DEPOSIT EARLY	0	\$1.0000	\$0.00
CREDITS POSTED	0	\$0.5000	\$0.00
RETURN ITEM	0	\$1.0000	\$0.00
RETURN - EMAIL NOTIFICATION	0	\$1.0000	\$0.00
<b>Subtotal</b>			\$0.00
<b>DISBURSEMENT SERVICES</b>			
CONTROLLED DISB ACCT MAINT	0	\$75.0000	\$0.00
CONTROLLED DISB CHECK POSTED	0	\$0.1000	\$0.00
STOP PAYMENT AUTOMATIC RENEWAL	0	\$4.0000	\$0.00
CHECK / DEBIT POSTED	0	\$0.2000	\$0.00
CHECK PRINT ITEM-JPM ACCT	0	\$0.6500	\$0.00
CHECK PRINTING ADDL PAGE	0	\$0.2000	\$0.00
CHECK PRINT POSTAGE	0	\$0.5319	\$0.00
CHECK PRINT FOREIGN POSTAGE	0	\$1.3006	\$0.00
IMAGE STORAGE PER ITEM	0	\$0.0300	\$0.00
CONTROLLED DISB FUNDING	0	\$0.1000	\$0.00
CHECK INQUIRY MAINTENANCE	0	\$10.0000	\$0.00
IMAGING MAINTENANCE	0	\$0.0000	\$0.00
EXCEPTION NOTIFICATION - ACCT	0	\$10.0000	\$0.00
STOP PAYMENT - ELECTRONIC	0	\$10.0000	\$0.00
DATA DOWNLOAD	0	\$20.0000	\$0.00
CHECK PRINT DIRECT ENTRY	0	\$3.0000	\$0.00
CHECK PRINT ONLINE MAINT	0	\$75.0000	\$0.00
CHECK PRINT FILE UPLOAD	0	\$10.0000	\$0.00
<b>Subtotal</b>			\$0.00
<b>JPMORGAN ACCESS</b>			
MONTHLY SERVICE	0	\$25.0000	\$0.00
ACCOUNTS REPORTED	0	\$15.0000	\$0.00
TRANSACTIONS REPORTED - 45 DAY	0	\$0.1000	\$0.00
CONT DISB CHECKS REPORTED	0	\$0.1000	\$0.00
EXTENDED TRANSACTION DETAIL	0	\$0.0000	\$0.00
ACCT TRANSFER ITEM	0	\$1.0000	\$0.00

<b>Subtotal</b>			\$0.00
<b>LIQUIDITY SERVICES</b>			
GLASS IN-CNTRY SWEEP MASTER	0	\$10.0000	\$0.00
GLASS IN-CNTRY SWEEP PARTICIP	0	\$10.0000	\$0.00
<b>Subtotal</b>			\$0.00
<b>MANAGED SERVICES</b>			
CONCOURSE MONTHLY SUBSCRIPTION	0	\$750.0000	\$0.00
CONCOURSE LIVE AGENT CALL/CHAT	0	\$2.7500	\$0.00
CONCOURSE AUTOMATED CALL/CHAT	0	\$0.1300	\$0.00
CONCOURSE EXPRESS	0	\$350.0000	\$0.00
CONCOURSE MONTHLY PER 1000	0	\$2.0000	\$0.00
<b>Subtotal</b>			\$0.00
<b>OTHER PRODUCT SERVICES</b>			
AVS STANDARD	0	\$0.3500	\$0.00
<b>Subtotal</b>			\$0.00
<b>RECONCILIATION SERVICES</b>			
FULL RECONCILEMENT - PER ITEM	0	\$0.0500	\$0.00
FULL RECONCILEMENT - MAINT	0	\$0.0000	\$0.00
PAYEE NAME VERIFICATION	0	\$0.0300	\$0.00
POSITIVE PAY MAINTENANCE	0	\$0.0000	\$0.00
EXCEPTION ITEM	0	\$2.0000	\$0.00
CHECK EXCEPTION RETURN	0	\$20.0000	\$0.00
DATA ENTRY - MANUAL	0	\$2.0000	\$0.00
DEPOSIT RECON MAINTENANCE	0	\$60.0000	\$0.00
DEPOSIT RECON ITEMS	0	\$0.1000	\$0.00
ARP SHIPPING PREP FEE	0	\$25.0000	\$0.00
IMAGE CAPTURE PER ITEM	0	\$0.0350	\$0.00
<b>Subtotal</b>			\$0.00
<b>VAULT SERVICES</b>			
VAULT DEPOSIT	0	\$1.2500	\$0.00
VAULT DEPOSIT PER \$1,000	0	\$1.0000	\$0.00
VAULT ORDER COIN ROLLS	0	\$0.1000	\$0.00
VAULT STANDARD ORDERS	0	\$5.0000	\$0.00
VAULT ORDER CURRENCY STD STRAP	0	\$0.3500	\$0.00
VAULT EXPEDITED SPECIAL ORDERS	0	\$30.0000	\$0.00
VAULT ORDER CURR NON STD STRAP	0	\$0.0250	\$0.00
VAULT DEP PARTIAL OR MIXED BAG	0	\$7.5000	\$0.00
<b>Subtotal</b>			\$0.00
<b>WIRE - U.S.</b>			
ELECTRONIC FED DEBIT S/T	0	\$5.0000	\$0.00
BOOK CREDIT	0	\$3.0000	\$0.00
FED CREDIT S/T	0	\$5.0000	\$0.00
<b>Subtotal</b>			\$0.00

**Pro forma Notes, Assumptions & Disclaimers**

BALANCE BASED CHARGES

Balance Based Charges are a monthly administrative fee assessed to address various regulatory and other charges affecting J.P. Morgan. The fee is set by J.P. Morgan at its sole discretion and is subject to periodic review and adjustment. J.P. Morgan's Balanced Based Charges rate has been 0.13% since January 2010.

**Additional Pricing Detail**

<b>STATEMENT CYCLES 1010</b>	
Unit Price	0.0000
Tiered	
Volume	Price
2+	5.0000

<b>ONLINE AUDIT CONFIRMATIONS 1756</b>	
Unit Price	0.0000
Flat Charge	25.0000

<b>AVS STANDARD 7954</b>	
Unit Price	0.0000
Ranged	
Volume	Price
1-999	0.3500
1,000-4,999	0.3300
5,000+	0.3100

<b>CONCOURSE MONTHLY SUBSCRIPTION 9091</b>		
Unit Price	0.0000	
Ranged		
Volume	Price	Flat
1-500	750.0000	Y
501-1,000	1000.0000	Y
1,001-3,000	1500.0000	Y
3,001+	2500.0000	Y

<b>CONCOURSE EXPRESS 9101</b>	
Unit Price	0.7000
Min Charge	350.0000

# Forms

Please find the forms listed below on the following pages:

- Non-Collusion Affidavit of Bidder
- Bid Certification Form
- Compliance with House Bill 1295
- For Disadvantaged Business Enterprises Only
- Conflict of Interest Questionnaire
- Addendum 1
- Addendum 2

**NON-COLLUSION AFFIDAVIT OF BIDDER**

State of Texas County of Tarrant

Brett Harper verifies that:  
(Name)

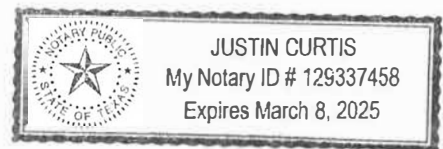
- (1) He/She is owner, partner, officer, representative, or agent of JPMorgan Chase Bank, N.A., has submitted the attached bid: (Company Name)
- (2) He/She is fully informed in respect to the preparation, contents and circumstances in regard to attached bid;
- (3) Neither said bidder nor any of its officers, partners, agents or employees has in any way colluded, conspired or agreed, directly or indirectly with any other bidder, firm or person to submit a collusive or sham bid in connection with attached bid and the price or prices quoted herein are fair and proper.
- (4) The statements provided by Bidder are based upon the undersigned's information and belief, following due inquiry of other employees, officers, and agents of bidder, that the undersigned deems appropriate under the circumstances.

[Signature]  
SIGNATURE

Brett Harper, Authorized Officer  
PRINTED NAME

Subscribed and sworn to before me this 9 Day of February 2024.

[Signature]  
NOTARY PUBLIC in and for Tarrant County, Texas.



My commission expires: March 8, 2025

**THIS FORM MUST BE COMPLETED, NOTARIZED AND SUBMITTED WITH BID**

## BID CERTIFICATION

The Undersigned, in submitting this bid, represents and certifies that the statements and certifications provided by Bidder are based upon the undersigned's information and belief, following due inquiry of other employees, officers, and agents of Bidder that the undersigned deems appropriate under the circumstances:

- a. He/she is fully informed regarding the preparation, contents and circumstances of the attached bid;
- b. He/she proposes to furnish all equipment/service at the prices quoted herein and bid is in strict accordance with the conditions and specifications stated herein, unless otherwise provided in Bidder's response to this RFP;
- c. There will be at no time a misunderstanding as to the intent of the specifications or conditions to be overcome or pleaded after the bids are opened;
- d. He/she is an equal opportunity employer, and will not discriminate with regard to race, color, national origin, age or sex in the performance of this contract.
- e. The undersigned hereby certifies that he/she has read, understands and agrees that acceptance by the City of North Richland Hills of the bidder's offer by issuance of a purchase order will create a binding contract, which is required to be mutually agreed to by both parties. Further, he/she agrees to fully comply with documentary forms herewith made a part of this specific procurement, unless otherwise provided in the Bidder's proposal.

COMPANY:

\_\_\_\_\_

ADDRESS:

\_\_\_\_\_

CITY, STATE & ZIP:

\_\_\_\_\_

TELEPHONE:

\_\_\_\_\_

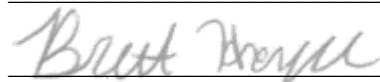
FAX

\_\_\_\_\_

EMAIL:

\_\_\_\_\_

SIGNATURE:

\_\_\_\_\_

PRINTED NAME:

\_\_\_\_\_

DATE:

\_\_\_\_\_

## COMPLIANCE WITH HOUSE BILL 1295

In 2015, the Texas Legislature adopted [House Bill 1295](#), which added section 2252.908 of the Government Code. The law states that a governmental entity may not enter into certain contracts with a business entity unless the business entity submits a disclosure of interested parties to the governmental entity at the time the business entity submits the signed contract to the governmental entity.

The law applies only to a contract of a governmental entity that either (1) requires an action or vote by the governing body of the entity or agency before the contract may be signed or (2) has a value of at least \$1 million. The disclosure requirement applies to a contract entered into on or after January 1, 2016.

The Texas Ethics Commission has adopted rules necessary to implement the law, prescribed the disclosure of interested parties form, and posted a copy of the form on the commission's website.

### **Filing Process:**

The commission has made available on its website a new filing application that must be used to file Form 1295. A business entity must:

- 1) Use the application to enter the required information on Form 1295,
- 2) Print a copy of the completed form, which will include a certification of filing that will contain a unique certification number.
- 3) Contract Number should be the Bid/RFP Number and Bid Title.
- 4) Sign the printed copy of the form (an authorized agent of the business entity must sign),
- 5) Either include your personal information or have the form notarized,
- 6) File the completed Form 1295 with the certification of filing with the governmental body with which the business entity is entering into the contract.

The governmental entity must notify the commission, using the commission's filing application, of the receipt of the filed Form 1295 with the certification of filing not later than the 30th day after the date the contract binds all parties to the contract. The commission will post the completed Form 1295 to its website within seven business days after receiving notice from the governmental entity.

Information regarding how to use the filing application may be found at [https://www.ethics.state.tx.us/whatsnew/elf\\_info\\_form1295.htm](https://www.ethics.state.tx.us/whatsnew/elf_info_form1295.htm).

*J.P. Morgan is exempt from completing Form 1295 – Certificate of Interested Parties. A completed Form 1295 is not required for a contract with a publicly traded business entity, including a wholly owned subsidiary of the business entity. The change is effective for a contract entered into on or after January 1, 2018. As a publicly traded business, J.P. Morgan is exempt from completing and filing Form 1295.*

**FOR DISADVANTAGED BUSINESS ENTERPRISES ONLY**

**Disadvantaged Business Enterprises (DBE) are encouraged to participate in the City of North Richland Hills bid process. Representatives from DBE Companies should identify themselves as such and submit a copy of their Certification.**

**The City of North Richland Hills recognizes the certifications of both the State of Texas Building and Procurement Commission HUB Program and the North Central Texas Regional Certification Agency. All companies seeking information concerning DBE certification are urged to contact:**

**Texas Building and Procurement Commission  
Statewide HUB Program  
1711 San Jacinto Blvd., Austin TX 78701-1416  
P O Box 13186, Austin, TX 78711-3186  
(512) 463-5872  
<http://www.window.state.tx.us/procurement/prog/hub/hub-certification/>**

**North Central Texas  
Regional Certification Agency  
624 Six Flags Drive, Suite 216  
Arlington, Texas 76011  
(817) 640-0606  
<http://www.nctrca.org/certification.html>**

**If your company is already certified, attach a copy of your certification to this form and return as part of your packet.**

**Company Names:** \_\_\_\_\_

**Representative:** \_\_\_\_\_

**Address:** \_\_\_\_\_

**City, State, Zip:** \_\_\_\_\_

**Telephone No.** \_\_\_\_\_ **Fax No.** \_\_\_\_\_

**Email address:** \_\_\_\_\_

**INDICATE ALL THAT APPLY:**

- Minority-Owned Business Enterprise**
- Women-Owned Business Enterprise**
- Disadvantaged Business Enterprise**

*This form is not applicable to JPMorgan Chase Bank, N.A.*



## CONFLICT OF INTEREST QUESTIONNAIRE

Pursuant to Chapter 176 of the Texas Local Government Code, a person, or agent of a person, who contracts or seeks to contract for the sale or purchase of property, goods, or services with the City of North Richland Hills must file a completed conflict of interest questionnaire. The conflict of interest questionnaire must be filed with the City Secretary of the City of North Richland Hills no later than the seventh business day after the person or agent begins contract discussions or negotiations with the City of North Richland Hills or submits to the City of North Richland Hills an application, response to a request for proposal or bid, correspondence, or another writing related to a potential agreement with the City of North Richland Hills. An updated conflict of interest questionnaire must be filed in accordance with Chapter 176 of the Local Government Code. An offense under Chapter 176 is a Class C misdemeanor.

The Conflict of Interest Questionnaire is included as part of this document and can be found at:

<https://www.ethics.state.tx.us/data/forms/conflict/CIQ.pdf>

*Based on Section 176.001 of the Texas Local Government Code, business relationships as defined in the code do not include a connection based upon "a purchase or lease of goods or services from a person that is chartered by a state or federal agency and that is subject to regular examination by, and reporting to, that agency." As JPMorgan Chase Bank, N.A. is chartered by the Office of the Comptroller of the Currency and subject to, and reports, to its federal banking regulators, it is our understanding that we are not required to file the Conflict of Interest Questionnaire.*

# CONFLICT OF INTEREST QUESTIONNAIRE

For vendor doing business with local governmental entity

## FORM CIQ

This questionnaire reflects changes made to the law by H.B. 23, 84th Leg., Regular Session.

This questionnaire is being filed in accordance with Chapter 176, Local Government Code, by a vendor who has a business relationship as defined by Section 176.001(1-a) with a local governmental entity and the vendor meets requirements under Section 176.006(a).

By law this questionnaire must be filed with the records administrator of the local governmental entity not later than the 7th business day after the date the vendor becomes aware of facts that require the statement to be filed. See Section 176.006(a-1), Local Government Code.

A vendor commits an offense if the vendor knowingly violates Section 176.006, Local Government Code. An offense under this section is a misdemeanor.

### OFFICE USE ONLY

Date Received

**1** Name of vendor who has a business relationship with local governmental entity.

**2**  Check this box if you are filing an update to a previously filed questionnaire. (The law requires that you file an updated completed questionnaire with the appropriate filing authority not later than the 7th business day after the date on which you became aware that the originally filed questionnaire was incomplete or inaccurate.)

**3** Name of local government officer about whom the information is being disclosed.

\_\_\_\_\_  
Name of Officer

**4** Describe each employment or other business relationship with the local government officer, or a family member of the officer, as described by Section 176.003(a)(2)(A). Also describe any family relationship with the local government officer. Complete subparts A and B for each employment or business relationship described. Attach additional pages to this Form CIQ as necessary.

A. Is the local government officer or a family member of the officer receiving or likely to receive taxable income, other than investment income, from the vendor?

Yes       No

B. Is the vendor receiving or likely to receive taxable income, other than investment income, from or at the direction of the local government officer or a family member of the officer AND the taxable income is not received from the local governmental entity?

Yes       No

**5** Describe each employment or business relationship that the vendor named in Section 1 maintains with a corporation or other business entity with respect to which the local government officer serves as an officer or director, or holds an ownership interest of one percent or more.

**6**  Check this box if the vendor has given the local government officer or a family member of the officer one or more gifts as described in Section 176.003(a)(2)(B), excluding gifts described in Section 176.003(a-1).

**7**

\_\_\_\_\_  
Signature of vendor doing business with the governmental entity

\_\_\_\_\_  
Date

## **CONFLICT OF INTEREST QUESTIONNAIRE**

### **For vendor doing business with local governmental entity**

A complete copy of Chapter 176 of the Local Government Code may be found at <http://www.statutes.legis.state.tx.us/Docs/LG/htm/LG.176.htm>. For easy reference, below are some of the sections cited on this form.

**Local Government Code § 176.001(1-a):** "Business relationship" means a connection between two or more parties based on commercial activity of one of the parties. The term does not include a connection based on:

- (A) a transaction that is subject to rate or fee regulation by a federal, state, or local governmental entity or an agency of a federal, state, or local governmental entity;
- (B) a transaction conducted at a price and subject to terms available to the public; or
- (C) a purchase or lease of goods or services from a person that is chartered by a state or federal agency and that is subject to regular examination by, and reporting to, that agency.

**Local Government Code § 176.003(a)(2)(A) and (B):**

(a) A local government officer shall file a conflicts disclosure statement with respect to a vendor if:

\*\*\*

(2) the vendor:

(A) has an employment or other business relationship with the local government officer or a family member of the officer that results in the officer or family member receiving taxable income, other than investment income, that exceeds \$2,500 during the 12-month period preceding the date that the officer becomes aware that

(i) a contract between the local governmental entity and vendor has been executed;  
or

(ii) the local governmental entity is considering entering into a contract with the vendor;

(B) has given to the local government officer or a family member of the officer one or more gifts that have an aggregate value of more than \$100 in the 12-month period preceding the date the officer becomes aware that:

(i) a contract between the local governmental entity and vendor has been executed; or

(ii) the local governmental entity is considering entering into a contract with the vendor.

**Local Government Code § 176.006(a) and (a-1)**

(a) A vendor shall file a completed conflict of interest questionnaire if the vendor has a business relationship with a local governmental entity and:

(1) has an employment or other business relationship with a local government officer of that local governmental entity, or a family member of the officer, described by Section 176.003(a)(2)(A);

(2) has given a local government officer of that local governmental entity, or a family member of the officer, one or more gifts with the aggregate value specified by Section 176.003(a)(2)(B), excluding any gift described by Section 176.003(a-1); or

(3) has a family relationship with a local government officer of that local governmental entity.

(a-1) The completed conflict of interest questionnaire must be filed with the appropriate records administrator not later than the seventh business day after the later of:

(1) the date that the vendor:

(A) begins discussions or negotiations to enter into a contract with the local governmental entity; or

(B) submits to the local governmental entity an application, response to a request for proposals or bids, correspondence, or another writing related to a potential contract with the local governmental entity; or

(2) the date the vendor becomes aware:

(A) of an employment or other business relationship with a local government officer, or a family member of the officer, described by Subsection (a);

(B) that the vendor has given one or more gifts described by Subsection (a); or

(C) of a family relationship with a local government officer.



CITY OF NORTH RICHLAND HILLS

February 9,2024

24-006 BANKING SERVICES – DEPOSITORYSAFEKEEPING, AND ELECTRONIC LOCKBOX

ADDENDUM ONE:

The proposals must include all safekeeping/custody fees if the institution is proposing for safekeeping/custody services.

Please see the attached Lockbox Daily Data Spreadsheet.

**THIS ADDENDUM MUST BE SIGNED AND RETURNED WITH YOUR RFB RESPONSE**

Acknowledge receipt of this addendum by inserting this page with your RFP response. This addendum form is a part of the contract documents, and it so modifies, amends, deletes and/or adds to the original RFP document.

Name and Address of Company:

JPMorgan Chase Bank, N.A.

420 Throckmorton St, Floor 04

Fort Worth, TX 76102-3700

FAX: NA

Authorized Representative:

Signature: Brett Harper 02/14/24

Name: Brett Harper

Title: Authorized Officer

Phone: (817) 212-2218

Email: brett.l.harper@jpmorgan.com



CITY OF NORTH RICHLAND HILLS

February 12, 2024

24-006 BANKING SERVICES – DEPOSITORY SAFEKEEPING, AND ELECTRONIC LOCKBOX

ADDENDUM TWO:

References Public Purchase Question #2:

- 1) Please provide an example of your invoice statement with a coupon.
  - Statement Copy-Current
  - Statement Copy -Munis (Future)

**THIS ADDENDUM MUST BE SIGNED AND RETURNED WITH YOUR RFB RESPONSE**

Acknowledge receipt of this addendum by inserting this page with your RFP response. This addendum form is a part of the contract documents, and it so modifies, amends, deletes and/or adds to the original RFP document.

Name and Address of Company:

JPMorgan Chase Bank, N.A.  
 \_\_\_\_\_  
 420 Throckmorton St, Floor 04  
 \_\_\_\_\_  
 Fort Worth, TX 76102-3700  
 \_\_\_\_\_  
 \_\_\_\_\_

FAX: NA  
\_\_\_\_\_

Authorized Representative:

Signature: Brett Harper 02/14/24  
 Name: Brett Harper  
 Title: Authorized Officer  
 Phone: (817) 212-2218  
 Email: brett.l.harper@jpmorgan.com

# Disclosure statement

This document was prepared exclusively for the benefit and internal use of the party to whom it is directly addressed and delivered (the "Organization") in order to assist the Organization in evaluating certain products or services that may be provided by J.P. Morgan.

Chase, J.P. Morgan, and JPMorgan Chase and InstaMed are marketing names for certain businesses of JPMorgan Chase & Co. and its affiliates and subsidiaries worldwide (if and as used herein may include as applicable employees or officers of any or all of such entities irrespective of the marketing name used). Products and services may be provided by commercial bank affiliates, securities affiliates or other J.P. Morgan affiliates or entities. In particular, securities brokerage services other than those which can be provided by commercial bank affiliates under applicable law will be provided by registered broker/dealer affiliates such as J.P. Morgan Securities LLC, J.P. Morgan Institutional Investments Inc. or by such other affiliates as may be appropriate to provide such services under applicable law. Such securities are not deposits or other obligations of any such commercial bank, are not guaranteed by any such commercial bank and are not insured by the Federal Deposit Insurance Corporation. We are not responsible for the performance of our partners, their continued service levels, or their ability to provide services.

The information herein does not purport to set forth all applicable issues and is not intended to constitute advice on legal, tax, investment, accounting, regulatory or any other matters. J.P. Morgan makes no representations as to such matters or any other effects of any transaction and shall have no responsibility or liability to you with respect thereto. You should consult with your own advisors regarding such matters and the suitability, permissibility and effect of any transaction. In no event shall J.P. Morgan nor any of its directors, officers, employees or agents be liable for any use of, for any decision made or action taken in reliance upon, or for any inaccuracies or errors in, or omissions from, the information herein. The information herein is not intended as nor shall it be deemed to constitute advice or a recommendation regarding the issuance of municipal securities or the use of any municipal financial products. J.P. Morgan is not providing any such advice or acting as the Organization's agent, fiduciary or advisor, including, without limitation, as a Municipal Advisor under Section 15B of the Securities and Exchange Act of 1934, as amended.

This proposal is subject to and conditioned upon a mutually agreeable contract between the Organization and J.P. Morgan. J.P. Morgan also requires execution of all applicable product and service agreements. Implementation of products and services is subject to and conditioned upon the condition of satisfactory completion of J.P. Morgan's "Know Your Customer" due diligence and meeting product requirements. These steps are included in J.P. Morgan's client onboarding process.

This document may contain information that is confidential and/or proprietary to J.P. Morgan, which may only be used in order to evaluate the products and services described herein and may not be disclosed to any other person. Such information is marked "confidential" and may not be copied, published or used, in whole or in part, for any purpose other than as expressly authorized by J.P. Morgan.

To help the United States government fight the funding of terrorism and money laundering activities, U.S. law (Section 326 of the USA PATRIOT Act) requires banks and certain other financial institutions to obtain, verify, and record information that identifies each client that opens an account. What this means for our clients: Before opening a new account, we will require you to provide name, address, taxpayer identification number, and other information and/or documentation that will allow us to identify the account owner(s), as required by law.

Please note that we do not issue cards and prohibit use of our cards in any country against which the United States has imposed sanctions. A current list of such sanctioned countries, as well as information about sanctions, is available on the U.S. Department of the Treasury website: [treas.gov/offices/enforcement/ofac](https://treas.gov/offices/enforcement/ofac).

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J.P. Morgan supports sustainable business practices and adheres to the principles of environmental sustainability wherever possible.



**CONTACT US**

**ANDY PARRIGAN**

Treasury Management Officer  
420 Throckmorton St, Floor 04  
Fort Worth, TX 76102-3700  
972-324-8982  
[andy.parrigan@jpmorgan.com](mailto:andy.parrigan@jpmorgan.com)

**BRETT HARPER**

Relationship Executive  
420 Throckmorton St, Floor 04  
Fort Worth, TX 76102-3700  
817-212-2218  
[brett.l.harper@jpmorgan.com](mailto:brett.l.harper@jpmorgan.com)



J.P.Morgan


# Proposal for City of North Richland Hills

**Appendices**





J.P.Morgan



Appendix 1

Legal Counsel letter



**ATTORNEYS AT LAW**  
600 CONGRESS AVENUE  
SUITE 3000  
AUSTIN, TX 78701-3056  
512.542.7000 TEL  
512.542.7100 FAX  
WWW.FOLEY.COM

WRITER'S DIRECT LINE  
512.542.7070  
eburbach@foley.com EMAIL

May 13, 2022

Hon. Ken Paxton  
Attorney General of Texas  
Ms. Leslie Brock, Chief,  
PUBLIC FINANCE DIVISION  
P.O Box 12548  
Austin, Texas 78711

Re: Verifications Required by Senate Bills 13 & 19

Dear Ms. Brock and Mr. Paxton:

We represent JPMorgan Chase & Co. (JPMC) in connection with Senate Bills (SB) 13 and 19 (both Chapter 2274 of the Government Code) and want to bring to your attention considerations regarding the written verification requirements in the statutes. We understand that others have followed up on these issues as well.

JPMC has been and intends to continue to be a collaborative partner with Texas businesses and governmental entities. JPMC has longstanding business relationships with public and private entities operating in Texas, including many energy sector participants and firearms industry participants. JPMC anticipates continuing such relationships into the future. These commercial relationships are important and valuable to JPMC, its clients and counterparties in Texas. Our clients' strong presence in Texas is summarized in the attached Appendix provided to us by JPMC.

As its regulators require, JPMC's overall objective is to manage its businesses – and the associated risks – in a manner that balances serving the interests of clients, customers and investors while protecting the firm's safety and soundness. JPMC's risk based framework requires consideration of specific types of risk that federal law and regulators direct it to consider.<sup>1</sup> Even though JPMC has not entered into any contracts requiring the verifications yet, we believe JPMC can appropriately make the written verifications required by SB 13 and 19 based on application of its risk based framework. We send this letter to more fully explain our analysis and invite dialogue in anticipation of JPMC entering into contracts that contain the verifications.

---

<sup>1</sup> See e.g. 12 CFR Appendix D to Part 30 - OCC Guidelines Establishing Heightened Standards for Certain Large Insured National Banks, Insured Federal Savings Associations, and Insured Federal Branches

AUSTIN  
BOSTON  
CHICAGO  
DALLAS  
DENVER

DETROIT  
HOUSTON  
JACKSONVILLE  
LOS ANGELES  
MADISON

MEXICO CITY  
MIAMI  
MILWAUKEE  
NEW YORK  
ORLANDO

SACRAMENTO  
SAN DIEGO  
SAN FRANCISCO  
SILICON VALLEY  
TALLAHASSEE

TAMPA  
WASHINGTON, D.C.  
BRUSSELS  
TOKYO



May 13, 2022

Page 2

By letter dated August 23, 2021, responding to Mr. Fredric A. Weber’s inquiry regarding SB 13 and 19, your office expressed certain conclusions regarding the verifications required under each bill. With respect to SB 13, your office concluded that a verification that a company “does not boycott energy companies and will not boycott energy companies during the term of the contract,” as that phrase is used in the statute, will satisfy the requirements of SB 13. We believe that is the applicable standard and that JPMC’s proposed written verification described below will comply with SB 13.

With respect to SB 19, your office concluded that verification that a company’s practice, policy, guidance, or directive does not “discriminate against a firearm entity or firearm trade association,” as that phrase is used in the statute, will satisfy the requirements of SB 19. We believe that is also the applicable standard and that JPMC’s proposed written verification described below will comply with SB 19.

JPMC has received the form of verifications under SB 13 and SB 19 issued by the OAG’s Public Finance Division. When it resumes business subject to the requirements of SB 13 and SB 19, JPMC will sign the verification as to SB 13, based on the fact that it does not, and it will not during the term of the relevant contract, “boycott energy companies,” which SB 13 defines as:

without an ordinary business purpose, refusing to deal with, terminating business activities with, or otherwise taking any action that is intended to penalize, inflict economic harm on, or limit commercial relations with a company because the company: (A) engages in the exploration, production, utilization, transportation, sale, or manufacturing of fossil fuel-based energy and does not commit or pledge to meet environmental standards beyond applicable federal and state law; or (B) does business with a company described by (A).

JPMC provides financial products and services to many companies that engage in the exploration, production, utilization, transportation, sale, or manufacturing of fossil fuel-based energy (“energy companies”). While under its current risk-based framework, JPMC does not provide financing and services to energy company clients in respect of certain activities, it does not “boycott” energy companies. The decisions JPMC makes with respect to the types of financing and services it provides to energy companies and other clients are based on ordinary business reasons and reflect its overall objective of managing its business and associated risks in a way that balances serving the interests of its clients, customers and investors while protecting its own safety and soundness and complying with its obligations under federal law.<sup>2</sup>

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<sup>2</sup> For example, JPMC does not provide lending, capital markets or advisory services to coal mining clients involved in mountaintop mining (including mountaintop removal mining). Additional information is available in JPMC’s Environmental and Social Policy Framework (October 8, 2021) and JPMC’s Carbon Compass<sup>SM</sup> methodology (May 2021): <https://www.jpmorganchase.com/content/dam/jpmc/jpmorgan-chase-and-co/documents/environmental-and-social-policy-framework.pdf> [https://www.jpmorgan.com/content/dam/jpm/cib/complex/content/investment-banking/carbon-compass/Carbon\\_Compass\\_Final.pdf](https://www.jpmorgan.com/content/dam/jpm/cib/complex/content/investment-banking/carbon-compass/Carbon_Compass_Final.pdf)



FOLEY & LARDNER LLP

May 13, 2022

Page 3

When it resumes business subject to the requirements of SB 13 and SB 19, JPMC will also sign the verification as to SB 19 based on the fact that it does not, and it will not during the term of the relevant contract, have a practice, policy, guidance or directive that “discriminates against a firearm entity or firearm trade association,” which as defined in SB 19 means to:

- (i) refuse to engage in the trade of any goods or services with a firearm entity or firearm trade association based solely on its status as a firearm entity or firearm trade association,
- (ii) refrain from continuing an existing business relationship with a firearm entity or firearm trade association based solely on its status as a firearm entity or firearm trade association, or (iii) terminate an existing business relationship with a firearm entity or firearm trade association based solely on its status as a firearm entity or firearm trade association.

JPMC serves companies and associations involved with the firearms industry. Under its risk-based framework, JPMC will not finance manufacturers of military style weapons for civilian use, and JPMC’s risk-based framework does generally consider the firearms industry high-risk, with clients subject to heightened due diligence requirements. However, JPMC’s risk-based framework does not discriminate against or prevent JPMC from doing business with any firearm entity or firearm trade association “based solely on its status as a firearm entity or firearm trade association” without a traditional business purpose.

We also note that as an August 23rd letter from your office accurately stated, “The . . . [Senate Bill 19] expressly defines what ‘discriminate against a firearm entity’ means and does not mean.” JPMC does not “discriminate against a firearm entity,” as defined in § 2274.01(3). Its practices are consistent with the express definition of what discrimination against a firearm entity does *not* mean.


While we believe JPMC can appropriately make the verifications required by SB 13 and 19, we note that JPMC is concerned that overly broad or results-driven interpretations of SB 13 or 19 could place contracts entered into by both JPMC and its public sector clients at risk. We would be pleased to discuss this matter further with you or your staff to learn if your office has any concerns with our analysis.

Best regards,

A handwritten signature in cursive script, appearing to read "Ed D. Burbach".

---

Edward D. (“Ed”) Burbach



## Appendix 2

### What to Expect Checklist for Lockbox Services

# What to Expect: Wholesale Lockbox Service

June 2021

# What to Expect: Wholesale Lockbox Service

TIME TO IMPLEMENT: Lockbox w/ Receivables Online 9-17 days | Lockbox w/ Receivables Online and Transmission 5-16 weeks\*

The information contained in this document outlines the steps required to set up your service. As you will notice, some activities will be performed by J.P. Morgan while others will be your responsibility. The timeframes referenced are initial estimates which may change based on scoping discussions and timely completion of the tasks detailed below. J.P. Morgan is committed to providing a smooth implementation process and is available to assist you along the way and to answer any questions you may have. Thank you for doing business with J.P. Morgan.

**Please note:**

- Lockbox setup cannot start until scope is finalized, your file format (if applicable) is defined, and requirements are approved.
- All new lockboxes become active for processing on either Wednesday or Friday, dependent upon lockbox platform.
- Your vendor (if applicable) plays a key role in supporting the events outlined in this document and should ensure availability during key implementation discussions.
- The development cost estimate for custom code (if applicable) is based on general requirements and is subject to change while testing. Coding requirement discussions are facilitated through your Technical Implementation Manager/System Implementation Manager, which results in an approved statement of work, file format and test cases (if applicable).

EVENT	RESPONSIBILITY (Business Days)
<input type="checkbox"/> Our Onboarding Specialist will contact you to discuss setup details, including check negotiability requirements, document imaging requirements, transmission requirements (if applicable), technical contact information, Security Administrator (SA) selection (unless already in place), and training options for Receivables Online.	<b>J.P. Morgan</b> 1-2 days
<input type="checkbox"/> Our Onboarding Specialist will send any required documentation (e.g., Service Terms), including the Security Administrator Designation Form (SADF) for signature (if applicable).	
<input type="checkbox"/> <b>If required</b> , your SAs and an authorized signer will sign and return the completed SADF to our Onboarding Specialist. If a new transmission is required, you may need to authorize those who will perform key/certificate exchange duties for your organization.	<b>You</b> 1-3 days
<p><b>Please note:</b> Implementation cannot proceed until the SADF is completed and returned.</p>	
<input type="checkbox"/> Our Onboarding Specialist initiates the implementation process. <input type="checkbox"/> If your SAs must be assigned and/or updated, the following steps are required:	
<ul style="list-style-type: none"> <li>■ J.P. Morgan will create a profile for each of your SAs with administrative entitlements.</li> <li>■ J.P. Morgan will assign the RSA SecurID® tokens to your SAs, and will send the RSA SecurID token package via overnight delivery to the first SA listed on the SADF.</li> <li>■ J.P. Morgan will send two (2) e-mails to your SAs, advising them to log in with their User ID and temporary password.</li> </ul>	<b>J.P. Morgan</b> 3-5 days

## What to Expect: Wholesale Lockbox Service

EVENT	RESPONSIBILITY (Business Days)
<p><input type="checkbox"/> <b>For new transmission setup only:</b> You will be contacted by our Technical Implementation Manager/System Implementation Manager to discuss and document file format, transmission requirements and coordinate testing. J.P. Morgan will send you a Statement of Work that documents the above. <b>Please note:</b> Requirements that call for customization to our processing will require an additional 15-30 business days to complete. This will be determined as a result of the above discussion.</p>	<p><b>You</b> 5-15 days</p>
<p><input type="checkbox"/> You will provide your approval for the Statement of Work / Requirements Document to our Technical Implementation Specialist via e-mail, which includes the following:</p> <ul style="list-style-type: none"> <li>■ File delivery method</li> <li>■ File format</li> <li>■ User Acceptance Testing schedule</li> </ul>	<p><b>You</b> 1-3 days</p>
<p><input type="checkbox"/> Your staff will participate in testing with our Technical Implementation Manager/System Implementation Manager. Once complete, you will confirm to our Technical Implementation Manager/System Implementation Manager that the testing has been successful, including connectivity, file format and processing requirements. You will jointly establish a live production date with our Technical Implementation Manager/System Implementation Manager.</p>	<p><b>You</b> 4-8 weeks</p>
<p><input type="checkbox"/> Our Implementation Consultant will contact you to provide a date to go live with your lockbox, and will provide you with lockbox numbers and remittance addresses.</p>	<p><b>J.P. Morgan</b> 1-2 days</p>
<p><input type="checkbox"/> You will update your invoice remittance addresses with your new lockbox number and address.</p> <ul style="list-style-type: none"> <li>■ J.P. Morgan will move your implementation into production.</li> </ul> <p><input type="checkbox"/> You will communicate to your clients the live date of the Remit To address change.</p> <p><input type="checkbox"/> You will receive an e-mail from our training group requesting you to schedule Receivables Online training. Instructor-led Webinar and telephone-based training options are available.</p> <p><input type="checkbox"/> Your staff will attend training.</p> <p><input type="checkbox"/> You will verify that all users have completed training and understand how to use the service.</p>	<p><b>You</b> 3-5 days</p>
<p><input type="checkbox"/> Our Technical Implementation Manager/System Implementation Manager will participate in Production Verification Testing during the processing of your first live file.</p>	<p><b>J.P. Morgan</b></p>

**TIME REQUIRED TO GO LIVE, ASSUMING ALL PROCESSING STEPS ARE COMPLETED ON SCHEDULE:**  
Lockbox w/ Receivables Online 9-17 days | Lockbox w/ Receivables Online and Transmission 5-16 weeks\*



## What to Expect: Wholesale Lockbox Service



### Helpful Information

DOCUMENTS	DESCRIPTION	RETURN REQUIRED
Addendum for Privacy and Security of Protected Health Information	Required if Protected Health Information (PHI) will be received in the lockbox	Yes
SADF (Security Administrator Designation Form) (if required)	Designates individuals to assign and maintain user entitlements on an ongoing basis	Yes
Statement of Work (for transmission requests only)	Summarizes the details of the transmission process, including file format, connectivity options, requirements, project milestones and testing criteria	Yes (e-mail approval)
Addendum to Client Access Service Terms for Host-to-Host (H2H)	Service Terms covering transmission services	No
J. P. Morgan Access Service Terms or Consolidated Service Terms	General terms and conditions for use of internet banking product. If multiple services are implemented, Consolidated Terms may be used	No
Lockbox Service Terms or Consolidated Service Terms	General terms and conditions for use of service. If multiple services are implemented, Consolidated Terms may be used	No

**Note:** You may receive other documents in addition to those listed above.

**System Requirements:** Please refer to the Technology Checklist for details.

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## What to Expect: Wholesale Lockbox Service



### Helpful Information

DOCUMENTS	DESCRIPTION	RETURN REQUIRED
Addendum for Privacy and Security of Protected Health Information	Required if Protected Health Information (PHI) will be received in the lockbox	Yes
SADF (Security Administrator Designation Form) (if required)	Designates individuals to assign and maintain user entitlements on an ongoing basis	Yes
Statement of Work / Requirements Document (for transmission requests only)	Summarizes the details of the transmission process, including file format, connectivity options, requirements, project milestones and testing criteria	Yes (e-mail approval)
Addendum to Client Access Service Terms for Host-to-Host (H2H)	Service Terms covering transmission services	No
J. P. Morgan Access Service Terms or Consolidated Service Terms	General terms and conditions for use of internet banking product. If multiple services are implemented, Consolidated Terms may be used	No
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**System Requirements:** Please refer to the Technology Checklist for details.

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## Appendix 3

### Cash Vault Services product guide

TREASURY SERVICES

Cash Vault Services  
Product Guide

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## Cash Vault Services Overview

Cash service centers, also known as cash vaults, offer a convenient and secure method for handling all your cash-related banking needs. Many companies that transact a large portion of their business through the exchange of cash, such as grocery and convenience stores, restaurants, specialty retailers and financial institutions, have realized the benefits of using cash services.

Whether you make cash deposits or order coin and currency, you have the assurance that J.P. Morgan maintains state-of-the-art systems and equipment, strong security controls, and a workforce for processing your transactions.

### Cash vault services provides the following features and benefits

- **Increased safety.** By using armored carriers, your company reduces the risk of theft and injury to employees associated with transporting cash deposits and currency orders to and from J.P. Morgan.
- **Maximum use of funds.** We guarantee that deposits received prior to the local vault deadline will receive same-day ledger credit.
- **Saves time and money.** Our efficient methods for processing deposits eliminate time-consuming trips to J.P. Morgan and give you and your associates more time with your customers.
- **Flexible and easy to use.** J.P. Morgan's Vault Management System gives you quick and flexible access to order coin and currency. Two methods are available:
  - **Standing Orders.** Daily and regular orders can be prescheduled by day of the week.
  - **Standard Orders.** On-demand customized orders can be placed through any touch-tone telephone or through the Internet.

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## Coin and Currency Orders

When cash vault services is implemented, J.P. Morgan issues your company up to three unique, confidential system access codes for each location. Access codes should be kept in a secure place and should be revealed only to authorized associates within your company. When needed, you can change existing access codes by contacting a client service representative.

Cash vault services centers provide coin and currency orders only to armored carriers. Your company must contract with a local armored carrier to act as your agent in transporting your cash. You need to notify J.P. Morgan of the specific armored carrier you will use for each store location.

### Standard Units for Orders

#### Currency

Currency should be ordered in increments equal to a standard strap amount. A standard strap consists of 100 notes of the same denomination as follows:

Denomination	Standard Strap Amount
Ones	\$100
Twos	\$200
Fives	\$500
Tens	\$1,000
Twenties	\$2,000
Fifties	\$5,000
Hundreds	\$10,000

#### Coin

Coin should be ordered in increments equal to either a full box (for rolled coin) OR a full bag (for loose coin) amount:

- A full box consists of 50 rolls of the same denomination.
- A full bag consists of LOOSE COIN of the same denomination as follows:

Denomination	Wrapped Coin* Roll	Box	Unwrapped/Loose Coin Bag (approx. weight)
Pennies	\$1.00	\$25	\$50 = 30 lbs.
Nickels	\$2.00	\$100	\$200 = 44 lbs.
Dimes	\$5.00	\$250	\$1000 = 50 lbs.
Quarters	\$10.00	\$500	\$1000 = 50 lbs.
Halves	\$10.00	\$500	\$1000 = 50 lbs.

**Note:** Coin can also be ordered per roll (in whole dollars only) at a higher rate

## Order Options

### Standing Orders

Standing Orders let you specify a predetermined recurring standard order for each day of the week. To modify standing orders, notify your client service representative. Please provide a minimum of ONE WEEK in advance of delivery.

### Standard Orders

Use a touch-tone phone or the Internet to communicate standard orders directly to J.P. Morgan. We guarantee that orders placed prior to 1 p.m. local vault time will be available for armored carrier pickup by the end of the business day (usually between 4-5 p.m. local vault time).

Order delivery is based on armored carrier commitments, and is typically scheduled the following day or within two or three days. Contact your armored carrier for more information. For your convenience, we will debit your demand deposit account directly for the total amount of the order on the day it is provided to your armored carrier.

See the Cash Services Currency and Coin Order Guide for detailed instructions.

## Verifying Order Shipments

All shipments, regardless of how they are ordered, should be received and verified by two authorized associates within 24 hours of your armored carrier delivery.

### Inspecting the Shipment

Shipping bags should be inspected prior to acceptance from the armored carrier to ensure no tampering has occurred. No bag should be signed for if there is any evidence of tampering. After the bag is received, currency straps should be opened and fine counted by note. If a discrepancy is detected, keep the strap in question for return to J.P. Morgan within 24 hours of receipt.

Rolled/boxed coin should be counted by roll. If a discrepancy is detected, keep the shipping tag or box (empty) in question for return to J.P. Morgan.

Full bag (loose coin) should be verified by weight prior to removing the bag seal. If a discrepancy is detected, DO NOT OPEN THE BAG. Return the FULL bag to J.P. Morgan and a new bag will be shipped to you once you have notified your client service representative.

### Reporting Discrepancies

All Cash Order must be validated by the Customer within 24 hours of receipt.

If a currency strap, coin bag or wrapped coin difference is identified contact Cash Services Customer Support at 877-305-3919 to request a Cash Order Claim Form.

The completed form and proper documentation must be post marked within 48 hours of receipt of the Cash Order. Any claims post marked after the 48 hour period will be denied and the Customer will have no right to request or receive an adjustment after such time period.

**Note:** Proper documentation includes currency straps, shipping tags, shipping bags, or boxes used for the shipment.



## Placing Emergency Orders

J.P. Morgan provides two options when additional coin or currency is needed before your next scheduled delivery.

### **OPTION 1**

You can contact the Cash Services Central Support group at 877-305-3919 to place an emergency order. Additional fees are charged for this request. You will also need to contact your armored carrier to coordinate a special delivery.

### **OPTION 2**

You can contact the nearest Chase Banking Center to verify the availability of the denominations you require. If available, you can place your order with the banking center and arrange for pick up. Separate fees and payment methods apply when placing an order with a banking center.

**Note:** Depending on the value of your order, some banking centers may not be able to meet your needs in full. This may require that you contact and pick up partial orders from more than one banking center.

## Charges for Orders

The total amount of your coin and currency order is debited from your demand deposit account at J.P. Morgan on the day the order is provided to your armored carrier. All fees related to the order are accounted for and charged against your account through our account analysis system.

## Deposit Procedures

Cash vault service centers accept deposits through armored carriers only. Your company must contract with a local armored carrier to act as your agent to transport your cash. You need to provide J.P. Morgan with the name of the specified armored carrier you will use for each business location.

J.P. Morgan uses state-of-the-art deposit processing equipment to provide timely and accurate posting of your deposits. All deposits must be delivered to our facilities by armored carrier.

Once received, J.P. Morgan's Vault Management System tracks all deposits individually from the point of delivery through verification and posting of the deposit.

### Standard Methods for Preparing Deposits

For deposits with currency and small amounts of coin:

- All currency should be sorted by denomination
- Use one of two methods J.P. Morgan provides for preparing currency for deposit: Fed-Ready or envelope
- There should be one deposit per deposit bag.

### Preparing Fed-Ready Deposits

To prepare a Fed-Ready deposit:

- To create a Fed-standard strap, place the appropriate strap around 100 notes of the same denomination as follows:

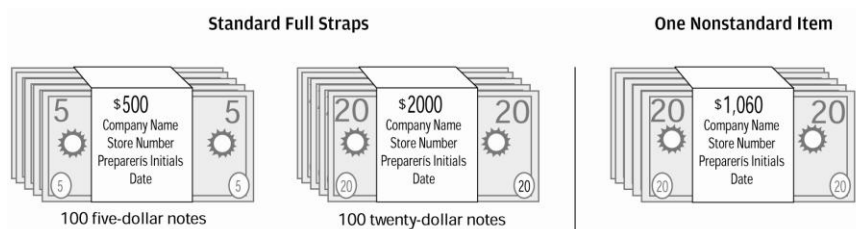
Strap	Color	Strap Amount
Hundreds	Gold	\$10,000
Fifties	Brown	\$5,000
Twenties	Purple	\$2,000
Tens	Yellow	\$1,000
Fives	Red	\$500
Twos	Green	\$200
Ones	Blue	\$100

- If you do not have enough notes for a standard strap, combine the denominations under one reversed strap, sorted from the smallest to the largest denomination.
- Use one partial strap for currency, and place it around the currency with the strap reversed (the color/printed side down). Write the total dollar amount on the strap.
- The person preparing the straps (all straps, including Fed-Standard and partial) should write legibly or stamp on each strap:
  - Company Name
  - Store number (if applicable)
  - Current Date
  - Preparer's initials

**Note:** Unfit currency (i.e. badly soiled, dirty, defaced, disintegrated or torn) should be sent in full straps for credit. Mutilated currency that has been damaged by fire, flooding, chemicals, explosions, animals or insects should be sent to the Bureau of Engraving and Printing. For further information please visit the following web site: <https://www.bep.gov/services/mutilated-currency-redemption>.

## Preparing Envelope Deposits

J.P. Morgan can also support envelope processing of deposits. To prepare an envelope deposit:



- Sort the envelope contents by denomination.
- Package the denominations from smallest to largest denomination and place in the envelope.
- Write legibly or stamp on the outside of the envelope:
  - Company Name
  - Store number (if applicable)
  - Current date
  - Amount of cash and checks in the envelope
  - Preparer's initials
  - Envelope number (if applicable)
- At the end of the deposit day, the envelopes are added and a deposit ticket is created for the total amount.

*Additional fees apply for this service.*

## Preparing Coin Deposits

### SMALL AMOUNTS OF COIN

For small amounts of coin, under \$10.00:

- Write or stamp the depositor's name, current date, preparer's initials, and the total amount on the envelope. Place all of the loose coin inside the envelope and seal the envelope. Place the envelope in the deposit bag with the currency.
- For envelope deposits, place the coin in the applicable envelopes with the currency, and include in the total amount written on the outside of the envelope, as described in "Preparing Envelope Deposits" on page 7.

### LARGE AMOUNTS OF COIN

For large amounts of coin, place the loose coin inside a disposable plastic coin bag. If you have multiple bags for a single deposit, number the bags (#1 of 3, #2 of 3, #3 of 3). Do not wrap coin.

Bulk coin deposit tickets must be separately sent to the vault in an envelope or tamper-evident bag. Do not enclose the deposit ticket in the bag of coin.

**FULL BAGS**

Single denomination, loose coin should be counted, bagged, and sealed in disposable plastic bags in the increments as follows:

Denomination	Full Bag Amount
Dollars	\$2,000
Half Dollars	\$1,000
Quarters	\$1,000
Dimes	\$1,000
Nickels	\$200
Pennies	\$50

In the place indicated on the bag, write:

- Company name
- Current date
- Preparer's initials
- Amounts contained in bag

**Note:** Rolled coin can be deposited but will require additional fees

**MIXED BAGS**

Multi-denomination loose coin should be bagged and sealed in disposable plastic coin bags weighing no more than 50 pounds. In the place indicated on the bag, write:

- Company name
- Current date
- Preparer's initials
- Amount contained in bag
- "Mixed Coin"

**Preparing Check Deposits, including Traveler's Checks**

Endorsement Stamp Specification and Sample:

- The endorsement stamp is a seven-line (minimum) endorsement legend that conforms to the specifications set forth in REG. CC.
- The endorsement stamp must be placed within the first 1½" of the trailing edge of the back of the check.

*Sample:*

PAY TO THE ORDER OF: J.P. Morgan Chase Bank, N.A. State (If requested) FOR DEPOSIT ONLY Account Name (Store number if applicable) Account Number
-----------------------------------------------------------------------------------------------------------------------------------------------------------------

**PREPARING CHECKS FOR DEPOSIT**

To prepare your non-encoded check deposits:

- Stack all checks, including traveler's checks, face-up in the same direction.
- Attach a list, such as a calculator tape, computer list, or handwritten list, showing the sum of the checks in the deposit.

**Note:** Checks must appear on the list in the same order as they are in the stack

- When depositing larger quantities of checks, batch and list checks in smaller batches of no more than 300 checks. Prepare a separate list with totals for each batch, and then prepare another list summarizing the individual batch totals.
- For extremely high volume check deposits, discounts are available for pre-encoded checks. Contact your J.P. Morgan treasury management officer (your cash management sales officer) for more information.

## Completing Deposit Tickets

### Required Deposit Ticket Information

- Deposit tickets should be preprinted with your company name, address, and account number, and should include the following:
  - Current Date
  - Preparer's initials
  - Bag serial number
  - Dollar amount
- If multiple locations are depositing into the same account, the unique location identification number (ULID) must be included in the MICR line field on the deposit ticket.

### Types of Deposits

#### CURRENCY AND CHECKS

To expedite the processing of your deposit, J.P. Morgan recommends a separate deposit ticket for:

- Currency and loose coins <\$10.00
- Loose, bulk coin >\$10.00
- Checks

**Note:** For mixed deposits that include currency, coin and checks, provide subtotals for each category listed.

#### BULK COIN

A separate deposit ticket for bulk coin is **REQUIRED**.

- The deposit ticket should list a breakdown by denomination
- The coin deposit slip must be sent separately to the vault in a tamper-evident bag, not enclosed in the bag with the coins.

For more information, see "Preparing Coin Deposits" on page 7.

## Preparing Deposits for Shipment

To prepare your deposits for shipment

- Always use dual-pouch, tamper-evident depository bags. To order these bags, see “Ordering Supplies” on page 10.
- Write the deposit information in the space provided on the outside of the depository bag. If more than one bag is needed, number the bags #1 of 2, #2 of 2, etc.
- Place currency or coin in the tamper-resistant pouch. Place checks and deposit tickets in the resealable pouch.
- Seal the depository bag, following the instructions printed on the outside of the bag.

Your deposits are now ready for delivery to J.P. Morgan. For security reasons, J.P. Morgan Cash Service Centers will accept delivery from armored carriers only. For more information, see the Cash Services Deposit Preparation Guide.

## Deposit Receipts

At your request, a receipt can be system generated after each deposit is credited. Deposit receipts are provided to you by e-mail or fax.

To request deposit receipts, or to change the receipt mailing address, notify your customer service professional.

## Resolving Deposit Discrepancies

In resolving a difference in the amount contained in the depository bag and the amount declared on the deposit ticket, J.P. Morgan’s Cash Services associates use specialized dual control procedures. These procedures are designed to escalate controls, based on the amount of the outage.

J.P. Morgan offers two methods for verifying your deposited coin and currency: at the deposit level or at the envelope/strap level.

### Deposit-Level Verification

The teller removes the currency from the straps or envelopes and performs a bulk count on all items included in the deposit. If the verified amount does not match the deposit total, the outage is reported by the store number, deposit date and the total amount indicated on the original deposit ticket.

### Envelope/Strap-Level Verification

The teller verifies the amounts indicated on each envelope or strap provided, and then verifies that the deposit matches the totals of all envelopes or straps. Outages can be reported by envelope or strap number and amount. The envelope or strap (or copy of the envelope or strap) that was determined to have a discrepancy can be returned with the adjustment notice.

**Note:** Additional fees apply for envelope/strap verification.

## Discrepancy Reporting

Discrepancies are reported to you according to the following guidelines:

- Deposit discrepancies under \$2 will not be adjusted
- For all discrepancies, a written notice (correction advice) is systemically generated and mailed to your location or other specified address.

All account transactions, including discrepancies and deposits, are reported electronically through J.P.Morgan's information reporting system the morning of the following business day.

- Talk with your relationship manager about other options for receiving discrepancy notifications.

**Note:** A deposit adjustment fee applies for all identified discrepancies. Additional fees apply for the optional telephone notification, and for access to J.P. Morgan's information reporting system.

## Ordering Supplies

### Ordering Currency Straps and Envelopes

You can purchase currency straps and loose coin envelopes to use in preparing your deposits through J.P. Morgan's order system. Contact your customer service professional for our competitive pricing schedule for these supplies.

**Ordering Commercial Deposit Bags from J.P. Morgan** requires the use of standard, tamper-evident depository bags for shipping deposits. Separate deposit bags should be prepared for currency and check deposits with one deposit per deposit bag. Bags can be ordered by completing the Client Order Form for Plastic Security Deposit Bags. A reorder form is provided automatically when you receive your first order, or bags can be ordered directly from the vendor's Web site: <http://www.chasebags.com>.

All bags listed in the chart are available through J.P. Morgan's Bag Replenishment Program:

Bag Description	Size	Bag Capacity
Dual Pouch Deposit Bag	10" x 15"	1,000 notes of currency and 300 checks
Dual Pouch Deposit Bag	13" x 21"	3,000 notes of currency and 600 checks

### Ordering Commercial Deposit Bags from a Vendor

While our bag replenishment program offers very competitive pricing for these bags, you can order tamper-evident clear plastic bags directly from any deposit bag vendor. Bags purchased from other vendors must meet the following minimum specifications:

- Depository bags must have two separate pouches, one designated for cash, the other designated for checks, traveler's checks, deposit tickets and other documentation.
  - The pouch designated for cash should have a highly tamper-evident closure.
  - The pouch designated for checks, deposit tickets, and so forth should have a resealable closure.
  - The two pouches must be clearly separate from each other, so that there is no access from one pouch to the other.

- Pouch sizes should be designed to hold the contents of a large majority of the deposits typically made by the individual location.
- The construction of the bag must withstand customer and carrier handling without failing. We recommend a minimum side seal strength of 1,500 grams/inch.
- The printing on the outside of the bag must include:
  - Detailed instructions outlining the expected contents of each pouch.
  - Space to write the delivery and sending location information.
  - A unique numbering system for the identification of each depository bag. This number should be printed on the receipt strip of the bag seal and on the body of the bag. It must be replicated in bar code format as well.
- A bar code that should be placed in the tamper-evident section, near the top. The bar code must meet the following specifications: font is 39, optimally with a 1:2 aspect ratio; 15 mil bar width; 2:1 wide to narrow bar ratio; 1/4" to 1/2" white border; and black bar code color with white background.
  - The bag must provide visible means to detect tampering attempts.
  - The bag must have at least one side transparent, so the contents of each pouch can be seen without opening the pouch.
  - The bag should be recyclable.
  - To ensure compliance and uninterrupted service, you should provide five samples of each vendor-provided bag style to your J.P. Morgan treasury management officer or client service representative prior to placing your first bulk order. We will inspect each bag style provided to ensure sufficient compliance and make recommendations for appropriate modifications.

### Ordering Disposable Coin Bags from J.P. Morgan

The Federal Reserve has discontinued its practice of shipping coin in canvas bags. As a result, the supply of canvas coin bags previously used by J.P. Morgan and its armored courier vendors has been depleted. An alternative disposable coin bag that meets Federal Reserve requirements is now available for your use.

J.P. Morgan has worked closely with our bag vendor to develop a line of disposable coin bags that will perform well for you and fully comply with all bank and Federal Reserve requirements.

These bags meet the following specifications:

Bag Description	Bag Capacity
Single Pouch Clear Regular Coin Bag with Handle	25 pounds
Single Pouch Clear Regular Coin Bag with Handle	50 pounds

Bags can be ordered by completing the Client Order Form for Plastic Security Deposit Bags. A reorder form is provided automatically when you receive your first order, or bags can be ordered directly from the vendor's Web site: <http://www.chasebags.com>.




## Ordering Coin Bags from a Vendor

If you prefer to order coin bags from a different supplier, the bags must meet the minimum specifications to ensure that they meet Federal Reserve requirements:

- The bag should be self-sealing.
- The seal must be tamper-evident.
- Exterior coefficient of friction (COF) of bag should be sufficient to prevent slipping while stacked with other plastic and/or canvas bags. A COF of .95 or higher should meet this standard.
- The bag should incorporate a reinforced handle able to withstand a hang test with 100 pound load.
- The thickness of material should be a minimum of 6.5 mil.
- A full bag of coin should be able to withstand eight to ten, six-foot drops.
- The dimensions of the bag should approximate that of a standard canvas coin bag. The fillable space of the bag should not exceed 13" x 19".
- The bag handle should not exceed three inches, with total bag dimensions not to exceed 13" x 22".
- Bags may be either clear or tinted. If bag materials are colored, the color should not be opaque; contents must be clearly distinguishable through the packaging material

## Charges for Deposits


Fees related to deposit servicing are assessed through the J.P. Morgan's Account Analysis service.



## Appendix 4

# ARP issue file layout sample





## Appendix 5

# Check image transmission format guide



# Treasury Services Technology

## Image Transmission Format

*Version 1.2*

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- 2. Structure of folder and files**
- 3. Content in folder and files**
- 4. Winzip**

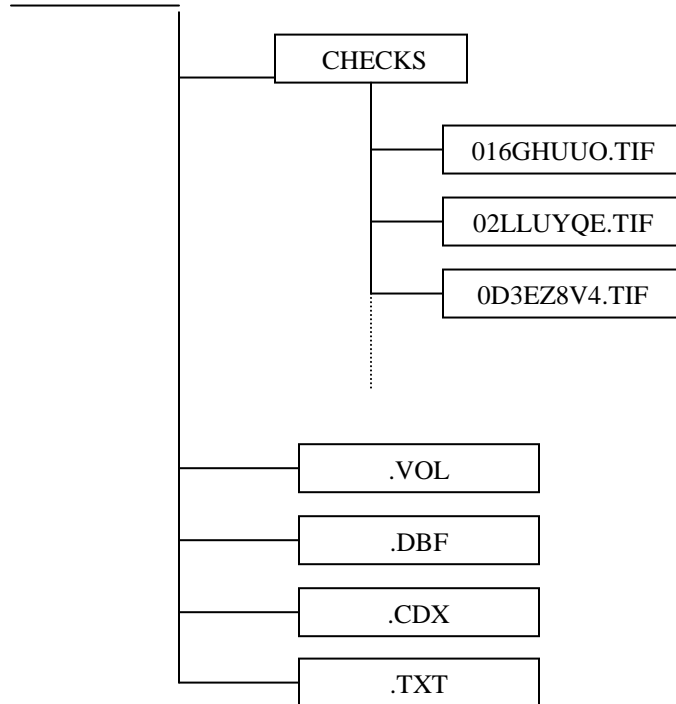
## 1. Introduction:

The following is the standard image file transmission format we can provide to customers transmission on a daily, weekly or monthly basis.

## 2. Structure of Folder and Files

The structure in which the check information is written to the image transmission file is explained below.

- The transmission has one folder and four files in its base directory.
  - CHECKS (folder)
  - .VOL, .DBF, .CDX, .TXT (files)



## 3. Content in Folder and Files

The CHECKS folder has the check images in a tiff format. Each tiff file has 2 pages, which carry the front and back (black and white) check images in it. The compression used for the tiff images is CCITT G4 compression.

### Content in Files

In addition to the above-mentioned folders there are four additional files (.VOL, .DBF, .CDX, and .TXT)

- The .DBF file has the details of the check images. It is a FoxPro table file and contains the information of each check located in the CHECKS folder. The contents of this table are as given below.

Column No.	Name	Type	Description
1	RTN	Varchar	Routing number
2	ACCOUNT	Number	Account number
3	CHECK_NUM	Number	Check number
4	AMOUNT	Number	Amount of the check
5	FILENAME	Varchar	Name of the tiff file which has check information front/back.
6	FILENAME2	Varchar	This is an obsolete field. (Previously it had the backside of the image. Now both the front and the back are in the same tiff file)
7	FPAGE_NUM	Number	Front page number of the check (Usually 0 for front view of the image)
8	BPAGE_NUM	Number	Back page number of the check (Usually 1 for the back view of the image)
9	SIZE	Number	Size of the relevant tiff file.
10	FILETYPE	Varchar	“CHK” for checks
11	FILEFORMAT	Varchar	Format of the file (TIFF in this case)
12	VOLUME	Varchar	Volume name of the checks
13	CYCLE	Varchar	Cycle information of the checks



14	PRESENT_DATE	Date (mm/dd/yyyy)	Paid date of the check
15	ROLL	Number	This field is only relevant to the microfilms. Roll is the roll number of the microfilm.
16	LOCATION	Number	This field is only relevant to the microfilms. Location is the index of an image within the ROLL.

- The .VOL is the volume file, which contains the summary of the checks volume. The contents of this table are as given below:

VOL_ID	The Volume ID is the unique identifier of each CD-ROM.
CYCLE	The Cycle ID represents the period which is defined by the client and could include multiple volumes (or multiple compact disks).
PROD_DATE	This is the production run date.
TOT_CHECKS	This is the number that specifies the total number of checks in the CEHCKS folder.
TOT_OTHER	Total other specifies the count for other file types
TOT_TEXT	This is the count for the total number of report on the CD-ROM
DESCRIPTION	Description is the text that has the information about the CD. It can have any text.


- The .CDX file is the index file to the check items in the .DBF file. This is a FoxPro index file.

- The .TXT file also has the detail of the check images. It is a text file and contains the information of each check located in the CHECKS folder.

Column No	Name	Description
1	PAID DATE	Paid Date of Check
2	ACCOUNT NUMBER	Account Number
3	CHECK NUMBER	Check Number
4	CHECK AMOUNT	Check Amount
5	ABA	Routing Number
6	TIFF FILE	Tiff Image File Name
7	TIFF SIZE	Tiff Image File Size in bytes
8	CYCLE CD ID	Unique CD Rom Cycle Identifier
9	TYPE	Image Type: CHK, STMT
10	UNUSED	-

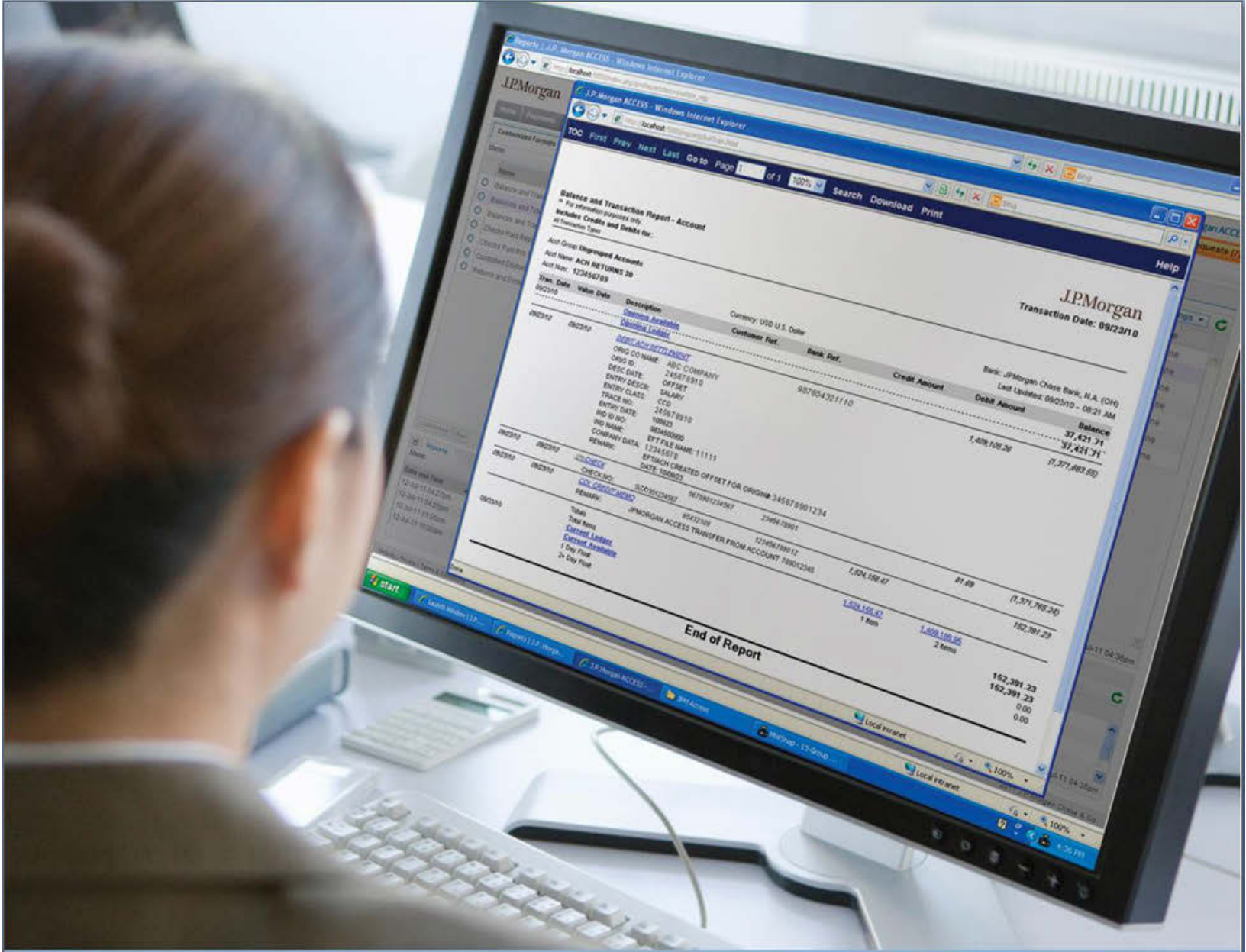
## 2. Winzip

All the files and folder are zipped together with Winzip prior to transmission to customer.



# Appendix 6

## Sample reports guide



TREASURY SERVICES

# J.P. Morgan Access<sup>®</sup> Sample Reports Guide

June 2022

J.P.Morgan

Last Modified: June 29, 2022

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# J.P. Morgan Access® Reports

## Reporting made easy

The ability to share information quickly is critical in today’s fast-paced business environment. Access provides a powerful reporting tool—one that delivers timely, accurate data through reports that are easy to create and review. You can analyze and manage cash flow, select the information you need and present and schedule reports from a single screen. Access Reports are customizable to fit your needs.

## Manage reports quickly and easily to save time

Access provides a simple way to manage reports. With just a few clicks, you can see a high-level snapshot of your balances or a comprehensive transaction history. Design reports to deliver information you need when you need it, enabling you to save time and make more informed cash management decisions.

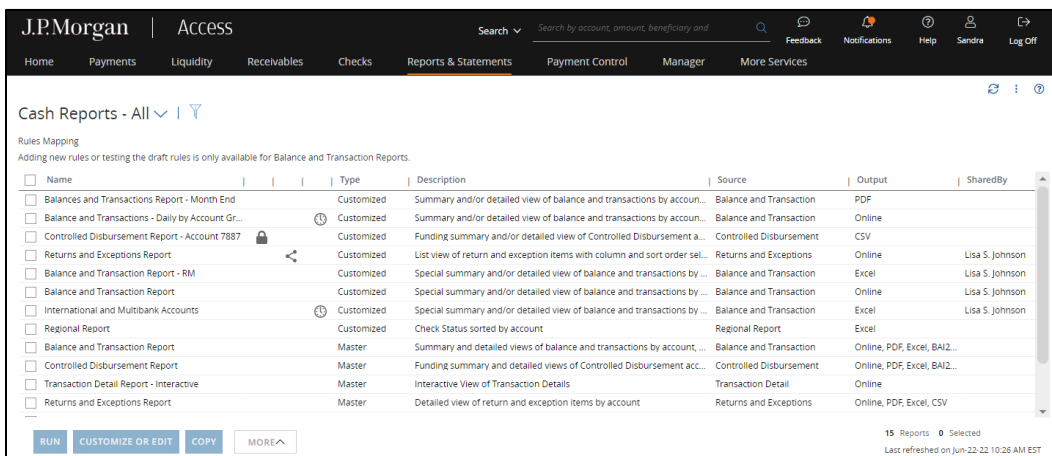
## Designed to work the way you do

View balances and transactions *your* way through Access Reports’ comprehensive and customizable capability and flexible features and functions. You can now customize and schedule reports from a single screen, view your check and deposit images with corresponding transactions, and organize accounts into groups.

## Customized to fit your needs

Select a standard master format to run a report or tailor the report criteria to view the exact accounts, transactions and balances that you need. You can then share your customized report with recipients of your choice or schedule reports to run on a recurring basis.

Ten master formats form the foundation of the Access centralized reporting capability: Balance and Transaction, Transaction Detail - Interactive, Checks Paid, Controlled Disbursement, EDI, Regional, Returns and Exceptions, Wire Detail, Payment and Template. Each can be customized to create reports tailored to your specific criteria.



The screenshot displays the 'Cash Reports - All' interface in the J.P. Morgan Access system. It features a navigation bar with 'Reports & Statements' selected. Below the navigation, there is a 'Rules Mapping' section with a table listing various reports. The table columns include Name, Type, Description, Source, Output, and SharedBy. At the bottom of the table, there are buttons for 'RUN', 'CUSTOMIZE OR EDIT', 'COPY', and 'MORE'. A status bar at the bottom right indicates '15 Reports' and '0 Selected', with a timestamp 'Last refreshed on Jun-22-22 10:26 AM EST'.

Name	Type	Description	Source	Output	SharedBy
Balances and Transactions Report - Month End	Customized	Summary and/or detailed view of balance and transactions by account...	Balance and Transaction	PDF	
Balance and Transactions - Daily by Account Gr...	Customized	Summary and/or detailed view of balance and transactions by account...	Balance and Transaction	Online	
Controlled Disbursement Report - Account 7887	Customized	Funding summary and/or detailed view of Controlled Disbursement a...	Controlled Disbursement	CSV	
Returns and Exceptions Report	Customized	List view of return and exception items with column and sort order sel...	Returns and Exceptions	Online	Lisa S. Johnson
Balance and Transaction Report - RM	Customized	Special summary and/or detailed view of balance and transactions by ...	Balance and Transaction	Excel	Lisa S. Johnson
Balance and Transaction Report	Customized	Special summary and/or detailed view of balance and transactions by ...	Balance and Transaction	Online	Lisa S. Johnson
International and Multibank Accounts	Customized	Special summary and/or detailed view of balance and transactions by ...	Balance and Transaction	Excel	Lisa S. Johnson
Regional Report	Customized	Check Status sorted by account	Regional Report	Excel	
Balance and Transaction Report	Master	Summary and detailed views of balance and transactions by account, ...	Balance and Transaction	Online, PDF, Excel, BA12...	
Controlled Disbursement Report	Master	Funding summary and detailed views of Controlled Disbursement acc...	Controlled Disbursement	Online, PDF, Excel, BA12...	
Transaction Detail Report - Interactive	Master	Interactive View of Transaction Details	Transaction Detail	Online	
Returns and Exceptions Report	Master	Detailed view of return and exception items by account	Returns and Exceptions	Online, PDF, Excel, CSV	

Examples of reports using standard and customized formats (tailored to show specific information) are provided on the following pages.

# Table of Contents

## A Quick Tour of Reports

Ten master formats form the foundation of the Access reporting capability. Each format can be customized to create reports tailored to your specific needs.

- 1 Balance and Transaction**  
Includes top-line balance and transaction summaries, detailed transaction records and time-specific data. Available for current-day, previous-day and date-range periods.
  - Balance and Transaction** Account Report .....6
  - Balance and Transaction** Summary and Detail Report .....7
  - Balance and Transaction** Summary and Detail Report with Originated ACH Item Reconciliation .....8
  - Balance and Transaction** Summary Report .....9
  - Balance and Transaction** Detail Report ..... 10
  - Balance and Transaction** Location Report ..... 11
  
- 2 Checks Paid**  
Includes detailed information about checks paid by date.
  - Checks Paid** Report - Date ..... 12
  
- 3 Controlled Disbursements**  
Provides interim and final presentments and funding across all or selected disbursement sites, offering summary and detailed information.
  - Controlled Disbursement** Summary and Detail Report..... 13
  - Controlled Disbursement** Summary Report..... 14
  - Controlled Disbursement** Detail Report..... 15
  
- 4 EDI**  
Provides detailed remittance and invoice information for electronic receivables or payments for a specific settlement date in Adobe® PDF or ANSI X12 820 formats.
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# 5

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Reports designed for specific regional branches and their unique information needs. Only available for Asia based and other select accounts.

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# 6

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## Transaction Detail Report - Interactive

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## Wire Detail

Provides incoming and outgoing wire transaction information for Fedwire, CHIPS, SWIFT and Book Transfer, with complete advice-level detail. This report is also available by account.

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## Payment

Provides payment transaction (wire, ACH and account transfer) information for current, pending and completed transactions originated by your company.

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# 10

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Provides payment template information for all payment types by account. Transactions are displayed for each account separately.

<b>Template Summary Report</b> .....	29
<b>Template Detail Report</b> .....	30



# Balance and Transaction Account Report

# 1

Provides a detailed view of balance and transactions by account.

**ABC Company**  
\*\* All values are subject to verification and adjustments. \*\*  
**Balance and Transaction Report - Account**

**J.P.Morgan**  
**Transaction Date: 28-Nov-2016**

---

**Includes Credits and Debits for:**  
All Transaction Types

**Report Settings:**  
Only Include Accounts with Activity,  
Include Multi-Byte and Accented  
Characters

---

Account Group: **Operational Accounts**  
 Account Name: **ABC Company**  
 Account Number: **3bbb78912**  
 Currency: **USD - US Dollar**  
 Bank: **02100002 - JPMORGAN CHASE NEW YORK**

Last Updated:  
29-Nov-2016  
01:40 AM EST

Tran. Date	Value Date	Description	Customer Ref.	Bank Ref.	Credit Amount	Debit Amount	Balance
28-Nov-2016		Opening Available					0.00
		Opening Ledger					0.00
28-Nov-2016	28-Nov-2016	CASH CNTRN TRN DB	3bbb78912	ABCDABCDXF		22 373.75	(22 373.75)
28-Nov-2016	28-Nov-2016	CHIPS CREDIT	1bbb56789	ABCDEFHGFC	1 985.74		(20 388.01)
28-Nov-2016	28-Nov-2016	FEDWIRE CREDIT	4bbb89123	ABCDABCDFF	8 996.00		(11 392.01)
28-Nov-2016	28-Nov-2016	SECURITY ADJUSTMENT	6bbb12345	ABCXYZABSY		33 291.69	(44 683.70)
28-Nov-2016	28-Nov-2016	OTHER RECEIPTS	7bbb23456	ABCDEFHGSY	44 593.13		(90.57)
28-Nov-2016	28-Nov-2016	CHIPS CREDIT	O/B XYZ NYC	ABCABCABFC	90.57		0.00
					Totals	55 665.44	55 665.44
					Total Items	4 items	2 items
28-Nov-2016		Closing Ledger					0.00
		Closing Available					0.00
		1 Day Float					0.00
		2+ Day Float					0.00

---

END OF REPORT

---

Balance and Transaction Report - Account  
Created On: 15-Feb-2017 05:41 AM EST

Page 1 of 1

# Balance and Transaction Summary and Detail Report

# 1

Provides a summary and detailed view of balance and transactions by date.

**ABC Company**  
**\*\* All values are subject to verification and adjustments. \*\***  
**Balance and Transaction Report - Summary and Detail**

**J.P.Morgan**

---

Transaction Date: 28-Nov-2016

**Includes Credits and Debits for:**  
All Transaction Types

**Report Settings:**  
Only Include Accounts with Activity,  
Include Multi-Byte and Accented  
Characters

Account Group: **Operational Accounts**  
 Account Name: **ABC Company**  
 Account Number: **1bbb56789**  
 Currency: **USD - US Dollar**  
 Bank: **02100002 - JPMORGAN CHASE NEW YORK**

**Last Updated:**  
29-Nov-2016  
01:40 AM EST

---

SUMMARY	Ledger	Same Day	Next Day	2 Or More Days
Opening	0.00	0.00	0.00	0.00
Credits: (4)	55 665.44	55 665.44	0.00	0.00
Debits: (2)	55 665.44	55 665.44	0.00	0.00
Closing	0.00	0.00	0.00	0.00

---

SUMMARY OF OTHER BALANCES	
AVG CLOSING AVL BAL PREV MNTH	968.86
AVG CLOSING AVAILABLE BAL MTD	1.02
AVG CLOSING AVAILABLE BAL YTD	1 449.09
TOTAL FLOAT	0.00
AGGREGATE FLOAT ADJUSTMENT	0.00
CLOSING BALANCE - 3+ DAYS FLT	0.00
OPENING ON 29-Nov-2016	0.00
TOTAL INCOMING MONEY TRANSFRS	11 072.31
TOTAL SECURITY CREDITS	44 593.13
TOTAL SECURITY DEBITS	33 291.69
TOTAL ZERO BAL ACCOUNT DEBITS	22 373.75

---

**Credits**

Tran. Date	Value Date	Description	Customer Ref.	Bank Ref.	Credit Amount	Report Time (ET)
28-Nov-2016	28-Nov-2016	FEDWIRE CREDIT	HK1bbb116PSUGWK3K	ABCABCDEFF1	8 996.00	02:57 PM
<div style="display: flex; justify-content: space-between;"> <div style="width: 20%;">S/R:</div> <div style="width: 60%;">STRAIGHT</div> <div style="width: 20%;"></div> </div> <div style="display: flex; justify-content: space-between; margin-top: 5px;"> <div style="width: 20%;">YOUR REF :</div> <div style="width: 60%;">HK1bbb116PSUGWK3K</div> <div style="width: 20%;"></div> </div>						

---

Balance and Transaction Report - Summary and Detail  
 Created On: 15-Feb-2017 05:56 AM EST

Page 1 of 3

## Balance and Transaction Summary and Detail with Originated ACH Item Reconciliation

Provides batch and detail level information for originated ACH transactions (Please contact your J.P. Morgan representative to learn more and to be setup on this service. Provided this service is setup for your account, user will need to select “Include ACH Originated Items” in Data and Display tab in Create a new report format screen).

ABC CORP		J.P.Morgan				
** All values are subject to verification and adjustments. **						
Balance and Transaction Report - Summary and Detail						
Transaction Date: 03/13/2017					Prior Day	
Includes Debits: All Transaction Types			Report Settings: Only Include Accounts with Activity, Include Multi-Byte and Accented Characters			
Account Name:	ABC CORP				Last Updated:	
Account Number:	1bbb56789				03/14/2017	
Currency:	USD - US DOLLAR				02:49 AM EDT	
Bank:	02100002 - JPMORGAN CHASE NEW YORK					
<b>SUMMARY</b>						
	Ledger	Same Day	Next Day	2 Or More Days		
Opening	32,936,551.68	32,934,332.11	2,419.57	0.00		
Credits: (12)	1,774,168.10	14,035.53	1,672,125.94	88,006.63		
Debits: (4)	60,350.79	60,350.79	0.00	0.00		
Closing	34,650,368.99	32,888,016.85	1,674,545.51	88,006.63		
<b>SUMMARY OF OTHER BALANCES</b>						
AVG CLOSING AVL BAL PREV MNTH			39,117,135.66			
AVG CLOSING AVAILABLE BAL MTD			32,707,521.78			
AVG CLOSING AVAILABLE BAL YTD			40,750,847.18			
TOTAL FLOAT			1,762,552.14			
AGGREGATE FLOAT ADJUSTMENT			200.00			
CLOSING BALANCE - 3+ DAYS FLT			0.00			
OPENING ON 03/14/2017			34,562,562.36			
TOTAL ACH CREDIT			8,910.53			
TOTAL OTHER CHECK DEPOSITS			1,765,257.57			
ACH SETTLEMENT DEBITS			1,138.95			
TOTAL OUTGOING MONEY TRANSFER			52,173.48			
TOTAL ZERO BAL ACCOUNT DEBITS			7,038.36			
<b>Debits</b>						
Tran. Date	Description	Customer Ref.	Bank Ref.	Debit Amount	Report Time (ET)	
03/13/2017	DEBIT ACH SETTLEMENT	9bbb45678	0725444573TC	1,138.95	02:18 PM	
03/13/2017	ORIG CO NAME: ABC CORP ORIG ID : 9bbb45678 DESC DATE : OFFSET ENTRY DESCR : CORP PAY ENTRY CLASS : CCD TRACE NO : 021000025444573 ENTRY DATE : 170313 IND ID NO : 9bbb45678 IND NAME : EFT FILE NAME: AXR6UY COMPANY DATA: 170313 AXR6UY REMARK : EFT/ACH CREATED OFFSET FOR ORIGIN#9bbb45678 CO EFF DATE: 17/03/13 ORIG BANK : JPMorgan Chase Bank, N.A. (NY)					
Company Name	Company ID	Entry CLS	Company Description	EFF Entry Date	Batch Number	Batch Amount
ABC CORP	9bbb45678	CCD	CORP PAY	03/13/2017	0000267	1,138.95
DFI Bank	DFI Account	IND ID No	IND Name	Trace Number		Item Amount
123123002	4bbb89123		ENGINEERING CO	021000020000001		1,130.05
123123002	4bbb89123		WESTERGREEN	021000020000002		8.90
Balance and Transaction Report - Summary and Detail						
Created On: 03/14/2017 10:09 AM EDT						
					Page 1 of 2	

# Balance and Transaction Summary Report

# 1

Provides a summary view of balances by date.

ABC Company		J.P.Morgan			
** All values are subject to verification and adjustments. **					
<b>Balance and Transaction Report - Summary</b>					
Transaction Date: 28-Nov-2016					
Includes Credits and Debits for:			Report Settings:		
All Transaction Types			Only Include Accounts with Activity		
Account Group:	Operational Accounts				
Account Name:	ABC Company	Last Updated:			
Account Number:	1bbb56789	29-Nov-2016			
Currency:	USD - US Dollar	01:40 AM EST			
Bank:	02100002 - JPMORGAN CHASE NEW YORK				
<b>SUMMARY</b>					
	Ledger	Same Day	Next Day	2 Or More Days	
Opening	0.00	0.00	0.00	0.00	
Credits: (4)	55 665.44	55 665.44	0.00	0.00	
Debits: (2)	55 665.44	55 665.44	0.00	0.00	
Closing	0.00	0.00	0.00	0.00	
<b>SUMMARY OF OTHER BALANCES</b>					
		968.86			
AVG CLOSING AVL BAL PREV MNTH		1.02			
AVG CLOSING AVAILABLE BAL MTD		1 449.09			
AVG CLOSING AVAILABLE BAL YTD		0.00			
TOTAL FLOAT		0.00			
AGGREGATE FLOAT ADJUSTMENT		0.00			
CLOSING BALANCE - 3+ DAYS FLT		0.00			
OPENING ON 29-Nov-2016		0.00			
TOTAL INCOMING MONEY TRANSFERS		11 072.31			
TOTAL SECURITY CREDITS		44 593.13			
TOTAL SECURITY DEBITS		33 291.69			
TOTAL ZERO BAL ACCOUNT DEBITS		22 373.75			
<b>END OF REPORT</b>					
Balance and Transaction Report - Summary					
Created On: 15-Feb-2017 06:00 AM EST					
Page 1 of 1					

# Balance and Transaction Detail Report

# 1

Provides a detailed view of transactions by date.

**ABC Company**  
\*\* All values are subject to verification and adjustments. \*\*  
**Balance and Transaction Report - Detail**

**J.P.Morgan**

---

Transaction Date: 28-Nov-2016

Includes Credits and Debits for:  
All Transaction Types

Report Settings:  
Only Include Accounts with Activity,  
Include Multi-Byte and Accented  
Characters

Account Group: **Operational Accounts**  
 Account Name: **ABC Company**  
 Account Number: 3bbb78912  
 Currency: USD - US Dollar  
 Bank: 02100002 - JPMORGAN CHASE NEW YORK

Last Updated:  
29-Nov-2016  
01:40 AM EST

---

**Credits**

Tran. Date	Value Date	Description	Customer Ref.	Bank Ref.	Credit Amount	Report Time (ET)
28-Nov-2016	28-Nov-2016	FEDWIRE CREDIT	AB10000PXYZAB11	ABCDABCDFE	8 996.00	02:57 PM
<p>S/R: STRAIGHT                      YOUR REF : HK128116PSUGWK3K                      REC FROM : ABC BANK USA, N.A. 000 STREET AVENUE NEW YORK NY 00001                      FED ID : 000000000                      B/O CUSTOMER: /5bbb91234 XYZ RESEARCH CONSULTING CO., LTD ROOM 00C 11/F, ABC INSURANCE BLDG, HONG KONG ID: 1bbb56789                      B/O BANK : ABC HONG KONG GENERAL REMITTANCE ATTN: MGR NAME PO BOX 00 HONG KONG HONG KONG                      ACCT PARTY : /4bbb89123 NAME XYZ                      REMARK : PAYMENT /CHGS/USD25,00 /BNF/FW 000000000 XYZ BANK 000 7TH AVENUE, NEW YORK, NY 10001 UNITED STATES                      DEBIT REF 9bbb45678                      FED TIME : 13:19                      REC GFP : 11281819                      MRN SEQ : 333420627                      FED REF : 0000 B1Q0000C 003141 **VIA FED**</p>						
28-Nov-2016	28-Nov-2016	CHIPS CREDIT	0000USABC100000	5966800333FC	1 985.74	07:50 AM
<p>S/R: STRAIGHT                      YOUR REF : 0000USABC100000                      REC FROM : ABCDABC BANK 0000 AVENUE OF THE STREETS NEW YORK NY 00001                      B/O CUSTOMER: /2bbb67891 NAME, SRINAGAR KASHMIR INDIA                      B/O BANK : XYZ BANK LTD ABC BRANCH SRINAGAR SRINAGAR INDIA</p>						

---

Balance and Transaction Report - Detail  
 Created On: 15-Feb-2017 06:11 AM EST

Page 1 of 3

# Balance and Transaction Location Report

# 1

Provides a detailed view of balance and transactions by location.

<b>ABC Company</b>		<b>J.P.Morgan</b>				
** All values are subject to verification and adjustments. **		Transaction Date: 28-Nov-2016				
<b>Balance and Transaction Report - Location</b>						
Includes Credits and Debits for: All Transaction Types		Report Settings: Only Include Accounts with Activity, Include Multi-Byte and Accented Characters				
Account Group:	Operational Accounts	Last Updated:				
Account Name:	ABC Company	29-Nov-2016				
Account Number:	8bbb34567	03:12 AM EST				
Currency:	USD - US Dollar					
Bank:	02100002 - JPMorgan Chase Bank, N.A. (OH)					
28-Nov-2016	Opening Available	2 443 988.60				
	Opening Ledger	2 443 988.60				
<b>Credits</b>						
Tran. Date	Value Date	Description	Customer Ref.	Bank Ref.	Credit Amount	
28-Nov-2016	28-Nov-2016	EFT CREDIT ORIG CO NAME : XYZ SERVICE	2bbb67891	ABCDABCDTC	406.55	
Total Credits for Location:		2467			406.55	1 item
		Total Credits			406.55	1 item
<b>Debits</b>						
Tran. Date	Value Date	Description	Customer Ref.	Bank Ref.	Debit Amount	
28-Nov-2016	28-Nov-2016	ZBA DEBIT TRANSFER FUNDING XFER TO 6bbb12345	6bbb12345	ABCDEFGF11	7 507.36	
Total Debits for Location:		6bbb12345			7 507.36	1 item
		Total Debits			7 507.36	1 item
28-Nov-2016		Closing Ledger				2 436 887.79
		Closing Available				2 436 887.79
		1 Day Available:				0.00
		2+ Days Available:				0.00
Balance and Transaction Report - Location						
Created On: 15-Feb-2017 06:21 AM EST						Page 1 of 2

## Checks Paid Report - Date

2

Provides a detailed view of checks paid by date.

ABC Company		J.P.Morgan	
** All values are subject to verification and adjustments. **			
Checks Paid Report - Date			
		Transaction Date: 28-Nov-2016	
Report Settings:		Sort Order:	
Only Include Accounts with Activity, Include Multi-Byte and Accented Characters		Ascending Check Number	
Account Group:	Ungrouped Accounts	Last Updated:	
Account Name:	ABC Company	29-Nov-2016	
Account Number:	6bbb12345	03:12 AM EST	
Currency:	USD US Dollar		
Bank:	02100002 - JPMORGAN CHASE NEW YORK		
	Check Amount	Check Number	Bank Reference
	450.44	122771	ABCDEABC
	125.88	122959	XYZABCDE
	67.07	122963	ABCDEF11
	1 300.97	122971	ABCDEAB1
	900.00	122972	WXYZABC2
	991.00	122974	BCDFABCD
	2 000.00	122987	ABCXYZF1
	1 672.00	122989	ZABCDABC
Total	8 Items	7 507.36	USD
ALL DATES TOTALS			
Total	8 Items	7 507.36	USD
END OF REPORT			
Checks Paid Report - Date			
Created On: 15-Feb-2017 06:24 AM EST		Page 1 of 1	

## Controlled Disbursement Summary and Detail Report

Provides a funding summary and details for controlled disbursement accounts.

<b>ABC CORP</b>		<b>J.P.Morgan</b>	
** All values are subject to verification and adjustments. **		Transaction Date: 03/14/2017	
<b>Controlled Disbursement Report - Summary and Detail</b>			
<b>Report Settings:</b>	<b>Sort Order:</b>		
Only Include Accounts with Activity	Amount Descending		
<b>Bank:</b>	04400003 - JPMorgan Chase Bank, N.A. (OH)	<b>FINAL PRESENTMENT</b>	
<b>Account Name:</b>	ABC CORP	<b>Last Updated:</b>	
<b>Account Number:</b>	6bbb12345	03/14/2017	
<b>Currency:</b>	USD US DOLLAR	09:50 AM EDT	
<b>SUMMARY</b>			
	<b>Total Checks Presented</b>	<b>Items</b>	<b>Amount</b>
	First Check Presentment	49	91,043.30
	Second Check Presentment	2	1,250.00
	Net Adjustments / Others		0.00
	Net Electronic Transactions	2	0.15
	Opening Ledger		0.00
	Target Balance		0.00
	Prior Day Late Presentment		0.00
	Funding Requirement As Of 09:50 AM EDT		<b>92,293.45</b>
<b>CHECKS PRESENTED</b>			
	<b>Customer Ref.</b>	<b>Amount</b>	
	712300	15,000.00	
	712301	14,627.00	
	712303	10,500.00	
	734120	10,124.15	
	734248	9,000.00	
	734112	5,628.16	
	734243	3,328.52	
	734256	1,942.55	
	733997	1,844.23	
	734179	1,667.00	
	734012	1,610.00	
	733114	1,196.67	
	734150	1,050.00	
	730290	1,000.77	
	734091	1,000.00	
	95695	1,000.00	
	734166	816.00	
	734211	787.50	
Controlled Disbursement Report - Summary and Detail			
Created On: 03/16/2017 04:56 AM EDT			
Page 1 of 3			



# Controlled Disbursement Summary Report

3

Provides a funding summary for controlled disbursement accounts.

<b>ABC CORP</b>		<b>J.P.Morgan</b>	
** All values are subject to verification and adjustments. **		Transaction Date: 03/14/2017	
<b>Controlled Disbursement Report - Summary</b>			
<b>Report Settings:</b>	<b>Sort Order:</b>		
Only Include Accounts with Activity	Amount Descending		
<b>Bank:</b>	04400003 - JPMorgan Chase Bank, N.A. (OH)	<b>FINAL PRESENTMENT</b>	
<b>Account Name:</b>	ABC CORP	<b>Last Updated:</b>	03/14/2017
<b>Account Number:</b>	6bbb12345		09:50 AM EDT
<b>Currency:</b>	USD US DOLLAR		
<b>SUMMARY</b>			
	<b>Items</b>	<b>Amount</b>	
<b>Total Checks Presented</b>	<b>51</b>	<b>92,293.30</b>	
First Check Presentment	49	91,043.30	
Second Check Presentment	2	1,250.00	
Net Adjustments / Others		0.00	
Net Electronic Transactions	2	0.15	
Opening Ledger		0.00	
Target Balance		0.00	
Prior Day Late Presentment		0.00	
Funding Requirement As Of 09:50 AM EDT		<b>92,293.45</b>	
<b>04400003 - JPMORGAN CHASE BANK, N.A. (OH) TOTAL, FINAL FUNDING, 03/14/2017</b>			
	<b>Items</b>	<b>Amount</b>	
<b>Total Checks Presented</b>	<b>51</b>	<b>92,293.30</b>	
First Check Presentment	49	91,043.30	
Second Check Presentment	2	1,250.00	
Net Adjustments / Others		0.00	
Net Electronic Transactions	2	0.15	
Opening Ledger		0.00	
Target Balance		0.00	
Prior Day Late Presentment		0.00	
Funding Requirement As Of 09:50 AM EDT		<b>92,293.45</b>	
<b>GRAND TOTAL, FINAL FUNDING, 03/14/2017</b>			
	<b>Items</b>	<b>Amount</b>	
<b>Total Checks Presented</b>	<b>51</b>	<b>92,293.30</b>	
First Check Presentment	49	91,043.30	
Second Check Presentment	2	1,250.00	
Net Adjustments / Others		0.00	
Net Electronic Transactions	2	0.15	
Opening Ledger		0.00	
Target Balance		0.00	
Prior Day Late Presentment		0.00	
Funding Requirement		<b>92,293.45</b>	
<b>END OF REPORT</b>			
Controlled Disbursement Report - Summary			
Created On: 03/16/2017 04:57 AM EDT		Page 1 of 1	

## Controlled Disbursement Detail Report

Provides paid check details for controlled disbursement accounts.

<b>ABC CORP</b>		<b>J.P.Morgan</b>	
** All values are subject to verification and adjustments. **		Transaction Date: 03/14/2017	
<b>Controlled Disbursement Report - Detail</b>			
<b>Report Settings:</b>	<b>Sort Order:</b>		
Only Include Accounts with Activity	Amount Descending		
<b>Bank:</b>	04400003 - JPMorgan Chase Bank, N.A. (OH)	<b>FINAL PRESENTMENT</b>	
<b>Account Name:</b>	ABC CORP	<b>Last Updated:</b>	
<b>Account Number:</b>	8bbb12345	03/14/2017	
<b>Currency:</b>	USD US DOLLAR	09:50 AM EDT	
<b>CHECKS PRESENTED</b>			
<b>Customer Ref.</b>	<b>Amount</b>		
712300	15,000.00		
712301	14,627.00		
712303	10,500.00		
734120	10,124.15		
734248	9,000.00		
734112	5,628.16		
734243	3,328.52		
734256	1,942.55		
733997	1,844.23		
734179	1,667.00		
734012	1,610.00		
733114	1,196.67		
734150	1,050.00		
730290	1,000.77		
734091	1,000.00		
95695	1,000.00		
734166	816.00		
734211	787.50		
734156	729.41		
734134	720.00		
733826	671.38		
734184	665.28		
733815	614.74		
734119	576.00		

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Controlled Disbursement Report - Detail  
Created On: 03/16/2017 04:58 AM EDT

Page 1 of 3

## EDI Payments with Invoices Report

Provides detailed remittance and invoice information for electronic receivables or payments for a specific settlement date in Adobe® PDF or ANSI X12 820 (text) formats.

**ABC CORP**  
\*\* All values are subject to verification and adjustments. \*\*

**EDI Report - Payments with Invoices**

---

Account Group: ABC Corp Accounts  
 Account Name: ABC CORP  
 Account Number: 5bbb91234  
 Bank: 12400154 - JPMORGAN CHASE BANK, NA (UT)

**J.P.Morgan**

Transaction Date:  
03/16/2017

Last Updated:  
03/16/2017  
04:41 EDT

ABC CORP

```

*=====
* CREDIT AMOUNT:          $16.40   DATE: 03/16/2017   METHOD: ACH CCD
* RECEIVER- ABA: 1bbb56789                ACCT: 00000005bbb91234
* SENDER- NAME: BUSINESS 1231234          ID: 1bbb56789
* ABA: 012300123                ACCT: 00000001bbb56789
*=====
* PAYMENT LEVEL INFORMATION
* NOTE: ZZZ*ACH TRACE NUMBER:000009bbb45678
* NOTE: ZZZ*ACH COMPANY ENTRY DESCRIPTION:REPAYMENT
* TRACE: 1*000009bbb45678 *1bbb56789 *PRETAX BENEFIT TRANS
* REFERENCE: BT*8888888
* REFERENCE: TN*000009bbb45678 *TRACE NUMBER FROM THE ACH PAYMENT
* DATE/TIME: 009*20170316
* NAME: PR*BUSINESS 1231234*91*1bbb56789
*=====
* INVOICE INFORMATION
* ENTITY: 1
* NM1*PE*3*ABC CORP****91*000002bbb67891
* NAME: PE*ABC CORP****91*000002bbb67891
* INVOICE: $0.00   DISCOUNT: $0.00   NET: $0.00
* REMIT: TN *091310521397786
*=====
* DEBIT AMOUNT:          $37.58   DATE: 03/16/2017   METHOD: ACH CCD
* RECEIVER- ABA: 1bbb56789                ACCT: 00000005bbb91234
* SENDER- NAME: BUSINESS 1231234          ID: 1bbb56789
* ABA: 012300123                ACCT: 00000001bbb56789
*=====
* PAYMENT LEVEL INFORMATION
* NOTE: ZZZ*ACH TRACE NUMBER:000009bbb45678
* NOTE: ZZZ*ACH COMPANY ENTRY DESCRIPTION:RELPAYMENT
* TRACE: 1*000009bbb45678 *1bbb56789
* REFERENCE: BT*8888888
* REFERENCE: TN*000009bbb45678 *TRACE NUMBER FROM THE ACH PAYMENT
* DATE/TIME: 009*20170316
* NAME: PR*BUSINESS 1231234*91*1bbb56789
*=====
* INVOICE INFORMATION
* ENTITY: 1
* NM1*PE*3*ABC CORP****91*2bbb67891
* NAME: PE*ABC CORP****91*2bbb67891
* INVOICE: $0.00   DISCOUNT: $0.00   NET: $0.00
* REMIT: TN *9bbb45678
*=====

```

EDI Report - Payments with Invoices  
Created On: 03/17/2017 02:06 CDT

Page 1 of 3

# EDI Payments Report

# 4

Provides summary of remittance information for electronic receivables or payments for a specific settlement date in Adobe® PDF format.

<b>ABC CORP</b> ** All values are subject to verification and adjustments. **	<b>J.P.Morgan</b>
<b>EDI Report - Payments</b>	<b>Transaction Date:</b> 03/20/2017
Account Name: MAIN OPERATING ACCT	<b>Last Updated:</b>
Account Number: 5bbb91234	03/22/2017
Bank: 12400154 - JPMORGAN CHASE BANK, NA (UT)	04:31 AM EDT

---

ABC CORP

```
*=====*
```

```
* CREDIT AMOUNT:          $16.40   DATE: 03/16/2017  METHOD: ACH CCD          *
* RECEIVER- ABA: 1bbb56789          ACCT: 00000005bbb91234 *
* SENDER-  NAME: BUSINESS 1231234   ID: 1bbb56789          *
*           ABA: 012300123          ACCT: 0000001bbb56789 *
*=====*
```

```
*----- PAYMENT LEVEL INFORMATION -----*
```

```
* NOTE:          ZZZ*ACH TRACE NUMBER:000009bbb45678          *
* NOTE:          ZZZ*ACH COMPANY ENTRY DESCRIPTION:REPAYMENT *
* TRACE:         1*000009bbb45678 *1bbb56789 *PRETAX BENEFIT TRANS *
* REFERENCE:     BT*8888888          *
* REFERENCE:     TN*000009bbb45678 *TRACE NUMBER FROM THE ACH PAYMENT *
* DATE/TIME:     009*20170316          *
* NAME:         PR*BUSINESS 1231234*91*1bbb56789          *
*=====*
```

```
* DEBIT AMOUNT:          $37.58   DATE: 03/16/2017  METHOD: ACH CCD          *
* RECEIVER- ABA: 1bbb56789          ACCT: 00000005bbb91234 *
* SENDER-  NAME: BUSINESS 1231234   ID: 1bbb56789          *
*           ABA: 012300123          ACCT: 0000001bbb56789 *
*=====*
```

```
*----- PAYMENT LEVEL INFORMATION -----*
```

```
* NOTE:          ZZZ*ACH TRACE NUMBER:000009bbb45678          *
* NOTE:          ZZZ*ACH COMPANY ENTRY DESCRIPTION:RELPAYMENT *
* TRACE:         1*000009bbb45678 *1bbb56789          *
* REFERENCE:     BT*8888888          *
* REFERENCE:     TN*000009bbb45678 *TRACE NUMBER FROM THE ACH PAYMENT *
* DATE/TIME:     009*20170316          *
* NAME:         PR*BUSINESS 1231234*91*1bbb56789          *
*=====*
```

---

EDI Report - Payments  
Created On: 03/22/2017 05:42 AM CDT

Page 1 of 2

## Regional Report - Check Status

# 5

Provides the status and other information for issued checks and drafts. Only available for Asia based and other select accounts.

XYZ Corp			J.P.Morgan					
** All values are subject to verification and adjustments. **			Issue Date: All					
Regional Report - Check Status			Presented Date Range: 03/01/2017 - 03/02/2017					
Check Type:	Bank Check, Bank Draft, Corporate Check		Data Display:	Only Include Accounts with Activity Page Break by Account Include Multi-Byte and Accented Characters Confidential and Non-Confidential Check Number, Ascending				
Check Status:	All		Sort Values:					
Delivery Method:	All							
Transaction CCY:	All							
Account Group:	Ungrouped Accounts		Last Updated:	11/30/2016 11:12 PM GMT +05:30				
Account Name:	XYZ CORP							
Account Number:	6bbb12345							
Currency:	THB Baht							
Bank:	CHASTHBB - JPMorgan Chase Bank, NA Thailand							
Additional Transaction Data		Amount & Dates	Name & Account Details					
Check Type:	Bank Check	THB 3,429.89	Payee Name:	NAME				
Check Status:	Outstanding		Issuing Bank:	XYZBANK				
Check Number:	2bbb67891	Issue Date:	11/21/2016	Confidential:	No			
Transaction:	000000055062271	Value Date:	11/21/2016	Delivery Method:	MPR - Messenger to Payer			
Customer Ref.:	3bbb78912	Effective Date:	11/21/2016	Delivery Status:				
Airway Bill:		Delivery Date:		By Order Of:	XYZ (THAILAND) CO., LTD.			
Payable at Location:		Check Date:	11/21/2016					
Check Type:	Bank Check	THB 7,176.00	Payee Name:	NAME				
Check Status:	Outstanding		Issuing Bank:	XYZBANK				
Check Number:	3bbb78912	Issue Date:	11/25/2016	Confidential:	No			
Transaction:	000000055245896	Value Date:	11/25/2016	Delivery Method:	MPR - Messenger to Payer			
Customer Ref.:	2bbb67891	Effective Date:	11/25/2016	Delivery Status:				
Airway Bill:		Delivery Date:		By Order Of:	XYZ (THAILAND) CO., LTD.			
Payable at Location:		Check Date:	11/25/2016					
TOTALS BY CHECK TYPE								
Account Name:	ABC Company		Issue Date:	All				
Account Number:	1bbb56789		Presented Date Range:	03/01/2017 - 03/02/2017				
BANK CHECKS			BANK DRAFTS			CORPORATE CHECKS		
CCY	Items	Amount	CCY	Items	Amount	CCY	Items	Amount
THB	2	10,605.89	NO DATA REPORTED			NO DATA REPORTED		
Regional Report - Check Status						Page 1 of 4		
Created On: 03/02/2017 06:28 PM GMT +05:30								

## Regional Report – Check Draft Collections

5

Provides the detailed information on paper collection items. Only available for Asia based and other select accounts.

Date Type(s):		All		Data Display:		Only Include Accounts with Activity, Page Break by Account, Include Multi-Byte and Accented Characters	
<b>ABC CORP LTD</b> ** All values are subject to verification and adjustments. ** <b>Regional Report - Check Draft Collections</b>						<b>J.P.Morgan</b> <b>Date: 02-Mar-2017</b>	
Account Name:		<b>ABC CORP</b>				Last Updated:	
Account Number:		5bbb91234				08-Mar-2017	
Currency:		INR INDIAN RUPEE				04:03 PM EDT	
Bank:		CHASBOMB - JPMorgan Chase Bank, NA Mumbai					
References	Deposit	Check	Invoice	CCY			
Payer Bank:	XYZ BANK LTD	Amount: 1.00	Amount: 1.00	Amount:			
Payer Name:	0000000000 - NOT APPLICABLE / PROV	Slip	Number: 264599	Number:			
Customer Ref.:		Number: 26773777	Date: 02-Mar-2017	Date:			
Client Code:	ABCCORP	Date: 02-Mar-2017	Status: PAID				
Product Type:	MLLQ	Location: MUMBAI					
Pick Up Date:	02-Mar-2017						
Pick Up Point:	KAL						
Clearing Location:	MUMBAI						
Expected Credit Date:							
Value Date:	02-Mar-2017						
Return Reason:							
<b>END OF REPORT</b>							
Regional Report - Check Draft Collections						Page 1 of 1	
Created On: 22-Mar-2017 06:23 AM EDT							

## Regional Report - Direct Debit

Provides information about direct debit transactions and the status of the transaction.  
Only available for Asia based and other select accounts.

XYZ Corp		J.P.Morgan	
** All values are subject to verification and adjustments.		Date Range: 07/01/2016 - 10/02/2016	
Date Type(s):	Return/Reject Date, Transmission Date	Data Display:	Only Include Accounts with Activity, Page Break by Account, Include Multi-Byte and Accented Characters
Status:	Processed, Returned, Rejected		
Account Group:	Operational Accounts		Last Updated:
Account Name:	XYZ CORP		08/31/2016
Account Number:	6bbb12345		08:44 AM GMT +05:30
Currency:	THB Baht		
Bank:	CHASTHBB - JPMorgan Chase Bank, NA Thailand		
References	Amount	Dates	Status
Payer		Value:	Return / Reject Reason
Name:	ABCDE SERVICE CO. LTD.	09/01/2016	Rejected
Bank:		Transmission:	9 Others
	2,696,728.07	08/31/2016	
Account Number:	4bbb89123	Return/Reject:	
Payment Reference:	AP2433 TSS-183/16	08/31/2016	
Customer Reference:	3bb678912		
Payer		Value:	Processed
Name:	ABCDE SERVICE CO. LTD.	09/01/2016	
Bank:	WXYZ BANK	Transmission:	
	2,696,728.07	08/31/2016	
Account Number:	4bbb89123	Return/Reject:	
Payment Reference:	AP2433 TSS-183/16		
Customer Reference:	3bb678912		

## Regional Report - Post Dated Check

Provides the status of future dated checks that are warehoused by J.P. Morgan.  
Only available for Asia based and other select accounts.

ABCD CORP		J.P.Morgan	
** All values are subject to verification and adjustments. **		Date: 01/03/2017	
<b>Regional Report - Post Dated Check</b>			
<b>Date Type(s):</b>	Deposit Date, Value Date	<b>Data Display:</b>	Only Include Accounts with Activity, Page Break by Account, Include Multi-Byte and Accented Characters
<b>Check Status:</b>	All		
<b>Account Name:</b>	ABCD CORP		<b>Last Updated:</b>
<b>Account Number:</b>	6bbb12345		01/03/2017
<b>Currency:</b>	THB BAHIT		01:09 PM EDT
<b>Bank:</b>	CHASTHBB - JPMorgan Chase Bank, NA Thailand		
<b>Value Date:</b>	01/24/2017	<b>Amount:</b>	2,605,200.00
<b>Customer Reference:</b>	7715782745	<b>Status:</b>	Cleared
<b>Deposit Branch:</b>	JPMorgan Chase Bank, NA Thailand	<b>Drawee Bank / Branch:</b>	0040578
<b>Deposit Date:</b>	01/03/2017		
<b>Payer Name:</b>	XYZ CORP		
<b>Check Number:</b>	8014914		
<b>Value Date:</b>	01/24/2017	<b>Amount:</b>	3,263,100.00
<b>Customer Reference:</b>	7715782890	<b>Status:</b>	Cleared
<b>Deposit Branch:</b>	JPMorgan Chase Bank, NA Thailand	<b>Drawee Bank / Branch:</b>	0240047
<b>Deposit Date:</b>	01/03/2017	<b>Reference:</b>	7715783166
<b>Payer Name:</b>	BUSINESS 123		
<b>Check Number:</b>	2438258		
<b>Value Date:</b>	01/24/2017	<b>Amount:</b>	5,950,111.91
<b>Customer Reference:</b>	7715782940	<b>Status:</b>	Cleared
<b>Deposit Branch:</b>	JPMorgan Chase Bank, NA Thailand	<b>Drawee Bank / Branch:</b>	0240047
<b>Deposit Date:</b>	01/03/2017	<b>Reference:</b>	7715782941 7715782957 7715783052 771596989
<b>Payer Name:</b>	ENGINEERING CO		
<b>Check Number:</b>	2436489		



## Regional Report - Standard Collections

# 5

Provides the details of a variety of incoming transactions posted to your J.P. Morgan account. Only available for Asia based and other select accounts.

ABC Company LLC		J.P.Morgan			
** All values are subject to verification and adjustments. **		Value Date Range: 08/01/2016 - 11/02/2016			
Regional Report - Standard Collections					
Incoming Instruments:	All	Data Display:	Only Include Accounts with Activity, Page Break by Account, Include Multi-Byte and Accented Characters		
Account Group:	Ungrouped Accounts	Last Updated: 12/01/2016 02:53 AM GMT +05:30			
Account Name:	ABC COMPANY LLC				
Account Number:	1bbb56789				
Currency:	USD US Dollar				
Bank:	CHASAUSS - JPMorgan Chase Bank, NA Sydney				
References	Check Number	Value Date	Invoice Number	Amount	CCY
Instrument Type:	Wires	08/15/2016		Payment: 1,378.00	
Payer Name:	ABC NAME			Remittance: 1,378.00	USD
Bank:					
Account Number:					
Bank Reference:	ABCDEF11		Product Type:		
Customer Reference:	6bbb12345		UTR Reference:		
Reference:	/INV/ABCDE12 XYZABC2XXXX				
Instrument Type:	Wires	08/15/2016		Payment: 1,532.51	
Payer Name:	ABC BANK SECURITIES ASIA LIMITED			Remittance: 1,532.51	USD
Bank:					
Account Number:					
Bank Reference:	XYZABC11		Product Type:		
Customer Reference:	2499/XYZ-3bbb78912		UTR Reference:		
Reference:	/XYZ/202ABC16081501311 WXYZ-0001136130 TO PAY FOR GOODS AND/OR SERVICES				
Instrument Type:	Wires	08/16/2016		Payment: 1,748.47	
Payer Name:	ABCDE INTERNATIONAL CAPITAL CORP			Remittance: 1,748.47	USD
Bank:					
Account Number:					
Bank Reference:	XYZABC11		Product Type:		
Customer Reference:	2499/ABC-4bbb89123		UTR Reference:		
Reference:	/ABC/202XY16081600759 ABCDE INV NO J233649				
Instrument Type:	Wires	08/16/2016		Payment: 8,604.06	
Payer Name:	XYZ (ASIA) LIMITED			Remittance: 8,604.06	USD
Bank:					
Account Number:					
Bank Reference:	XYZABC11		Product Type:		
Customer Reference:	PAY6bbb12345		UTR Reference:		
Reference:	J234003,J091373				
Regional Report - Standard Collections					
Created On: 02/24/2017 03:45 PM GMT +05:30					
Page 1 of 40					





## Returns and Exceptions Report

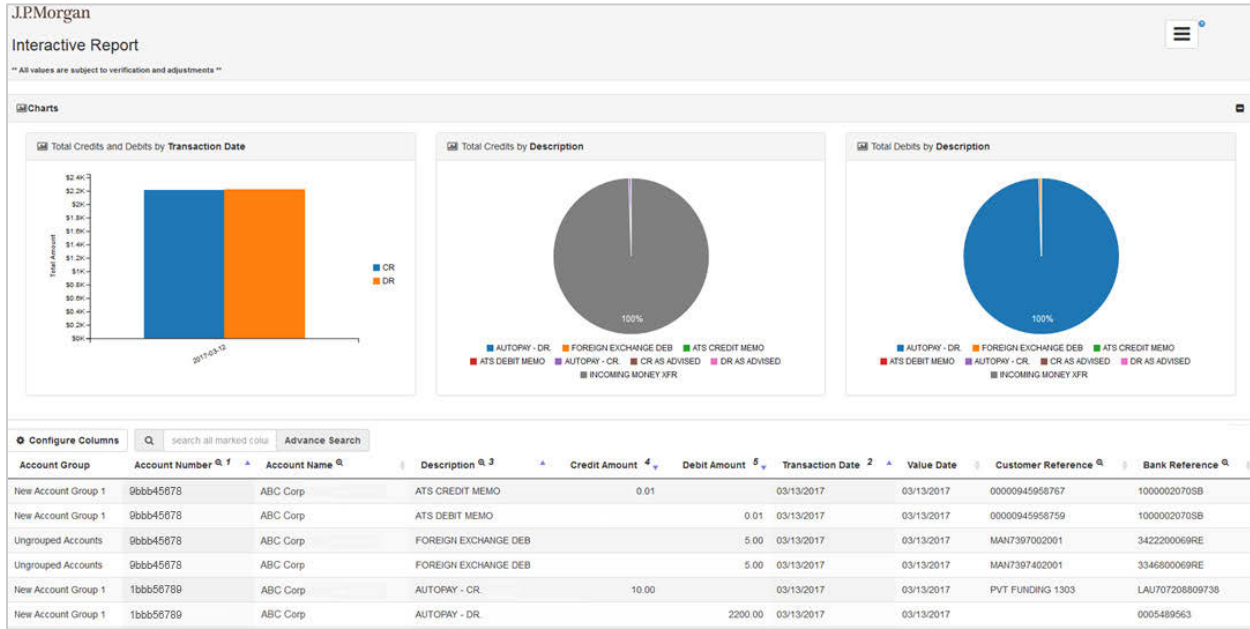
Provides a detailed view of return and exception items, including check returns, ACH returns and ACH Notification of Change (NOC). Asia based accounts will only have electronic transactions-based return information.

<b>WESTERGREEN GROUP</b>						
** All values are subject to verification and adjustments. **						
Returns and Exceptions Report - Account						Original Date Range: 05/01/2022 - 05/31/2022
Account Name:	<b>WESTERGREEN GROUP</b>					<b>Last Updated:</b>
Account Number:	6bbb12345					06/23/2022
Currency:	USD - US DOLLAR					06:02 AM EDT
Bank:	11100061 - JPMorgan Chase Bank, N.A. (TX)					
Post Date	Original Date Reject Date	Company / Location ID	Status	Return / Reject Reason	Credit Amount	Debit Amount
05/11/2022	05/09/2022 05/09/2022	3bbb78912	ACHRETURN	R02 ACCOUNT CLOSED ISA*00* *00* *ZZ*072000326 *ZZ*031207607 *2bbb67891 CHECKING	27,612.38	
<b>Beneficiary</b>				<b>Originator:</b>	WESTERGREEN GROUP	
ID: 1bbb56789				<b>Bank Trace:</b>	021000025165356	
Name: BUSINESS 123				<b>Customer Trace:</b>	07bbb23456	
Bank: NORMAL STANDARDS BANK				<b>Batch Description:</b>	EPOSPYMNTS	
Account: 8bbb34567						
05/11/2022	05/09/2022 05/09/2022	3bbb78912	ACHNOC	C02 INCORRECT ROUTING AND TRA ISA*00* *00* *ZZ*072000326 *ZZ*114994109 *220506*180 NEW R/T = 1bbb56789	0.00	
<b>Beneficiary</b>				<b>Originator:</b>	WESTERGREEN GROUP	
ID: 3bbb78912				<b>Bank Trace:</b>	021000028232920	
Name: ENGINEERING CO.				<b>Customer Trace:</b>	07bbb23456	
Bank: STABLE CHANNEL BANK				<b>Batch Description:</b>	EPOSPYMNTS	
Account: 2bbb67891						
05/11/2022	05/09/2022 05/09/2022	3bbb78912	ACHNOC	C02 INCORRECT ROUTING AND TRA ISA*00* *00* *ZZ*072000326 *ZZ*114994109 *220506*180 NEW R/T = 1bbb56789	0.00	
<b>Beneficiary</b>				<b>Originator:</b>	WESTERGREEN GROUP	
ID: 4bbb89123				<b>Bank Trace:</b>	021000028233014	
Name: 001EQUITECTRA CORPORATION				<b>Customer Trace:</b>	07bbb23456	
Bank: BANK OF ANDERTON CORP.				<b>Batch Description:</b>	EPOSPYMNTS	
Account: 2bbb67891						
05/11/2022	05/09/2022 05/09/2022	3bbb78912	ACHNOC	C02 INCORRECT ROUTING AND TRA ISA*00* *00* *ZZ*072000326 *ZZ*114994109 *220506*180 NEW R/T = 1bbb56789	0.00	
<b>Beneficiary</b>				<b>Originator:</b>	WESTERGREEN GROUP	
ID: 3bbb78912				<b>Bank Trace:</b>	021000028232920	
Name: ENGINEERING CO.				<b>Customer Trace:</b>	07bbb23456	
Bank: STABLE CHANNEL BANK				<b>Batch Description:</b>	EPOSPYMNTS	
Account: 2bbb67891						

Returns and Exceptions Report - Account  
Created On: 06/23/2022 12:22 PM EDT

## Transaction Detail Report - Interactive

Provides a highly customizable list view of transactions with dynamic graphic options. Once the Online report is generated, you can customize the report using a host of interactive features and then download the report in PDF or Excel format. Online changes can be saved as a new Customized Report.





## Wire Detail Report - Date

Provides incoming and outgoing wire transaction information by date for Fedwire, CHIPS, SWIFT and Book Transfer with complete advice-level detail. This report is also available by account.

### ABC Company

\*\* All values are subject to verification and adjustments. \*\*

#### Wire Detail Report - Date

J.P.Morgan

Transaction Date: 28-Nov-2016

#### Data Display

Only Include Accounts with Activity, Include Multi-Byte and Accented Characters, Includes Credits and Debits

Transaction Date: 28-Nov-2016

Account Group:	USD ACCT	<b>Last Updated:</b>
Account Name:	AccountNickname1	29-Nov-2016
Account Number:	3bbb78912	01:40 AM EST
Currency:	USD US Dollar	
Bank:	02100002 - JPMORGAN CHASE NEW YORK	

#### Credits

<b>Credit Amount</b>	1 985.74 USD	<b>Transaction Date / Time</b>	28-Nov-2016 07:50 AM EST
<b>Description</b>	CHIPS CREDIT	<b>Value Date / Time</b>	28-Nov-2016 01:40 AM
<b>Customer Reference</b>	1bbb56789USGOR	<b>Release Time</b>	
<b>GFP Reference</b>		<b>Bank Reference</b>	EST 4bb789123FC
<b>CHIP Seq/Ref</b>	2bbb67891	<b>GFP Received</b>	1bbb56789
<b>SRN</b>		<b>SRN</b>	
<b>Received From</b>	SOME BANK 1095 XYZ AVENUE NEW YORK NY		
<b>By Order Customer</b>	1bbb56789 ABC CUSTOMER NAME, PLACE INDIA AND		
<b>By Order Bank</b>	NAME BANK LTD XYZ BRANCH PLACE INDIA 3bbb78912		
<b>Beneficiary</b>	XYZ BENEFICIARY NAME NEW YORK USA		
<b>Account Party</b>	NAME OF BANK: NEW BANK OF NY ADDRES: 1234 STREET NEW YORK		
<b>Remarks</b>	GIFT FROM BROTHER 25.00 FEE DEDUCTED DEBIT REF 2bbb67891		
<b>Credit Amount</b>	90.57 USD	<b>Transaction Date / Time</b>	28-Nov-2016 09:52 PM EST
<b>Description</b>	CHIPS CREDIT	<b>Value Date / Time</b>	28-Nov-2016 01:40 AM EST
<b>Customer Reference</b>	A/B SOMEBANK	<b>Release Time</b>	
<b>GFP Reference</b>		<b>Bank Reference</b>	1bbb56789FC
<b>CHIP Seq/Ref</b>	NYC 1bbb56789	<b>GFP Received</b>	2bbb67891
<b>SRN</b>		<b>SRN</b>	
<b>Received From</b>	SOME BANK 123 ANY STREET NEW YORK NY 10000-0000 /		
<b>By Order Customer</b>	CH7bbb6300394762111811 ABC AG HOLDINGS 5 3011		
<b>By Order Bank</b>	BCDE USER BANK 1 ANYWHERE SWITZERLAND CH 0001		
<b>Account Party</b>	9bbb45678 BILLINGHURST SANDRA 3 PLACE SQUARE VILL US-00000 NEW		
<b>Remarks</b>	YORK HONOABCD EQUIV. OF CHF 108.35 DEBIT REF 50bbb12345		
<b>Credit Amount</b>	8 996.00 USD	<b>Transaction Date / Time</b>	28-Nov-2016 02:57 PM EST
<b>Description</b>	FEDWIRE CREDIT	<b>Value Date / Time</b>	28-Nov-2016 01:40 AM EST
<b>Customer Reference</b>	HK1bbb56789	<b>Release Time</b>	
<b>Bank Reference</b>		<b>Bank Reference</b>	3bbb78912FF
<b>FED Reference</b>	B1Q8bb4C 003141 **VIA FED**	<b>Fed Time (ET)</b>	13:19
<b>GFP Reference</b>		<b>GFP Received</b>	11281819
<b>MRN Sequence</b>	3bbb78912	<b>Sending Bank ID</b>	2bbb67891
<b>Received From</b>	NAME1 BANK USA, N.A. 000 FIFTEENTH AVENUE NEW YORK NY 00000		
<b>By Order Customer</b>	/05bbb91234 SOME RESEARCH CONSULTING CO., LTD ROOM 111 11/F.CHINA XYZ BLDG, HONG KONG ID:1bbb56789		
<b>By Order Bank</b>	XYZ HONG KONG GENERAL REMITTANCE ATTN: NAME PO BOX 00 HONG KONG		
<b>Account Party</b>	HONG KONG /3bbb78912 NAME		
<b>Remarks</b>	PAYMENT /CHGS/USD25.00/ /BNF/FW 026003379 ANY NAME 000 AVENUE, CITY, NY 00000 UNITED STATES DEBIT REF 3bbb78912		

# Payment Summary Report



Provides originated payment transaction information at a summary level.

**ABC Company**  
 \*\* All values are subject to verification and adjustments. \*\*  
**Payment Report - Summary**

**J.P.Morgan**  
 Payment Value Date: 15-Feb-2017

---

Data Display	Only Include Accounts with Activity, Include Payment History Additional Sort: Value Date (Ascending)
Payment Methods/Descriptions	All
Payment Status	Saved, Pending Approval, Partially Approved, Pending Release, Rejected, Released, Delivered, Completed, Rejected By Bank
Payment Creation Method	Free Form, Imported, From Template. Template Name: All Templates.
Payment Method Currency	Cross-Currency
Payment Amount	
Payment Currencies	All
Event History & Selected Users	All Events - All

---

Account Name: **ABC Company**  
 Account Number: 7bbb23456  
 Currency: USD US Dollar  
 Bank: 02100002 - JPMORGAN CHASE NEW YORK

---

**WIRE**

Value Date	Originating Account Payment ID	Beneficiary Name Creation Method	Bank Reference Settlement Reference	CCY	Payment Amount	CCY	Debit Amount
<b>Wire - Pending Release</b>							
15-Feb-2017	0000007bbb23456 021000002 - JPMORGAN CHASE NEW YORK 1bbb56789	XYZ Company Free Form		GBP	234.00	USD Rate 1.5791	369.51
	<b>Event</b>	<b>Date / Time</b>	<b>Actioned By</b>	<b>User ID / Approval Category</b>	<b>Additional Information</b>		
	Saved as Template	15-Feb-2017 08:48 AM EST	im ada	user01	Saved As Template: SAMPLE ABC TEMPLATE		
	Approved	15-Feb-2017 08:45 AM EST	im ada	user01			
	Modified	15-Feb-2017 08:45 AM EST	im ada	user01			
	Approved	15-Feb-2017 06:50 AM EST	im ada	user01			
	Submitted	15-Feb-2017 06:50 AM EST	im ada	user01	Created from Scratch		
<b>Wire - Pending Release Totals</b>			Payments: 1	GBP	234.00	USD	369.51
<b>WIRE TOTALS</b>			Total Payments	1	CCY GBP	Payment Amount 234.00	CCY USD Debit Amount 369.51

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**END OF REPORT**

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Payment Report - Summary  
 Created On: 20-Feb-2017 10:44 AM EST Page 1 of 1

# Payment Detail Report



Provides originated payment transaction information at a detail level.

ABC Company		J.P.Morgan	
** All values are subject to verification and adjustments. **		Payment Value Date: 15-Feb-2017	
<b>Payment Report - Detail</b>			
Data Display	Only Include Accounts with Activity, Include Payment Details, Include Payment History Additional Sort: Value Date (Ascending)		
Payment Methods/Descriptions	All		
Payment Status	Saved, Pending Approval, Partially Approved, Pending Release, Rejected, Released, Delivered, Completed, Rejected By Bank		
Payment Creation Method	Free Form, Imported, From Template. Template Name: All Templates.		
Payment Method Currency	Cross-Currency		
Payment Amount	All		
Payment Currencies	All Events - All		
Event History & Selected Users	All Events - All		
Account Name:	ABC Company		
Account Number:	7bbb23456		
Currency:	USD US Dollar		
Bank:	02100002 - JPMORGAN CHASE NEW YORK		
Creation Method	Free Form, TSP_ONLINE		
Status	Pending Release		
<b>PAYMENT INFORMATION</b>			
From Account	Account Currency	Account Name	
000007bbb23456	USD	ABC Company	
Bank	02100002 - JPMORGAN CHASE NEW YORK		
Payment Method	Clearing Location	Bank to Bank Transfer	Value Date
Wire	SWIFT	No	15-Feb-2017
Payment Amount	Debit Amount	Rate	
GBP 234.00	USD 369.51	1.5791 USD = 1 GBP	
Payment ID	Bank Reference	Settlement Reference	
1bbb56789			
<b>BENEFICIARY</b>			
Beneficiary ID	1bbb56789	Address	
Beneficiary ID Type	Account Number	NAME STREET	
Beneficiary Name	XYZ Company	LONDON	
		GB - UNITED KINGDOM	
<b>BENEFICIARY BANK</b>			
Bank ID	ABCDABCD	Address	
Bank ID Type	Swift ID	123 ANY STREET LONDON	
Bank Name	XYZ BANK	GB - UNITED KINGDOM	
Supplementary Bank ID Type	Supplementary Bank ID		
No ID			
<b>INTERMEDIARY BANK</b>			
Bank ID	ABCDEF11	Address	
Bank ID Type	Swift ID	456 WEST NAME	
Bank Name	NAME BANK	BOULEVARD CHICAGO,IL	
		US - UNITED STATES	
<b>REFERENCE INFORMATION</b>			
<b>PAYMENT DETAILS</b>			
Payment Report - Detail			
Created On: 20-Feb-2017 10:42 AM EST			
			Page 1 of 2

## Template Summary Report

Provides summary information of the templates created for all payment types by account. Templates are displayed for each account separately.

**XYZ Holding Corp**  
\*\* All values are subject to verification and adjustments. \*\*

**Template Report - Summary**

**J.P.Morgan**

**Template Creation Date Range: 2016-09-29 - 2017-02-21**

---

<b>Data Display</b>	Only Include Accounts with Activity
<b>Payment Methods/Descriptions</b>	Wire, ACH - Tax Payments, ACH - Payroll Payments, ACH - Corporate/Vendor Payments, ACH - Corporate/Vendor Collections, ACH - Consumer Payments, ACH - Consumer Collections, ACH - Child Support Payments, ACH - Cash Disbursement, ACH - Cash Concentration
<b>Template Status</b>	All
<b>Template Creation Method</b>	Manual, Imported; Enhanced, Standard. Template Name: All Templates.
<b>Payment Method Currency</b>	Same-Currency, Cross-Currency
<b>Event History &amp; Selected Users</b>	All Events - All

---

Account Name: XYZ HOLDING CORP  
 Account Number: 7bbb23456  
 Currency: USD US Dollar  
 Bank: 02100002 - JPMORGAN CHASE NEW YORK  
 ACH Company Name-ID: ABCDEF12 - XYZABC123, XYZABCD11 - ABCDEFG11, ABCABC456 -XYZABCDE1

Last Used Date	Template Name Template Description	Status	Payment Method/ Description	Originating Account Bank/ACH Company Name-ID	Last Action Event Last Action Date & Time	Beneficiary Count
Not Used	Abcd123 5th Nov Test	Active	ACH Tax Payments	7bbb23456 N1bbb56789 - 2bbb67891		0
Not Used	ABCD - Wire 5th Nov	Pending Bank Review	WIRE	7bbb23456 JPMORGAN CHASE NEW YORK	Pending Bank Review 2016-10-28 06:51 PM GMT +05:30	1

---

Template Report - Summary  
 Created On: 2017-02-23 07:16 PM GMT +05:30

Page 1 of 2



## Template Detail Report

Provides detail-level information on the templates created for all payment types. Templates are displayed for each account separately.

**XYZ Holding Corp**  
\*\* All values are subject to verification and adjustments. \*\*

**Template Report - Detail**

---

**Data Display** Only Include Accounts with Activity

**Payment Methods/Descriptions** Wire  
**Template Status** All  
**Template Creation Method** Manual, Imported; Enhanced, Standard. Template Name: All Templates.  
**Payment Method Currency** Same-Currency, Cross-Currency  
**Event History & Selected Users** All Events - All

---

**Account Name:** XYZ HOLDING CORP  
**Account Number:** 7bbb23456  
**Currency:** USD US Dollar  
**Bank:** 02100002 - JPMORGAN CHASE NEW YORK  
**ACH Company Name-ID:**

---

**Template Name** ABCD - Wire  
**Status** Pending Bank Review  
**Template Description** 5th Nov

**Template Type/ID** ENHANCED - 0000000006  
**Creation Method** MANUAL

**J.P.Morgan**

Template Creation Date Range: 2016-09-29 - 2017-02-21

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**PAYMENT INFORMATION**

<b>From Account</b> 7bbb23456	<b>Account Currency</b> USD	<b>Account Name</b> XYZ HOLDING CORP
<b>Bank</b> 02100002 - JPMORGAN CHASE NEW YORK		

---

<b>Payment Method</b> Wire	<b>Clearing Location</b> LOCAL	<b>Bank to Bank Transfer</b> Yes	
	<b>Default Payment Amount</b> USD 12.00 Editable		<b>Maximum Payment Amount</b> USD 13.00

---

**BENEFICIARY**

<b>Beneficiary ID</b> ABCD123	<b>Beneficiary ID Type</b> Swift ID	<b>Address</b> 0000 POINT PARKWAY SAN MATEO, CA US - UNITED STATES
<b>Beneficiary Name</b> 1ST VIRTUAL MANAGEMENT		

---

**BENEFICIARY BANK**

<b>Bank ID</b> ABCABCD	<b>Bank ID Type</b> CHIPS Universal Identifier	<b>Address</b> 00 DANBURY ROAD US - UNITED STATES
<b>Bank Name</b> ABC FINANCIAL PRODUCTS CORP.		

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**INTERMEDIARY BANK**

<b>Bank ID Type</b>	No ID
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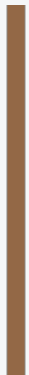
**REFERENCE INFORMATION**

**BY ORDER OF INFORMATION**

<b>Account Number</b> 2bbb67891	<b>Name</b> xyzabc	<b>Address</b> werwerw werwer cxbfdxgdf US - UNITED STATES
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Template Report - Detail  
 Created On: 2017-02-23 07:15 PM GMT +05:30 Page 1 of 4



# Appendix 7

## NCMG agreements

# National Collateral Management Group

## Overview

The National Collateral Management Group (NCMG) has compiled this summary to give our customers a better understanding of the functions we perform and how to contact us.

## What does the National Collateral Management Group do?

The National Collateral Management Group is responsible for meeting the collateralization requirements of JP Morgan Chase customers and the Corporation in accordance with federal and state laws and regulations.

## What functions does the National Collateral Management Group perform?

The National Collateral Management Group performs the following functions:

- Manages approximately \$65 Billion in pledged collateral
- Conducts over 44,000 collateral transactions annually
- Daily monitoring of customer deposit account balances and collateral positions
- Answers questions concerning collateral pledged to customers
- Contacts customers regarding collateral release and pledge requests
- Provides periodic reporting of collateral pledged to customers
- Reviews Collateral Security Agreements when requested
- Establishes joint-custody collateral accounts for new customers when required

## What makes us stand out from the rest of the crowd?

- NCMG has over 65 years collateral management experience
- Centralized Corporate Collateral Management (CCM) via COAST system
- Daily pricing feed from 3rd party vendor of securities pledged
- Responds quickly to requests for additional collateral? Call, fax or email us with your request
- Provide consultation to various government bodies

### How can I get in contact with the National Collateral Management Group?

<b>Location:</b>	1111 Polaris Parkway Columbus, OH 43271-0138		
<b>Phone:</b>	1-888-333-8340 option 1	<b>Fax:</b>	1-614-437-5692
<b>Email:</b>	ncmg@jpmorgan.com		

# PLEDGE AND SECURITY AGREEMENT TO COLLATERALIZE PUBLIC FUND DEPOSITS

V1.0\_12\_14\_15

THIS PLEDGE AND SECURITY AGREEMENT ("Agreement") is entered into as of \_\_\_\_\_, 20\_\_\_\_, by and between \_\_\_\_\_ (the "Customer"), and **JPMorgan Chase Bank, N.A.** (the "Bank").

## RECITALS

- A. The Customer has designated the Bank as depository for certain of its funds and from time to time the Customer may make deposits of public funds with the Bank, and the Bank has agreed to act as the depository of those public funds; and
- B. Although such deposits are generally eligible for Federal Deposit Insurance Corporation ("FDIC") insurance coverage, such coverage is limited to a maximum deposit insurance amount as described in applicable law; and
- C. In consideration of and to secure the deposits made by the Customer with the Bank, the Customer and the Bank desire to enter this Agreement granting the Customer a security interest in certain Collateral (hereinafter defined) to secure the deposited public funds in accordance with applicable law.

NOW, THEREFORE, in consideration of the mutual agreements set forth hereafter and for other good and valuable consideration, the parties agree as follows:

1. **PUBLIC FUNDS.** The deposits subject to this Agreement, hereinafter referred to as "Public Funds", are the deposited public funds of the Customer held in accounts at the Bank, inclusive of accrued interest.
2. **GRANT OF SECURITY INTEREST.** To secure the Public Funds, the Bank hereby grants to the Customer a security interest in, and assigns and pledges to the Customer certain collateral of the type permitted under applicable law (including, without limitation, securities and letters of credit) hereinafter referred to as the "Collateral", inclusive of instruments in substitution for or in addition to any or all of the then existing Collateral.
3. **LOCATION OF COLLATERAL.** The Bank agrees to deliver and place the Collateral with the Federal Reserve Bank as a book entry item for the benefit of the Customer, and the Customer consents to the use of such custodian, hereinafter referred to as the "Custodian". The Customer shall provide such documents or other information as the Custodian may reasonably require to establish an account. Until such documentation is received the Bank shall pledge Collateral to its account at the Custodian in the name of the Customer as shown on Bank's books and records. If a letter of credit is included in the Collateral, the Customer or its agent shall be named as the beneficiary thereof, and acceptance and approval by the Customer of such letter of credit shall be evidenced by the beneficiary's receipt of the letter of credit.
4. **BANK REPRESENTATIONS AND WARRANTIES.** The Bank further represents and warrants, as follows:
  - a) The Bank is a national banking association organized under the laws of the United States and has full power and authority to enter into this Agreement.
  - b) The Collateral is free and clear of all liens and claims, pledged pursuant to this Agreement, and, except to the extent that the Collateral is comprised of letters of credit, the Bank is the legal owner of the Collateral.
  - c) The Bank agrees that the total aggregate market value of the Collateral pledged to the Customer, pursuant to this Agreement, shall be in an amount not less than the amount described in applicable law, and if no amount is described will be in an amount not less than the Public Funds which exceed the sum of FDIC and any other such applicable insurance coverage (the "Collateral Ratio"). The Bank utilizes an independent, third-party pricing information service in order to provide market values hereunder. The market value of the letter of credit shall be deemed to equal the undrawn balance of the face amount thereof. The Customer shall notify Bank in advance of anticipated and significant increases in, or withdrawals or payments from, the Customer's deposits, at which time Bank will pledge additional Collateral or seek the release of excess Collateral, as applicable. The Bank will monitor the market value of pledged Collateral on business days and pledge and deliver Collateral as needed to maintain the Collateral Ratio or as otherwise instructed or agreed to by the parties.
  - d) If the aggregate market value of pledged Collateral exceeds the Collateral Ratio, the Bank may withdraw such excess Collateral provided that following the withdrawal of any such excess Collateral the remaining Collateral would equal or exceed the Collateral Ratio. In addition, the Bank may substitute Collateral for such Collateral previously provided pursuant to this Agreement; provided, however, that the aggregate market value of all pledged Collateral hereunder following such substitution shall equal or exceed the Collateral Ratio. The Customer agrees, if needed, to promptly furnish the Custodian with any needed withdrawal approval.
  - e) The Bank shall be entitled to income and other payments on the pledged Collateral held by the Custodian, and the Custodian may provide such income and other payments as directed by the Bank, provided an event of default under this Agreement does not exist.
  - f) The Bank shall furnish to the Customer or its agent a collateral statement which lists the pledged Collateral and market value thereof, with such frequency as described in applicable law, or monthly, if not otherwise provided by law.
  - g) The Bank's Board of Directors has passed a resolution authorizing and approving the execution and delivery of contracts with the United States, individual states, and any political subdivisions thereof, the District of Columbia, possessions and territories of the United States and Indian Tribes or agencies thereof having official custody of tribal funds ("Public Units") providing for the deposit of public funds with the Bank

and the pledge of collateral by the Bank to the Public Units or their agents and further authorizing and approving the Bank's execution and delivery of all related contracts between the Public Units or their agents and the Bank, including without limitation, assignments, pledge agreements and security agreements. Such resolution is reflected in the minutes of the Bank's Board of Directors.

h) This Agreement will continuously, from the time of its execution, remain part of the official records of the Bank.

**5. EVENTS OF BANK DEFAULT.** The Bank shall be in default under this Agreement upon the occurrence of any one or more of the following events or conditions. For clause a) only, an event of default will occur ten (10) business days after the Customer has provided the Bank with a notice generally describing said default.

a) The Bank shall, without cause, refuse to pay to the Customer the Public Funds when due.

b) The Bank has been closed, seized or declared insolvent by a federal regulator having jurisdiction over the Bank.

c) The Bank has had a receiver, conservator or other such official appointed to conduct the affairs of the Bank.

**6. RIGHT OF CUSTOMER UPON BANK'S DEFAULT.** In the event of a Bank default, in addition to all the rights and remedies provided in Article 9 of the Uniform Commercial Code and any other applicable law pursuant to which the Customer is a secured party, the Public Funds shall become due and payable and the Customer or its agent will have the right to: (a) in the case of Collateral that are securities, demand delivery of the Collateral and liquidate same, or sell, assign and deliver the whole, or any part of the Collateral or any substitutes thereof or additions thereto, in a commercially reasonable manner and with a right to purchase the Collateral at public or private sale; or (b) in the case of Collateral consisting of a letter of credit, draw upon such letter of credit in the amount necessary to cover the Public Funds. The Customer shall apply the proceeds of the sale of Collateral, net of its reasonable costs and expenses incurred in such sale, and the amount paid on the letter of credit, if any, to the Public Funds in a corresponding amount. If applicable, the Customer or its agent shall remit to Bank, its receiver or conservator the remainder, if any, of such sale proceeds or Collateral remaining unsold or unused. Should the Customer obtain Collateral or, in the case of a letter of credit, draw upon such letter of credit, when the Bank is not in default as described in Section 5, the Bank may exercise any rights available to it under law and following such sale of Collateral or draw upon the letter of credit and payment thereon by the issuer, the Public Funds may be correspondingly reduced by the amount of the sales proceeds less the value of returned Collateral, if any, or, in the case of letter of credit draws, the amount paid under the letter of credit.

**7. CUSTOMER REPRESENTATIONS AND WARRANTIES.** The Customer further represents and warrants, which representations and warranties shall be deemed to be continuing, as follows:

a) The Customer has full power and authority to enter into this Agreement.

b) This Agreement has been legally and validly entered into, does not and will not violate any law or regulation applicable to it, and is enforceable against the Customer in accordance with its terms.

c) The Bank has been designated a depository for the Customer's funds in the manner required by applicable law.

d) The Customer will comply with the applicable account agreements it may have with the Bank which govern the Public Funds.

e) The Customer or its agent shall promptly respond to requests by the Bank to release Collateral, up to the amount that the aggregate market value thereof exceeds the Collateral Ratio (the "Release Amount"). If the Customer fails to provide Bank or Custodian its written consent to release of the Collateral in the Release Amount within ten (10) business days after Bank's request, Bank will have the right to charge the Customer an excess collateral fee at a rate determined by the Bank at the time the Bank requested the release, based on all unreleased Collateral covered by the Release Amount.

f) All acts, conditions, and things required to exist, happen or to be performed on its part precedent to and in the execution and delivery of the Agreement exist or have happened or have been performed.

**8. LAW GOVERNING.** This Agreement and the rights and obligations of the parties hereunder, shall be construed and interpreted in accordance with the laws of the State of \_\_\_\_\_, without regard to its conflicts of laws principles. The Customer and Bank consent to jurisdiction of a state or federal court located in such state in connection with a dispute arising hereunder.

**9. TERMINATION OF THE AGREEMENT.** This Agreement shall continue in full force and effect for as long as the Bank holds the Customer's Public Funds that are required to be collateralized under applicable law. Notwithstanding the foregoing, the Customer or the Bank may terminate this Agreement by giving at least thirty (30) days written notice of termination to the other party. Such notice shall not affect or terminate the Customer's security interest in the Collateral, or entitlement to draw upon any unexpired letter of credits that comprise the Collateral and the rights and liabilities of the parties under this Agreement shall survive any termination of the Agreement until all Public Funds have been satisfied in full and Collateral returned.

**10. MISCELLANEOUS.**

a) All notices and other communications shall be sent to the:

CUSTOMER:

Name: \_\_\_\_\_  
Address: \_\_\_\_\_  
City/State: \_\_\_\_\_  
Attn: \_\_\_\_\_

BANK:

Name: JPMorgan Chase Bank, N.A.  
Address: \_\_\_\_\_  
City/State: \_\_\_\_\_  
Attn: \_\_\_\_\_  
Government Banking

With a copy to:

Name: JPMorgan Chase Bank, N.A.  
Address: 1111 Polaris Parkway, Mail Code: OHI-0138  
City/State: Columbus, Ohio 43240  
Attn: National Collateral Management Group

or such other address as shall be designated by a party to the other party.

- b) This Agreement and all rights and liabilities hereunder and in and to any and all Collateral shall inure to the benefit of the Customer and the Bank and their respective permitted successors and assigns, subject to any limitations upon assignability contained within letters of credit that may comprise the Collateral. No portion of this Agreement may be assigned without the express written consent of the other party.
- c) The Public Funds are subject to the applicable account agreements in effect from time to time.
- d) It is the express purpose of this Agreement to comply with the provisions of applicable law, including 12 USC 1823(e).
- e) This Agreement may be executed in one or more counterparts, each of which shall be deemed an original and all of which taken together shall constitute one and the same instrument.
- f) In the event that any provision or clause of this Agreement conflicts with applicable law, such conflict shall not affect other provisions of this Agreement, which shall be given effect without the conflicting provision. To this end the provisions of this Agreement are declared to be severable.

[Signature page follows]

IN WITNESS WHEREOF the parties have signed this Agreement as of this day and year first above written.

CUSTOMER:

\_\_\_\_\_

By: \_\_\_\_\_

Name: \_\_\_\_\_

Title: \_\_\_\_\_

BANK:

JPMorgan Chase Bank, N.A.

By: \_\_\_\_\_

Name: \_\_\_\_\_

Title: \_\_\_\_\_

F E D E R A L R E S E R V E  F I N A N C I A L S E R V I C E S

# Fedwire<sup>®</sup> Securities Joint Custody Service

## FedMail<sup>®</sup> Request Form

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### Required Fields\*

### Section 1: Service Description and Form Instructions

Joint Custody Service (JCCR) provides pledgees with the ability to receive Detailed Activity Statements and Book-Entry Securities Holdings Statements for their Joint Custody accounts by email. The email is sent in text format; the statements and reports are sent as attachments, which may be viewed with a text editor, spreadsheet, or word processing software. Pledgees will receive Detailed Activity Statements for each business day on which activity occurred in their Joint Custody accounts.

- Use "Section 3: Service Specific Information" to add delivery addresses.
- Shared email addresses are preferred. Please provide more than one email address if using individual email addresses.
- The email addresses in Section 3 will remain in effect until an updated form is received and processed.
- The form must be signed by an authorized individual listed on your current pledgee agreement on file with the Federal Reserve Bank.
- If updates are required to your current Joint Custody pledgee agreement, please call (800) 327-0147.
- Book-Entry Securities Holding Statements are delivered monthly. If you wish to receive daily statements, please submit a request in writing, signed by an authorized individual on the pledgee agreement, to:

**Federal Reserve Bank of Boston**  
600 Atlantic Avenue  
Boston, MA 02210  
**Attn: Wholesale Operations/Joint Custody**  
**Or fax toll-free to: (877) 973-8972**

**For assistance completing this form, please contact Wholesale Operations Site at (800) 327-0147, option 4.**

**Send the completed and signed form to the Customer Contact Center at:**

**Email:** [ccc coordinators@kc.frb.org](mailto:ccc coordinators@kc.frb.org)

or

**Fax:** (800) 660-7856



**Section 2: Customer Information**

<b>State or Local Government Institution Name*</b>	
<b>Joint Custody Account Number(s)*</b>	<i>Provide the 4-digit alpha-numeric account number(s) below that are listed as "institution ID" on your statement. This form may be used for multiple account numbers being delivered to the same addresses, with a maximum of four account numbers.</i>
<b>Account #1</b>	
<b>Account #2</b>	
<b>Account #3</b>	
<b>Account #4</b>	

**Section 3: Service Specific Information**

The email address(es) below will remain in effect until an updated Joint Custody Service FedMail® Request Form is submitted. Detailed Activity Statements will be delivered for business days on which activity occurs in your organization’s Joint Custody securities accounts.

<b>Email Address(es)</b> <i>This list replaces the prior email address(es) on file for your organization.</i>

### Section 4: Authorized Approval

Use of the FedMail Solution is governed by Federal Reserve Bank Operating Circular 5, Electronic Access (“OC 5”). Depending on the services you choose to access using FedMail, additional [Operating Circulars](#) may govern. Submission of this form constitutes acceptance of the terms and conditions of OC 5 and other applicable Operating Circulars and agreements. The Federal Reserve Banks have no obligation to verify the accuracy of the information you provide in this form and have the right to rely on such information in connection with the provision of FedMail access to the services you are requesting. Except to the extent prohibited by law or regulation, you agree to indemnify, hold harmless and defend the Federal Reserve Banks against any claim, loss, liability, or expense made against or incurred by the Federal Reserve Banks in connection with their reliance on the information provided in this form.

*The person signing this form must be listed on your current pledgee agreement on file with the Federal Reserve Bank as authorized to act for your account.*

<b>Authorized Signature*</b>			
<b>Authorized Signer Name*</b>	<i>First</i>	<i>MI</i>	<i>Last</i>
<b>Authorized Signer Email Address*</b>			
<b>Authorized Signer Phone Number*</b>	<i>Country Code</i>	<i>Phone</i>	<i>Extension</i>
<b>Date*</b>			

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Last updated: 11/10/2017  
Version 2.0

# Pledgee Agreement Form

To: **Federal Reserve Bank of Boston**  
600 Atlantic Avenue  
Boston, MA 02210  
Attn: **Wholesale Operations/Joint Custody**

Tel: **800-327-0147, Option #4**  
Fax: 877-973-8972

Date: \_\_\_\_\_

We, the \_\_\_\_\_ agree to the terms of **Appendix C** of your **Operating Circular 7**, dated August 19, 2005, as it may be amended from time to time with respect to the account on your books designated \_\_\_\_\_ . (4 digit alpha-numeric account number)

We further agree that you may accept par for par substitutions: securities from the Pledgor as a replacement of, or in substitution for, those securities presently held (please check one):

NO (Instructions required for each withdrawal)

YES (Standing approval)

Provided that the replacement or substitution does not reduce the aggregate par amount of securities held in custody for us. (See **Operating Circular 7, Appendix C, Section 4.3.**)

We authorize you to use the following call-back procedure for securities transactions pertaining to this account (please check one):

Three-party call-back

Four-party call-back

We certify that the individuals listed below may take authoritative action on our behalf with respect to the account, including a direction to release collateral from the account. You may rely on the authority of these individuals with respect to the account until we otherwise notify you.

Telephone: \_\_\_\_\_

Print Name: \_\_\_\_\_ Title: \_\_\_\_\_

Fax: \_\_\_\_\_

Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Telephone: \_\_\_\_\_

Print Name: \_\_\_\_\_ Title: \_\_\_\_\_

Fax: \_\_\_\_\_

Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Telephone: \_\_\_\_\_

Print Name: \_\_\_\_\_ Title: \_\_\_\_\_

Fax: \_\_\_\_\_

Signature: \_\_\_\_\_ Date: \_\_\_\_\_

# Pledgee Agreement

(page 2 of 2)

Telephone: \_\_\_\_\_

Print Name: \_\_\_\_\_ Title: \_\_\_\_\_

Fax: \_\_\_\_\_

Signature: \_\_\_\_\_ Date: \_\_\_\_\_

The Undersigned hereby certifies that he/she is the present lawful incumbent of the designated public office.

## Pledgee

\_\_\_\_\_  
Name of governmental unit

\_\_\_\_\_  
Street Address or P.O Box Number

\_\_\_\_\_  
City, State, Zip Code

\_\_\_\_\_  
Official Signature/ **Date**

\_\_\_\_\_  
Printed Name and Title

## Notary

State of \_\_\_\_\_


County of \_\_\_\_\_

On this \_\_\_\_ day of \_\_\_\_\_, 20\_\_ before me personally appeared \_\_\_\_\_, to me personally known or satisfactorily proven, who by me duly sworn, did depose and say that he/she resides at \_\_\_\_\_, in the City of \_\_\_\_\_, in the State of \_\_\_\_\_, that he/she is the \_\_\_\_\_ [Title] of \_\_\_\_\_ and that he/she executed this document on behalf of \_\_\_\_\_ before me.

\_\_\_\_\_  
(Signature of Notary)

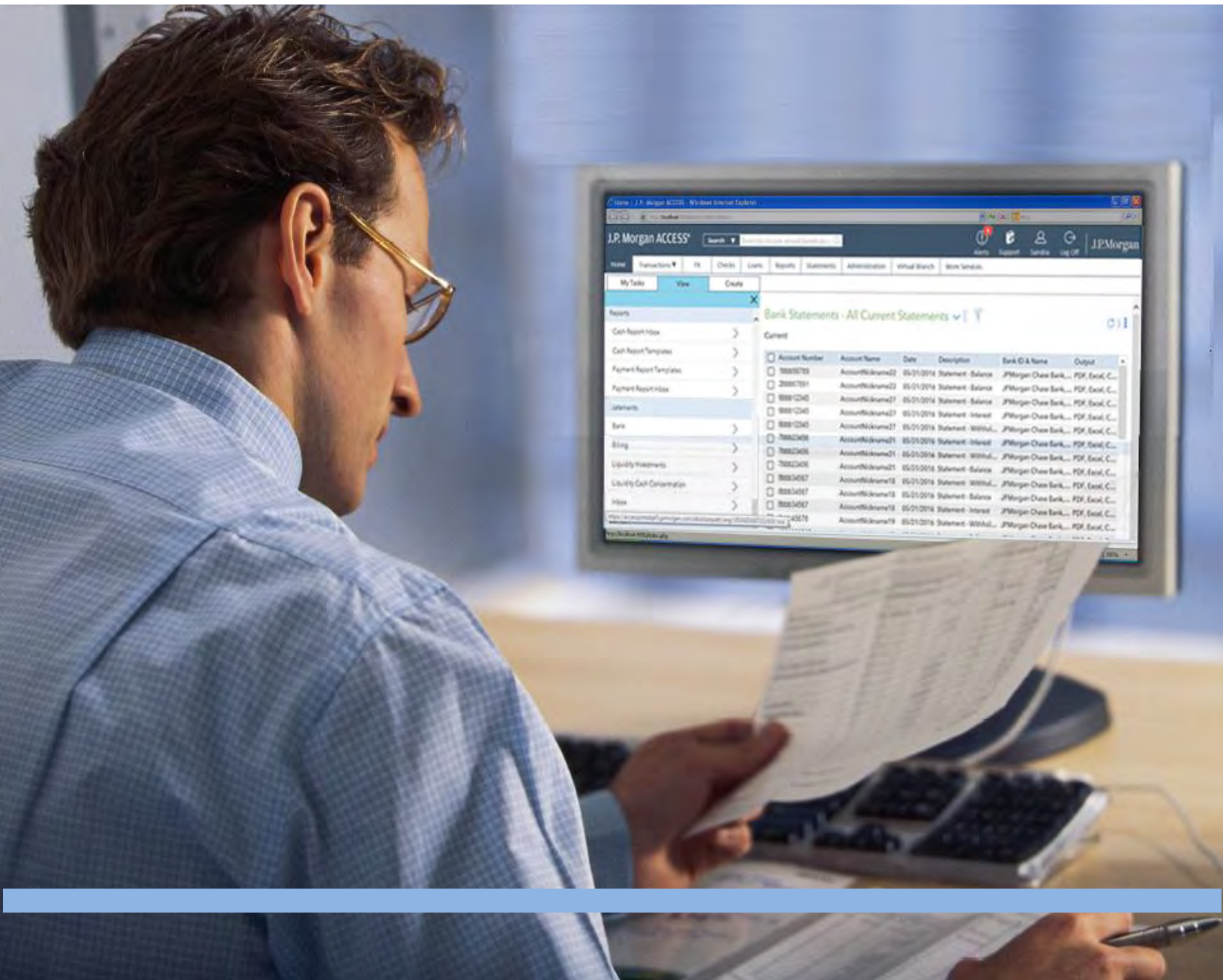
\_\_\_\_\_  
(Print name of Notary)

My commission expires on \_\_\_\_\_ [Date]



## Appendix 8

# Sample statements guide



TREASURY SERVICES

# J.P. Morgan Access<sup>®</sup> Sample Statements Guide

April 2018

This guide is confidential and proprietary to J.P. Morgan and is provided for your general information only. It is subject to change without notice and is not intended to be legally binding. All services described in this guide are subject to applicable laws and regulations and service terms. Not all products and services are available in all locations. Eligibility for particular products and services will be determined by JPMorgan Chase Bank, N.A. or its affiliates. J.P. Morgan makes no representation as to the legal, regulatory or tax implications of the matters referred to in this guide.

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Introduction

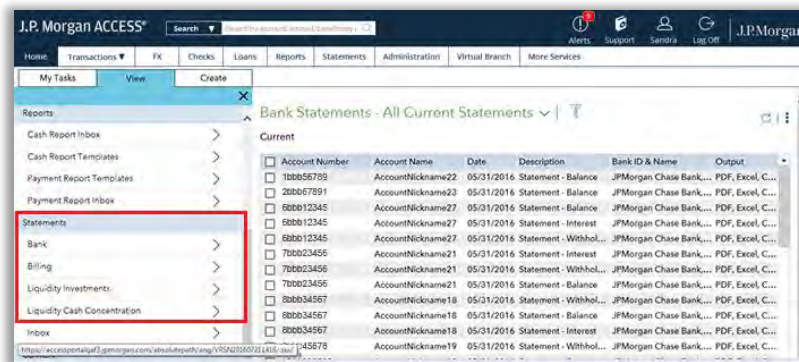
The J.P. Morgan Access® Statements tab provides a centralized location for all Bank, Billing, and Liquidity statements.

Statements are available for US and non-US J.P. Morgan accounts.

Bank Statements capture all the transactions for a set period of time, organized by account.

Billing Statements are based on customer usage of financial services and the related charges for a set period of time. The volumes of transactions by product are captured by account.

Liquidity Statements capture all liquidity transactions based on type: Investments, Cash Concentration, and Pooling.



## Bank Statements

### Overview

Bank Statements are generated monthly or for a set time period for both US and non-US accounts. Statements are available for download based on the data retention requirements for each country.

Bank statements contain all account activity (debits/credits) for the period and include:

- Transactions grouped by category and listed in separate sections
- Remarks, Transaction Descriptions and Reference numbers for each transaction
- US account statements capture the Closing/Ending Balance for each business day in the statement period
- Non-US account statements capture the Closing Balance and Running Balance for each transaction in the statement period
- Check images are available for users to view individually online or for bulk download.

Bank Statements

Sample US Account Bank Statement in Excel® format

This type of statement shows each section of the Bank Statement in a separate spreadsheet: Summary, grouped transactions (e.g. Checks Paid, Electronic Withdrawals), and Daily Ending Balance.

Summary:

	A	B	C	D	E	F
1	Summary	Number	Market Value/Amount	Shares	Account Number	Account Name
2	Opening Ledger Balance		50000		0000002bbb67891	BUSINESS 123
3	Deposits and Credits	20	3827351.78		0000002bbb67891	BUSINESS 123
4	Withdrawals and Debits	0	0		0000002bbb67891	BUSINESS 123
5	List Posted Items	789	3827351.78		0000002bbb67891	BUSINESS 123
6	Checks Paid	0	0		0000002bbb67891	BUSINESS 123
7	Ending Ledger Balance		50000		0000002bbb67891	BUSINESS 123
8						

Summary Deposits And Credits Withdrawals And Debits Daily Balance Service Charge Messages

Deposits and Credits:

	A	B	C	D	E	F
1	Ledger Date	Description	Amount	Account Number	Account Name	
2	04/03/17	FUNDING XFER FROM 0000003bbb78912 TRN: 0190003	120457.23	0000002bbb67891	BUSINESS 123	
3	04/04/17	FUNDING XFER FROM 0000003bbb78912 TRN: 0190003	336282.42	0000002bbb67891	BUSINESS 123	
4	04/05/17	FUNDING XFER FROM 0000003bbb78912 TRN: 0190003	44924.48	0000002bbb67891	BUSINESS 123	
5	04/06/17	FUNDING XFER FROM 0000003bbb78912 TRN: 0190003	183359.48	0000002bbb67891	BUSINESS 123	
6	04/07/17	FUNDING XFER FROM 0000003bbb78912 TRN: 0190003	209504.6	0000002bbb67891	BUSINESS 123	
7	04/10/17	FUNDING XFER FROM 0000003bbb78912 TRN: 0190003	116663.02	0000002bbb67891	BUSINESS 123	
8	04/11/17	FUNDING XFER FROM 0000003bbb78912 TRN: 0190003	63800.43	0000002bbb67891	BUSINESS 123	
9	04/12/17	FUNDING XFER FROM 0000003bbb78912 TRN: 0190003	51028.76	0000002bbb67891	BUSINESS 123	
10	04/13/17	FUNDING XFER FROM 0000003bbb78912 TRN: 0190003	147797.18	0000002bbb67891	BUSINESS 123	
11	04/14/17	FUNDING XFER FROM 0000003bbb78912 TRN: 0190003	122896.15	0000002bbb67891	BUSINESS 123	
12	04/17/17	FUNDING XFER FROM 0000003bbb78912 TRN: 0190003	575389.2	0000002bbb67891	BUSINESS 123	
13	04/18/17	FUNDING XFER FROM 0000003bbb78912 TRN: 0190003	261119.25	0000002bbb67891	BUSINESS 123	
14	04/19/17	FUNDING XFER FROM 0000003bbb78912 TRN: 0190003	94239.8	0000002bbb67891	BUSINESS 123	
15	04/20/17	FUNDING XFER FROM 0000003bbb78912 TRN: 0190003	243382.7	0000002bbb67891	BUSINESS 123	
16	04/21/17	FUNDING XFER FROM 0000003bbb78912 TRN: 0190003	248521.09	0000002bbb67891	BUSINESS 123	
17	04/24/17	FUNDING XFER FROM 0000003bbb78912 TRN: 0190003	66929.19	0000002bbb67891	BUSINESS 123	
18	04/25/17	FUNDING XFER FROM 0000003bbb78912 TRN: 0190003	780207.28	0000002bbb67891	BUSINESS 123	
19	04/26/17	FUNDING XFER FROM 0000003bbb78912 TRN: 0190003	115430.52	0000002bbb67891	BUSINESS 123	
20	04/27/17	FUNDING XFER FROM 0000003bbb78912 TRN: 0190003	20781.22	0000002bbb67891	BUSINESS 123	
21	04/28/17	FUNDING XFER FROM 0000003bbb78912 TRN: 0190003	24637.78	0000002bbb67891	BUSINESS 123	
22	Total		3827351.78	0000002bbb67891	BUSINESS 123	
23						

Summary Deposits And Credits Withdrawals And Debits Daily Balance Service Charge Messages

Bank Statements

Withdrawals and Debits:

	A	B	C	D	E
1	Ledger Date	Description	Amount	Account Number	Account Name
2	04/03/17	LIST POSTED ITEMS QUANTITY 45	120457.23	0000002bbb67891	BUSINESS 123
3	04/04/17	LIST POSTED ITEMS QUANTITY 53	336282.42	0000002bbb67891	BUSINESS 123
4	04/05/17	LIST POSTED ITEMS QUANTITY 28	44924.48	0000002bbb67891	BUSINESS 123
5	04/06/17	LIST POSTED ITEMS QUANTITY 16	183359.48	0000002bbb67891	BUSINESS 123
6	04/07/17	LIST POSTED ITEMS QUANTITY 35	209504.6	0000002bbb67891	BUSINESS 123
7	04/10/17	LIST POSTED ITEMS QUANTITY 73	116663.02	0000002bbb67891	BUSINESS 123
8	04/11/17	LIST POSTED ITEMS QUANTITY 44	63800.43	0000002bbb67891	BUSINESS 123
9	04/12/17	LIST POSTED ITEMS QUANTITY 29	51028.76	0000002bbb67891	BUSINESS 123
10	04/13/17	LIST POSTED ITEMS QUANTITY 34	147797.18	0000002bbb67891	BUSINESS 123
11	04/14/17	Orig CO Name:Engineering Co Orig ID:04bbb89123 De	402297.18	0000002bbb67891	BUSINESS 123
12	04/14/17	LIST POSTED ITEMS QUANTITY 36	122896.15	0000002bbb67891	BUSINESS 123
13	04/17/17	LIST POSTED ITEMS QUANTITY 44	575389.2	0000002bbb67891	BUSINESS 123
14	04/18/17	LIST POSTED ITEMS QUANTITY 59	261119.25	0000002bbb67891	BUSINESS 123
15	04/19/17	LIST POSTED ITEMS QUANTITY 40	94239.8	0000002bbb67891	BUSINESS 123
16	04/20/17	LIST POSTED ITEMS QUANTITY 37	243382.7	0000002bbb67891	BUSINESS 123
17	04/21/17	LIST POSTED ITEMS QUANTITY 36	248521.09	0000002bbb67891	BUSINESS 123
18	04/24/17	LIST POSTED ITEMS QUANTITY 40	66929.19	0000002bbb67891	BUSINESS 123
19	04/24/17	Orig CO Name:Engineering Co Orig ID:04bbb89123 De	742371.33	0000002bbb67891	BUSINESS 123
20	04/25/17	LIST POSTED ITEMS QUANTITY 56	780207.28	0000002bbb67891	BUSINESS 123
21	04/26/17	LIST POSTED ITEMS QUANTITY 44	115430.52	0000002bbb67891	BUSINESS 123
22	04/27/17	LIST POSTED ITEMS QUANTITY 20	20781.22	0000002bbb67891	BUSINESS 123
23	04/28/17	LIST POSTED ITEMS QUANTITY 20	24637.78	0000002bbb67891	BUSINESS 123
24	Total		0	0000002bbb67891	BUSINESS 123
25					

**Bank Statements**

Daily Balance:

	A	B	C	D	E	F	G	H
1	Date	Ledger Balance	Account Number	Account Name				
2	04/03		0 0000002bbb67891	BUSINESS 123				
3	04/04		0 0000002bbb67891	BUSINESS 123				
4	04/05		0 0000002bbb67891	BUSINESS 123				
5	04/06		0 0000002bbb67891	BUSINESS 123				
6	04/07		0 0000002bbb67891	BUSINESS 123				
7	04/10		0 0000002bbb67891	BUSINESS 123				
8	04/11		0 0000002bbb67891	BUSINESS 123				
9	04/12		0 0000002bbb67891	BUSINESS 123				
10	04/13		0 0000002bbb67891	BUSINESS 123				
11	04/14		0 0000002bbb67891	BUSINESS 123				
12	04/17		0 0000002bbb67891	BUSINESS 123				
13	04/18		0 0000002bbb67891	BUSINESS 123				
14	04/19		0 0000002bbb67891	BUSINESS 123				
15	04/20		0 0000002bbb67891	BUSINESS 123				
16	04/21		0 0000002bbb67891	BUSINESS 123				
17	04/24		0 0000002bbb67891	BUSINESS 123				
18	04/25		0 0000002bbb67891	BUSINESS 123				
19	04/26		0 0000002bbb67891	BUSINESS 123				
20	04/27		0 0000002bbb67891	BUSINESS 123				
21	04/28		0 0000002bbb67891	BUSINESS 123				
22								

Summary Deposits And Credits Withdrawals And Debits **Daily Balance** Service Charge Messages

Bank Statements

Sample Non-US Account Bank Statement in Excel® format

This type of statement shows all transactions for the statement period in chronological order on the same spreadsheet. Note the running balance shown against each transaction.

A	B	C	D	E	F	G	H	I	J	K	L	
ACCOUNT NAME	ACCOUNT NUMBER	STATEMENT PERIOD	CURRENCY	TAX ID	REFERENCE	TRANSACTION DATE	TRANSACTION VALUE	DATE	DEBITS	CREDITS	BALANCE	
ABC COMPANY ACCT	1bb56789	1 JAN 2014 TO 31 JAN 2014	HKD		Previous Balance	31-DEC					1,544,485.97	
ABC COMPANY ACCT	1bb56789	1 JAN 2014 TO 31 JAN 2014	HKD		Inward Clearing Debit	2-JAN		CHK	2-JAN	16,008.00	1,528,477.97	
ABC COMPANY ACCT	1bb56789	1 JAN 2014 TO 31 JAN 2014	HKD		Inward Clearing Debit	2-JAN		CHK	2-JAN	48,398.00	1,480,079.97	
ABC COMPANY ACCT	1bb56789	1 JAN 2014 TO 31 JAN 2014	HKD		Inward Clearing Debit	2-JAN		CHK	2-JAN	550.00	1,479,529.97	
ABC COMPANY ACCT	1bb56789	1 JAN 2014 TO 31 JAN 2014	HKD		Inward Clearing Debit	3-JAN		CHK	3-JAN	103,430.00	1,376,099.97	
ABC COMPANY ACCT	1bb56789	1 JAN 2014 TO 31 JAN 2014	HKD		Inward Clearing Debit	3-JAN		CHK	3-JAN	103,431.00	1,272,668.97	
ABC COMPANY ACCT	1bb56789	1 JAN 2014 TO 31 JAN 2014	HKD		Inward Clearing Debit	3-JAN		CHK	3-JAN	10,449.00	1,262,219.97	
ABC COMPANY ACCT	1bb56789	1 JAN 2014 TO 31 JAN 2014	HKD		Inward Clearing Debit	3-JAN		CHK	3-JAN	25,536.00	1,236,683.97	
ABC COMPANY ACCT	1bb56789	1 JAN 2014 TO 31 JAN 2014	HKD		Inward Clearing Debit	3-JAN		CHK	3-JAN	2,588.09	1,234,095.88	
ABC COMPANY ACCT	1bb56789	1 JAN 2014 TO 31 JAN 2014	HKD		Inward Clearing Debit	3-JAN		CHK	3-JAN	4,302.65	1,229,793.23	
ABC COMPANY ACCT	1bb56789	1 JAN 2014 TO 31 JAN 2014	HKD		Inward Clearing Debit	3-JAN		CHK	3-JAN	624.50	1,229,168.73	
ABC COMPANY ACCT	1bb56789	1 JAN 2014 TO 31 JAN 2014	HKD		Inward Clearing Debit	6-JAN		CHK	6-JAN	1,212.00	1,227,956.73	
ABC COMPANY ACCT	1bb56789	1 JAN 2014 TO 31 JAN 2014	HKD		Inward Clearing Debit	6-JAN		CHK	6-JAN	4,400.00	1,223,556.73	
ABC COMPANY ACCT	1bb56789	1 JAN 2014 TO 31 JAN 2014	HKD		Inward Clearing Debit	6-JAN		CHK	6-JAN	633.10	1,222,923.63	
ABC COMPANY ACCT	1bb56789	1 JAN 2014 TO 31 JAN 2014	HKD		Inward Clearing Debit	6-JAN		CHK	6-JAN	8,650.43	1,214,273.20	
ABC COMPANY ACCT	1bb56789	1 JAN 2014 TO 31 JAN 2014	HKD		Miscellaneous Credit	9-JAN		MSC	9-JAN		30,000.00	1,244,273.20
ABC COMPANY ACCT	1bb56789	1 JAN 2014 TO 31 JAN 2014	HKD		Miscellaneous Credit	10-JAN		MSC	10-JAN		1,470,497.97	2,714,771.17
ABC COMPANY ACCT	1bb56789	1 JAN 2014 TO 31 JAN 2014	HKD		Inward Clearing Debit	13-JAN		CHK	13-JAN	109,086.80	2,605,684.37	
ABC COMPANY ACCT	1bb56789	1 JAN 2014 TO 31 JAN 2014	HKD		Inward Clearing Debit	13-JAN		CHK	13-JAN	6,932.00	2,598,752.37	
ABC COMPANY ACCT	1bb56789	1 JAN 2014 TO 31 JAN 2014	HKD		Inward Clearing Debit	14-JAN		CHK	14-JAN	164.10	2,598,588.27	
ABC COMPANY ACCT	1bb56789	1 JAN 2014 TO 31 JAN 2014	HKD		Inward Clearing Debit	14-JAN		CHK	14-JAN	234.00	2,598,354.27	
ABC COMPANY ACCT	1bb56789	1 JAN 2014 TO 31 JAN 2014	HKD		Inward Clearing Debit	14-JAN		CHK	14-JAN	7,000.00	2,591,354.27	
ABC COMPANY ACCT	1bb56789	1 JAN 2014 TO 31 JAN 2014	HKD		Inward Clearing Debit	15-JAN		CHK	15-JAN	10,000.00	2,581,354.27	
ABC COMPANY ACCT	1bb56789	1 JAN 2014 TO 31 JAN 2014	HKD		Inward Clearing Debit	15-JAN		CHK	15-JAN	23,910.00	2,557,444.27	
ABC COMPANY ACCT	1bb56789	1 JAN 2014 TO 31 JAN 2014	HKD		Inward Clearing Debit	15-JAN		CHK	15-JAN	50,209.30	2,507,234.97	
ABC COMPANY ACCT	1bb56789	1 JAN 2014 TO 31 JAN 2014	HKD		Inward Clearing Debit	15-JAN		CHK	15-JAN	6,577.97	2,500,657.00	
ABC COMPANY ACCT	1bb56789	1 JAN 2014 TO 31 JAN 2014	HKD		Inward Clearing Debit	16-JAN		CHK	16-JAN	21,284.94	2,479,372.06	
ABC COMPANY ACCT	1bb56789	1 JAN 2014 TO 31 JAN 2014	HKD		Inward Clearing Debit	16-JAN		CHK	16-JAN	39,086.00	2,440,286.06	
ABC COMPANY ACCT	1bb56789	1 JAN 2014 TO 31 JAN 2014	HKD		Inward Clearing Debit	16-JAN		CHK	16-JAN	580.00	2,439,726.06	
ABC COMPANY ACCT	1bb56789	1 JAN 2014 TO 31 JAN 2014	HKD		Inward Clearing Debit	16-JAN		CHK	16-JAN	386.10	2,439,139.96	
ABC COMPANY ACCT	1bb56789	1 JAN 2014 TO 31 JAN 2014	HKD		Inward Clearing Debit	17-JAN		CHK	17-JAN	1,390.00	2,437,749.96	
ABC COMPANY ACCT	1bb56789	1 JAN 2014 TO 31 JAN 2014	HKD		Inward Clearing Debit	20-JAN		CHK	20-JAN	1,245.00	2,436,504.96	
ABC COMPANY ACCT	1bb56789	1 JAN 2014 TO 31 JAN 2014	HKD		Inward Clearing Debit	20-JAN		CHK	20-JAN	1,895.00	2,434,609.96	
ABC COMPANY ACCT	1bb56789	1 JAN 2014 TO 31 JAN 2014	HKD		Inward Clearing Debit	20-JAN		CHK	20-JAN	572.94	2,434,037.02	
ABC COMPANY ACCT	1bb56789	1 JAN 2014 TO 31 JAN 2014	HKD		Inward Clearing Debit	20-JAN		CHK	20-JAN	6,665.00	2,427,372.02	
ABC COMPANY ACCT	1bb56789	1 JAN 2014 TO 31 JAN 2014	HKD		Inward Clearing Debit	21-JAN		CHK	21-JAN	1,127.00	2,426,245.02	



Bank Statements

Sample Non-US Account Bank Statement in Excel format (cont'd)

A	B	C	D	E	F	G	H	I	J	K	L
19	ABC COMPANY ACCT	1bb56789	1 JAN 2014 TO 31 JAN 2014	HKD	Inward Clearing Debit	13-JAN	CHK	13-JAN	109,086.80		2,605,684.37
20	ABC COMPANY ACCT	1bb56789	1 JAN 2014 TO 31 JAN 2014	HKD	Inward Clearing Debit	13-JAN	CHK	13-JAN	6,932.00		2,598,752.37
21	ABC COMPANY ACCT	1bb56789	1 JAN 2014 TO 31 JAN 2014	HKD	Inward Clearing Debit	14-JAN	CHK	14-JAN	164.10		2,598,588.27
22	ABC COMPANY ACCT	1bb56789	1 JAN 2014 TO 31 JAN 2014	HKD	Inward Clearing Debit	14-JAN	CHK	14-JAN	234.00		2,598,354.27
23	ABC COMPANY ACCT	1bb56789	1 JAN 2014 TO 31 JAN 2014	HKD	Inward Clearing Debit	14-JAN	CHK	14-JAN	7,000.00		2,591,354.27
24	ABC COMPANY ACCT	1bb56789	1 JAN 2014 TO 31 JAN 2014	HKD	Inward Clearing Debit	15-JAN	CHK	15-JAN	10,000.00		2,581,354.27
25	ABC COMPANY ACCT	1bb56789	1 JAN 2014 TO 31 JAN 2014	HKD	Inward Clearing Debit	15-JAN	CHK	15-JAN	23,910.00		2,557,444.27
26	ABC COMPANY ACCT	1bb56789	1 JAN 2014 TO 31 JAN 2014	HKD	Inward Clearing Debit	15-JAN	CHK	15-JAN	50,209.30		2,507,234.97
27	ABC COMPANY ACCT	1bb56789	1 JAN 2014 TO 31 JAN 2014	HKD	Inward Clearing Debit	15-JAN	CHK	15-JAN	6,577.97		2,500,657.00
28	ABC COMPANY ACCT	1bb56789	1 JAN 2014 TO 31 JAN 2014	HKD	Inward Clearing Debit	16-JAN	CHK	16-JAN	21,284.94		2,479,372.06
29	ABC COMPANY ACCT	1bb56789	1 JAN 2014 TO 31 JAN 2014	HKD	Inward Clearing Debit	16-JAN	CHK	16-JAN	39,086.00		2,440,286.06
30	ABC COMPANY ACCT	1bb56789	1 JAN 2014 TO 31 JAN 2014	HKD	Inward Clearing Debit	16-JAN	CHK	16-JAN	560.00		2,439,726.06
31	ABC COMPANY ACCT	1bb56789	1 JAN 2014 TO 31 JAN 2014	HKD	Inward Clearing Debit	16-JAN	CHK	16-JAN	586.10		2,439,139.96
32	ABC COMPANY ACCT	1bb56789	1 JAN 2014 TO 31 JAN 2014	HKD	Inward Clearing Debit	17-JAN	CHK	17-JAN	1,390.00		2,437,749.96
33	ABC COMPANY ACCT	1bb56789	1 JAN 2014 TO 31 JAN 2014	HKD	Inward Clearing Debit	20-JAN	CHK	20-JAN	1,245.00		2,436,504.96
34	ABC COMPANY ACCT	1bb56789	1 JAN 2014 TO 31 JAN 2014	HKD	Inward Clearing Debit	20-JAN	CHK	20-JAN	1,895.00		2,434,609.96
35	ABC COMPANY ACCT	1bb56789	1 JAN 2014 TO 31 JAN 2014	HKD	Inward Clearing Debit	20-JAN	CHK	20-JAN	572.94		2,434,037.02
36	ABC COMPANY ACCT	1bb56789	1 JAN 2014 TO 31 JAN 2014	HKD	Inward Clearing Debit	20-JAN	CHK	20-JAN	6,665.00		2,427,372.02
37	ABC COMPANY ACCT	1bb56789	1 JAN 2014 TO 31 JAN 2014	HKD	Inward Clearing Debit	21-JAN	CHK	21-JAN	1,127.00		2,426,245.02
38	ABC COMPANY ACCT	1bb56789	1 JAN 2014 TO 31 JAN 2014	HKD	Inward Clearing Debit	21-JAN	CHK	21-JAN	7,002.00		2,419,243.02
39	ABC COMPANY ACCT	1bb56789	1 JAN 2014 TO 31 JAN 2014	HKD	Miscellaneous Debit	22-JAN	MSC	22-JAN	386,120.00		2,033,123.02
40	ABC COMPANY ACCT	1bb56789	1 JAN 2014 TO 31 JAN 2014	HKD	Inward Clearing Debit	23-JAN	CHK	23-JAN	680.00		2,032,443.02
41	ABC COMPANY ACCT	1bb56789	1 JAN 2014 TO 31 JAN 2014	HKD	Inward Clearing Debit	24-JAN	CHK	24-JAN	23,210.34		2,009,232.68
42	ABC COMPANY ACCT	1bb56789	1 JAN 2014 TO 31 JAN 2014	HKD	Inward Clearing Debit	24-JAN	CHK	24-JAN	23,932.00		1,985,300.68
43	ABC COMPANY ACCT	1bb56789	1 JAN 2014 TO 31 JAN 2014	HKD	Inward Clearing Debit	24-JAN	CHK	24-JAN	3,890.30		1,981,410.38
44	ABC COMPANY ACCT	1bb56789	1 JAN 2014 TO 31 JAN 2014	HKD	Monthly AC Analysis Ch	27-JAN	CHG	27-JAN	725.00		1,980,685.38
45	ABC COMPANY ACCT	1bb56789	1 JAN 2014 TO 31 JAN 2014	HKD	Inward Clearing Debit	27-JAN	CHK	27-JAN	16,400.00		1,964,285.38
46	ABC COMPANY ACCT	1bb56789	1 JAN 2014 TO 31 JAN 2014	HKD	Inward Clearing Debit	27-JAN	CHK	27-JAN	3,338.00		1,960,947.38
47	ABC COMPANY ACCT	1bb56789	1 JAN 2014 TO 31 JAN 2014	HKD	Inward Clearing Debit	27-JAN	CHK	27-JAN	4,900.00		1,956,047.38
48	ABC COMPANY ACCT	1bb56789	1 JAN 2014 TO 31 JAN 2014	HKD	Inward Clearing Debit	28-JAN	CHK	28-JAN	514.44		1,955,532.94
49	ABC COMPANY ACCT	1bb56789	1 JAN 2014 TO 31 JAN 2014	HKD	Inward Clearing Debit	29-JAN	CHK	29-JAN	27,268.22		1,928,264.72
50	ABC COMPANY ACCT	1bb56789	1 JAN 2014 TO 31 JAN 2014	HKD	Inward Clearing Debit	29-JAN	CHK	29-JAN	4,000.00		1,924,264.72
51	ABC COMPANY ACCT	1bb56789	1 JAN 2014 TO 31 JAN 2014	HKD	Inward Clearing Debit	29-JAN	CHK	29-JAN	4,452.00		1,919,812.72
52	ABC COMPANY ACCT	1bb56789	1 JAN 2014 TO 31 JAN 2014	HKD	Inward Clearing Debit	29-JAN	CHK	29-JAN	8,685.61		1,911,127.11
53	ABC COMPANY ACCT	1bb56789	1 JAN 2014 TO 31 JAN 2014	HKD	Inward Clearing Debit	30-JAN	CHK	30-JAN	33,651.00		1,877,476.11
54	TOTAL			HKD					Total Dr 1,167,407.83	Total Cr 1,500,497.97	Net M/Ment 333,090.14
55											



Bank Statements

Sample US Account Bank Statement in CSV format

This format may be useful when a bank statement needs to be fed into another financial system in the company. Each section is displayed one after another.

	A	B	C	D	E	F	G	H	I	J	K
1	SECTION	DATE	DESCRIPTION	ULID/SERIAL	YOUR REF	YOUR REI	MARKET VALUE/AMOUNT/BALANCE	SHARES	ACCOUNT #	ACCOUNT NAME	
2	Summary		Opening Ledger Balance				\$50,000.00		0000002bbb67891	BUSINESS 123	
3	Summary		Deposits and Credits				\$3,827,351.78		0000002bbb67891	BUSINESS 123	
4	Summary		Withdrawals and Debits				\$0.00		0000002bbb67891	BUSINESS 123	
5	Summary		List Posted Items				\$3,827,351.78		0000002bbb67891	BUSINESS 123	
6	Summary		Checks Paid				\$0.00		0000002bbb67891	BUSINESS 123	
7	Summary		Ending Ledger Balance				\$50,000.00		0000002bbb67891	BUSINESS 123	
8	Deposits and Credits	4/3/2017	FUNDING XFER FROM	0000003bbb78912	TRN		\$120,457.23		0000002bbb67891	BUSINESS 123	
9	Deposits and Credits	4/4/2017	FUNDING XFER FROM	0000003bbb78912	TRN		\$336,282.42		0000002bbb67891	BUSINESS 123	
10	Deposits and Credits	4/5/2017	FUNDING XFER FROM	0000003bbb78912	TRN		\$44,924.48		0000002bbb67891	BUSINESS 123	
11	Deposits and Credits	4/6/2017	FUNDING XFER FROM	0000003bbb78912	TRN		\$183,359.48		0000002bbb67891	BUSINESS 123	
12	Deposits and Credits	4/7/2017	FUNDING XFER FROM	0000003bbb78912	TRN		\$209,504.60		0000002bbb67891	BUSINESS 123	
13	Deposits and Credits	4/10/2017	FUNDING XFER FROM	0000003bbb78912	TRN		\$116,663.02		0000002bbb67891	BUSINESS 123	
14	Deposits and Credits	4/11/2017	FUNDING XFER FROM	0000003bbb78912	TRN		\$63,800.43		0000002bbb67891	BUSINESS 123	
15	Deposits and Credits	4/12/2017	FUNDING XFER FROM	0000003bbb78912	TRN		\$51,028.76		0000002bbb67891	BUSINESS 123	
16	Deposits and Credits	4/13/2017	FUNDING XFER FROM	0000003bbb78912	TRN		\$147,797.18		0000002bbb67891	BUSINESS 123	
17	Deposits and Credits	4/14/2017	FUNDING XFER FROM	0000003bbb78912	TRN		\$122,896.15		0000002bbb67891	BUSINESS 123	
18	Deposits and Credits	4/17/2017	FUNDING XFER FROM	0000003bbb78912	TRN		\$575,389.20		0000002bbb67891	BUSINESS 123	
19	Deposits and Credits	4/18/2017	FUNDING XFER FROM	0000003bbb78912	TRN		\$261,119.25		0000002bbb67891	BUSINESS 123	
20	Deposits and Credits	4/19/2017	FUNDING XFER FROM	0000003bbb78912	TRN		\$94,239.80		0000002bbb67891	BUSINESS 123	
21	Deposits and Credits	4/20/2017	FUNDING XFER FROM	0000003bbb78912	TRN		\$243,382.70		0000002bbb67891	BUSINESS 123	
22	Deposits and Credits	4/21/2017	FUNDING XFER FROM	0000003bbb78912	TRN		\$248,521.09		0000002bbb67891	BUSINESS 123	
23	Deposits and Credits	4/24/2017	FUNDING XFER FROM	0000003bbb78912	TRN		\$66,929.19		0000002bbb67891	BUSINESS 123	
24	Deposits and Credits	4/25/2017	FUNDING XFER FROM	0000003bbb78912	TRN		\$780,207.28		0000002bbb67891	BUSINESS 123	
25	Deposits and Credits	4/26/2017	FUNDING XFER FROM	0000003bbb78912	TRN		\$115,430.52		0000002bbb67891	BUSINESS 123	
26	Deposits and Credits	4/27/2017	FUNDING XFER FROM	0000003bbb78912	TRN		\$20,781.22		0000002bbb67891	BUSINESS 123	
27	Deposits and Credits	4/28/2017	FUNDING XFER FROM	0000003bbb78912	TRN		\$24,637.78		0000002bbb67891	BUSINESS 123	
28	Total		Total				\$3,827,351.78		0000002bbb67891	BUSINESS 123	
29	Withdrawals and Debits	4/3/2017	LIST POSTED ITEMS	QUANTITY 45			\$120,457.23		0000002bbb67891	BUSINESS 123	
30	Withdrawals and Debits	4/4/2017	LIST POSTED ITEMS	QUANTITY 53			\$336,282.42		0000002bbb67891	BUSINESS 123	
31	Withdrawals and Debits	4/5/2017	LIST POSTED ITEMS	QUANTITY 28			\$44,924.48		0000002bbb67891	BUSINESS 123	
32	Withdrawals and Debits	4/6/2017	LIST POSTED ITEMS	QUANTITY 16			\$183,359.48		0000002bbb67891	BUSINESS 123	
33	Withdrawals and Debits	4/7/2017	LIST POSTED ITEMS	QUANTITY 35			\$209,504.60		0000002bbb67891	BUSINESS 123	
34	Withdrawals and Debits	4/10/2017	LIST POSTED ITEMS	QUANTITY 73			\$116,663.02		0000002bbb67891	BUSINESS 123	
35	Withdrawals and Debits	4/11/2017	LIST POSTED ITEMS	QUANTITY 44			\$63,800.43		0000002bbb67891	BUSINESS 123	
36	Withdrawals and Debits	4/12/2017	LIST POSTED ITEMS	QUANTITY 29			\$51,028.76		0000002bbb67891	BUSINESS 123	
37	Withdrawals and Debits	4/13/2017	LIST POSTED ITEMS	QUANTITY 34			\$147,797.18		0000002bbb67891	BUSINESS 123	
38	Withdrawals and Debits	4/14/2017	Orig CO Name:Engineering Co	Orig ID:04bbb89			\$402,297.18		0000002bbb67891	BUSINESS 123	
39	Withdrawals and Debits	4/14/2017	LIST POSTED ITEMS	QUANTITY 36			\$122,896.15		0000002bbb67891	BUSINESS 123	
40	Withdrawals and Debits	4/17/2017	LIST POSTED ITEMS	QUANTITY 44			\$575,389.20		0000002bbb67891	BUSINESS 123	
41	Withdrawals and Debits	4/18/2017	LIST POSTED ITEMS	QUANTITY 59			\$261,119.25		0000002bbb67891	BUSINESS 123	
42	Withdrawals and Debits	4/19/2017	LIST POSTED ITEMS	QUANTITY 40			\$94,239.80		0000002bbb67891	BUSINESS 123	
43	Withdrawals and Debits	4/20/2017	LIST POSTED ITEMS	QUANTITY 37			\$243,382.70		0000002bbb67891	BUSINESS 123	
44	Withdrawals and Debits	4/21/2017	LIST POSTED ITEMS	QUANTITY 36			\$248,521.09		0000002bbb67891	BUSINESS 123	
45	Withdrawals and Debits	4/24/2017	LIST POSTED ITEMS	QUANTITY 40			\$66,929.19		0000002bbb67891	BUSINESS 123	
46	Withdrawals and Debits	4/24/2017	Orig CO Name:Engineering Co	Orig ID:04bbb89			\$742,371.33		0000002bbb67891	BUSINESS 123	
47	Withdrawals and Debits	4/25/2017	LIST POSTED ITEMS	QUANTITY 56			\$780,207.28		0000002bbb67891	BUSINESS 123	
48	Withdrawals and Debits	4/26/2017	LIST POSTED ITEMS	QUANTITY 44			\$115,430.52		0000002bbb67891	BUSINESS 123	
49	Withdrawals and Debits	4/27/2017	LIST POSTED ITEMS	QUANTITY 20			\$20,781.22		0000002bbb67891	BUSINESS 123	

Bank Statements

Sample US Account Bank Statement in CSV format (cont'd):

	A	B	C	D	E	F	G	H	I	J	K
29	Withdrawals and Debits	4/3/2017	LIST POSTED ITEMS QUANTITY	45			\$120,457.23		0000002bbb67891	BUSINESS 123	
30	Withdrawals and Debits	4/4/2017	LIST POSTED ITEMS QUANTITY	53			\$336,282.42		0000002bbb67891	BUSINESS 123	
31	Withdrawals and Debits	4/5/2017	LIST POSTED ITEMS QUANTITY	28			\$44,924.48		0000002bbb67891	BUSINESS 123	
32	Withdrawals and Debits	4/6/2017	LIST POSTED ITEMS QUANTITY	16			\$183,359.48		0000002bbb67891	BUSINESS 123	
33	Withdrawals and Debits	4/7/2017	LIST POSTED ITEMS QUANTITY	35			\$209,504.60		0000002bbb67891	BUSINESS 123	
34	Withdrawals and Debits	4/10/2017	LIST POSTED ITEMS QUANTITY	73			\$116,663.02		0000002bbb67891	BUSINESS 123	
35	Withdrawals and Debits	4/11/2017	LIST POSTED ITEMS QUANTITY	44			\$63,800.43		0000002bbb67891	BUSINESS 123	
36	Withdrawals and Debits	4/12/2017	LIST POSTED ITEMS QUANTITY	29			\$51,028.76		0000002bbb67891	BUSINESS 123	
37	Withdrawals and Debits	4/13/2017	LIST POSTED ITEMS QUANTITY	34			\$147,797.18		0000002bbb67891	BUSINESS 123	
38	Withdrawals and Debits	4/14/2017	Orig CO Name:Engineering Co Orig ID:04bbb89				\$402,297.18		0000002bbb67891	BUSINESS 123	
39	Withdrawals and Debits	4/14/2017	LIST POSTED ITEMS QUANTITY	36			\$122,896.15		0000002bbb67891	BUSINESS 123	
40	Withdrawals and Debits	4/17/2017	LIST POSTED ITEMS QUANTITY	44			\$575,389.20		0000002bbb67891	BUSINESS 123	
41	Withdrawals and Debits	4/18/2017	LIST POSTED ITEMS QUANTITY	59			\$261,119.25		0000002bbb67891	BUSINESS 123	
42	Withdrawals and Debits	4/19/2017	LIST POSTED ITEMS QUANTITY	40			\$94,239.80		0000002bbb67891	BUSINESS 123	
43	Withdrawals and Debits	4/20/2017	LIST POSTED ITEMS QUANTITY	37			\$243,382.70		0000002bbb67891	BUSINESS 123	
44	Withdrawals and Debits	4/21/2017	LIST POSTED ITEMS QUANTITY	36			\$248,521.09		0000002bbb67891	BUSINESS 123	
45	Withdrawals and Debits	4/24/2017	LIST POSTED ITEMS QUANTITY	40			\$66,929.19		0000002bbb67891	BUSINESS 123	
46	Withdrawals and Debits	4/24/2017	Orig CO Name:Engineering Co Orig ID:04bbb89				\$742,371.33		0000002bbb67891	BUSINESS 123	
47	Withdrawals and Debits	4/25/2017	LIST POSTED ITEMS QUANTITY	56			\$780,207.28		0000002bbb67891	BUSINESS 123	
48	Withdrawals and Debits	4/26/2017	LIST POSTED ITEMS QUANTITY	44			\$115,430.52		0000002bbb67891	BUSINESS 123	
49	Withdrawals and Debits	4/27/2017	LIST POSTED ITEMS QUANTITY	20			\$20,781.22		0000002bbb67891	BUSINESS 123	
50	Withdrawals and Debits	4/28/2017	LIST POSTED ITEMS QUANTITY	20			\$24,637.78		0000002bbb67891	BUSINESS 123	
51	Total		Total				\$0.00		0000002bbb67891	BUSINESS 123	
52	Daily Balance	3-Apr	Daily Balance				\$0.00		0000002bbb67891	BUSINESS 123	
53	Daily Balance	4-Apr	Daily Balance				\$0.00		0000002bbb67891	BUSINESS 123	
54	Daily Balance	5-Apr	Daily Balance				\$0.00		0000002bbb67891	BUSINESS 123	
55	Daily Balance	6-Apr	Daily Balance				\$0.00		0000002bbb67891	BUSINESS 123	
56	Daily Balance	7-Apr	Daily Balance				\$0.00		0000002bbb67891	BUSINESS 123	
57	Daily Balance	10-Apr	Daily Balance				\$0.00		0000002bbb67891	BUSINESS 123	
58	Daily Balance	11-Apr	Daily Balance				\$0.00		0000002bbb67891	BUSINESS 123	
59	Daily Balance	12-Apr	Daily Balance				\$0.00		0000002bbb67891	BUSINESS 123	
60	Daily Balance	13-Apr	Daily Balance				\$0.00		0000002bbb67891	BUSINESS 123	
61	Daily Balance	14-Apr	Daily Balance				\$0.00		0000002bbb67891	BUSINESS 123	
62	Daily Balance	17-Apr	Daily Balance				\$0.00		0000002bbb67891	BUSINESS 123	
63	Daily Balance	18-Apr	Daily Balance				\$0.00		0000002bbb67891	BUSINESS 123	
64	Daily Balance	19-Apr	Daily Balance				\$0.00		0000002bbb67891	BUSINESS 123	
65	Daily Balance	20-Apr	Daily Balance				\$0.00		0000002bbb67891	BUSINESS 123	
66	Daily Balance	21-Apr	Daily Balance				\$0.00		0000002bbb67891	BUSINESS 123	
67	Daily Balance	24-Apr	Daily Balance				\$0.00		0000002bbb67891	BUSINESS 123	
68	Daily Balance	25-Apr	Daily Balance				\$0.00		0000002bbb67891	BUSINESS 123	
69	Daily Balance	26-Apr	Daily Balance				\$0.00		0000002bbb67891	BUSINESS 123	
70	Daily Balance	27-Apr	Daily Balance				\$0.00		0000002bbb67891	BUSINESS 123	
71	Daily Balance	28-Apr	Daily Balance				\$0.00		0000002bbb67891	BUSINESS 123	
72											
73											
74											
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Bank Statements

Sample Non-US Account Bank Statement in CSV format

This format may be useful when the bank statement needs to be fed to another financial system in the company. All transactions for the statement period are listed in chronological order with the running balance against each transaction.

A	B	C	D	E	F	G	H	I	J	K	L
1	ACCOUNT NAME	ACCOUNT NUMBER	STATEMENT PERIOD	CURR TAX IC	REFERENCE	TRANS/TRANSA	VALUE	DEBITS	CREDITS	BALANCE	
2	PAYROLL ACCOUNT	0000bb000001bbb56789	1 JAN 2014 TO 31 JAN 2014	HKD	Previous Balance	31-Dec				1,544,485.97	
3	PAYROLL ACCOUNT	0000bb000001bbb56789	1 JAN 2014 TO 31 JAN 2014	HKD	Inward Clearing Debit	2-Jan CHK	2-Jan	16,008.00		1,528,477.97	
4	PAYROLL ACCOUNT	0000bb000001bbb56789	1 JAN 2014 TO 31 JAN 2014	HKD	Inward Clearing Debit	2-Jan CHK	2-Jan	48,398.00		1,480,079.97	
5	PAYROLL ACCOUNT	0000bb000001bbb56789	1 JAN 2014 TO 31 JAN 2014	HKD	Inward Clearing Debit	2-Jan CHK	2-Jan	550		1,479,529.97	
6	PAYROLL ACCOUNT	0000bb000001bbb56789	1 JAN 2014 TO 31 JAN 2014	HKD	Inward Clearing Debit	3-Jan CHK	3-Jan	103,430.00		1,376,099.97	
7	PAYROLL ACCOUNT	0000bb000001bbb56789	1 JAN 2014 TO 31 JAN 2014	HKD	Inward Clearing Debit	3-Jan CHK	3-Jan	103,431.00		1,272,668.97	
8	PAYROLL ACCOUNT	0000bb000001bbb56789	1 JAN 2014 TO 31 JAN 2014	HKD	Inward Clearing Debit	3-Jan CHK	3-Jan	10,449.00		1,262,219.97	
9	PAYROLL ACCOUNT	0000bb000001bbb56789	1 JAN 2014 TO 31 JAN 2014	HKD	Inward Clearing Debit	3-Jan CHK	3-Jan	25,536.00		1,236,683.97	
10	PAYROLL ACCOUNT	0000bb000001bbb56789	1 JAN 2014 TO 31 JAN 2014	HKD	Inward Clearing Debit	3-Jan CHK	3-Jan	2,588.09		1,234,095.88	
11	PAYROLL ACCOUNT	0000bb000001bbb56789	1 JAN 2014 TO 31 JAN 2014	HKD	Inward Clearing Debit	3-Jan CHK	3-Jan	4,302.65		1,229,793.23	
12	PAYROLL ACCOUNT	0000bb000001bbb56789	1 JAN 2014 TO 31 JAN 2014	HKD	Inward Clearing Debit	3-Jan CHK	3-Jan	624.5		1,229,168.73	

A	B	C	D	E	F	G	H	I	J	K	L
13	PAYROLL ACCOUNT	0000bb000001bbb56789	1 JAN 2014 TO 31 JAN 2014	HKD	Inward Clearing Debit	6-Jan CHK	6-Jan	1,212.00		1,227,956.73	
14	PAYROLL ACCOUNT	0000bb000001bbb56789	1 JAN 2014 TO 31 JAN 2014	HKD	Inward Clearing Debit	6-Jan CHK	6-Jan	4,400.00		1,223,556.73	
15	PAYROLL ACCOUNT	0000bb000001bbb56789	1 JAN 2014 TO 31 JAN 2014	HKD	Inward Clearing Debit	6-Jan CHK	6-Jan	633.1		1,222,923.63	
16	PAYROLL ACCOUNT	0000bb000001bbb56789	1 JAN 2014 TO 31 JAN 2014	HKD	Inward Clearing Debit	6-Jan CHK	6-Jan	8,650.43		1,214,273.20	
17	PAYROLL ACCOUNT	0000bb000001bbb56789	1 JAN 2014 TO 31 JAN 2014	HKD	Miscellaneous Credit	9-Jan MSC	9-Jan		30,000.00	1,244,273.20	
18	PAYROLL ACCOUNT	0000bb000001bbb56789	1 JAN 2014 TO 31 JAN 2014	HKD	Miscellaneous Credit	10-Jan MSC	10-Jan		1,470,497.97	2,714,771.17	
19	PAYROLL ACCOUNT	0000bb000001bbb56789	1 JAN 2014 TO 31 JAN 2014	HKD	Inward Clearing Debit	13-Jan CHK	13-Jan	109,086.80		2,605,684.37	
20	PAYROLL ACCOUNT	0000bb000001bbb56789	1 JAN 2014 TO 31 JAN 2014	HKD	Inward Clearing Debit	13-Jan CHK	13-Jan	6,932.00		2,598,752.37	
21	PAYROLL ACCOUNT	0000bb000001bbb56789	1 JAN 2014 TO 31 JAN 2014	HKD	Inward Clearing Debit	14-Jan CHK	14-Jan	164.1		2,598,588.27	
22	PAYROLL ACCOUNT	0000bb000001bbb56789	1 JAN 2014 TO 31 JAN 2014	HKD	Inward Clearing Debit	14-Jan CHK	14-Jan	234		2,598,354.27	
23	PAYROLL ACCOUNT	0000bb000001bbb56789	1 JAN 2014 TO 31 JAN 2014	HKD	Inward Clearing Debit	14-Jan CHK	14-Jan	7,000.00		2,591,354.27	
24	PAYROLL ACCOUNT	0000bb000001bbb56789	1 JAN 2014 TO 31 JAN 2014	HKD	Inward Clearing Debit	15-Jan CHK	15-Jan	10,000.00		2,581,354.27	
25	PAYROLL ACCOUNT	0000bb000001bbb56789	1 JAN 2014 TO 31 JAN 2014	HKD	Inward Clearing Debit	15-Jan CHK	15-Jan	23,910.00		2,557,444.27	
26	PAYROLL ACCOUNT	0000bb000001bbb56789	1 JAN 2014 TO 31 JAN 2014	HKD	Inward Clearing Debit	15-Jan CHK	15-Jan	50,209.30		2,507,234.97	
27	PAYROLL ACCOUNT	0000bb000001bbb56789	1 JAN 2014 TO 31 JAN 2014	HKD	Inward Clearing Debit	15-Jan CHK	15-Jan	6,577.97		2,500,657.00	
28	PAYROLL ACCOUNT	0000bb000001bbb56789	1 JAN 2014 TO 31 JAN 2014	HKD	Inward Clearing Debit	16-Jan CHK	16-Jan	21,284.94		2,479,372.06	
29	PAYROLL ACCOUNT	0000bb000001bbb56789	1 JAN 2014 TO 31 JAN 2014	HKD	Inward Clearing Debit	16-Jan CHK	16-Jan	39,086.00		2,440,286.06	
30	PAYROLL ACCOUNT	0000bb000001bbb56789	1 JAN 2014 TO 31 JAN 2014	HKD	Inward Clearing Debit	16-Jan CHK	16-Jan	560		2,439,726.06	
31	PAYROLL ACCOUNT	0000bb000001bbb56789	1 JAN 2014 TO 31 JAN 2014	HKD	Inward Clearing Debit	16-Jan CHK	16-Jan	586.1		2,439,139.96	
32	PAYROLL ACCOUNT	0000bb000001bbb56789	1 JAN 2014 TO 31 JAN 2014	HKD	Inward Clearing Debit	17-Jan CHK	17-Jan	1,390.00		2,437,749.96	
33	PAYROLL ACCOUNT	0000bb000001bbb56789	1 JAN 2014 TO 31 JAN 2014	HKD	Inward Clearing Debit	20-Jan CHK	20-Jan	1,245.00		2,436,504.96	
34	PAYROLL ACCOUNT	0000bb000001bbb56789	1 JAN 2014 TO 31 JAN 2014	HKD	Inward Clearing Debit	20-Jan CHK	20-Jan	1,895.00		2,434,609.96	
35	PAYROLL ACCOUNT	0000bb000001bbb56789	1 JAN 2014 TO 31 JAN 2014	HKD	Inward Clearing Debit	20-Jan CHK	20-Jan	572.94		2,434,037.02	
36	PAYROLL ACCOUNT	0000bb000001bbb56789	1 JAN 2014 TO 31 JAN 2014	HKD	Inward Clearing Debit	20-Jan CHK	20-Jan	6,665.00		2,427,372.02	
37	PAYROLL ACCOUNT	0000bb000001bbb56789	1 JAN 2014 TO 31 JAN 2014	HKD	Inward Clearing Debit	21-Jan CHK	21-Jan	1,127.00		2,426,245.02	
38	PAYROLL ACCOUNT	0000bb000001bbb56789	1 JAN 2014 TO 31 JAN 2014	HKD	Inward Clearing Debit	21-Jan CHK	21-Jan	7,002.00		2,419,243.02	
39	PAYROLL ACCOUNT	0000bb000001bbb56789	1 JAN 2014 TO 31 JAN 2014	HKD	Miscellaneous Debit	22-Jan MSC	22-Jan	386,120.00		2,033,123.02	
40	PAYROLL ACCOUNT	0000bb000001bbb56789	1 JAN 2014 TO 31 JAN 2014	HKD	Inward Clearing Debit	23-Jan CHK	23-Jan	680		2,032,443.02	
41	PAYROLL ACCOUNT	0000bb000001bbb56789	1 JAN 2014 TO 31 JAN 2014	HKD	Inward Clearing Debit	24-Jan CHK	24-Jan	23,210.34		2,009,232.68	
42	PAYROLL ACCOUNT	0000bb000001bbb56789	1 JAN 2014 TO 31 JAN 2014	HKD	Inward Clearing Debit	24-Jan CHK	24-Jan	23,932.00		1,985,300.68	
43	PAYROLL ACCOUNT	0000bb000001bbb56789	1 JAN 2014 TO 31 JAN 2014	HKD	Inward Clearing Debit	24-Jan CHK	24-Jan	3,890.30		1,981,410.38	
44	PAYROLL ACCOUNT	0000bb000001bbb56789	1 JAN 2014 TO 31 JAN 2014	HKD	Monthly AC Analysis	27-Jan CHG	27-Jan	725		1,980,685.38	

Bank Statements

Sample US Account Bank Statement in Adobe® PDF format

This format shows each section of the Bank Statement in a separate section: Summary, grouped transactions (e.g., Checks Paid, Electronic Withdrawals), and Daily Ending Balance. Totals are displayed at the end of each section for more clarity.



JPMorgan Chase Bank, N.A.  
 Northeast Market  
 P O Box 659754  
 San Antonio, TX 78265 -9754

April 01, 2017 through April 28, 2017

Account Number: 0000002bbb67891

**Customer Service Information**

If you have any questions about your statement, please contact your Customer Service Professional.

0012323 WBS 802 121 11223 NNNNNNNNNN 1 000000000 30 0000  
 BUSINESS 123  
 ATTN ACCOUNTING DEPT.  
 12 RENUM AVE  
 333444  
 NEW YORK NY 11123-334



**Commercial Checking  
 Summary**

	Number	Market Value/Amount	Shares
Opening Ledger Balance		\$50,000.00	
Deposits and Credits	23	\$4,504,509.20	
Withdrawals and Debits	16	\$2,159,590.15	
List Posted Items	929	\$2,344,919.05	
Checks Paid	0	\$0.00	
<b>Ending Ledger Balance</b>		<b>\$50,000.00</b>	

**Deposits and Credits**

Ledger Date	Description	Amount
04/03	Cash Concentration/Float Transfer From Account 00000003bbb7891 Trn 0088822780Xf	\$45,914.41
04/04	Cash Concentration/Float Transfer From Account 00000004bbb8912 Trn 0077260780Xf	25,271.58
04/05	Cash Concentration/Float Transfer From Account 00000003bbb7891 Trn 0088822780Xf	1,936,248.35
04/06	Cash Concentration/Float Transfer From Account 00000004bbb8912 Trn 0077260780Xf	72,405.08
04/07	Cash Concentration/Float Transfer From Account 00000003bbb7891 Trn 0088822780Xf	157,711.34
04/10	Cash Concentration/Float Transfer From Account 00000004bbb8912 Trn 0077260780Xf	52,905.53
04/11	Cash Concentration/Float Transfer From Account 00000003bbb7891 Trn 0088822780Xf	113,468.58
04/12	Cash Concentration/Float Transfer From Account 00000004bbb8912 Trn 0077260780Xf	404,611.11

Please examine this statement of account at once. By continuing to use the account, you agree that: (1) the account is subject to the Bank's deposit account agreement, and (2) the Bank has no responsibility for any error in or improper charge to the account (including any unauthorized or altered check) unless you notify us in writing of this error or charge within sixty days of the mailing or availability of the first statement on which the error or charge appears.



Bank Statements

Sample US Account Bank Statement in Adobe PDF format (cont'd):



April 01 2017 through April 28 2017  
 Account Number: 0000002bbb67891

**Deposits and Credits** (continued)

Ledger Date	Description	Amount
04/13	Cash Concentration/Float Transfer From Account 00000004bbb8912 Trn 0077260780Xf	28,966.22
04/14	Orig CO Name Engineering Co Orig ID 04bbb89123 Desc Date CO Entry Desc Rtn Offsetsec CCD Trace# 021000022555991 Eed 170414 Ind ID 04bbb89123 Ind Name Engineering Co EFT Return Items Offset For File Da Te 04/14/17 Origin# 9bbb45678 Blk#104 Trn 1042535981Tc	40.00
04/17	Cash Concentration/Float Transfer From Account 00000003bbb7891 Trn 0088822780Xf	18,789.61
04/18	Cash Concentration/Float Transfer From Account 00000004bbb8912 Trn 0077260780Xf	33,172.66
04/19	Cash Concentration/Float Transfer From Account 00000003bbb7891 Trn 0088822780Xf	1,536,721.79
04/20	Cash Concentration/Float Transfer From Account 00000004bbb8912 Trn 0077260780Xf	41,872.53
04/21	Orig CO Name Engineering Co Orig ID 04bbb89123 Desc Date CO Entry Desc Rtn Offsetsec CCD Trace# 021000022555991 Eed 170414 Ind ID 04bbb89123 Ind Name Engineering Co EFT Return Items Offset For File Da Te 04/14/17 Origin# 9bbb45678 Blk#104 Trn 1042535981Tc	775.82
04/28	Cash Concentration/Float Transfer From Account 6bbb12345 Trn 0082940780Xf	35,634.59
<b>Total</b>		<b>\$4,594,509.20</b>



**Withdrawals and Debits**

Ledger Date	Description	Amount
04/03	List Posted Items Quantity 54	\$45,914.41
04/04	List Posted Items Quantity 25	25,271.58
04/05	Orig CO Name Engineering Co Orig ID 04bbb89123 Desc Date 140729 CO Entry Desc Payroll Sec PPD Trace# 02100002282207 Eed 170405 Ind ID 04bbb89123 Ind Name Engineering Co Trn 0952782607Tc	707,130.20
04/05	Orig CO Name Food Tax Orig ID 7bbb12345 Desc Date 170405 CO Entry Desc Tax Sec CCD Trace# 021000020392011 Eed 170405 Ind ID Equi 5bbb91234 Ind Name Engineering Co Trn 0950392011Tc	533,107.00

Bank Statements

Sample US Account Bank Statement in Adobe PDF format (cont'd):



April 01 2017 through April 28 2017  
 Account Number: 0000002bbb67891

**Withdrawals and Debits** (continued)

Ledger Date	Description	Amount
04/05	Orig CO Name Tax Pay Orig ID: 05bbb91234 Desc Date 170405 CO Entry Descr Tax Sec CCD Trace# 021000020392010 Eed 170405 Ind ID 05bbb91234 Ind Name Engineering Co Trm 0950392010Tc	359,071.36
04/05	Orig CO Name Food Tax Orig ID: 05bbb91234 Desc Date 170405 CO Entry Descr Tax Sec CCD Trace# 021000020392011 Eed 170405 Ind ID Equi 5bbb91234 Ind Name Engineering Co Trm 0950392011Tc	267,860.95
04/05	List Posted Items Quantity 69	69,078.84
04/06	List Posted Items Quantity 62	72,405.08
04/07	Orig CO Name Engineering Co Orig ID: 04bbb89123 Desc Date SEP 05 CO Entry Descr Disbmt sec CCD Trace# 091000011045758 Eed 170407 Ind ID 2bbb67891 Ind Name 04bbb89123 2017040622242E558811282 AB Trm 0971045758Tc	97,097.57
04/07	List Posted Items Quantity 52	60,613.77
04/17	List Posted Items Quantity 64	52,905.53
04/11	List Posted Items Quantity 29	113,468.58
04/12	Orig CO Name Engineering Co Orig ID: 04bbb89123 Desc Date SEP 05 CO Entry Descr Disbmt sec CCD Trace# 091000011045758 Eed 170407 Ind ID 2bbb67891 Ind Name 04bbb89123 2017040622242E558811282 AB Trm 0971045758Tc	195,323.37
<b>Total*</b>		<b>\$2,159,590.15</b>

\*This total excludes the List Posted Items amount set forth in the summary above

**Daily Balance**

Date	Ledger Balance	Date	Ledger Balance
04/03	\$50,000.00	04/17	\$50,000.00
04/04	\$50,000.00	04/18	\$50,000.00
04/05	\$50,000.00	04/19	\$50,000.00
04/06	\$50,000.00	04/20	\$50,000.00
04/07	\$50,000.00	04/21	\$50,000.00
04/10	\$50,000.00	04/24	\$50,000.00
04/11	\$50,000.00	04/25	\$50,000.00
04/12	\$50,000.00	04/26	\$50,000.00
04/13	\$50,000.00	04/27	\$50,000.00
04/14	\$50,000.00	04/28	\$50,000.00

Your service charges, fees and earnings credit have been calculated through account analysis.

Bank Statements

Sample Non-US Account Bank Statement in Adobe® PDF format

This format shows all transactions for the statement period in chronological order in a table with the running balance against each transaction. Cumulative totals are displayed on each page.

Sample Non-US Account Bank Statement in Adobe PDF format

J.P.Morgan				Account Statement					
ACCOUNT NAME : XYZ COMPANY LTD ACCOUNT NUMBER : 11bb56789 IBAN : BBAN : 1234567890 ACCOUNT TYPE : DEMAND DEPOSIT ACCOUNT				STATEMENT DATE : 31 JAN 2014 CURRENCY : USD STATEMENT PERIOD FROM : 1 JAN 2013 TO 31 JAN 2014 STATEMENT NUMBER : 012345 PAGE NUMBER : 2 of 4 TAX ID :					
Reference	Transaction Date	Transaction Type	Value Date	Debit	Credit	Balance			
Previous Balance	31 DEC					1,544,485.97			
Inward Clearing Debit CUSTREF 1bb56789	2 JAN	CHK	2 JAN	16,008.00		1,528,477.97			
Inward Clearing Debit CUSTREF 1bb56789	2 JAN	CHK	2 JAN	48,398.00		1,480,079.97			
Inward Clearing Debit CUSTREF 1bb56789	2 JAN	CHK	2 JAN	550.00		1,479,529.97			
Inward Clearing Debit CUSTREF 1bb56789	3 JAN	CHK	3 JAN	103,430.00		1,376,099.97			
Inward Clearing Debit CUSTREF 1bb56789	3 JAN	CHK	3 JAN	103,431.00		1,272,668.97			
Inward Clearing Debit CUSTREF 1bb56789	3 JAN	CHK	3 JAN	10,449.00		1,262,219.97			
Inward Clearing Debit CUSTREF 1bb56789	3 JAN	CHK	3 JAN	25,536.00		1,236,683.97			
Inward Clearing Debit CUSTREF 1bb56789	3 JAN	CHK	3 JAN	2,588.09		1,234,095.88			
Inward Clearing Debit CUSTREF 1bb56789	3 JAN	CHK	3 JAN	4,302.65		1,229,793.23			
Inward Clearing Debit CUSTREF 1bb56789	3 JAN	CHK	3 JAN	624.50		1,229,168.73			
Inward Clearing Debit CUSTREF 1bb56789	6 JAN	CHK	6 JAN	1,212.00		1,227,956.73			
Inward Clearing Debit CUSTREF 1bb56789	6 JAN	CHK	6 JAN	4,400.00		1,223,556.73			
Inward Clearing Debit CUSTREF 1bb56789	8 JAN	CHK	8 JAN	693.10		1,222,863.63			
				Total Dr	321,562.34	Total Cr	00	Net Amount	-321,562.34

Bank Statements

Sample Non-US Account Bank Statement in Adobe PDF format (cont'd):

Reference		Transaction Date	Transaction Type	Value Date	Debit	Credit	Balance		
Inward Clearing Debit CUSTREF 1bbb56789;		6 JAN	CHK	6 JAN	8,650.43		1,214,273.20		
Miscellaneous Credit CUSTREF 1bbb56789; BANK REF T12CCB34567; BIC: ABC Company LTD PAYROLL; BENEFICIARY XYZ Company LTD ABC Company LTD; INTERCOMPANY TRANSFER; PAY METHOD BOOK TRANSFER		9 JAN	MSC	9 JAN		30,000.00	1,244,273.20		
Inward Clearing Debit CUSTREF 1bbb56789; BANK REF T123WIC45678; BIC: R1234567890; ABC CM, LTD; 12 ABC ST BIG CITY BENEFICIARY XYZ Company LTD ABC Company LTD; CONTRACT 1234567; /RFB:1234123456789; ACC: INTERCOMPANY PAYABLE; PAY METHOD INCOMING SWIFT		10 JAN	MSC	10 JAN		1,470,497.97	1,376,606.97		
Inward Clearing Debit CUSTREF 1bbb56789;		13 JAN	CHK	13 JAN	100,086.80		2,605,884.37		
Inward Clearing Debit CUSTREF 1bbb56789;		13 JAN	CHK	13 JAN	8,932.00		2,596,752.37		
Inward Clearing Debit CUSTREF 0bb00012345;		14 JAN	CHK	14 JAN	164.10		2,596,588.27		
Inward Clearing Debit CUSTREF 1bbb56789;		14 JAN	CHK	14 JAN	234.00		2,596,354.27		
Inward Clearing Debit CUSTREF 1bbb56789;		14 JAN	CHK	14 JAN	7,000.00		2,591,354.27		
<b>Total Dr1</b>					<b>453,829.67</b>	<b>Total Cr</b>	<b>500,497.97</b>	<b>Net M/Min1</b>	<b>1,040,884.30</b>



Bank Statements

Sample Non-US Account Bank Statement in Adobe PDF format (cont'd):

<b>J.P.Morgan</b>				<b>Account Statement</b>		
<b>ACCOUNT NAME :</b> XYZ COMPANY LTD <b>ACCOUNT NUMBER :</b> 1bbb56789 <b>IBAN :</b> <b>BBAN :</b> 1234567890 <b>ACCOUNT TYPE :</b> DEMAND DEPOSIT ACCOUNT				<b>STATEMENT DATE :</b> 31 JAN 2014 <b>CURRENCY :</b> HKD <b>STATEMENT PERIOD FROM :</b> 1 JAN 2014 TO 31 JAN 2014 <b>STATEMENT NUMBER :</b> 012345 <b>PAGE NUMBER :</b> 4 of 4 <b>TAX ID :</b>		
Reference	Transaction Date	Transaction Type	Value Date	Debit	Credit	Balance
Inward Clearing Debt CUSTREF 1bbb56789;	29 JAN	CHK	29 JAN	27,268.22		1,928,364.72
Inward Clearing Debt CUSTREF 1bbb56789;	29 JAN	CHK	29 JAN	4,000.00		1,924,364.72
Inward Clearing Debt CUSTREF 1bbb56789;	29 JAN	CHK	29 JAN	4,452.00		1,919,912.72
Inward Clearing Debt CUSTREF 1bbb56789;	29 JAN	CHK	29 JAN	6,665.61		1,913,247.11
Inward Clearing Debt CUSTREF 1bbb56789;	30 JAN	CHK	30 JAN	33,051.00		1,879,196.11
				<b>Total Dr:</b> 1,167,407.83	<b>Total Cr:</b> 500,497.97	<b>Net Amount:</b> 531,050.14
Number of Debit Transactions: 4 Number of Credit Transactions: 2						

## Billing Statements

### Overview

Billing Statements are generated monthly for both US and non-US accounts, and are available for download on a rolling 13-month basis. Statement delivery time varies, based on the location of the account:

#### US-based statements in CAP system

- Lead statements are available on the 6th business day of each month
- Extract (revised) statements are available on the 15th calendar day of each month

#### Non-US based statements and US-based statements in TSB system

- Lead statements are available on the 6th business day of each month
- Extract (revised) statements are available on the 20th calendar day of each month.
- Restatements can be created daily and will be available one day after the restatement request is processed.

Billing statements reflect customer usage of financial services and the related charges for a set period of time, making it easy to check the accuracy of charges billed. Statements for clients with Billing Groups are organized with a Billing Group structure (i.e., a Main Billing account and one or more sub-accounts). Statements include:

- Transaction volumes by product for each account
- Services and Activities grouped by category
- Detailed tax and currency information

**Billing Statements**

Sample US Account Billing Statement in Excel® format

This format presents each section of billing information in a separate spreadsheet. Total charges are displayed at the bottom of the sheet for clarity.

Balance and Compensation Analysis:

AFP CODE	DESCRIPTION	BALANCE INFORMATION	COMPENSATION INFORMATION
000000	AVERAGE NET LEDGER BALANCE	5,000,000	.00
000030	LESS AVERAGE FLOAT BALANCE	0	.00
000010	AVERAGE NET COLLECTED BALANCE	5,000,000	.00
000011	AVG POSITIVE COLLECTED BALANCE	5,000,000	.00
000420	LESS DDA BAL RESRVE REQUIRMENT	0	.00
000040	INVESTABLE BALANCE	5,000,000	.00
000400	BAL EQUIVLNT-TOT SERVICE CHRGS	-3,753,848	.00
000410	EXCESS/(DEFICIT) INVESTBLE BAL	1,246,152	.00
000240	EARNINGS ALLOWANCE	0	XX.XX
000331	BAL COMPENSABLE SRVC CHARGES	0	XX.XX
000241	EXCESS/(DEFICIT) EARNING ALLOW	0	XX.XX
000314	SERVICE CHARGE AMOUNT	0	XX.XX

**Billing Statements**

Activity Summary:

	A	B	C	D	E	F	G	H	I	
1	CUSTOMER NAME: ABC Company LTD									
2	DEPOSIT ACCOUNT: 0123 0000bb0001bbb56789									
3	EFFECTIVE DATE: 201401									
4										
5	<b>PRODUCT LINE AND DESCRIPTION</b>	<b>BANK SERVICE CODE</b>	<b>AFP SERVICE CODE</b>	<b>UNIT PRICE (\$)</b>	<b>VOLUME</b>	<b>SERVICE CHARGE (\$)</b>	<b>BALANCE EQUIVALENT (\$)</b>	<b>FEE-BASED CHARGES (\$)</b>		
6	ACCOUNT SERVICES									
7	ACCOUNT MAINTENANCE	01005	010000	XX.XX	1	XX.XX	141,290	XX.XX		
8	STATEMENT CYCLES	01010	010307	XX.XX	1	XX.XX	0	XX.XX		
9	AUDIT CONFIRMATIONS	01076	010630	XX.XX	1	XX.XX	353,226	XX.XX		
10	SUBTOTAL						XX.XX	494,516		
11										
12	FUNDS TRANSFER SERVICES									
13	REPETITIVE INSTRUCTION STORAGE	05882	350551	XX.XX	2	XX.XX	0	XX.XX		
14	SUBTOTAL						XX.XX	0		
15										
16	JPMORGAN ACCESS									
17	ACCOUNT MAINT - 1 YEAR HISTORY	06065	400662	XX.XX	2	XX.XX	659,355	XX.XX		
18	USER MODULE FEE	06087	400699	XX.XX	21	XX.XX	0	XX.XX		
19	JPM ACCESS MONTHLY MAINT	07357	400699	XX.XX	1	XX.XX	0	XX.XX		
20	SUBTOTAL						XX.XX	659,355		
21										
22	PREMIUM ASSESSMENT FEE									
23	PREMIUM ASSESSMENT FEE	00035	000230	XX.XX	5,000,000	XX.XX	2,599,977	XX.XX		
24	SUBTOTAL						XX.XX	2,599,977		
25										
26										
27	TOTAL CHARGE FOR SERVICES		000300			XX.XX	0			
28	TOTAL FEE BASED CHARGES		000330			XX.XX	0			
29	BAL COMPENSABLE SRVC CHARGES		000331			XX.XX	0			
30	BAL EQUIV/LNT-TOT SERVICE CHRGS		000400			XX.XX	3,753,848			
31										
32										
33										
34										
35										
36										
37										

**Billing Statements**

Relationship Balance Compensation:

	A	B	C	D	E	F	G	H	I	J
1	CUSTOMER NAME: ABC Company LTD									
2	DEPOSIT ACCOUNT: 0123 0000bb0001bb56789									
3	EFFECTIVE DATE: 201401									
4										
5	MONTH	AVERAGE NET LEDGER BALANCE (\$)	AVERAGE NET COLLECTED BALANCE (\$)	INVESTABLE BALANCE (\$)	BALANCE EQUIVALENT TOTAL SERVICE CHARGES (\$)	EXCESS/(DEFICIT) INVESTABLE BALANCE (\$)	EARNINGS ALLOWANCE RATE (%)	EARNINGS ALLOWANCE (\$)	BALANCE COMPENSABLE SERVICE CHARGES (\$)	EXCESS/(DEFICIT) EARNINGS ALLOWANCE (\$)
6	JAN	5,000,000	5,000,000	5,000,000	XX.XX	XX.XX		XX.XX	XX.XX	XX.XX
7	JAN AVERAGE	5,000,000	5,000,000	5,000,000	XX.XX					
8	JAN NET					XX.XX		XX.XX	XX.XX	XX.XX
9										
10										

**Billing Statements**

Sample Non-US Account Billing Statement in Excel® format

This format shows each section of billing information in a separate spreadsheet. Total charges are displayed at the bottom of the spreadsheet for clarity.

Statement Header:

A	B	C	D	E	F
1	CUSTOMER NAME: ABC Company LTD				
2	DEPOSIT ACCOUNT: 0123 00000bb0001bbb56789				
3	EFFECTIVE DATE: 201401				
4					
5					
6	ABC Company LTD		04/02/2014		
7	83 WEST MADISON ST		Tax Registration Number:	123-1234-12 Member ABC & ABCD	
8	ROSEVILLE				
9	LONDON EN 2 2LS				
10	UNITED KINGDOM		Statement Reference Nbr:	0123-01-00000000001bbb56789 12341234	
11			Account No:	1bb2345678	
12					
13					
14	Contact:	AB SOLUTION CENTRE +44 (0)1234 123456			
15					
16			Grouped		
17			From:	01/01/2014	
18			To:	31/01/2014	

Customer Analysis:

A	B	C	D	E	F	G
1	CUSTOMER NAME: ABC Company LTD					
2	DEPOSIT ACCOUNT: 0123 00000bb0001bbb56789					
3	EFFECTIVE DATE: 201401					
4						
5	Account No.	1bb2345678 DDA ACCOUNT				
6						
7	Total Charge For Service This Period	XX.XX				
8	***Service Charge Amount in USD	XX.XX				
9	(DOLLAR)	To Account	0123 00000bb0001bbb56789			
10						
11						



**Billing Statements**

Activity Summary:

Service Type	Service Description	Curr	Charge for Service	Curr	Charge for Service
Activity Summary					
00210	ACCOUNT SERVICES	USD	XX.XX	USD	XX.XX
00230	ELECTRONIC PAYMENTS - URGENT	USD	XX.XX	USD	XX.XX
00245	ELECTRONIC RECEIPTS - URGENT	USD	XX.XX	USD	XX.XX
00270	EB - ONLINE BANKING	USD	XX.XX	USD	XX.XX
	Total	USD	XX.XX	USD	XX.XX
Total Charge for Services					XX.XX

Activity Detail:

Service Code	Service Description	Volume	Curr	Unit Price	Price ID	Charge for Service
<b>ACCOUNT SERVICES</b>						
1234	ACCOUNT MAINTENANCE (1)	1	USD	XX.XX		XX.XX
1234	A/C STATEMENT PAPER (1)	1	USD	XX.XX		XX.XX
1234	INTEREST STATEMENT PAPER (1)	1	USD	XX.XX		XX.XX
1234	MT950 SWIFT REPORTING (1)	1	USD	XX.XX		XX.XX
	Total		USD			XX.XX
<b>ELECTRONIC PAYMENTS - URGENT</b>						
1234	FICCY PYMT EB STP (1)	55	USD	XX.XX		XX.XX
1234	FICCY PYMT EB REPAIR (1)	1	USD	XX.XX		XX.XX
1234	SWIFT ADVICE TO BNF BANK (1)	23	USD	XX.XX		XX.XX
1234	THIRD PARTY DIRECT DEBIT (1)	35	USD	XX.XX		XX.XX
	Total		USD			XX.XX
<b>ELECTRONIC RECEIPTS - URGENT</b>						
1234	URGENT RECEIPT (1)	67	USD	XX.XX		XX.XX
1234	MANUAL RECEIPT (1)	1	USD	XX.XX		XX.XX
1234	BOOK TRANSFER RECEIPT (1)	63	USD	XX.XX		XX.XX
	Total		USD			XX.XX
<b>EB - ONLINE BANKING</b>						
1234	ACCT MAINT (10 DAY HISTORY) (1)	1	USD	XX.XX		XX.XX
1234	INFO RPTG TRANSACTIONS RPTNG (1)	285	USD	XX.XX		XX.XX
	Total		USD			XX.XX
<small>(1) No local VAT charged as the services are exempt from VAT as per Art 135(1)(d) of the new EU VAT Directive (2006/112/EC)</small>						

**Billing Statements**

Transaction Detail:

	A	B	C	D	E	F	G
		Transaction Date	JPMC Reference	Customer Reference	Volume	Transaction Amount	Transaction Currency
7	ELECTRONIC PAYMENTS - URGENT						
8		DETAIL FOR 1234 F/CCY PYMT EB STP (1)					
9		02/01/2014	1234567	1bb05789ABC	1	281,500.00	USD
10		31/01/2014	1234567	1bb05789ABC	1	90,560.04	USD
11		31/01/2014	1234567	1bb05789ABC	1	486,362.99	USD
14	ELECTRONIC RECEIPTS - URGENT						
15		DETAIL FOR 1234 URGENT RECEIPT (1)					
16		02/01/2014	1234567	1bb05789ABC	1	53,980.00	USD
17		02/01/2014	1234567	1bb05789ABC	1	120,000.00	USD
18		31/01/2014	1234567	1bb05789ABC	1	852,000.00	USD
19		DETAIL FOR 1234 MANUAL RECEIPT (1)					
20		09/01/2014	1234567		1	45,000.00	USD
21		DETAIL FOR 1234 BOOK TRANSFER RECEIPT (1)					
22		02/01/2014	1234567	1bb05789ABC	1	417,441.91	USD
23		02/01/2014	1234567	1bb05789ABC	1	16,023.00	USD
24		27/01/2014	1234567	1bb05789ABC	1	247,977.86	USD
25		27/01/2014	1234567	1bb05789ABC	1	2,002.00	USD
26		27/01/2014	1234567	1bb05789ABC	1	72,690.95	USD
27		27/01/2014	1234567	1bb05789ABC	1	8,842,000.00	USD
28		28/01/2014	1234567	1bb05789ABC	1	378,350.94	USD
29		29/01/2014	1234567	1bb05789ABC	1	564,982.22	USD
30		29/01/2014	1234567	1bb05789ABC	1	5,000,000.00	USD
31		29/01/2014	1234567	1bb05789ABC	1	20,638.99	USD
32		30/01/2014	1234567	1bb05789ABC	1	40,403.94	USD
33		30/01/2014	1234567	1bb05789ABC	1	16,377.16	USD
34		30/01/2014	1234567	1bb05789ABC	1	796,473.64	USD
35		31/01/2014	1234567	1bb05789ABC	1	451,352.56	USD



**Billing Statements**

Sample US Account Billing Statement in CSV format

This format may be useful when billing information needs to be fed into another financial system in the company. Each section is displayed one after another.

DESCRIPTION	BALANCE	COMPEN							
0 AVERAGE NET LEDGER BALANCE	5,000,000	0							
30 LESS AVERAGE FLOAT BALANCE	0	0							
10 AVERAGE NET COLLECTED BALANCE	5,000,000	0							
11 AVG POSITIVE COLLECTED BALANCE	5,000,000	0							
420 LESS DDA BAL RESERVE REQUIREMENT	0	0							
40 INVESTABLE BALANCE	5,000,000	0							
400 BAL EQUIV/LNT-TOT SERVICE CHRGS	XX.XX	0							
410 EXCESS(DEFICIT) INVESTBLE BAL	1,246,112	0							
240 EARNINGS ALLOWANCE	0	1,661.64							
331 BAL COMPENSABLE SRVC CHARGES	0	XX.XX							
341 EXCESS(DEFICIT) EARNING ALLOW	0	XX.XX							
314 SERVICE CHARGE AMOUNT	0	0							
PRODUCT LINE AND DESCRIPTION	BANK		AFP	UNIT	VOLUME	SERVICE	BALANC	FEE	
ACCOUNT SERVICES									
ACCOUNT MAINTENANCE			1234	12300	XX.0000	1	XX.XX	141,290	XX.XX
STATEMENT CYCLES			1234	12300	XX.XX	1	XX.XX	0	XX.XX
AUDIT CONFIRMATIONS			1234	12300	XX.XX	1	XX.XX	563,226	XX.XX
SUBTOTAL							XX.XX	494,516	
FUNDS TRANSFER SERVICES									
REPETITIVE INSTRUCTION STORAGE			12300	1234567890	XX.XX	2	XX.XX	0	XX.XX
SUBTOTAL							XX.XX	0	
JPMORGAN ACCESS									
ACCOUNT MAINT - 1 YEAR HISTORY			1234	1234567890	XX.0000	2	XX.XX	669,355	XX.XX
USER MODULE FEE			1234	1234567890	0	21	XX.XX	0	XX.XX
JPM ACCESS MONTHLY MAINT			1234	1234567890	0	1	0	0	XX.XX
SUBTOTAL							XX.XX	669,355	
PREMIUM ASSESSMENT FEE									
PREMIUM ASSESSMENT FEE			123	1234567890		13	5,000,000	XX.XX	2,599,977
SUBTOTAL								XX.XX	2,599,977
TOTAL CHARGE FOR SERVICES			123				XX.XX	0	
TOTAL FEE BASED CHARGES			123				XX.XX	0	
BAL COMPENSABLE SRVC CHARGES			123				XX.XX	0	
BAL EQUIV/LNT-TOT SERVICE CHRGS			1234				XX.XX	XX.XX	
AVERAGE NET									
AVERAGE INVESTA BALANC	5,000,000	5,000,000	5,000,000	XX.XX	XX.XX				
EXCESS/ EARNING	5,000,000	5,000,000	5,000,000	XX.XX	XX.XX				
EARNING BALANC							XX.XX	XX.XX	XX.XX
EXCESS/									XX.XX

**Billing Statements**

Sample Non-US Account Billing Statement in CSV format

This format may be useful when billing information needs to be fed into another financial system in the company. Each section is displayed one after another.

A	B	C	D	E	F	G	H	I
1	Statement Header			4/2/2014				
2	Statement Header	ABC COMPANY		Tax Registration Number	123-1234-12	Member ABC & WOND		
3	Statement Header	FIRST STREET						
4	Statement Header	HIGHLINE						
5	Statement Header	LONDON SB4 7IH						
6	Statement Header	UNITED KINGDOM		Statement Reference Nbr:	0123-01-00000bb0001bbb56789			
7	Statement Header			Account No:	00000bb0001bbb56789			
8	Statement Header							
9	Statement Header							
10	Statement Header	Contact:	AB SOLUTION CENTRE +44 (0)1234 567890					
11	Statement Header			Grouped				
12	Statement Header			From:	1/1/2014			
13	Statement Header			To:	31/01/2014			
14	Statement Header							
15	Customer Analysis	Account No	00000bb0001bbb56789	DDA ACCOUNT				
16	Customer Analysis							
17	Customer Analysis	Total Charge For Service This Period	XX.XX					
18	Customer Analysis	***Service Charge Amount in USD	XX.XX					
19	Customer Analysis	(DOLLAR)		To Account:	0123 00000bb0001bbb56789			
20	Customer Analysis							
21	Activity Summary	Service	Service Description	Curr	Charge for	Curr	Charge for	
22	Activity Summary		Activity Summary					
23	Activity Summary							
24	Activity Summary		210 ACCOUNT SERVICES	USD	XX.XX	USD	XX.XX	
25	Activity Summary		230 ELECTRONIC PAYMENTS - URGENT	USD	XX.XX	USD	XX.XX	
26	Activity Summary		245 ELECTRONIC RECEIPTS - URGENT	USD	XX.XX	USD	XX.XX	
27	Activity Summary		270 EB - ONLINE BANKING	USD	XX.XX	USD	XX.XX	
28	Activity Summary		Total	USD	XX.XX	USD	XX.XX	
29	Activity Summary							
30	Activity Summary							
31	Activity Summary							
32	Activity Detail	Service	Service Description	Volume	Curr	Unit	Price	Charge for
33	Activity Detail							
34	Activity Detail	ACCOUNT SERVICES						
35	Activity Detail		2120 ACCOUNT MAINTENANCE (1)		1 USD		XX.XX	XX.XX
36	Activity Detail		2130 A/C STATEMENT PAPER (1)		1 USD		XX.XX	XX.XX
37	Activity Detail		2140 INTEREST STATEMENT PAPER (1)		1 USD		XX.XX	XX.XX
38	Activity Detail		4723 MT950 SWIFT REPORTING (1)		1 USD		XX.XX	XX.XX
39	Activity Detail	Total	ACCOUNT SERVICES		USD			XX.XX
40	Activity Detail							
41	Activity Detail							
42	Activity Detail		ELECTRONIC PAYMENTS - URGENT					
43	Activity Detail		4631 F/CCY PYMT EB STP (1)		55 USD		XX.XX	XX.XX
44	Activity Detail		4632 F/CCY PYMT EB REPAIR (1)		1 USD		XX.XX	XX.XX
45	Activity Detail		4639 F/CCY PYMT MT103 STP (1)		3 USD		XX.XX	XX.XX

A	B	C	D	E	F	G	H	I
41	Activity Detail							
42	Activity Detail		ELECTRONIC PAYMENTS - URGENT					
43	Activity Detail		4631 F/CCY PYMT EB STP (1)		55 USD		XX.XX	XX.XX
44	Activity Detail		4632 F/CCY PYMT EB REPAIR (1)		1 USD		XX.XX	XX.XX
45	Activity Detail		4639 F/CCY PYMT MT103 STP (1)		3 USD		XX.XX	XX.XX
46	Activity Detail		4665 BOOK TFR DR EB STP (1)		55 USD		XX.XX	XX.XX
47	Activity Detail		4669 BOOK TFR DR MT202 STP (1)		35 USD		XX.XX	XX.XX
48	Activity Detail		4669 SWIFT ADVICE TO BNF BANK (1)		23 USD		XX.XX	XX.XX
49	Activity Detail		4700 THIRD PARTY DIRECT DEBIT (1)		35 USD		XX.XX	XX.XX
50	Activity Detail	Total	ELECTRONIC PAYMENTS - URGENT		USD			XX.XX
51	Activity Detail							
52	Activity Detail		ELECTRONIC RECEIPTS - URGENT					
53	Activity Detail		4715 URGENT RECEIPT (1)		67 USD		XX.XX	XX.XX
54	Activity Detail		4717 MANUAL RECEIPT (1)		1 USD		XX.XX	XX.XX
55	Activity Detail		4722 BOOK TRANSFER RECEIPT (1)		63 USD		XX.XX	XX.XX
56	Activity Detail	Total	ELECTRONIC RECEIPTS - URGENT		USD			XX.XX
57	Activity Detail							
58	Activity Detail		EB - ONLINE BANKING					
59	Activity Detail		7003 ACCT MAINT (10 DAY HISTORY)		1 USD		XX.XX	XX.XX
60	Activity Detail							
61	Activity Detail		7010 INFO RPTG TRANSACTIONS RPTNG	-1	285 USD		XX.XX	XX.XX
62	Activity Detail							
63	Activity Detail							
64	Activity Detail							
65	Activity Detail							
66	Activity Detail							
67	Activity Detail							
68	Activity Detail							
69	Activity Detail		(1) No local VAT charged as the services are exempt from VAT as per Art 135(1)(d) of the new EU VAT Directive (2006/112/EC)					
70	Activity Detail							
71	Activity Detail		Total Activity Charges		USD			XX.XX
72	Activity Detail							
73	Activity Detail							
74	Activity Detail							
75	Transaction Detail		Transaction Date	JPMC Reference	Customer Reference	Volume	Transaction Am	Transaction Currency
76	Transaction Detail							
77	Transaction Detail		ELECTRONIC PAYMENTS - URGENT					
78	Transaction Detail		DETAIL FOR 4631 F/CCY PYMT EB STP (1)					
79	Transaction Detail		2/1/2014	1234567 123ABC1234000000		1	281,500.00 USD	
80	Transaction Detail		2/1/2014	1234567 123ABC1234000000		1	300,000.00 USD	
81	Transaction Detail		2/1/2014	1234567 123ABC1234000000		1	2,000.00 USD	
82	Transaction Detail		2/1/2014	1234567 123ABC1234000000		1	107 USD	
83	Transaction Detail		2/1/2014	1234567 123ABC1234000000		1	20,000.00 USD	
84	Transaction Detail		2/1/2014	1234567 123ABC1234000000		1	125,000.00 USD	
85	Transaction Detail		3/1/2014	1234567 123ABC1234000000		1	7,840,000.00 USD	

**Billing Statements**

Non-US CSV format (cont'd):

A	B	C	D	E	F	G	H
292	Transaction Detail						
293	Transaction Detail						
294	Transaction Detail						
ELECTRONIC RECEIPTS - URGENT							
295	Transaction Detail						
DETAIL FOR 4715 URGENT RECEIPT (1)							
296	Transaction Detail		2/1/2014	1234567 100056789000000	1	53,980.00	USD
297	Transaction Detail		2/1/2014	1234567 100056789000000	1	120,000.00	USD
298	Transaction Detail		2/1/2014	1234567 100056789000000	1	97,620.91	USD
299	Transaction Detail		3/1/2014	1234567 100056789000000	1	5,000.00	USD
300	Transaction Detail		3/1/2014	1234567 100056789000000	1	329,048.56	USD
301	Transaction Detail		3/1/2014	1234567 100056789000000	1	939,980.00	USD
302	Transaction Detail		3/1/2014	1234567 100056789000000	1	1,000,000.00	USD
303	Transaction Detail		6/1/2014	1234567 100056789000000	1	4,500.00	USD
304	Transaction Detail		6/1/2014	1234567 100056789000000	1	129,000.00	USD
305	Transaction Detail		6/1/2014	1234567 100056789000000	1	4,000.00	USD
306	Transaction Detail		7/1/2014	1234567 100056789000000	1	16,000.00	USD
307	Transaction Detail		7/1/2014	1234567 100056789000000	1	1,255,000.00	USD
308	Transaction Detail		8/1/2014	1234567 100056789000000	1	50,000.00	USD
309	Transaction Detail		8/1/2014	1234567 100056789000000	1	3,045,500.00	USD
310	Transaction Detail		9/1/2014	1234567 100056789000000	1	3,420,980.00	USD
311	Transaction Detail		9/1/2014	1234567 100056789000000	1	1,000,000.00	USD
312	Transaction Detail		10/1/2014	1234567 100056789000000	1	200,000.00	USD
313	Transaction Detail		10/1/2014	1234567 100056789000000	1	3,000.00	USD
314	Transaction Detail		10/1/2014	1234567 100056789000000	1	450,000.00	USD
315	Transaction Detail		10/1/2014	1234567 100056789000000	1	332,000.00	USD
316	Transaction Detail		10/1/2014	1234567 100056789000000	1	500,000.00	USD
317	Transaction Detail	13/01/2014		1234567 100056789000000	1	200,000.00	USD
318	Transaction Detail	13/01/2014		1234567 100056789000000	1	7,262,980.00	USD
319	Transaction Detail	13/01/2014		1234567 100056789000000	1	3,620,000.00	USD
320	Transaction Detail	14/01/2014		1234567 100056789000000	1	1,700.00	USD
321	Transaction Detail	14/01/2014		1234567 100056789000000	1	869,000.00	USD
322	Transaction Detail	15/01/2014		1234567 100056789000000	1	515,000.00	USD
323	Transaction Detail	16/01/2014		1234567 100056789000000	1	1,394,000.00	USD
324	Transaction Detail	16/01/2014		1234567 100056789000000	1	3,751,000.00	USD
325	Transaction Detail	16/01/2014		1234567 100056789000000	1	100,000.00	USD
326	Transaction Detail	16/01/2014		1234567 100056789000000	1	4,000.00	USD
327	Transaction Detail	17/01/2014		1234567 100056789000000	1	1,500.00	USD
328	Transaction Detail	17/01/2014		1234567 100056789000000	1	85,000.00	USD
329	Transaction Detail	17/01/2014		1234567 100056789000000	1	500,000.00	USD
330	Transaction Detail	21/01/2014		1234567 100056789000000	1	46,575.00	USD
331	Transaction Detail	21/01/2014		1234567 100056789000000	1	499,975.00	USD
332	Transaction Detail	21/01/2014		1234567 100056789000000	1	1,000,000.00	USD
333	Transaction Detail	21/01/2014		1234567 100056789000000	1	5,000.00	USD
334	Transaction Detail	22/01/2014		1234567 100056789000000	1	114,000.00	USD
335	Transaction Detail	22/01/2014		1234567 100056789000000	1	1,074,000.00	USD
336	Transaction Detail	22/01/2014		1234567 100056789000000	1	9,000.00	USD

Billing Statements

Sample US Account Billing Statement in Adobe® PDF format

This format shows each section of billing information in a separate table. Total charges are displayed at the end of each table for clarity.

Balance and Compensation Analysis:

ACCOUNT ANALYSIS STATEMENT  
FOR JANUARY 2014

PAGE 1 OF 4  
12345 LOC-000 123-4567 - NH

J.P.Morgan  
JPMORGAN CHASE BANK, N.A.  
123 LOMBARD AVE  
HOUSTON, TX 12345

**DETAIL OF ACCOUNT 000 00bb000001bbb56789**

ACCOUNT: 000 00bb000001bbb56789  
PRODUCTION DATE: 02-05-2014

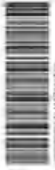
OFFICER CONTACT:  
PAUL ROMAN  
(212) 123-XXXX

OTHER CONTACT:  
JOHAN LAPSTAR  
(212) 123-XXXX

**BALANCE AND COMPENSATION ANALYSIS**

EARNINGS ALLOWANCE RATE: XX.XX%  
MULTIPLIER: \$4,708.6/000

AFP CODE	DESCRIPTION	BALANCE INFORMATION	COMPENSATION INFORMATION
000000	AVERAGE NET LEDGER BALANCE	5,000,000	0.00
000030	LESS AVERAGE FLOAT BALANCE	00	00
000010	AVERAGE NET COLLECTED BALANCE	5,000,000	0.00
000011	AVG POSITIVE COLLECTED BALANCE	5,000,000	0.00
000420	LESS DDA BAL RESRVE REQUIRMENT	00	00
000040	INVESTABLE BALANCE	5,000,000	0.00
000400	BAL EQUIV(LN)-TOT SERVICE CHRGS	XX.XX	XX.XX
000410	EXCESS(DEFICIT) INVESTBLE BAL	XX.XX	XX.XX
000240	EARNINGS ALLOWANCE	XX.XX	XX.XX
000331	BAL COMPENSABLE SRVC CHARGES	XX.XX	XX.XX
000241	EXCESS(DEFICIT) EARNING ALLOW	XX.XX	XX.XX
000314	SERVICE CHARGE AMOUNT	XX.XX	XX.XX





Billing Statements

Activity Summary:

ACCOUNT ANALYSIS STATEMENT  
FOR JANUARY 2014

PAGE 2 OF 4  
ACCOUNT: 000 006000001bbb56789  
PRODUCTION DATE: 02-06-2014

12345 LOC 000 123 4567 - NN

J.P.Morgan  
ABC COMPANY LTD

**DETAIL OF ACCOUNT 000 006000001bbb56789**

**ACTIVITY SUMMARY**

PRODUCT LINE AND DESCRIPTION	BANK SERVICE CODE	AFP SERVICE CODE	UNIT PRICE (\$)	VOLUME	SERVICE CHARGE (\$)	BALANCE EQUIVALENT (\$)	FEE BASED CHARGES (\$)
ACCOUNT SERVICES							
ACCOUNT MAINTENANCE	01005	010000	XX.XX	18	XX.XX	141.280	XX.XX
STATEMENT CYCLES	01010	010302	XX.XX	10	XX.XX		XX.XX
AUDIT CONFIRMATIONS	01076	010930	XX.XX	1	XX.XX	353.228	XX.XX
SUBTOTAL					XX.XX	494.516	
FUNDS TRANSFER SERVICES							
REPETITIVE INSTRUCTION STORAGE	05082	350561	XX.XX	20	XX.XX		XX.XX
SUBTOTAL					XX.XX	0	
JPMORGAN ACCESS							
ACCOUNT MAINT - 1 YEAR HISTORY	06065	400662	XX.XX	2	XX.XX	885.355	XX.XX
USER MODULE FEE	06097	400692	XX.XX	21	XX.XX	00	XX.XX
JPM ACCESS MONTHLY MAINT	07357	400559	XX.XX	10	XX.XX		XX.XX
SUBTOTAL					XX.XX	659.355	
PREMIUM ASSESSMENT FEE							
PREMIUM ASSESSMENT FEE	00035	0002301	XX.XX	3,000,000	XX.XX	2,599.977	XX.XX
SUBTOTAL					XX.XX	2,599.977	
TOTAL CHARGE FOR SERVICES		000300			XX.XX	XX.XX	
TOTAL FEE BASED CHARGES		000320			XX.XX	XX.XX	
BAL COMPENSABLE SHVC CHRGES		000331			XX.XX	XX.XX	
BAL EQUIV/INT-TOT SERVICE CHRGS		000400			XX.XX	XX.XX	

Relationship Balance Compensation History:

ACCOUNT ANALYSIS STATEMENT  
FOR JANUARY 2014

PAGE 3 OF 4  
ACCOUNT: 000 006000001bbb56789  
PRODUCTION DATE: 02-06-2014


12345 LOC 000 123 4567 - NN

J.P.Morgan

**DETAIL OF ACCOUNT 000 006000001bbb56789**

**RELATIONSHIP BALANCE COMPENSATION HISTORY**

MONTH	AVERAGE NET LEDGER BALANCE (\$)	AVERAGE NET COLLECTED BALANCE (\$)	INVESTABLE BALANCE (\$)	BALANCE EQUIVALENT TOTAL SERVICE CHARGES (\$)	EXCESS/ (DEFICIT) INVESTABLE BALANCE (\$)	EARNINGS ALLOWANCE RATE (%)	EARNINGS ALLOWANCE (\$)	BALANCE COMPENSABLE SERVICE CHARGES (\$)	EXCESS/ (DEFICIT) EARNINGS ALLOWANCE (\$)
JAN	5,000,000	5,000,000	5,000,000	XX.XX	XX.XX	XX.XX%	XX.XX	XX.XX	XX.XX
JAN - JAN AVERAGE	5,000,000	5,000,000	5,000,000	XX.XX					
JAN - JAN NET					XX.XX		XX.XX	XX.XX	XX.XX



**Billing Statements**

Sample Non-US Account Billing Statement in Adobe PDF format

This format shows each section of billing information in a separate table. Total charges are displayed at the end of each table for clarity.

Activity Summary:

<b>J.P.Morgan</b>		04/02/2014	
ABC COMPANY LTD 63 WEST MADISON ST ROSEVILLE LONDON EN 2 2LS UNITED KINGDOM		Billing Statement Tax Registration Number: 000-1234-56 Member SFA & IMRO	
		Statement Reference No: 0123-00-000001123456789-12345678	
		From: 01/01/2014	
		To: 31/01/2014	
		Debit Value Date: 25/02/2014	
		Page: 1	
Contact: TS SOLUTION CENTRE +60 (0) 1234 56789			
Group No.	0123 00 1bbb56789	GROUPACCOUNT	
Accounts Included In The Billing Statement:			
Account No.	0123 1bbb56789	0123 5bbb45678	0123 0000003bbb7891
Account No.	0123 2bbb57891	0123 3bbb78912	0123 0000004bbb8912
Account No.	0123 3bbb78912	0123 4bbb89123	0123 0000005bbb9123
Account No.	0123 4bbb89123	0123 5bbb91234	0123 0000006bbb1234
Account No.	0123 5bbb91234	0123 6bbb12345	0123 0000007bbb2345
Account No.	0123 6bbb12345	0123 7bbb23456	0123 0000008bbb3456
Account No.	0123 7bbb23456	0123 8bbb34567	0123 0000009bbb4567
Account No.	0123 8bbb34567		
Total Charge For Service This Period:		XX.XX	
Total Tax Amount:		XX.XX	
***Service Charge Amount in USD (DOLLAR)		XX.XX	
		To Account	0123 2bbb567891
Activity Summary			
Service Type	Service Description	Curr	Charge for Service
00123	ACCOUNT SERVICES	USD	XX.XX
00456	ELECTRONIC PAYMENTS - URGENT	USD	XX.XX
00789	ELECTRONIC RECEIPTS - URGENT	USD	XX.XX
00123	EB - ONLINE BANKING	USD	XX.XX
	Total	USD	XX.XX
Total Charge for Services			XX.XX
Activity Detail			
Service Code	Service Description	Volume	Unit Price
ACCOUNT SERVICES			

Billing Statements

Activity Detail:

<p><b>J.P.Morgan</b>                  ABC COMPANY LTD                  83 WEST MADISON ST                  ROSEVILLE                  LONDON EN 2 2LS                  UNITED KINGDOM</p>	<p>04/02/2014                  Billing Statement                  Tax Registration Number: 000-1234-56 Member SFA &amp; IMRO                  Statement Reference Nbr: 0123-00-0000000000001bbb56789 578-12345678                  From: 01/01/2014                  To: 31/01/2014                  Debit Value Date: 25/02/2014                  Page: 2</p>																																																																																																																																																																																																											
<p>Contact: TS SOLUTION CENTRE +00 (0) 1234 56789</p>																																																																																																																																																																																																												
<p>Group No. 0123 00 00000001bbb56789 GROUP ACCOUNT</p>																																																																																																																																																																																																												
<p><b>Activity Detail</b></p>																																																																																																																																																																																																												
<table border="1" style="width: 100%; border-collapse: collapse; font-size: 8pt;"> <thead> <tr> <th style="text-align: left;">Service Code</th> <th style="text-align: left;">Service Description</th> <th style="text-align: right;">Volume</th> <th style="text-align: left;">Curr</th> <th style="text-align: right;">Unit Price</th> <th style="text-align: right;">Price ID</th> <th style="text-align: right;">Charge for Service</th> </tr> </thead> <tbody> <tr> <td>0123</td> <td>ACCOUNT MAINTENANCE (1)</td> <td style="text-align: right;">22</td> <td>USD</td> <td style="text-align: right;">XX.XX</td> <td></td> <td style="text-align: right;">XX.XX</td> </tr> <tr> <td>0123</td> <td>A/C STATEMENT PAPER (1)</td> <td style="text-align: right;">17</td> <td>USD</td> <td style="text-align: right;">XX.XX</td> <td></td> <td style="text-align: right;">XX.XX</td> </tr> <tr> <td>0123</td> <td>INTEREST STATEMENT PAPER (1)</td> <td style="text-align: right;">17</td> <td>USD</td> <td style="text-align: right;">XX.XX</td> <td></td> <td style="text-align: right;">XX.XX</td> </tr> <tr> <td>0123</td> <td>MT950 SWIFT REPORTING (1)</td> <td style="text-align: right;">22</td> <td>USD</td> <td style="text-align: right;">XX.XX</td> <td></td> <td style="text-align: right;">XX.XX</td> </tr> <tr> <td colspan="2">Total ACCOUNT SERVICES</td> <td></td> <td>USD</td> <td></td> <td></td> <td style="text-align: right;">XX.XX</td> </tr> <tr> <td colspan="7"><b>ELECTRONIC PAYMENTS - URGENT</b></td> </tr> <tr> <td>1234</td> <td>L/CCY PYMT EB STP (1)</td> <td style="text-align: right;">4</td> <td>USD</td> <td style="text-align: right;">XX.XX</td> <td></td> <td style="text-align: right;">XX.XX</td> </tr> <tr> <td>1234</td> <td>F/CCY PYMT EB STP (1)</td> <td style="text-align: right;">84</td> <td>USD</td> <td style="text-align: right;">XX.XX</td> <td></td> <td style="text-align: right;">XX.XX</td> </tr> <tr> <td>1234</td> <td>F/CCY PYMT EB REPAIR (1)</td> <td style="text-align: right;">1</td> <td>USD</td> <td style="text-align: right;">XX.XX</td> <td></td> <td style="text-align: right;">XX.XX</td> </tr> <tr> <td>1234</td> <td>L/CCY PYMT MT103 STP (1)</td> <td style="text-align: right;">1</td> <td>USD</td> <td style="text-align: right;">XX.XX</td> <td></td> <td style="text-align: right;">XX.XX</td> </tr> <tr> <td>1234</td> <td>F/CCY PYMT MT103 STP (1)</td> <td style="text-align: right;">3</td> <td>USD</td> <td style="text-align: right;">XX.XX</td> <td></td> <td style="text-align: right;">XX.XX</td> </tr> <tr> <td>1234</td> <td>BOOK TRF DR EB STP (1)</td> <td style="text-align: right;">85</td> <td>USD</td> <td style="text-align: right;">XX.XX</td> <td></td> <td style="text-align: right;">XX.XX</td> </tr> <tr> <td>1234</td> <td>BOOK TRF DR MT202 STP (1)</td> <td style="text-align: right;">47</td> <td>USD</td> <td style="text-align: right;">XX.XX</td> <td></td> <td style="text-align: right;">XX.XX</td> </tr> <tr> <td>1234</td> <td>SWIFT ADVICE TO BNF BANK (1)</td> <td style="text-align: right;">30</td> <td>USD</td> <td style="text-align: right;">XX.XX</td> <td></td> <td style="text-align: right;">XX.XX</td> </tr> <tr> <td>1234</td> <td>THIRD PARTY DIRECT DEBIT (1)</td> <td style="text-align: right;">47</td> <td>USD</td> <td style="text-align: right;">XX.XX</td> <td></td> <td style="text-align: right;">XX.XX</td> </tr> <tr> <td colspan="2">Total ELECTRONIC PAYMENTS - 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URGENT</td> <td></td> <td>USD</td> <td></td> <td></td> <td style="text-align: right;">XX.XX</td> </tr> <tr> <td colspan="7"><b>EB - ONLINE BANKING</b></td> </tr> <tr> <td>1234</td> <td>ACCT MAINT (10 DAY HISTORY) (1)</td> <td style="text-align: right;">70</td> <td>USD</td> <td style="text-align: right;">XX.XX</td> <td></td> <td style="text-align: right;">XX.XX</td> </tr> <tr> <td>1234</td> <td>INFO RPTG TRANSACTIONS REPTNG (1)</td> <td style="text-align: right;">400</td> <td>USD</td> <td style="text-align: right;">XX.XX</td> <td></td> <td style="text-align: right;">XX.XX</td> </tr> <tr> <td colspan="2">Total EB - ONLINE BANKING</td> <td></td> <td>USD</td> <td></td> <td></td> <td style="text-align: right;">XX.XX</td> </tr> </tbody> </table>	Service Code	Service Description	Volume	Curr	Unit Price	Price ID	Charge for Service	0123	ACCOUNT MAINTENANCE (1)	22	USD	XX.XX		XX.XX	0123	A/C STATEMENT PAPER (1)	17	USD	XX.XX		XX.XX	0123	INTEREST STATEMENT PAPER (1)	17	USD	XX.XX		XX.XX	0123	MT950 SWIFT REPORTING (1)	22	USD	XX.XX		XX.XX	Total ACCOUNT SERVICES			USD			XX.XX	<b>ELECTRONIC PAYMENTS - URGENT</b>							1234	L/CCY PYMT EB STP (1)	4	USD	XX.XX		XX.XX	1234	F/CCY PYMT EB STP (1)	84	USD	XX.XX		XX.XX	1234	F/CCY PYMT EB REPAIR (1)	1	USD	XX.XX		XX.XX	1234	L/CCY PYMT MT103 STP (1)	1	USD	XX.XX		XX.XX	1234	F/CCY PYMT MT103 STP (1)	3	USD	XX.XX		XX.XX	1234	BOOK TRF DR EB STP (1)	85	USD	XX.XX		XX.XX	1234	BOOK TRF DR MT202 STP (1)	47	USD	XX.XX		XX.XX	1234	SWIFT ADVICE TO BNF BANK (1)	30	USD	XX.XX		XX.XX	1234	THIRD PARTY DIRECT DEBIT (1)	47	USD	XX.XX		XX.XX	Total ELECTRONIC PAYMENTS - URGENT			USD			XX.XX	<b>ELECTRONIC RECEIPTS - URGENT</b>							1234	URGENT RECEIPT (1)	70	USD	XX.XX		XX.XX	1234	URGENT DOMESTIC RECEIPT (1)	11	USD	XX.XX		XX.XX	1234	MANUAL RECEIPTS (1)	1	USD	XX.XX		XX.XX	1234	BOOK TRANSFER RECEIPTS (1)	82	USD	XX.XX		XX.XX	1234	PSD RECEIPTS NON-COMPLIANT	4	USD	XX.XX		XX.XX	1234	PSD RECEIPT REPAIR	2	USD	XX.XX		XX.XX	Total ELECTRONIC RECEIPTS - URGENT			USD			XX.XX	<b>EB - ONLINE BANKING</b>							1234	ACCT MAINT (10 DAY HISTORY) (1)	70	USD	XX.XX		XX.XX	1234	INFO RPTG TRANSACTIONS REPTNG (1)	400	USD	XX.XX		XX.XX	Total EB - ONLINE BANKING			USD			XX.XX	<p style="text-align: right; font-size: 8pt;">000000 0001234 - 123456</p>
Service Code	Service Description	Volume	Curr	Unit Price	Price ID	Charge for Service																																																																																																																																																																																																						
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<p>(1) No local VAT charged as the services are exempt from VAT as per Art 135(1)(a) of the new EU VAT Directive (2006/112/EC)</p>																																																																																																																																																																																																												

<p><b>J.P.Morgan</b>                  ABC COMPANY LTD                  83 WEST MADISON ST                  ROSEVILLE                  LONDON EN 2 2LS                  UNITED KINGDOM</p>	<p>04/02/2014                  Billing Statement                  Tax Registration Number: 000-1234-56 Member SFA &amp; IMRO                  Statement Reference Nbr: 0123-00-0000000000001bbb5678 878-12345678                  From: 01/01/2014                  To: 31/01/2014                  Debit Value Date: 25/02/2014                  Page: 2</p>	
<p>Contact: TS SOLUTION CENTRE +00 (0) 1234 56789</p>		
<p>Group No. 0123 00 00000001bbb56789 GROUP ACCOUNT</p>		
<p><b>Total Activity Charges</b> USD XX.XX</p>		
<p><small>YOUR NOMINATED ACCOUNT WILL BE DEBITED FOR THE TOTAL AMOUNT DUE ON THE 25TH CALENDAR DAY OF THE MONTH OR NEXT BUSINESS DAY. PLEASE CHECK THE ATTACHED BILLING STATEMENT AND ADVISE YOUR CUSTOMER SERVICE OFFICER OF ANY DISCREPANCIES AS SOON AS POSSIBLE. ERRORS CANNOT BE RECTIFIED UNLESS NOTIFIED WITHIN A PERIOD OF 90 DAYS FROM THE DATE OF THIS STATEMENT.</small></p>		

**Billing Statements**

Group Activity Summary and Detail:


<b>J.P.Morgan</b> ABC COMPANY LTD 83 WEST MADISON ST ROSEVILLE LONDON EN 2 2LS UNITED KINGDOM		04/02/2014 Billing Statement Tax Registration Number: 000-123456 Member- SFA & IMRO Statement Reference No: 0123-00-0000010001bbb56789 45678-12345678 Grouped From: 01/01/2014 To: 31/01/2014 Page: 1				
Contact: TS SOLUTION CENTRE +00 (0) 1234 56789						
Group No.	0123 00	0000001bbb56789	GROUP ACCOUNT			
Account No.	0123 01	0000001bbb56789	DDA ACCOUNT			
Total Charge For Service This Period			XX.XX			
Total Tax Amount			XX.XX			
***Service Charge Amount in USD (DOLLAR)			XX.XX			
		To Account	0123 0000001bbb56789			
<b>Activity Summary</b>						
Service Type	Service Description	Curr	Charge for Service			
00123	ACCOUNT SERVICES	USD	XX.XX			
00456	ELECTRONIC PAYMENTS - URGENT	USD	XX.XX			
00789	ELECTRONIC RECEIPTS - URGENT	USD	XX.XX			
00123	EB - ONLINE BANKING	USD	XX.XX			
	Total	USD	XX.XX			
Total Charge for Services			XX.XX			
<b>Activity Detail</b>						
Service Code	Service Description	Volume	Curr	Unit Price	Price ID	Charge for Service
<b>ACCOUNT SERVICES</b>						
0123	ACCOUNT MAINTENANCE (1)	1	USD	XX.XX		XX.XX
0456	AVG STATEMENT PAPER (1)	1	USD	XX.XX		XX.XX
0789	INTEREST STATEMENT PAPER (1)	1	USD	XX.XX		XX.XX
1234	MT950 SWIFT REPORTING (1)	1	USD	XX.XX		XX.XX
	Total ACCOUNT SERVICES		USD			XX.XX
<b>ELECTRONIC PAYMENTS - URGENT</b>						
1234	LCY PYMT EB STP (1)	55	USD	XX.XX		XX.XX
1234	FOCY PYMT EB STP (1)	1	USD	XX.XX		XX.XX





Billing Statements

Sub-account Transaction Detail:

 ABC COMPANY LTD 83 WEST MADISON ST ROSEVILLE LONDON EN 2 2LS UNITED KINGDOM		04/02/2014 Billing Statement Tax Registration Number: 000-1234-56 Member: SFA & IMRO Statement Reference No.: 0123 00 00000000012345678-12345678-12345678			
Contact: TS SOLUTION CENTRE +60 (0) 1234 56789		Account Number: 00 100056789 Page: 2			
Group No.: 0123 Account No.: 0123	00 00	100056789 100056789	GROUP ACCOUNT DDA ACCOUNT		
Transaction Detail					
Transaction Date	JPMC Reference	Customer Reference	Volume	Transaction Amount	Transaction Currency
ELECTRONIC PAYMENTS - URGENT					
DETAILS FOR 1234 POCY PYMT EB STP					
02/01/2014	000000001234567	12345678AB123456	1	300,000.00	USD
03/01/2014	000000001234567	12345678AB123456	1	281,500.00	USD
02/01/2014	000000001234567	12345678AB123456	1	125,000.00	USD
02/01/2014	000000001234567	12345678AB123456	1	20,000.00	USD
02/01/2014	000000001234567	12345678AB123456	1	107.00	USD
02/01/2014	000000001234567	12345678AB123456	1	2,000.00	USD
03/01/2014	000000001234567	12345678AB123456	1	2,000.00	USD
03/01/2014	000000001234567	12345678AB123456	1	7,840,000.00	USD
05/01/2014	000000001234567	12345678AB123456	1	5,172,000.00	USD
09/01/2014	000000001234567	12345678AB123456	1	4,038,500.00	USD
07/01/2014	000000001234567	12345678AB123456	1	546,500.00	USD
07/01/2014	000000001234567	12345678AB123456	1	1,750.00	USD
08/01/2014	000000001234567	12345678AB123456	1	50,000.00	USD
08/01/2014	000000001234567	12345678AB123456	1	27,000.00	USD
09/01/2014	000000001234567	12345678AB123456	1	15,000.00	USD
09/01/2014	000000001234567	12345678AB123456	1	953.37	USD
09/01/2014	000000001234567	12345678AB123456	1	800.00	USD
09/01/2014	000000001234567	12345678AB123456	1	3,456,500.00	USD
09/01/2014	000000001234567	12345678AB123456	1	116,000.00	USD
10/01/2014	000000001234567	12345678AB123456	1	32,000.00	USD
13/01/2014	000000001234567	12345678AB123456	1	2,000,000.00	USD
13/01/2014	000000001234567	12345678AB123456	1	69,000.00	USD
13/01/2014	000000001234567	12345678AB123456	1	150,000.00	USD
13/01/2014	000000001234567	12345678AB123456	1	1,165,407.39	USD
14/01/2014	000000001234567	12345678AB123456	1	1,302,500.00	USD
14/01/2014	000000001234567	12345678AB123456	1	50,000.00	USD
15/01/2014	000000001234567	12345678AB123456	1	481,462.47	USD
15/01/2014	000000001234567	12345678AB123456	1	75,000.00	USD
16/01/2014	000000001234567	12345678AB123456	1	55,000.00	USD
16/01/2014	000000001234567	12345678AB123456	1	162,075.50	USD

000000001234-123456

Billing Statements

Sub-account Transaction Detail (cont'd):

<p><b>J.P.Morgan</b>                  ABC COMPANY LTD                  63 WEST MADISON ST                  ROSEVILLE                  LONDON EN 2 2LS                  UNITED KINGDOM</p>		<p>04/02/2014                  Billing Statement                  Tax Registration Number: 000-1234-56 Member: SFAR IMRO                  Statement Reference No: 0123-00-00000611bb55789-12345678                  Account Number: 00 1bb55789                  Page: 2</p>			
<p>Contact: TS SOLUTION CENTRE +00 (0) 1234 56789</p>					
<p>Group No. 0123 00 1bb55789                  Account No. 0123 00 1bb55789</p>		<p>GROUP ACCOUNT                  DOAACCOUNT</p>			
Transaction Detail					
Transaction Date	JPMC Reference	Customer Reference	Volume	Transaction Amount	Transaction Currency
02/01/2014	000000001234567	12345678AB123456	1	68,000.00	USD
02/01/2014	000000001234567	12345678AB123456	1	1,120,750.00	USD
02/01/2014	000000001234567	12345678AB123456	1	1,264,000.00	USD
02/01/2014	000000001234567	12345678AB123456	1	40,000.00	USD
02/01/2014	000000001234567	12345678AB123456	1	3,487,000.00	USD
02/01/2014	000000001234567	12345678AB123456	1	303,000.00	USD
03/01/2014	000000001234567	12345678AB123456	1	1,632,000.00	USD
03/01/2014	000000001234567	12345678AB123456	1	935,000.00	USD
06/01/2014	000000001234567	12345678AB123456	1	1,051.00	USD
06/01/2014	000000001234567	12345678AB123456	1	1,463,000.00	USD
07/01/2014	000000001234567	12345678AB123456	1	20,000.00	USD
07/01/2014	000000001234567	12345678AB123456	1	25,000.00	USD
08/01/2014	000000001234567	12345678AB123456	1	3,489,000.00	USD
08/01/2014	000000001234567	12345678AB123456	1	3,755,000.00	USD
08/01/2014	000000001234567	12345678AB123456	1	1,617,000.00	USD
08/01/2014	000000001234567	12345678AB123456	1	6,500.00	USD
08/01/2014	000000001234567	12345678AB123456	1	6,175,500.00	USD
09/01/2014	000000001234567	12345678AB123456	1	21,100.00	USD
09/01/2014	000000001234567	12345678AB123456	1	169,000.00	USD
10/01/2014	000000001234567	12345678AB123456	1	450,000.00	USD
13/01/2014	000000001234567	12345678AB123456	1	3,000,000.00	USD
13/01/2014	000000001234567	12345678AB123456	1	4,500.00	USD
13/01/2014	000000001234567	12345678AB123456	1	3,400.00	USD
13/01/2014	000000001234567	12345678AB123456	1	33,000.00	USD
14/01/2014	000000001234567	12345678AB123456	1	9,600.00	USD
DETAILS FOR 1234 FICCY PYMT EB REPAIR					
02/01/2014	000000001234567	12345678AB123456	1	46,140.00	USD
DETAILS FOR 1234 FICCY PYMT MT 103 STP					
02/01/2014	000000001234567	12345678AB123456	1	39,000.00	USD
02/01/2014	000000001234567	12345678AB123456	1	39,000.00	USD
02/01/2014	000000001234567	101/123456/01234	1	995,000.00	USD
DETAILS FOR 1234 BOOK TFR DR EB STP					
02/01/2014	000000001234567	12345678AB123456	1	9,071.14	USD
02/01/2014	000000001234567	12345678AB123456	1	6,693.67	USD

00000 0001234 - 123456

Billing Statements

Sample Billing Statement in BSB TWIST format

BSB TWIST format is an XML-based industry standard format for electronic bill and may be useful when billing information will be reconciled in company's financial system.

```

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<header xsi:type="ResponseMessageHeader">
<messageId>1231234567892013-12-01T08:50:36.156-05:00L EII 2014-01-03-05:00</messageId><inReplyTo>1234123456782013-12-01T08:50:36.156-
05:00L EII 2014-01-03-05:00</inReplyTo><sentBy id="_123 BANK
NAME_H_A_"><typedPartyId><partyId>123</partyId><partyIdType></typedPartyId></sentBy><creationTimestamp>2014-01-
27T08:50:38.533-05:00</creationTimestamp>
</header>
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STREET</addressLine><city>London</city><countrySubDivision><name>England</name></countrySubDivision><country>GB</country><postCode>ABIY
1AB</postCode></postAddress></contactInfo>
</stmtSender>
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YORK</city><country>US</country></postAddress></contactInfo>
</stmtReceiver>
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1</accountName><compensationMethod>DelayedDebit</compensationMethod><debitAccount>XXXXXXXX</debitAccount><delayedDebitDate>2014-01-
27-05:00</delayedDebitDate><settlementAdvice>Statement Reference Number - 0123-01-0000000000XXXXXX-20131231/Debit Value Date - 2014-01-
27</settlementAdvice><accountBalanceCurrencyCode>GBP</accountBalanceCurrencyCode><settlementCurrencyCode>GBP</settlementCurrencyCode>
<taxRegionCode>TX123</taxRegionCode><taxRegionResident>Yes</taxRegionResident>
</account>

```

Contains sender info, unique message ID and

Contains sender's name and contact

Contains receiver's name and contact

Contains account

Billing Statements

BSB TWIST format (cont'd):

```

<currencyTranslation>
<originalCurrency>USD</originalCurrency><targetCurrency>GBP</targetCurrency><translationValue>0.6052902</translationValue><basis>USD</basis>
</currencyTranslation>
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1.21</amount><currency>GBP</currency></balanceValue></balance>
<balance><balanceIdentifier>CollectedBal-Avg<let</balanceIdentifier><balanceValue><amount>-
1.21</amount><currency>GBP</currency></balanceValue></balance>
<balance><balanceIdentifier>CollectedBal-
AvgPositive</balanceIdentifier><balanceValue><amount>0.00</amount><currency>GBP</currency></balanceValue></balance>
<balance><balanceIdentifier>CollectedBal-Avg<negative</balanceIdentifier><balanceValue><amount>-
1.21</amount><currency>GBP</currency></balanceValue></balance>
<balance><balanceIdentifier>InvestableBal</balanceIdentifier><balanceValue><amount>-
1.21</amount><currency>GBP</currency></balanceValue></balance>
<compensation>
<compensationIdentifier>Non-
BalCompensableServices</compensationIdentifier><compensationValue><amount>X.XX</amount><currency>GBP</currency></compensationValue>
</compensation>
<compensation>
<compensationIdentifier>ChargesAndTaxes-
NetDueThisStmnt</compensationIdentifier><compensationValue><amount>X.XX</amount><currency>GBP</currency></compensationValue></compensation>
<compensation><compensationIdentifier>SettleChargeTtl-
CurrentPeriod</compensationIdentifier><compensationValue><amount>X.XX</amount><currency>GBP</currency></compensationValue>
</compensation>
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(1)</serviceDescription><serviceType>00210</serviceType><volume>1</volume><pricingCurrencyCode>USD</pricingCurrencyCode><unitPrice><amou
nt>X.XX</amount><currency>USD</currency></unitPrice><priceMethod>UnitPriced</priceMethod><paymentMethod>BalanceCompensable</payment
Method><originalChargePrice><amount>X.XX</amount><currency>USD</currency></originalChargePrice><originalChargeSettlement><amount>X.XX</
amount><currency>GBP</currency></originalChargeSettlement><taxDesignation>Exempt</taxDesignation><serviceTaxRegion>TX671</serviceTaxRegi
on><taxIdentificationGroup><taxIdentifierNumber>1</taxIdentifierNumber><taxIdentifierRate>X.XX</taxIdentifierRate></taxIdentificationGroup>
</service>

```

Contains conversion rate between

Contains average balance during the billing

Contains totals used for compensation



Billing Statements

BSB TWIST format (cont'd):

```

<service>
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MAINTENANCE</serviceDescription><serviceType>00270</serviceType><volume>1</volume><pricingCurrencyCode>USD</pricingCurrencyCode><unitPrice><amount>X,XX</amount><currency>USD</currency></unitPrice><priceMethod>UnitPriced</priceMethod><paymentMethod>BalanceCompensable</paymentMethod><originalChargePrice><amount>X,XX</amount><currency>USD</currency></originalChargePrice><originalChargeSettlement><amount>X,XX</amount><currency>GBP</currency></originalChargeSettlement><taxDesignation>Exempt</taxDesignation><serviceTaxRegion>TX123</serviceTaxRegion><taxIdentificationGroup><taxIdentifierNumber>1</taxIdentifierNumber><taxIdentifierRate>X,XX</taxIdentifierRate></taxIdentificationGroup>
</service>
<service>
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MAINTENANCE</serviceDescription><serviceType>00270</serviceType><volume>20</volume><pricingCurrencyCode>USD</pricingCurrencyCode><unitPrice><amount>X,XX</amount><currency>USD</currency></unitPrice><priceMethod>UnitPriced</priceMethod><paymentMethod>BalanceCompensable</paymentMethod><originalChargePrice><amount>X,XX</amount><currency>USD</currency></originalChargePrice><originalChargeSettlement><amount>X,XX</amount><currency>GBP</currency></originalChargeSettlement><taxDesignation>Exempt</taxDesignation><serviceTaxRegion>TX123</serviceTaxRegion><taxIdentificationGroup><taxIdentifierNumber>1</taxIdentifierNumber><taxIdentifierRate>X,XX</taxIdentifierRate></taxIdentificationGroup>
</service>
<service>
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</service>
<service>
<bankServiceId>1234</bankServiceId><subServiceCode>5</subServiceCode><serviceDescription>
DETAIL</serviceDescription><serviceType>00270</serviceType><volume>2175</volume><pricingCurrencyCode>USD</pricingCurrencyCode><unitPrice><amount>0E-
X,XX</amount><currency>USD</currency></unitPrice><priceMethod>UnitPriced</priceMethod><paymentMethod>BalanceCompensable</paymentMethod><originalChargePrice><amount>X,XX</amount><currency>USD</currency></originalChargePrice><originalChargeSettlement><amount>X,XX</amount><currency>GBP</currency></originalChargeSettlement><taxDesignation>Exempt</taxDesignation><serviceTaxRegion>TX123</serviceTaxRegion><taxIdentificationGroup><taxIdentifierNumber>1</taxIdentifierNumber><taxIdentifierRate>X,XX</taxIdentifierRate></taxIdentificationGroup>
</service>
</statement>
</electronicStatement>
</Twist>
    
```

Contains all chargeable events on the account during billing

Contains all chargeable events on the account during billing

Contains all chargeable events on the account during billing

Contains all chargeable events on the account during billing

## Liquidity Statements

### Overview

Liquidity Statements are generated monthly or for a set time period and are available for download on a rolling 6-month basis.

Liquidity statements contain all investment activity for the period and include:

- Investment Amounts
- Earnings on Investments
- Adjustments to the Earnings
- Interest Rates
- Related Charges

# Liquidity Statements

## Sample End of Day Investment Sweep Statement in Excel® format

This format shows each section of investment information in a separate spreadsheet. Totals are displayed at the end of the sheet for clarity.

### Interest Summary:

1	A										B	C	D	E	F	G	H	I	J
1	END OF DAY INVESTMENT SWEEP																		
2	PERIOD OF: JANUARY 1 - JANUARY 31, 2015																		
3	ACCOUNT NUMBER: 06a000188656789																		
4																			
5	AVERAGE INVESTMENT BALANCE THIS MONTH (\$): 13,019,071.90																		
6	AVERAGE INVESTMENT BALANCE THIS YEAR (\$): 13,019,071.90																		
7	(BASED ON INVESTED DAYS)																		
8	NUMBER OF DAYS INVESTED THIS MONTH: 31																		
9	NUMBER OF DAYS INVESTED THIS YEAR: 31																		
10	AVERAGE INTEREST RATE THIS MONTH (%): X.XX																		
11	BASIS POINT FEE (a) FOR PRIOR MONTH (\$): 0.00																		
12	BASIS POINT FEE (a) FOR CURRENT MONTH (\$): 0.00																		
13																			
14																			
15	INTEREST PAID INVESTMENT EARNINGS OVERDRAFT INTEREST																		
16	PERIOD EARNINGS (\$) ADJUSTMENTS (\$) ADJUSTED EARNINGS (\$) NET TOTAL (\$) OVERDRAFT INTEREST (\$) ADJUSTMENTS (\$) ADJUSTED OVERDRAFT INTEREST (\$) NET TOTAL (\$)																		
17	CURRENT PERIOD																		
18	JANUARY, 2015																		
19																			
20	NET TOTAL																		
21																			
22	YEAR TO DATE																		
23																			
24	WITHHOLDING TAX MONTH TO DATE (\$):																		
25	WITHHOLDING TAX YEAR TO DATE (\$):																		
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### Current Period Activity:

1	A										B	C	D	E	F	G	H	I	J
1	END OF DAY INVESTMENT SWEEP																		
2	PERIOD OF: JANUARY 1 - JANUARY 31, 2015																		
3	ACTIVITY OF: JANUARY 1, 2015																		
4	ACCOUNT NUMBER: 06a000188656789																		
5																			
6	INVESTMENT VEHICLE: TIME DEPOSIT																		
7	TARGET BALANCE (\$): 100,000.00																		
8	MINIMUM INVESTMENT (\$): 100,000.00																		
9	SWEEP INCREMENT (\$): 1.00																		
10	INVESTMENT CAP (\$): 15,000,000.00																		
11																			
12																			
13	INVESTMENTS OVERDRAFTS																		
14	DATE BALANCE (\$) BACKVALUE ADJUSTMENTS (\$) ADJUSTED BALANCE (\$) INVESTMENT AMOUNT ADJUSTED INVESTMENT AMOUNT INVESTMENT INTEREST (%) ADJUSTED INVESTMENT INTEREST (%) OVERDRAFT INTEREST (%) ADJUSTED OVERDRAFT INTEREST (%) EARNINGS/OVERDRAFT RATE (%) INV TYPE																		
15	01/01 15,000,000.91 0.00 15,000,000.91 15,000,000.00 15,000,000.00 XXXX 0.00 XXXX 0.00 XXXX OFF 0.00																		
16	01/02 15,000,000.91 0.00 15,000,000.91 15,000,000.00 15,000,000.00 XXXX 0.00 XXXX 0.00 XXXX OFF 0.00																		
17	01/03 15,000,000.91 0.00 15,000,000.91 15,000,000.00 15,000,000.00 XXXX 0.00 XXXX 0.00 XXXX OFF 0.00																		
18	01/04 15,000,000.91 0.00 15,000,000.91 15,000,000.00 15,000,000.00 XXXX 0.00 XXXX 0.00 XXXX OFF 0.00																		
19	01/05 15,000,000.91 0.00 15,000,000.91 15,000,000.00 15,000,000.00 XXXX 0.00 XXXX 0.00 XXXX OFF 0.00																		
20	01/06 15,000,000.91 0.00 15,000,000.91 15,000,000.00 15,000,000.00 XXXX 0.00 XXXX 0.00 XXXX OFF 0.00																		
21	01/07 15,000,000.91 0.00 15,000,000.91 15,000,000.00 15,000,000.00 XXXX 0.00 XXXX 0.00 XXXX OFF 0.00																		
22	01/08 15,000,000.91 0.00 15,000,000.91 15,000,000.00 15,000,000.00 XXXX 0.00 XXXX 0.00 XXXX OFF 0.00																		
23	01/09 15,000,000.91 0.00 15,000,000.91 15,000,000.00 15,000,000.00 XXXX 0.00 XXXX 0.00 XXXX OFF 0.00																		
24	01/10 15,000,000.91 0.00 15,000,000.91 15,000,000.00 15,000,000.00 XXXX 0.00 XXXX 0.00 XXXX OFF 0.00																		
25	01/11 15,000,000.91 0.00 15,000,000.91 15,000,000.00 15,000,000.00 XXXX 0.00 XXXX 0.00 XXXX OFF 0.00																		
26	01/12 15,000,000.91 0.00 15,000,000.91 15,000,000.00 15,000,000.00 XXXX 0.00 XXXX 0.00 XXXX OFF 0.00																		
27	01/13 15,000,000.91 0.00 15,000,000.91 15,000,000.00 15,000,000.00 XXXX 0.00 XXXX 0.00 XXXX OFF 0.00																		
28	01/14 15,000,000.91 0.00 15,000,000.91 15,000,000.00 15,000,000.00 XXXX 0.00 XXXX 0.00 XXXX OFF 0.00																		
29	01/15 15,000,000.91 0.00 15,000,000.91 15,000,000.00 15,000,000.00 XXXX 0.00 XXXX 0.00 XXXX OFF 0.00																		
30	01/16 15,000,000.91 0.00 15,000,000.91 15,000,000.00 15,000,000.00 XXXX 0.00 XXXX 0.00 XXXX OFF 0.00																		
31	01/17 15,000,000.91 0.00 15,000,000.91 15,000,000.00 15,000,000.00 XXXX 0.00 XXXX 0.00 XXXX OFF 0.00																		
32	01/18 15,000,000.91 0.00 15,000,000.91 15,000,000.00 15,000,000.00 XXXX 0.00 XXXX 0.00 XXXX OFF 0.00																		
33	01/19 15,000,000.91 0.00 15,000,000.91 15,000,000.00 15,000,000.00 XXXX 0.00 XXXX 0.00 XXXX OFF 0.00																		
34	01/20 15,000,000.91 0.00 15,000,000.91 15,000,000.00 15,000,000.00 XXXX 0.00 XXXX 0.00 XXXX OFF 0.00																		
35	01/21 15,000,000.91 0.00 15,000,000.91 15,000,000.00 15,000,000.00 XXXX 0.00 XXXX 0.00 XXXX OFF 0.00																		
36	01/22 15,000,000.91 0.00 15,000,000.91 15,000,000.00 15,000,000.00 XXXX 0.00 XXXX 0.00 XXXX OFF 0.00																		
37	01/23 15,000,000.91 0.00 15,000,000.91 15,000,000.00 15,000,000.00 XXXX 0.00 XXXX 0.00 XXXX OFF 0.00																		
38	01/24 15,000,000.91 0.00 15,000,000.91 15,000,000.00 15,000,000.00 XXXX 0.00 XXXX 0.00 XXXX OFF 0.00																		
39	01/25 15,000,000.91 0.00 15,000,000.91 15,000,000.00 15,000,000.00 XXXX 0.00 XXXX 0.00 XXXX OFF 0.00																		
40	01/26 15,000,000.91 0.00 15,000,000.91 15,000,000.00 15,000,000.00 XXXX 0.00 XXXX 0.00 XXXX OFF 0.00																		
41	01/27 15,000,000.91 0.00 15,000,000.91 15,000,000.00 15,000,000.00 XXXX 0.00 XXXX 0.00 XXXX OFF 0.00																		
42	01/28 15,000,000.91 0.00 15,000,000.91 15,000,000.00 15,000,000.00 XXXX 0.00 XXXX 0.00 XXXX OFF 0.00																		
43	01/29 15,000,000.91 0.00 15,000,000.91 15,000,000.00 15,000,000.00 XXXX 0.00 XXXX 0.00 XXXX OFF 0.00																		
44	01/30 15,000,000.91 0.00 15,000,000.91 15,000,000.00 15,000,000.00 XXXX 0.00 XXXX 0.00 XXXX OFF 0.00																		
45	01/31 15,000,000.91 0.00 15,000,000.91 15,000,000.00 15,000,000.00 XXXX 0.00 XXXX 0.00 XXXX OFF 0.00																		
46	TOTALS																		
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Liquidity Statements

Sample End of Day Investment Sweep Statement in CSV format

This format shows each section of investment information one after another. Totals are displayed at the end of each section for clarity.

Interest Summary:

17	A	B	C	D	E	F	G	H	I	J	K
18	END OF DAY INVESTMENT SWEEP										
19	PERIOD OF: JANUARY 1 - JANUARY 31, 2015										
20	ACCOUNT NUMBER: 0060001111111111										
21	INTEREST SUMMARY										
22	AVERAGE INVESTMENT BALANCE THIS MONTH (\$)	13,019,071.50									
23	AVERAGE INVESTMENT BALANCE THIS YEAR (\$)	13,019,071.50									
24	(BASED ON INVESTED DAYS)										
25	NUMBER OF DAYS INVESTED THIS MONTH	31									
26	NUMBER OF DAYS INVESTED THIS YEAR	31									
27	AVERAGE INTEREST RATE THIS MONTH (%)	x.xx									
28	BASIS POINT FEE (a) FOR PRIOR MONTH (\$)	0									
29	BASIS POINT FEE (a) FOR CURRENT MONTH (\$)	0									
30											
31	INTEREST PAID INVESTMENT EARNINGS										
32	ADJUSTMENTS (\$)										
33	ADJUSTED EARNINGS (\$ NET TOTAL)										
34	OVERDRAFT INTEREST										
35	ADJUSTMENTS (\$)										
36	ADJUSTED OVERDRAFT INTEREST (\$ NET TOTAL)										
37	PERIOD										
38	CURRENT PERIOD	xx.xx	xx.xx	xx.xx	xx.xx	xx.xx	xx.xx	xx.xx	xx.xx	xx.xx	xx.xx
39	JANUARY, 2015										
40	NET TOTAL					xx.xx					xx.xx
41	YEAR TO DATE	xx.xx				xx.xx					xx.xx
42	WITHHOLDING TAX MONTH TO DATE (\$)	xx.xx									
43	WITHHOLDING TAX YEAR TO DATE (\$)	xx.xx									
44											
45	END OF DAY INVESTMENT SWEEP										
46	PERIOD OF: JANUARY 1 - JANUARY 31, 2015										
47	ACTIVITY OF: JANUARY 1, 2015										
48	ACCOUNT NUMBER: 006000123456789										
49	CURRENT PERIOD ACTIVITY										
50	INVESTMENT VEHICLE: JPMC NASSAU TIME DEPOSIT										
51	TARGET BALANCE (\$)	100,000.00									
52	MINIMUM INVESTMENT (\$)	100,000.00									
53	SWEEP INCREMENT (\$)	1									
54	INVESTMENT CAP (\$)	15,000,000.00									

Current Period Activity:

37	A	B	C	D	E	F	G	H	I	J	K	L	M
38	CURRENT PERIOD ACTIVITY												
39	INVESTMENT VEHICLE: JPMC NASSAU TIME DEPOSIT												
40	TARGET BALANCE (\$)	100,000.00											
41	MINIMUM INVESTMENT (\$)	100,000.00											
42	SWEEP INCREMENT (\$)	1											
43	INVESTMENT CAP (\$)	15,000,000.00											
44													
45													
46	DATE	BALANCE (\$)	BACKVALUE ADJUSTMENTS (\$)	ADJUSTED BALANCE (\$)	INVESTMENTS INVESTMENT AMOUNT (\$)	ADJUSTED INVESTMENT AMOUNT (\$)	INVESTMENT INTEREST (\$)	ADJUSTED INVESTMENT INTEREST (\$)	OVERDRAFTS OVERDRAFT INTEREST (\$)	ADJUSTED OVERDRAFT	EARNINGS/OVER DRAFT RATE (%)	INV TYPE	
47	1-Jan	15,000,000.91	0	15,000,000.91	15,000,000	15,000,000	15,000,000 xxxxx	15,000,000 xxxxx	0	0	0 xxx.xx%	OFF	
48	2-Jan	15,000,000.91	0	15,000,000.91	15,000,000	15,000,000	15,000,000 xxxxx	15,000,000 xxxxx	0	0	0 xxx.xx%	OFF	
49	3-Jan	15,000,000.91	0	15,000,000.91	15,000,000	15,000,000	15,000,000 xxxxx	15,000,000 xxxxx	0	0	0 xxx.xx%	OFF	
50	4-Jan	15,000,000.91	0	15,000,000.91	15,000,000	15,000,000	15,000,000 xxxxx	15,000,000 xxxxx	0	0	0 xxx.xx%	OFF	
51	5-Jan	15,000,000.91	0	15,000,000.91	15,000,000	15,000,000	15,000,000 xxxxx	15,000,000 xxxxx	0	0	0 xxx.xx%	OFF	
52	6-Jan	15,000,000.91	0	15,000,000.91	15,000,000	15,000,000	15,000,000 xxxxx	15,000,000 xxxxx	0	0	0 xxx.xx%	OFF	
53	7-Jan	15,000,000.91	0	15,000,000.91	15,000,000	15,000,000	15,000,000 xxxxx	15,000,000 xxxxx	0	0	0 xxx.xx%	OFF	
54	8-Jan	15,000,000.91	0	15,000,000.91	15,000,000	15,000,000	15,000,000 xxxxx	15,000,000 xxxxx	0	0	0 xxx.xx%	OFF	
55	9-Jan	15,000,000.91	0	15,000,000.91	15,000,000	15,000,000	15,000,000 xxxxx	15,000,000 xxxxx	0	0	0 xxx.xx%	OFF	
56	10-Jan	15,000,000.91	0	15,000,000.91	15,000,000	15,000,000	15,000,000 xxxxx	15,000,000 xxxxx	0	0	0 xxx.xx%	OFF	
57	11-Jan	15,000,000.91	0	15,000,000.91	15,000,000	15,000,000	15,000,000 xxxxx	15,000,000 xxxxx	0	0	0 xxx.xx%	OFF	
58	12-Jan	15,000,000.91	0	15,000,000.91	15,000,000	15,000,000	15,000,000 xxxxx	15,000,000 xxxxx	0	0	0 xxx.xx%	OFF	
59	13-Jan	15,000,000.91	0	15,000,000.91	15,000,000	15,000,000	15,000,000 xxxxx	15,000,000 xxxxx	0	0	0 xxx.xx%	OFF	
60	14-Jan	15,000,000.91	0	15,000,000.91	15,000,000	15,000,000	15,000,000 xxxxx	15,000,000 xxxxx	0	0	0 xxx.xx%	OFF	
61	15-Jan	15,000,000.91	0	15,000,000.91	15,000,000	15,000,000	15,000,000 xxxxx	15,000,000 xxxxx	0	0	0 xxx.xx%	OFF	
62	16-Jan	15,000,000.91	0	15,000,000.91	15,000,000	15,000,000	15,000,000 xxxxx	15,000,000 xxxxx	0	0	0 xxx.xx%	OFF	
63	17-Jan	15,000,000.91	0	15,000,000.91	15,000,000	15,000,000	15,000,000 xxxxx	15,000,000 xxxxx	0	0	0 xxx.xx%	OFF	
64	18-Jan	15,000,000.91	0	15,000,000.91	15,000,000	15,000,000	15,000,000 xxxxx	15,000,000 xxxxx	0	0	0 xxx.xx%	OFF	
65	19-Jan	15,000,000.91	0	15,000,000.91	15,000,000	15,000,000	15,000,000 xxxxx	15,000,000 xxxxx	0	0	0 xxx.xx%	OFF	
66	20-Jan	15,000,000.91	0	15,000,000.91	15,000,000	15,000,000	15,000,000 xxxxx	15,000,000 xxxxx	0	0	0 xxx.xx%	OFF	
67	21-Jan	15,000,000.91	0	15,000,000.91	15,000,000	15,000,000	15,000,000 xxxxx	15,000,000 xxxxx	0	0	0 xxx.xx%	OFF	
68	22-Jan	15,000,000.91	0	15,000,000.91	15,000,000	15,000,000	15,000,000 xxxxx	15,000,000 xxxxx	0	0	0 xxx.xx%	OFF	
69	23-Jan	15,000,000.91	0	15,000,000.91	15,000,000	15,000,000	15,000,000 xxxxx	15,000,000 xxxxx	0	0	0 xxx.xx%	OFF	
70	24-Jan	15,000,000.91	0	15,000,000.91	15,000,000	15,000,000	15,000,000 xxxxx	15,000,000 xxxxx	0	0	0 xxx.xx%	OFF	
71	25-Jan	15,000,000.91	0	15,000,000.91	15,000,000	15,000,000	15,000,000 xxxxx	15,000,000 xxxxx	0	0	0 xxx.xx%	OFF	
72	26-Jan	15,000,000.91	0	15,000,000.91	15,000,000	15,000,000	15,000,000 xxxxx	15,000,000 xxxxx	0	0	0 xxx.xx%	OFF	
73	27-Jan	15,000,000.91	0	15,000,000.91	15,000,000	15,000,000	15,000,000 xxxxx	15,000,000 xxxxx	0	0	0 xxx.xx%	OFF	
74	28-Jan	15,000,000.91	0	15,000,000.91	15,000,000	15,000,000	15,000,000 xxxxx	15,000,000 xxxxx	0	0	0 xxx.xx%	OFF	
75	29-Jan	15,000,000.91	0	15,000,000.91	15,000,000	15,000,000	15,000,000 xxxxx	15,000,000 xxxxx	0	0	0 xxx.xx%	OFF	
76	30-Jan	15,000,000.91	0	15,000,000.91	15,000,000	15,000,000	15,000,000 xxxxx	15,000,000 xxxxx	0	0	0 xxx.xx%	OFF	
77	31-Jan	15,000,000.91	0	15,000,000.91	15,000,000	15,000,000	15,000,000 xxxxx	15,000,000 xxxxx	0	0	0 xxx.xx%	OFF	
78	TOTALS:						xxx.xx	xxx.xx					

Liquidity Statements

Sample End of Day Investment Sweep Statement in PDF format

This format shows each section of investment information in a separate table. Totals are displayed at the end of each table for clarity.

Interest Summary:

INTEREST PAID		INVESTMENT EARNINGS				OVERDRAFT INTEREST			
PERIOD	EARNINGS (\$)	ADJUSTMENTS (\$)	ADJUSTED EARNINGS (\$)	NET TOTAL (\$)	OVERDRAFT INTEREST (\$)	ADJUSTMENTS (\$)	ADJUSTED OVERDRAFT INTEREST (\$)	NET TOTAL (\$)	
CURRENT PERIOD	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	
JANUARY, 2015								XX.XX <sup>(a)</sup>	
<b>NET TOTAL</b>								<b>XX.XX<sup>(a)</sup></b>	
YEAR TO DATE	XX.XX							XX.XX	
WITHHOLDING TAX MTD (\$)	XX.XX								
WITHHOLDING TAX YTD (\$)	XX.XX								

\* THIS AMOUNT WILL APPEAR ON YOUR ACCOUNT ANALYSIS  
 THIS STATEMENT MAY SHOW ADJUSTMENTS FOR UP TO 13 MONTHS

This statement will be deemed correct if no query is received within 90 days.

Deposits held in a branch of the Bank located outside the United States are payable exclusively at the branch at which the account is held and are not payable in the United States. Such deposits: (i) are not insured by the Federal Deposit Insurance Corporation or any other governmental entity; (ii) are subject to cross-border risks; and (iii) have a lesser preference as compared to deposits held in the United States in the event of a liquidation of the Bank.

(a) Basis Point Fee: The Yield calculations above do not take into consideration any sweep basis point fees. If basis point fees were included the returns would be lower.

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Liquidity Statements

Current Period Activity:

JPMorganChase		END OF DAY INVESTMENT SWEEP									
CURRENT PERIOD ACTIVITY										IN US DOLLARS	
		INVESTMENT VEHICLE: XXX XXXXXX XXXX XXXXXX						PAGE NUMBER: 3 OF 3			
		TARGET BALANCE (\$): 100,000.00						PERIOD OF ACTIVITY OF: JANUARY 1 - JANUARY 31, 2015			
		MINIMUM INVESTMENT (\$): 100,000.00									
		SWEEP INCREMENT (\$): 1.00									
		INVESTMENT CAP (\$): 15,000,000.00									
ACCOUNT NUMBER: 066500166656769											
DATE	BALANCE (\$)	BACKVALUE ADJUSTMENTS (\$)	INVESTMENTS				OVERDRAFTS			EARNINGS/OVERDRAFT RATE (%)	INV TYPE
			ADJUSTED BALANCE (\$)	INVESTMENT AMOUNT (\$)	ADJUSTED INVESTMENT AMOUNT (\$)	INVESTMENT INTEREST (\$)	ADJUSTED INVESTMENT INTEREST (\$)	OVERDRAFT INTEREST (\$)	ADJUSTED OVERDRAFT INTEREST (\$)		
01/01	15,000,000.91	0.00	15,000,000.91	15,000,000.00	15,000,000.00	XX.XX	XX.XX	0.00	0.00	XX.XX%	OFF
01/02	15,000,000.91	0.00	15,000,000.91	15,000,000.00	15,000,000.00	XX.XX	XX.XX	0.00	0.00	XX.XX%	OFF
01/03	15,000,000.91	0.00	15,000,000.91	15,000,000.00	15,000,000.00	XX.XX	XX.XX	0.00	0.00	XX.XX%	OFF
01/04	15,000,000.91	0.00	15,000,000.91	15,000,000.00	15,000,000.00	XX.XX	XX.XX	0.00	0.00	XX.XX%	OFF
01/05	15,000,000.91	0.00	15,000,000.91	15,000,000.00	15,000,000.00	XX.XX	XX.XX	0.00	0.00	XX.XX%	OFF
01/06	15,000,000.91	0.00	15,000,000.91	15,000,000.00	15,000,000.00	XX.XX	XX.XX	0.00	0.00	XX.XX%	OFF
01/07	15,000,000.91	0.00	15,000,000.91	15,000,000.00	15,000,000.00	XX.XX	XX.XX	0.00	0.00	XX.XX%	OFF
01/08	15,000,000.91	0.00	15,000,000.91	15,000,000.00	15,000,000.00	XX.XX	XX.XX	0.00	0.00	XX.XX%	OFF
01/09	15,000,000.91	0.00	15,000,000.91	15,000,000.00	15,000,000.00	XX.XX	XX.XX	0.00	0.00	XX.XX%	OFF
01/10	15,000,000.91	0.00	15,000,000.91	15,000,000.00	15,000,000.00	XX.XX	XX.XX	0.00	0.00	XX.XX%	OFF
01/11	15,000,000.91	0.00	15,000,000.91	15,000,000.00	15,000,000.00	XX.XX	XX.XX	0.00	0.00	XX.XX%	OFF
01/12	15,000,000.91	0.00	15,000,000.91	15,000,000.00	15,000,000.00	XX.XX	XX.XX	0.00	0.00	XX.XX%	OFF
01/13	15,000,000.91	0.00	15,000,000.91	15,000,000.00	15,000,000.00	XX.XX	XX.XX	0.00	0.00	XX.XX%	OFF
01/14	15,000,000.91	0.00	15,000,000.91	15,000,000.00	15,000,000.00	XX.XX	XX.XX	0.00	0.00	XX.XX%	OFF
01/15	15,000,000.91	0.00	15,000,000.91	15,000,000.00	15,000,000.00	XX.XX	XX.XX	0.00	0.00	XX.XX%	OFF
01/16	15,000,000.91	0.00	15,000,000.91	15,000,000.00	15,000,000.00	XX.XX	XX.XX	0.00	0.00	XX.XX%	OFF
01/17	15,000,000.91	0.00	15,000,000.91	15,000,000.00	15,000,000.00	XX.XX	XX.XX	0.00	0.00	XX.XX%	OFF
01/18	15,000,000.91	0.00	15,000,000.91	15,000,000.00	15,000,000.00	XX.XX	XX.XX	0.00	0.00	XX.XX%	OFF
01/19	15,000,000.91	0.00	15,000,000.91	15,000,000.00	15,000,000.00	XX.XX	XX.XX	0.00	0.00	XX.XX%	OFF
01/20	15,000,000.91	0.00	15,000,000.91	15,000,000.00	15,000,000.00	XX.XX	XX.XX	0.00	0.00	XX.XX%	OFF
01/21	15,000,000.91	0.00	15,000,000.91	15,000,000.00	15,000,000.00	XX.XX	XX.XX	0.00	0.00	XX.XX%	OFF
01/22	15,000,000.91	0.00	15,000,000.91	15,000,000.00	15,000,000.00	XX.XX	XX.XX	0.00	0.00	XX.XX%	OFF
01/23	15,000,000.91	0.00	15,000,000.91	15,000,000.00	15,000,000.00	XX.XX	XX.XX	0.00	0.00	XX.XX%	OFF
01/24	15,000,000.91	0.00	15,000,000.91	15,000,000.00	15,000,000.00	XX.XX	XX.XX	0.00	0.00	XX.XX%	OFF
01/25	15,000,000.91	0.00	15,000,000.91	15,000,000.00	15,000,000.00	XX.XX	XX.XX	0.00	0.00	XX.XX%	OFF
01/26	15,000,000.91	0.00	15,000,000.91	15,000,000.00	15,000,000.00	XX.XX	XX.XX	0.00	0.00	XX.XX%	OFF
01/27	15,000,000.91	0.00	15,000,000.91	15,000,000.00	15,000,000.00	XX.XX	XX.XX	0.00	0.00	XX.XX%	OFF
01/28	15,000,000.91	0.00	15,000,000.91	15,000,000.00	15,000,000.00	XX.XX	XX.XX	0.00	0.00	XX.XX%	OFF
01/29	15,000,000.91	0.00	15,000,000.91	15,000,000.00	15,000,000.00	XX.XX	XX.XX	0.00	0.00	XX.XX%	OFF
01/30	15,000,000.91	0.00	15,000,000.91	15,000,000.00	15,000,000.00	XX.XX	XX.XX	0.00	0.00	XX.XX%	OFF
01/31	15,000,000.91	0.00	15,000,000.91	15,000,000.00	15,000,000.00	XX.XX	XX.XX	0.00	0.00	XX.XX%	OFF
TOTALS						XX.XX	XX.XX	0.00	0.00		

Liquidity Statements

Sample End of Day Netted Investment Sweep Statement in Excel® format

This format shows each section of investment information in a separate spreadsheet. Totals are displayed at the end of the sheet for clarity.

Interest Summary:

1	A	B	C	D	E	F	G	H	I	J
1	END OF DAY NETTED INVESTMENT SWEEP									
2	PERIOD OF: JANUARY 1 - JANUARY 31, 2015									
3	ACCOUNT NUMBER: 05000100056709									
4										
5	AVERAGE INVESTMENT BALANCE THIS MONTH (\$):	16,000,000.25								
6	AVERAGE INVESTMENT BALANCE THIS YEAR (\$):	21,791,028.79								
7	(BASED ON INVESTED DAYS)									
8	NUMBER OF DAYS INVESTED THIS MONTH:	19								
9	NUMBER OF DAYS INVESTED THIS YEAR:	19								
10	AVERAGE INTEREST RATE THIS MONTH (%):	xx.xx								
11	BASIS POINT FEE (a) FOR PRIOR MONTH (\$):	0.00								
12	BASIS POINT FEE (a) FOR CURRENT MONTH (\$):	0.00								
13										
14		INTEREST PAID	INVESTMENT EARNINGS				OVERDRAFT INTEREST			
15	PERIOD		EARNINGS (\$)	ADJUSTMENTS (\$)	ADJUSTED EARNINGS (\$)	NET TOTAL (\$)	OVERDRAFT INTEREST (\$)	ADJUSTMENTS (\$)	ADJUSTED OVERDRAFT INTEREST (\$)	NET TOTAL (\$)
16										
17	PRIOR PERIOD									
18	DECEMBER, 2014	xx.xx	xx.xx	xx.xx	xx.xx	xx.xx	xx.xx	xx.xx	xx.xx	xx.xx
19										
20	PRIOR PERIOD ADJUSTMENTS	xx.xx	xx.xx	xx.xx	xx.xx	xx.xx	xx.xx	xx.xx	xx.xx	xx.xx
21										
22	CURRENT PERIOD									
23	JANUARY, 2015	xx.xx	xx.xx	xx.xx	xx.xx	xx.xx	xx.xx	xx.xx	xx.xx	xx.xx
24										
25	NET TOTAL					xx.xx				xx.xx
26										
27	YEAR TO DATE	xx.xx				xx.xx				xx.xx
28										
29	WITHHOLDING TAX MTD (\$):	0.00								
30	WITHHOLDING TAX YTD (\$):	0.00								
31										
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Liquidity Statements

Sample End of Day Netted Investment Sweep Statement in CSV format

This format shows each section of investment information one after another. Totals are displayed at the end of each section for clarity.

Interest Summary:

	A	B	C	D	E	F	G	H	I	J	
1	END OF DAY NETTED INVESTMENT SWEEP										
2	PERIOD OF: JANUARY 1 - JANUARY 31, 2015										
3	ACCOUNT NUMBER: 000000100058789										
4	INTEREST SUMMARY										
7	AVERAGE INVESTMENT BALANCE THIS MONTH (\$):	16000000.25									
8	AVERAGE INVESTMENT BALANCE THIS YEAR (\$):	21,791,026.79									
9	(BASED ON INVESTED DAYS)										
10	NUMBER OF DAYS INVESTED THIS MONTH:	19									
11	NUMBER OF DAYS INVESTED THIS YEAR:	19									
12	AVERAGE INTEREST RATE THIS MONTH (%):	.XX									
13	BASIS POINT FEE (a) FOR PRIOR MONTH (\$):	0									
14	BASIS POINT FEE (a) FOR CURRENT MONTH (\$):	0									
17	PERIOD	INTEREST PAID	INVESTMENT EARNINGS	ADJUSTMENTS (\$)	ADJUSTED EARNINGS (\$)	NET TOTAL (\$)	OVERDRAFT INTEREST	ADJUSTMENTS (\$)	ADJUSTED OVERDRAFT INTEREST (\$)	NET TOTAL (\$)	
18	PRIOR PERIOD										
20	DECEMBER, 2014	.XX	.XX	.XX	.XX	.XX	.XX	.XX	.XX	.XX	
22	PRIOR PERIOD ADJUSTMENTS	0	0	0	0	0	0	0	0	0	
24	CURRENT PERIOD										
25	JANUARY, 2015	.XX	.XX	.XX	.XX	.XX	.XX	.XX	.XX	.XX	
27	NET TOTAL									.XX	
29	YEAR TO DATE	.XX	.XX	.XX	.XX	.XX	.XX	.XX	.XX	.XX	
31	WITHHOLDING TAX MTD (\$):	0									
32	WITHHOLDING TAX YTD (\$):	0									
35	END OF DAY NETTED INVESTMENT SWEEP										
36	PERIOD OF: JANUARY 1 - JANUARY 31, 2015										
37	ACTIVITY OF: JANUARY, 2015										
38	ACCOUNT NUMBER: 000000100058789										

Current Period Activity:

	A	B	C	D	E	F	G	H	I	J	K	
40	CURRENT PERIOD ACTIVITY											
41												
42	TARGET BALANCE (\$):	0										
43	MINIMUM INVESTMENT (\$):	1										
44	SWEEP INCREMENT (\$):	1										
45	TIER 1 CEILING (\$):	300,000,000.00										
46	INVESTMENTS											
47	OVERDRAFTS											
48	DATE	BALANCE (\$)	BACKVALUE ADJUSTMENTS	ADJUSTED BALANCE	INVESTMENT AMOUNT	ADJUSTED INVESTMENT AMOUNT	INVESTMENT INTEREST	ADJUSTED INVESTMENT INTEREST	OVERDRAFT INTEREST	ADJUSTED OVERDRAFT	OVERDRAFT RATE (%)	
49	1-Jan	16000000.25	90	16000090.25	16000000	16000090	.XX	.XX	.XX	.XX	.XX	
50	2-Jan	16000000.25	90	16000090.25	16000000	16000090	.XX	.XX	.XX	.XX	.XX	
51	3-Jan	16000000.25	90	16000090.25	16000000	16000090	.XX	.XX	.XX	.XX	.XX	
52	4-Jan	16000000.25	90	16000090.25	16000000	16000090	.XX	.XX	.XX	.XX	.XX	
53	5-Jan	16000000.25	90	16000090.25	16000000	16000090	.XX	.XX	.XX	.XX	.XX	
54	6-Jan	16000000.25	90	16000090.25	16000000	16000090	.XX	.XX	.XX	.XX	.XX	
55	7-Jan	16000000.25	90	16000090.25	16000000	16000090	.XX	.XX	.XX	.XX	.XX	
56	8-Jan	16000000.25	90	16000090.25	16000000	16000090	.XX	.XX	.XX	.XX	.XX	
57	9-Jan	16000000.25	90	16000090.25	16000000	16000090	.XX	.XX	.XX	.XX	.XX	
58	10-Jan	16000000.25	90	16000090.25	16000000	16000090	.XX	.XX	.XX	.XX	.XX	
59	11-Jan	16000000.25	90	16000090.25	16000000	16000090	.XX	.XX	.XX	.XX	.XX	
60	12-Jan	16000000.25	90	16000090.25	16000000	16000090	.XX	.XX	.XX	.XX	.XX	
61	13-Jan	16000000.25	90	16000090.25	16000000	16000090	.XX	.XX	.XX	.XX	.XX	
62	14-Jan	16000000.25	90	16000090.25	16000000	16000090	.XX	.XX	.XX	.XX	.XX	
63	15-Jan	16000000.25	90	16000090.25	16000000	16000090	.XX	.XX	.XX	.XX	.XX	
64	16-Jan	16000000.25	90	16000090.25	16000000	16000090	.XX	.XX	.XX	.XX	.XX	
65	17-Jan	16000000.25	90	16000090.25	16000000	16000090	.XX	.XX	.XX	.XX	.XX	
66	18-Jan	16000000.25	90	16000090.25	16000000	16000090	.XX	.XX	.XX	.XX	.XX	
67	19-Jan	16000000.25	90	16000090.25	16000000	16000090	.XX	.XX	.XX	.XX	.XX	
68	20-Jan	16000000.25	90	16000090.25	16000000	16000090	.XX	.XX	.XX	.XX	.XX	
69	21-Jan	16000000.25	90	16000090.25	16000000	16000090	.XX	.XX	.XX	.XX	.XX	
70	22-Jan	16000000.25	90	16000090.25	16000000	16000090	.XX	.XX	.XX	.XX	.XX	
71	23-Jan	16000000.25	90	16000090.25	16000000	16000090	.XX	.XX	.XX	.XX	.XX	
72	24-Jan	16000000.25	90	16000090.25	16000000	16000090	.XX	.XX	.XX	.XX	.XX	
73	25-Jan	16000000.25	90	16000090.25	16000000	16000090	.XX	.XX	.XX	.XX	.XX	
74	26-Jan	16000000.25	90	16000090.25	16000000	16000090	.XX	.XX	.XX	.XX	.XX	
75	27-Jan	16000000.25	90	16000090.25	16000000	16000090	.XX	.XX	.XX	.XX	.XX	
76	28-Jan	16000000.25	90	16000090.25	16000000	16000090	.XX	.XX	.XX	.XX	.XX	
77	29-Jan	16000000.25	90	16000090.25	16000000	16000090	.XX	.XX	.XX	.XX	.XX	
78	30-Jan	16000000.25	90	16000090.25	16000000	16000090	.XX	.XX	.XX	.XX	.XX	
79	31-Jan	16000000.25	90	16000090.25	16000000	16000090	.XX	.XX	.XX	.XX	.XX	
80	TOTALS:						.XX	.XX	.XX	.XX	.XX	





Liquidity Statements

Prior Period Investment Earnings Detail:

A	B	C	D	E	F	G	H	I	J	K	L	M
185	PRIOR PERIOD INVESTMENT EARNINGS DETAIL											
186												
187	TARGET BALANCE (\$)	0										
188	MINIMUM INVESTMENT (\$)	1										
189	SWEEP INCREMENT (\$)	1										
190	TIER 1 CEILING (\$)	300,000,000.00										
191												
192												
193	DATE	ADJUSTED INVESTMENT AMOUNT (\$)	TIER 1 INVESTMENT AMOUNT	TIER 1 INVESTMENT INTEREST	TIER 1 ADJUSTMENT	ADJUSTED INVESTMENT AMOUNT	TIER 2 INVESTMENT AMOUNT	TIER 2 INVESTMENT INTEREST	TIER 2 ADJUSTMENT	ADJUSTED INVESTMENT INTEREST	TOTAL ADJUSTED INVESTMENT INTEREST (\$)	
194	1-Dec	17000090	17000090	xx.xx	xx.xx	xx.xx	0	0	0	0	xx.xx	
195	2-Dec	17000090	17000090	xx.xx	xx.xx	xx.xx	0	0	0	0	xx.xx	
196	3-Dec	17000090	17000090	xx.xx	xx.xx	xx.xx	0	0	0	0	xx.xx	
197	4-Dec	17000090	17000090	xx.xx	xx.xx	xx.xx	0	0	0	0	xx.xx	
198	5-Dec	17000090	17000090	xx.xx	xx.xx	xx.xx	0	0	0	0	xx.xx	
199	6-Dec	17000090	17000090	xx.xx	xx.xx	xx.xx	0	0	0	0	xx.xx	
200	7-Dec	17000090	17000090	xx.xx	xx.xx	xx.xx	0	0	0	0	xx.xx	
201	8-Dec	17000090	17000090	xx.xx	xx.xx	xx.xx	0	0	0	0	xx.xx	
202	9-Dec	17000090	17000090	xx.xx	xx.xx	xx.xx	0	0	0	0	xx.xx	
203	10-Dec	17000090	17000090	xx.xx	xx.xx	xx.xx	0	0	0	0	xx.xx	
204	11-Dec	17000090	17000090	xx.xx	xx.xx	xx.xx	0	0	0	0	xx.xx	
205	12-Dec	17000090	17000090	xx.xx	xx.xx	xx.xx	0	0	0	0	xx.xx	
206	13-Dec	17000090	17000090	xx.xx	xx.xx	xx.xx	0	0	0	0	xx.xx	
207	14-Dec	17000090	17000090	xx.xx	xx.xx	xx.xx	0	0	0	0	xx.xx	
208	15-Dec	17000090	17000090	xx.xx	xx.xx	xx.xx	0	0	0	0	xx.xx	
209	16-Dec	17000090	17000090	xx.xx	xx.xx	xx.xx	0	0	0	0	xx.xx	
210	17-Dec	17000090	17000090	xx.xx	xx.xx	xx.xx	0	0	0	0	xx.xx	
211	18-Dec	17000090	17000090	xx.xx	xx.xx	xx.xx	0	0	0	0	xx.xx	
212	19-Dec	17000090	17000090	xx.xx	xx.xx	xx.xx	0	0	0	0	xx.xx	
213	20-Dec	17000090	17000090	xx.xx	xx.xx	xx.xx	0	0	0	0	xx.xx	
214	21-Dec	17000090	17000090	xx.xx	xx.xx	xx.xx	0	0	0	0	xx.xx	
215	22-Dec	17000090	17000090	xx.xx	xx.xx	xx.xx	0	0	0	0	xx.xx	
216	23-Dec	17000090	17000090	xx.xx	xx.xx	xx.xx	0	0	0	0	xx.xx	
217	24-Dec	17000090	17000090	xx.xx	xx.xx	xx.xx	0	0	0	0	xx.xx	
218	25-Dec	17000090	17000090	xx.xx	xx.xx	xx.xx	0	0	0	0	xx.xx	
219	26-Dec	17000090	17000090	xx.xx	xx.xx	xx.xx	0	0	0	0	xx.xx	
220	27-Dec	17000090	17000090	xx.xx	xx.xx	xx.xx	0	0	0	0	xx.xx	
221	28-Dec	17000090	17000090	xx.xx	xx.xx	xx.xx	0	0	0	0	xx.xx	
222	29-Dec	17000090	17000090	xx.xx	xx.xx	xx.xx	0	0	0	0	xx.xx	
223	30-Dec	17000090	17000090	xx.xx	xx.xx	xx.xx	0	0	0	0	xx.xx	
224	31-Dec	17000090	17000090	xx.xx	xx.xx	xx.xx	0	0	0	0	xx.xx	
225	TOTALS			xx.xx	xx.xx	xx.xx		0	0	0	xx.xx	
226	END OF DAY HELD INVESTMENT SW											

Liquidity Statements

Sample End of Day Netted Investment Sweep Statement in PDF format

This format shows each section of investment information in a separate table. Totals are displayed at the end of each table for clarity.

Interest Summary:

INTEREST PAID		INVESTMENT EARNINGS				OVERDRAFT INTEREST			
PERIOD	EARNINGS (\$)	ADJUSTMENTS (\$)	ADJUSTED EARNINGS (\$)	NET TOTAL (\$)	OVERDRAFT INTEREST (\$)	ADJUSTMENTS (\$)	ADJUSTED OVERDRAFT INTEREST (\$)	NET TOTAL (\$)	
PRIOR PERIOD DECEMBER, 2014	xx.xx	xx.xx	xx.xx	xx.xx	xx.xx	xx.xx	xx.xx	xx.xx	
PRIOR PERIOD ADJUSTMENTS				xx.xx		xx.xx		xx.xx	
CURRENT PERIOD JANUARY, 2015	xx.xx	xx.xx	xx.xx	xx.xx	xx.xx	xx.xx	xx.xx	xx.xx	
NET TOTAL				xx.xx				xx.xx	
YEAR TO DATE	xx.xx			xx.xx				xx.xx	

WITHHOLDING TAX MTD (\$):	0.00
WITHHOLDING TAX YTD (\$):	0.00

THIS STATEMENT MAY SHOW ADJUSTMENTS FOR UP TO 13 MONTHS.

This statement will be deemed correct if no query is received within 90 days.

Deposits held in a branch of the Bank located outside the United States are payable exclusively at the branch at which the account is held and are not payable in the United States. Such deposits: (i) are not insured by the Federal Deposit Insurance Corporation or any other governmental entity; (ii) are subject to cross-border risks; and (iii) have a lesser preference as compared to deposits held in the United States in the event of a liquidation of the Bank.

(a) Basis Point Fee: The Yield calculations above do not take into consideration any sweep basis point fees. If basis point fees were included the returns would be lower.

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Liquidity Statements

Current Period Activity:

JPMorganChase		END OF DAY NETTED INVESTMENT SWEEP								
CURRENT PERIOD ACTIVITY		IN US DOLLARS								
		TARGET BALANCE (\$)	0.00							
		MINIMUM INVESTMENT (\$)	1.00							
		SWEEP INCREMENT (\$)	1.00							
		TIER 1 CEILING (\$)	300,000,000.00							
					PAGE NUMBER:	3 OF 6				
					PERIOD OF:	JANUARY 1 - JANUARY 31, 2015				
					ACTIVITY OF:	JANUARY, 2015				
ACCOUNT NUMBER: 0660001bbb56789										
INVESTMENTS										
DATE	BALANCE (\$)	BACKVALUE ADJUSTMENTS (\$)	ADJUSTED BALANCE (\$)	INVESTMENT AMOUNT (\$)	ADJUSTED INVESTMENT AMOUNT (\$)	INVESTMENT INTEREST (\$)	ADJUSTED INVESTMENT INTEREST (\$)	OVERDRAFT INTEREST (\$)	ADJUSTED OVERDRAFT INTEREST (\$)	OVERDRAFT RATE (%) <sup>1</sup>
01/01	16,000,000.25	90.00	16,000,090.25	16,000,090.25	16,000,000.00	XX.XX	XX.XX	XX.XX	XX.XX	
01/02	16,000,000.25	90.00	16,000,090.25	16,000,090.25	16,000,000.00	XX.XX	XX.XX	XX.XX	XX.XX	
01/03	16,000,000.25	90.00	16,000,090.25	16,000,090.25	16,000,000.00	XX.XX	XX.XX	XX.XX	XX.XX	
01/04	16,000,000.25	90.00	16,000,090.25	16,000,090.25	16,000,000.00	XX.XX	XX.XX	XX.XX	XX.XX	
01/05	16,000,000.25	90.00	16,000,090.25	16,000,090.25	16,000,000.00	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX
01/06	16,000,000.25	90.00	16,000,090.25	16,000,090.25	16,000,000.00	XX.XX	XX.XX	XX.XX	XX.XX	
01/07	16,000,000.25	90.00	16,000,090.25	16,000,090.25	16,000,000.00	XX.XX	XX.XX	XX.XX	XX.XX	
01/08	16,000,000.25	90.00	16,000,090.25	16,000,090.25	16,000,000.00	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX
01/09	16,000,000.25	90.00	16,000,090.25	16,000,090.25	16,000,000.00	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX
01/10	16,000,000.25	90.00	16,000,090.25	16,000,090.25	16,000,000.00	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX
01/11	16,000,000.25	90.00	16,000,090.25	16,000,090.25	16,000,000.00	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX
01/12	16,000,000.25	90.00	16,000,090.25	16,000,090.25	16,000,000.00	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX
01/13	16,000,000.25	90.00	16,000,090.25	16,000,090.25	16,000,000.00	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX
01/14	16,000,000.25	90.00	16,000,090.25	16,000,090.25	16,000,000.00	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX
01/15	16,000,000.25	90.00	16,000,090.25	16,000,090.25	16,000,000.00	XX.XX	XX.XX	XX.XX	XX.XX	
01/16	16,000,000.25	90.00	16,000,090.25	16,000,090.25	16,000,000.00	XX.XX	XX.XX	XX.XX	XX.XX	
01/17	16,000,000.25	90.00	16,000,090.25	16,000,090.25	16,000,000.00	XX.XX	XX.XX	XX.XX	XX.XX	
01/18	16,000,000.25	90.00	16,000,090.25	16,000,090.25	16,000,000.00	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX
01/19	16,000,000.25	90.00	16,000,090.25	16,000,090.25	16,000,000.00	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX
01/20	16,000,000.25	90.00	16,000,090.25	16,000,090.25	16,000,000.00	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX
01/21	16,000,000.25	90.00	16,000,090.25	16,000,090.25	16,000,000.00	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX
01/22	16,000,000.25	90.00	16,000,090.25	16,000,090.25	16,000,000.00	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX
01/23	16,000,000.25	90.00	16,000,090.25	16,000,090.25	16,000,000.00	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX
01/24	16,000,000.25	90.00	16,000,090.25	16,000,090.25	16,000,000.00	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX
01/25	16,000,000.25	90.00	16,000,090.25	16,000,090.25	16,000,000.00	XX.XX	XX.XX	XX.XX	XX.XX	
01/26	16,000,000.25	90.00	16,000,090.25	16,000,090.25	16,000,000.00	XX.XX	XX.XX	XX.XX	XX.XX	
01/27	16,000,000.25	90.00	16,000,090.25	16,000,090.25	16,000,000.00	XX.XX	XX.XX	XX.XX	XX.XX	
01/28	16,000,000.25	90.00	16,000,090.25	16,000,090.25	16,000,000.00	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX
01/29	16,000,000.25	90.00	16,000,090.25	16,000,090.25	16,000,000.00	XX.XX	XX.XX	XX.XX	XX.XX	
01/30	16,000,000.25	90.00	16,000,090.25	16,000,090.25	16,000,000.00	XX.XX	XX.XX	XX.XX	XX.XX	
01/31	16,000,000.25	90.00	16,000,090.25	16,000,090.25	16,000,000.00	XX.XX	XX.XX	XX.XX	XX.XX	
<b>TOTALS</b>						XX.XX	XX.XX	XX.XX	XX.XX	
* FOR EARNINGS RATES, SEE INVESTMENT DETAIL PAGE										

Liquidity Statements

Current Period Investment Earnings Detail:

JPMorganChase												END OF DAY NETTED INVESTMENT SWEEP	
CURRENT PERIOD INVESTMENT EARNINGS DETAIL												IN US DOLLARS	
						TARGET BALANCE (\$)	0.00					PAGE NUMBER:	4 OF 6
						MINIMUM INVESTMENT (\$)	1.00					PERIOD OF:	JANUARY 1 - JANUARY 31, 2015
						SWEEP INCREMENT (\$)	1.00					ACTIVITY OF:	JANUARY, 2015
						TIER 1 CEILING (\$)	300,000,000.00						
ACCOUNT NUMBER: 06b00016bb56789													
						TIER 1						TIER 2	
DATE	ADJUSTED INVESTMENT AMOUNT (\$)	INVESTMENT AMOUNT (\$)	INVESTMENT INTEREST (\$)	ADJUSTMENTS (\$)	ADJUSTED INVESTMENT INTEREST (\$)	INTEREST RATE (%)	INVESTMENT AMOUNT (\$)	INTEREST (\$)	ADJUSTMENTS (\$)	ADJUSTED INVESTMENT INTEREST (\$)	INTEREST RATE (%)	TOTAL ADJUSTED INTEREST (\$)	
01/01	16,000,090.00	16,000,090.00	00.00	00.00	00.00	00.00	0.00	0.00	0.00	0.00	0.00	00.00	
01/02	16,000,090.00	16,000,090.00	00.00	00.00	00.00	00.00	0.00	0.00	0.00	0.00	0.00	00.00	
01/03	16,000,090.00	16,000,090.00	00.00	00.00	00.00	00.00	0.00	0.00	0.00	0.00	0.00	00.00	
01/04	16,000,090.00	16,000,090.00	00.00	00.00	00.00	00.00	0.00	0.00	0.00	0.00	0.00	00.00	
01/05	16,000,090.00	16,000,090.00	00.00	00.00	00.00	00.00	0.00	0.00	0.00	0.00	0.00	00.00	
01/06	16,000,090.00	16,000,090.00	00.00	00.00	00.00	00.00	0.00	0.00	0.00	0.00	0.00	00.00	
01/07	16,000,090.00	16,000,090.00	00.00	00.00	00.00	00.00	0.00	0.00	0.00	0.00	0.00	00.00	
01/08	16,000,090.00	16,000,090.00	00.00	00.00	00.00	00.00	0.00	0.00	0.00	0.00	0.00	00.00	
01/09	16,000,090.00	16,000,090.00	00.00	00.00	00.00	00.00	0.00	0.00	0.00	0.00	0.00	00.00	
01/10	16,000,090.00	16,000,090.00	00.00	00.00	00.00	00.00	0.00	0.00	0.00	0.00	0.00	00.00	
01/11	16,000,090.00	16,000,090.00	00.00	00.00	00.00	00.00	0.00	0.00	0.00	0.00	0.00	00.00	
01/12	16,000,090.00	16,000,090.00	00.00	00.00	00.00	00.00	0.00	0.00	0.00	0.00	0.00	00.00	
01/13	16,000,090.00	16,000,090.00	00.00	00.00	00.00	00.00	0.00	0.00	0.00	0.00	0.00	00.00	
01/14	16,000,090.00	16,000,090.00	00.00	00.00	00.00	00.00	0.00	0.00	0.00	0.00	0.00	00.00	
01/15	16,000,090.00	16,000,090.00	00.00	00.00	00.00	00.00	0.00	0.00	0.00	0.00	0.00	00.00	
01/16	16,000,090.00	16,000,090.00	00.00	00.00	00.00	00.00	0.00	0.00	0.00	0.00	0.00	00.00	
01/17	16,000,090.00	16,000,090.00	00.00	00.00	00.00	00.00	0.00	0.00	0.00	0.00	0.00	00.00	
01/18	16,000,090.00	16,000,090.00	00.00	00.00	00.00	00.00	0.00	0.00	0.00	0.00	0.00	00.00	
01/19	16,000,090.00	16,000,090.00	00.00	00.00	00.00	00.00	0.00	0.00	0.00	0.00	0.00	00.00	
01/20	16,000,090.00	16,000,090.00	00.00	00.00	00.00	00.00	0.00	0.00	0.00	0.00	0.00	00.00	
01/21	16,000,090.00	16,000,090.00	00.00	00.00	00.00	00.00	0.00	0.00	0.00	0.00	0.00	00.00	
01/22	16,000,090.00	16,000,090.00	00.00	00.00	00.00	00.00	0.00	0.00	0.00	0.00	0.00	00.00	
01/23	16,000,090.00	16,000,090.00	00.00	00.00	00.00	00.00	0.00	0.00	0.00	0.00	0.00	00.00	
01/24	16,000,090.00	16,000,090.00	00.00	00.00	00.00	00.00	0.00	0.00	0.00	0.00	0.00	00.00	
01/25	16,000,090.00	16,000,090.00	00.00	00.00	00.00	00.00	0.00	0.00	0.00	0.00	0.00	00.00	
01/26	16,000,090.00	16,000,090.00	00.00	00.00	00.00	00.00	0.00	0.00	0.00	0.00	0.00	00.00	
01/27	16,000,090.00	16,000,090.00	00.00	00.00	00.00	00.00	0.00	0.00	0.00	0.00	0.00	00.00	
01/28	16,000,090.00	16,000,090.00	00.00	00.00	00.00	00.00	0.00	0.00	0.00	0.00	0.00	00.00	
01/29	16,000,090.00	16,000,090.00	00.00	00.00	00.00	00.00	0.00	0.00	0.00	0.00	0.00	00.00	
01/30	16,000,090.00	16,000,090.00	00.00	00.00	00.00	00.00	0.00	0.00	0.00	0.00	0.00	00.00	
01/31	16,000,090.00	16,000,090.00	00.00	00.00	00.00	00.00	0.00	0.00	0.00	0.00	0.00	00.00	
TOTALS:			00.00	00.00	00.00			0.00	0.00	0.00	0.00	00.00	

Liquidity Statements

Prior Period Activity:

JPMorganChase		END OF DAY NETTED INVESTMENT SWEEP								
PRIOR PERIOD ACTIVITY		IN US DOLLARS								
		TARGET BALANCE (\$):		0.00				PAGE NUMBER: 5 OF 6		
		MINIMUM INVESTMENT (\$):		1.00				PERIOD OF: JANUARY 1 - JANUARY 31, 2015		
		SWEEP INCREMENT (\$):		1.00				ACTIVITY OF: DECEMBER, 2014		
		TIER 1 CEILING (\$):		300,000,000.00						
ACCOUNT NUMBER: 0bb0001bbb56789										
DATE	BALANCE (\$)	BACKVALUE ADJUSTMENTS (\$)	INVESTMENTS				OVERDRAFTS			
			ADJUSTED BALANCE (\$)	INVESTMENT AMOUNT (\$)	ADJUSTED INVESTMENT AMOUNT (\$)	INVESTMENT INTEREST (\$)	ADJUSTED INVESTMENT INTEREST (\$)	OVERDRAFT INTEREST (\$)	ADJUSTED OVERDRAFT INTEREST (\$)	OVERDRAFT RATE (%) *
12/01	17,000,000.25	90.00	17,000,090.25	17,000,000.00	17,000,090.00	xx.xx	xx.xx	xx.xx	xx.xx	xx.xx
12/02	17,000,000.25	90.00	17,000,090.25	17,000,000.00	17,000,090.00	xx.xx	xx.xx	xx.xx	xx.xx	xx.xx
12/03	17,000,000.25	90.00	17,000,090.25	17,000,000.00	17,000,090.00	xx.xx	xx.xx	xx.xx	xx.xx	xx.xx
12/04	17,000,000.25	90.00	17,000,090.25	17,000,000.00	17,000,090.00	xx.xx	xx.xx	xx.xx	xx.xx	xx.xx
12/05	17,000,000.25	90.00	17,000,090.25	17,000,000.00	17,000,090.00	xx.xx	xx.xx	xx.xx	xx.xx	xx.xx
12/06	17,000,000.25	90.00	17,000,090.25	17,000,000.00	17,000,090.00	xx.xx	xx.xx	xx.xx	xx.xx	xx.xx
12/07	17,000,000.25	90.00	17,000,090.25	17,000,000.00	17,000,090.00	xx.xx	xx.xx	xx.xx	xx.xx	xx.xx
12/08	17,000,000.25	90.00	17,000,090.25	17,000,000.00	17,000,090.00	xx.xx	xx.xx	xx.xx	xx.xx	xx.xx
12/09	17,000,000.25	90.00	17,000,090.25	17,000,000.00	17,000,090.00	xx.xx	xx.xx	xx.xx	xx.xx	xx.xx
12/10	17,000,000.25	90.00	17,000,090.25	17,000,000.00	17,000,090.00	xx.xx	xx.xx	xx.xx	xx.xx	xx.xx
12/11	17,000,000.25	90.00	17,000,090.25	17,000,000.00	17,000,090.00	xx.xx	xx.xx	xx.xx	xx.xx	xx.xx
12/12	17,000,000.25	90.00	17,000,090.25	17,000,000.00	17,000,090.00	xx.xx	xx.xx	xx.xx	xx.xx	xx.xx
12/13	17,000,000.25	90.00	17,000,090.25	17,000,000.00	17,000,090.00	xx.xx	xx.xx	xx.xx	xx.xx	xx.xx
12/14	17,000,000.25	90.00	17,000,090.25	17,000,000.00	17,000,090.00	xx.xx	xx.xx	xx.xx	xx.xx	xx.xx
12/15	17,000,000.25	90.00	17,000,090.25	17,000,000.00	17,000,090.00	xx.xx	xx.xx	xx.xx	xx.xx	xx.xx
12/16	17,000,000.25	90.00	17,000,090.25	17,000,000.00	17,000,090.00	xx.xx	xx.xx	xx.xx	xx.xx	xx.xx
12/17	17,000,000.25	90.00	17,000,090.25	17,000,000.00	17,000,090.00	xx.xx	xx.xx	xx.xx	xx.xx	xx.xx
12/18	17,000,000.25	90.00	17,000,090.25	17,000,000.00	17,000,090.00	xx.xx	xx.xx	xx.xx	xx.xx	xx.xx
12/19	17,000,000.25	90.00	17,000,090.25	17,000,000.00	17,000,090.00	xx.xx	xx.xx	xx.xx	xx.xx	xx.xx
12/20	17,000,000.25	90.00	17,000,090.25	17,000,000.00	17,000,090.00	xx.xx	xx.xx	xx.xx	xx.xx	xx.xx
12/21	17,000,000.25	90.00	17,000,090.25	17,000,000.00	17,000,090.00	xx.xx	xx.xx	xx.xx	xx.xx	xx.xx
12/22	17,000,000.25	90.00	17,000,090.25	17,000,000.00	17,000,090.00	xx.xx	xx.xx	xx.xx	xx.xx	xx.xx
12/23	17,000,000.25	90.00	17,000,090.25	17,000,000.00	17,000,090.00	xx.xx	xx.xx	xx.xx	xx.xx	xx.xx
12/24	17,000,000.25	90.00	17,000,090.25	17,000,000.00	17,000,090.00	xx.xx	xx.xx	xx.xx	xx.xx	xx.xx
12/25	17,000,000.25	90.00	17,000,090.25	17,000,000.00	17,000,090.00	xx.xx	xx.xx	xx.xx	xx.xx	xx.xx
12/26	17,000,000.25	90.00	17,000,090.25	17,000,000.00	17,000,090.00	xx.xx	xx.xx	xx.xx	xx.xx	xx.xx
12/27	17,000,000.25	90.00	17,000,090.25	17,000,000.00	17,000,090.00	xx.xx	xx.xx	xx.xx	xx.xx	xx.xx
12/28	17,000,000.25	90.00	17,000,090.25	17,000,000.00	17,000,090.00	xx.xx	xx.xx	xx.xx	xx.xx	xx.xx
12/29	17,000,000.25	90.00	17,000,090.25	17,000,000.00	17,000,090.00	xx.xx	xx.xx	xx.xx	xx.xx	xx.xx
12/30	17,000,000.25	90.00	17,000,090.25	17,000,000.00	17,000,090.00	xx.xx	xx.xx	xx.xx	xx.xx	xx.xx
12/31	17,000,000.25	90.00	17,000,090.25	17,000,000.00	17,000,090.00	xx.xx	xx.xx	xx.xx	xx.xx	xx.xx
TOTALS:						xx.xx	xx.xx	xx.xx	xx.xx	
* FOR EARNINGS RATES, SEE INVESTMENT DETAIL PAGE										



Liquidity Statements

Prior Period Investment Earnings Detail:

JPMorganChase											END OF DAY NETTED INVESTMENT SWEEP		
PRIOR PERIOD INVESTMENT EARNINGS DETAIL											IN US DOLLARS		
				TARGET BALANCE (\$)			0.00						
				MINIMUM INVESTMENT (\$)			1.00			PAGE NUMBER: 6 OF 6			
				SWEEP INCREMENT (\$)			1.00			PERIOD OF: JANUARY 1 - JANUARY 31, 2015			
				TIER 1 CEILING (\$)			300,000,000.00			ACTIVITY OF: DECEMBER, 2014			
ACCOUNT NUMBER: 0bb0001bb56789													
TIER 1						TIER 2							
DATE	ADJUSTED INVESTMENT AMOUNT (\$)	INVESTMENT AMOUNT (\$)	INVESTMENT INTEREST (\$)	ADJUSTMENTS (\$)	ADJUSTED INVESTMENT INTEREST (\$)	INTEREST RATE (%)	INVESTMENT AMOUNT (\$)	INTEREST (\$)	ADJUSTMENTS (\$)	ADJUSTED INVESTMENT INTEREST (\$)	INTEREST RATE (%)	TOTAL ADJUSTED INTEREST (\$)	
12/01	17,000,090.00	17,000,090.00	XX.XX	XX.XX	XX.XX	XX.XX	0.00	0.00	0.00	0.00	0.00	XX.XX	
12/02	17,000,090.00	17,000,090.00	XX.XX	XX.XX	XX.XX	XX.XX	0.00	0.00	0.00	0.00	0.00	XX.XX	
12/03	17,000,090.00	17,000,090.00	XX.XX	XX.XX	XX.XX	XX.XX	0.00	0.00	0.00	0.00	0.00	XX.XX	
12/04	17,000,090.00	17,000,090.00	XX.XX	XX.XX	XX.XX	XX.XX	0.00	0.00	0.00	0.00	0.00	XX.XX	
12/05	17,000,090.00	17,000,090.00	XX.XX	XX.XX	XX.XX	XX.XX	0.00	0.00	0.00	0.00	0.00	XX.XX	
12/06	17,000,090.00	17,000,090.00	XX.XX	XX.XX	XX.XX	XX.XX	0.00	0.00	0.00	0.00	0.00	XX.XX	
12/07	17,000,090.00	17,000,090.00	XX.XX	XX.XX	XX.XX	XX.XX	0.00	0.00	0.00	0.00	0.00	XX.XX	
12/08	17,000,090.00	17,000,090.00	XX.XX	XX.XX	XX.XX	XX.XX	0.00	0.00	0.00	0.00	0.00	XX.XX	
12/09	17,000,090.00	17,000,090.00	XX.XX	XX.XX	XX.XX	XX.XX	0.00	0.00	0.00	0.00	0.00	XX.XX	
12/10	17,000,090.00	17,000,090.00	XX.XX	XX.XX	XX.XX	XX.XX	0.00	0.00	0.00	0.00	0.00	XX.XX	
12/11	17,000,090.00	17,000,090.00	XX.XX	XX.XX	XX.XX	XX.XX	0.00	0.00	0.00	0.00	0.00	XX.XX	
12/12	17,000,090.00	17,000,090.00	XX.XX	XX.XX	XX.XX	XX.XX	0.00	0.00	0.00	0.00	0.00	XX.XX	
12/13	17,000,090.00	17,000,090.00	XX.XX	XX.XX	XX.XX	XX.XX	0.00	0.00	0.00	0.00	0.00	XX.XX	
12/14	17,000,090.00	17,000,090.00	XX.XX	XX.XX	XX.XX	XX.XX	0.00	0.00	0.00	0.00	0.00	XX.XX	
12/15	17,000,090.00	17,000,090.00	XX.XX	XX.XX	XX.XX	XX.XX	0.00	0.00	0.00	0.00	0.00	XX.XX	
12/16	17,000,090.00	17,000,090.00	XX.XX	XX.XX	XX.XX	XX.XX	0.00	0.00	0.00	0.00	0.00	XX.XX	
12/17	17,000,090.00	17,000,090.00	XX.XX	XX.XX	XX.XX	XX.XX	0.00	0.00	0.00	0.00	0.00	XX.XX	
12/18	17,000,090.00	17,000,090.00	XX.XX	XX.XX	XX.XX	XX.XX	0.00	0.00	0.00	0.00	0.00	XX.XX	
12/19	17,000,090.00	17,000,090.00	XX.XX	XX.XX	XX.XX	XX.XX	0.00	0.00	0.00	0.00	0.00	XX.XX	
12/20	17,000,090.00	17,000,090.00	XX.XX	XX.XX	XX.XX	XX.XX	0.00	0.00	0.00	0.00	0.00	XX.XX	
12/21	17,000,090.00	17,000,090.00	XX.XX	XX.XX	XX.XX	XX.XX	0.00	0.00	0.00	0.00	0.00	XX.XX	
12/22	17,000,090.00	17,000,090.00	XX.XX	XX.XX	XX.XX	XX.XX	0.00	0.00	0.00	0.00	0.00	XX.XX	
12/23	17,000,090.00	17,000,090.00	XX.XX	XX.XX	XX.XX	XX.XX	0.00	0.00	0.00	0.00	0.00	XX.XX	
12/24	17,000,090.00	17,000,090.00	XX.XX	XX.XX	XX.XX	XX.XX	0.00	0.00	0.00	0.00	0.00	XX.XX	
12/25	17,000,090.00	17,000,090.00	XX.XX	XX.XX	XX.XX	XX.XX	0.00	0.00	0.00	0.00	0.00	XX.XX	
12/26	17,000,090.00	17,000,090.00	XX.XX	XX.XX	XX.XX	XX.XX	0.00	0.00	0.00	0.00	0.00	XX.XX	
12/27	17,000,090.00	17,000,090.00	XX.XX	XX.XX	XX.XX	XX.XX	0.00	0.00	0.00	0.00	0.00	XX.XX	
12/28	17,000,090.00	17,000,090.00	XX.XX	XX.XX	XX.XX	XX.XX	0.00	0.00	0.00	0.00	0.00	XX.XX	
12/29	17,000,090.00	17,000,090.00	XX.XX	XX.XX	XX.XX	XX.XX	0.00	0.00	0.00	0.00	0.00	XX.XX	
12/30	17,000,090.00	17,000,090.00	XX.XX	XX.XX	XX.XX	XX.XX	0.00	0.00	0.00	0.00	0.00	XX.XX	
12/31	17,000,090.00	17,000,090.00	XX.XX	XX.XX	XX.XX	XX.XX	0.00	0.00	0.00	0.00	0.00	XX.XX	
TOTALS:			XX.XX	XX.XX	XX.XX			0.00	0.00	0.00	0.00	XX.XX	

Liquidity Statements

Sample Intercompany Interest Activity Report in PDF format

This format shows each section in a separate table for clarity.

Intercompany Interest Activity Report:

Account Name		Account Number	Branch	Domicile	WHT %
Participant Account		1bbb56789	New York	US	N/A
Master Account		1bbb56709	New York	US	N/A

Value Date	Intercompany Balance	Rate	Earnings Gross of Tax		Charges Gross of Tax		YTD Interest
			Daily Interest	Period to Date	Daily Interest	Period to Date	
31 Jan 2015	3000000	xx.xx	x.xx	x.xx	xx.xx	xx.xx	xx.xx
01 Feb 2015	3000000	xx.xx	x.xx	x.xx	xx.xx	xx.xx	xx.xx
02 Feb 2015	3000000	xx.xx	x.xx	x.xx	xx.xx	xx.xx	xx.xx
03 Feb 2015	3000000	xx.xx	x.xx	x.xx	xx.xx	xx.xx	xx.xx
04 Feb 2015	3000000	xx.xx	x.xx	x.xx	xx.xx	xx.xx	xx.xx
05 Feb 2015	3000000	xx.xx	x.xx	x.xx	xx.xx	xx.xx	xx.xx
06 Feb 2015	3000000	xx.xx	x.xx	x.xx	xx.xx	xx.xx	xx.xx
07 Feb 2015	3000000	xx.xx	x.xx	x.xx	xx.xx	xx.xx	xx.xx
08 Feb 2015	3000000	xx.xx	x.xx	x.xx	xx.xx	xx.xx	xx.xx
09 Feb 2015	3000000	xx.xx	x.xx	x.xx	xx.xx	xx.xx	xx.xx
10 Feb 2015	3000000	xx.xx	x.xx	x.xx	xx.xx	xx.xx	xx.xx
11 Feb 2015	3000000	xx.xx	x.xx	x.xx	xx.xx	xx.xx	xx.xx

Liquidity Statements

Intercompany Interest Activity Report (cont'd)

J.P.Morgan							
JPMorgan Chase Bank, N.A.							Page 2 / 4
<b>Interest Statement</b>							
Value Date	Intercompany Balance	Rate	Earnings Gross of Tax		Charges Gross of Tax		YTD Interest
			Daily Interest	Period to Date	Daily Interest	Period to Date	
12 Feb 2015	3000000.00	xx.xx	xx.xx	xx.xx	xx.xx	xx.xx	xx.xx
13 Feb 2015	3000000.00	xx.xx	xx.xx	xx.xx	xx.xx	xx.xx	xx.xx
14 Feb 2015	3000000.00	xx.xx	xx.xx	xx.xx	xx.xx	xx.xx	xx.xx
15 Feb 2015	3000000.00	xx.xx	xx.xx	xx.xx	xx.xx	xx.xx	xx.xx
16 Feb 2015	3000000.00	xx.xx	xx.xx	xx.xx	xx.xx	xx.xx	xx.xx
17 Feb 2015	3000000.00	xx.xx	xx.xx	xx.xx	xx.xx	xx.xx	xx.xx
18 Feb 2015	3000000.00	xx.xx	xx.xx	xx.xx	xx.xx	xx.xx	xx.xx
19 Feb 2015	3000000.00	xx.xx	xx.xx	xx.xx	xx.xx	xx.xx	xx.xx
# Back-Valued Interest Adjustment For Indicated Period							
<b>Current Rate Structure as of Statement Date</b>							
Lend Interest Range							
Base Rate	From	To	Spread	Rate Tiered Application			
xx.xx	xx.xx	xx.xx	xx.xx	CUMULATIVE			
<b>Current Rate Structure as of Statement Date</b>							
Borrow Interest Range							
Base Rate	From	To	Spread	Rate Tiered Application			
xx.xx	xx.xx	xx.xx	xx.xx	CUMULATIVE			
<b>Activity Statement</b>							
Value Date	Posting Date	Action	Amount	Intercompany Balance			
31 Jan 2015		BALANCE FORWARD		3000000			
01 Feb 2015			xx.xx	3000000			
02 Feb 2015		SWEEP	xx.xx	3000000			
03 Feb 2015		SWEEP	xx.xx	3000000			
04 Feb 2015		SWEEP	xx.xx	3000000			



Liquidity Statements

Intercompany Interest Activity Report (cont'd)

		J.P.Morgan		
JPMorgan Chase Bank, N.A.		Page 3 / 4		
<b>Activity Statement</b>				
Value Date	Posting Date	Action	Amount	Intercompany Balance
05 Feb 2015		SWEEP	3000000.00	3000000.00
06 Feb 2015		SWEEP	3000000.00	3000000.00
07 Feb 2015			3000000.00	3000000.00
08 Feb 2015			3000000.00	3000000.00
09 Feb 2015		SWEEP	3000000.00	3000000.00
10 Feb 2015		SWEEP	3000000.00	3000000.00
11 Feb 2015		SWEEP	3000000.00	3000000.00
12 Feb 2015		SWEEP	3000000.00	3000000.00
13 Feb 2015		SWEEP	3000000.00	3000000.00
14 Feb 2015			3000000.00	3000000.00
15 Feb 2015			3000000.00	3000000.00
16 Feb 2015			3000000.00	3000000.00
17 Feb 2015		SWEEP	3000000.00	3000000.00
18 Feb 2015		SWEEP	3000000.00	3000000.00
19 Feb 2015		SWEEP	3000000.00	3000000.00

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Liquidity Statements

Sample Intercompany Statement – Account level (LIRS Participant Statement) in Excel® format

This format shows each section in a separate spreadsheet. Totals are displayed at the end of each sheet for clarity.

Account Level Earnings Summary:

	A	B	C	D	E	F	G	H	I	J
1	Intercompany Statement									
2	As of: January, 2015									
3	Account: 0bb-1bbb56					Credit Base Rate	Credit Margin	Debit Base Rate	Debit Margin	
4	Concentration Account Number: 0bb0001bbb56789					30 DAY BBA LIBOR	xx.xx% (+)	30 DAY BBA LIBOR	xx.xx% (+)	
5			Earnings (\$)				Charges (\$)			
6				Adjusted				Adjusted		
7	Period	Earnings	Adjustments	Earnings	Net Total	Charges	Adjustments	Charges	Net Total	
8	Current Period									
9	01-2015	xx.xx	0.00	xx.xx	xx.xx	xx.xx	xx.xx	xx.xx	xx.xx	xx.xx
10	NET Total				xx.xx				xx.xx	xx.xx
11	Year To Date				xx.xx				xx.xx	xx.xx
12										
13										
14										
15										
16										
17										
18										
19										
20										
21										
22										
23										
24										
25										
26										
27										
28										
29										
30										
31										
32										

Liquidity Statements

Account Level Current Period Activity:

1	Intercompany Statement									
2	As of: January, 2015									
3	Activity of: January, 2015									
4	Account: 0bb-1bbb56									
5	Concentration Account Number: 0bb0001bbb56789									
6	Beginning Balance (\$)	95,000,000.68	Reset Frequency:		Next Reset Period:		Reset Value (\$)			

7	A	B	C	D	E	F	G	H	I	J	K
8	Date	Net Balance (\$)	Net Backvalue Adjustments (\$)	Adjusted Net Balance (\$)		Earnings (\$)	Adjusted Earnings (\$)		Charges (\$)	Adjusted Charges (\$)	Computed Rate
9	01/01	95,000,000.68	0.00	95,000,000.68		xx.xx	xx.xx		xx.xx	xx.xx	x.xx%
10	01/02	95,000,000.68	0.00	95,000,000.68		xx.xx	xx.xx		xx.xx	xx.xx	x.xx%
11	01/03	95,000,000.68	0.00	95,000,000.68		xx.xx	xx.xx		xx.xx	xx.xx	x.xx%
12	01/04	95,000,000.68	0.00	95,000,000.68		xx.xx	xx.xx		xx.xx	xx.xx	x.xx%
13	01/05	95,000,000.68	0.00	95,000,000.68		xx.xx	xx.xx		xx.xx	xx.xx	x.xx%
14	01/06	95,000,000.68	0.00	95,000,000.68		xx.xx	xx.xx		xx.xx	xx.xx	x.xx%
15	01/07	95,000,000.68	0.00	95,000,000.68		xx.xx	xx.xx		xx.xx	xx.xx	x.xx%
16	01/08	95,000,000.68	0.00	95,000,000.68		xx.xx	xx.xx		xx.xx	xx.xx	x.xx%
17	01/09	95,000,000.68	0.00	95,000,000.68		xx.xx	xx.xx		xx.xx	xx.xx	x.xx%
18	01/10	95,000,000.68	0.00	95,000,000.68		xx.xx	xx.xx		xx.xx	xx.xx	x.xx%
19	01/11	95,000,000.68	0.00	95,000,000.68		xx.xx	xx.xx		xx.xx	xx.xx	x.xx%
20	01/12	95,000,000.68	0.00	95,000,000.68		xx.xx	xx.xx		xx.xx	xx.xx	x.xx%
21	01/13	95,000,000.68	0.00	95,000,000.68		xx.xx	xx.xx		xx.xx	xx.xx	x.xx%
22	01/14	95,000,000.68	0.00	95,000,000.68		xx.xx	xx.xx		xx.xx	xx.xx	x.xx%
23	01/15	95,000,000.68	0.00	95,000,000.68		xx.xx	xx.xx		xx.xx	xx.xx	x.xx%
24	01/16	95,000,000.68	0.00	95,000,000.68		xx.xx	xx.xx		xx.xx	xx.xx	x.xx%
25	01/17	95,000,000.68	0.00	95,000,000.68		xx.xx	xx.xx		xx.xx	xx.xx	x.xx%
26	01/18	95,000,000.68	0.00	95,000,000.68		xx.xx	xx.xx		xx.xx	xx.xx	x.xx%
27	01/19	95,000,000.68	0.00	95,000,000.68		xx.xx	xx.xx		xx.xx	xx.xx	x.xx%
28	01/20	95,000,000.68	0.00	95,000,000.68		xx.xx	xx.xx		xx.xx	xx.xx	x.xx%
29	01/21	95,000,000.68	0.00	95,000,000.68		xx.xx	xx.xx		xx.xx	xx.xx	x.xx%
30	01/22	95,000,000.68	0.00	95,000,000.68		xx.xx	xx.xx		xx.xx	xx.xx	x.xx%
31	01/23	95,000,000.68	0.00	95,000,000.68		xx.xx	xx.xx		xx.xx	xx.xx	x.xx%
32	01/24	95,000,000.68	0.00	95,000,000.68		xx.xx	xx.xx		xx.xx	xx.xx	x.xx%
33	01/25	95,000,000.68	0.00	95,000,000.68		xx.xx	xx.xx		xx.xx	xx.xx	x.xx%
34	01/26	95,000,000.68	0.00	95,000,000.68		xx.xx	xx.xx		xx.xx	xx.xx	x.xx%
35	01/27	95,000,000.68	0.00	95,000,000.68		xx.xx	xx.xx		xx.xx	xx.xx	x.xx%
36	01/28	95,000,000.68	0.00	95,000,000.68		xx.xx	xx.xx		xx.xx	xx.xx	x.xx%
37	01/29	95,000,000.68	0.00	95,000,000.68		xx.xx	xx.xx		xx.xx	xx.xx	x.xx%
38	01/30	95,000,000.68	0.00	95,000,000.68		xx.xx	xx.xx		xx.xx	xx.xx	x.xx%
39	01/31	95,000,000.68	0.00	95,000,000.68		xx.xx	xx.xx		xx.xx	xx.xx	x.xx%
40	Average	95,000,000.68	Average	95,000,000.68	Total	xx.xx	xx.xx	Total	xx.xx	xx.xx	
41											
42											

Liquidity Statements

Sample Intercompany Statement – Account level (LIRS Participant Statement) in CSV format

This format shows each section one after another. Totals are displayed at the end of each section.

Account Level Earnings Summary:

	A	B	C	D	E	F	G	H	I	
1	Account Level Earnings Summary									
2	Intercompany Statement									
3	As of: January, 2015									
4	Account: 0bb-1bbb56				Credit Base Rate		Credit Margin	Debit Base Rate		Debit Margin
5	Concentration Account Number: 0bb0001bbb56789				30 DAY BBA LIBOR		xx.xx% (+)	30 DAY BBA LIBOR		xx.xx% (+)
6	Earnings (\$)			Adjusted			Charges (\$)			
7										
8	Period	Earnings	Adjustmen	Earnings	Net Total	Charges	Adjustments	Adjusted	Charges	Net Total
9	Current Period									
10	Jan-15	xx.xx	0	xx.xx	xx.xx		0	0	0	0
11	NET Total				xx.xx					
12	Year To Date				xx.xx					
13										

Liquidity Statements

Account Level Current Period Activity Earnings Summary:

	A	B	C	D	E	F	G	H	I	J	K
14	Account Level Current Period Activity										
15	Intercompany Statement										
16	As of: January, 2015										
17	Activity of: January, 2015										
18	Account: 0bb-1 bbb56789										
19	Concentration Account Number: 0bb0001 bbb56789										
20	Beginning	95,000,000.68	Reset Frequency:			Next Reset Period:			Reset Value (\$)		

	A	B	C	D	E	F	G	H	I	J	K
21											
22			Net Backvalue	Adjusted Net			Adjusted			Adjusted	Computed
23	Date	Net Balance (\$)	Adjustments (\$)	Balance (\$)		Earnings (\$)	Earnings (\$)		Charges (\$)	Charges	Rate
24	1-Jan	95,000,000.68		0 95,000,000.68		xx.xx	xx.xx		xx.xx	xx.xx	x.xx%
25	2-Jan	95,000,000.68		0 95,000,000.68		xx.xx	xx.xx		xx.xx	xx.xx	x.xx%
26	3-Jan	95,000,000.68		0 95,000,000.68		xx.xx	xx.xx		xx.xx	xx.xx	x.xx%
27	4-Jan	95,000,000.68		0 95,000,000.68		xx.xx	xx.xx		xx.xx	xx.xx	x.xx%
28	5-Jan	95,000,000.68		0 95,000,000.68		xx.xx	xx.xx		xx.xx	xx.xx	x.xx%
29	6-Jan	95,000,000.68		0 95,000,000.68		xx.xx	xx.xx		xx.xx	xx.xx	x.xx%
30	7-Jan	95,000,000.68		0 95,000,000.68		xx.xx	xx.xx		xx.xx	xx.xx	x.xx%
31	8-Jan	95,000,000.68		0 95,000,000.68		xx.xx	xx.xx		xx.xx	xx.xx	x.xx%
32	9-Jan	95,000,000.68		0 95,000,000.68		xx.xx	xx.xx		xx.xx	xx.xx	x.xx%
33	10-Jan	95,000,000.68		0 95,000,000.68		xx.xx	xx.xx		xx.xx	xx.xx	x.xx%
34	11-Jan	95,000,000.68		0 95,000,000.68		xx.xx	xx.xx		xx.xx	xx.xx	x.xx%
35	12-Jan	95,000,000.68		0 95,000,000.68		xx.xx	xx.xx		xx.xx	xx.xx	x.xx%
36	13-Jan	95,000,000.68		0 95,000,000.68		xx.xx	xx.xx		xx.xx	xx.xx	x.xx%
37	14-Jan	95,000,000.68		0 95,000,000.68		xx.xx	xx.xx		xx.xx	xx.xx	x.xx%
38	15-Jan	95,000,000.68		0 95,000,000.68		xx.xx	xx.xx		xx.xx	xx.xx	x.xx%
39	16-Jan	95,000,000.68		0 95,000,000.68		xx.xx	xx.xx		xx.xx	xx.xx	x.xx%
40	17-Jan	95,000,000.68		0 95,000,000.68		xx.xx	xx.xx		xx.xx	xx.xx	x.xx%
41	18-Jan	95,000,000.68		0 95,000,000.68		xx.xx	xx.xx		xx.xx	xx.xx	x.xx%
42	19-Jan	95,000,000.68		0 95,000,000.68		xx.xx	xx.xx		xx.xx	xx.xx	x.xx%
43	20-Jan	95,000,000.68		0 95,000,000.68		xx.xx	xx.xx		xx.xx	xx.xx	x.xx%
44	21-Jan	95,000,000.68		0 95,000,000.68		xx.xx	xx.xx		xx.xx	xx.xx	x.xx%
45	22-Jan	95,000,000.68		0 95,000,000.68		xx.xx	xx.xx		xx.xx	xx.xx	x.xx%
46	23-Jan	95,000,000.68		0 95,000,000.68		xx.xx	xx.xx		xx.xx	xx.xx	x.xx%
47	24-Jan	95,000,000.68		0 95,000,000.68		xx.xx	xx.xx		xx.xx	xx.xx	x.xx%
48	25-Jan	95,000,000.68		0 95,000,000.68		xx.xx	xx.xx		xx.xx	xx.xx	x.xx%
49	26-Jan	95,000,000.68		0 95,000,000.68		xx.xx	xx.xx		xx.xx	xx.xx	x.xx%
50	27-Jan	95,000,000.68		0 95,000,000.68		xx.xx	xx.xx		xx.xx	xx.xx	x.xx%
51	28-Jan	95,000,000.68		0 95,000,000.68		xx.xx	xx.xx		xx.xx	xx.xx	x.xx%
52	29-Jan	95,000,000.68		0 95,000,000.68		xx.xx	xx.xx		xx.xx	xx.xx	x.xx%
53	30-Jan	95,000,000.68		0 95,000,000.68		xx.xx	xx.xx		xx.xx	xx.xx	x.xx%
54	31-Jan	95,000,000.68		0 95,000,000.68		xx.xx	xx.xx		xx.xx	xx.xx	x.xx%
55	Average	95,000,000.68	Average	95,000,000.68	Total	xx.xx	xx.xx	Total	xx.xx	xx.xx	

Liquidity Statements

Sample Intercompany Statement – Account level (LIRS Participant Statement) in PDF format

This format shows each section in a separate table. Totals are displayed at the end of each table for clarity.

Account Level Earnings Summary:

JPMorgan Chase Bank, N.A.					Intercompany Statement				
Account Level Earnings Summary					Page Number: As of		In US Dollars 2 of 3 January, 2015		
					Credit Base Rate 30 DAY BBA LIBOR	Credit Margin x.xx% (+)	Debit Base Rate 30 DAY BBA LIBOR	Debit Margin x.xx% (+)	
Concentration Account Number: 066000166656788									
Period	Earnings (\$)				Charges (\$)				
	Earnings	Adjustments	Adjusted Earnings	Net Total	Charges	Adjustments	Adjusted Charges	Net Total	
Current Period									
01-2015	xx.xx	0.00	xx.xx	xx.xx	xx.xx	xx.xx	xx.xx	xx.xx	xx.xx
Net Total				xx.xx				xx.xx	xx.xx
Year To Date				xx.xx				xx.xx	xx.xx
Earnings and charges have been posted to the relevant sub-accounts									
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Liquidity Statements

Account Level Current Period Activity Earnings Summary:

JPMorgan Chase Bank, N.A.				Intercompany Statement				
Account Level Current Period Activity				Page Number		In US Dollars		
				As of		2 of 2		
				Activity of		January, 2015		
				Activity of		January, 2015		
Concentration Account Number: 04h0001bbb56789								
Beginning Balance (\$)	95,000,000.68	Reset Frequency:		Next Reset Period:		Reset Value (\$)		
Date	Net Balance (\$)	Net Backvalue Adjustments (\$)	Adjusted Net Balance (\$)	Earnings (\$)	Adjusted Earnings (\$)	Charges (\$)	Adjusted Charges (\$)	Computed Rate
01/01	95,000,000.68	0.00	95,000,000.68	0.00	0.00	0.00	0.00	0.00%
01/02	95,000,000.68	0.00	95,000,000.68	0.00	0.00	0.00	0.00	0.00%
01/03	95,000,000.68	0.00	95,000,000.68	0.00	0.00	0.00	0.00	0.00%
01/04	95,000,000.68	0.00	95,000,000.68	0.00	0.00	0.00	0.00	0.00%
01/05	95,000,000.68	0.00	95,000,000.68	0.00	0.00	0.00	0.00	0.00%
01/06	95,000,000.68	0.00	95,000,000.68	0.00	0.00	0.00	0.00	0.00%
01/07	95,000,000.68	0.00	95,000,000.68	0.00	0.00	0.00	0.00	0.00%
01/08	95,000,000.68	0.00	95,000,000.68	0.00	0.00	0.00	0.00	0.00%
01/09	95,000,000.68	0.00	95,000,000.68	0.00	0.00	0.00	0.00	0.00%
01/10	95,000,000.68	0.00	95,000,000.68	0.00	0.00	0.00	0.00	0.00%
01/11	95,000,000.68	0.00	95,000,000.68	0.00	0.00	0.00	0.00	0.00%
01/12	95,000,000.68	0.00	95,000,000.68	0.00	0.00	0.00	0.00	0.00%
01/13	95,000,000.68	0.00	95,000,000.68	0.00	0.00	0.00	0.00	0.00%
01/14	95,000,000.68	0.00	95,000,000.68	0.00	0.00	0.00	0.00	0.00%
01/15	95,000,000.68	0.00	95,000,000.68	0.00	0.00	0.00	0.00	0.00%
01/16	95,000,000.68	0.00	95,000,000.68	0.00	0.00	0.00	0.00	0.00%
01/17	95,000,000.68	0.00	95,000,000.68	0.00	0.00	0.00	0.00	0.00%
01/18	95,000,000.68	0.00	95,000,000.68	0.00	0.00	0.00	0.00	0.00%
01/19	95,000,000.68	0.00	95,000,000.68	0.00	0.00	0.00	0.00	0.00%
01/20	95,000,000.68	0.00	95,000,000.68	0.00	0.00	0.00	0.00	0.00%
01/21	95,000,000.68	0.00	95,000,000.68	0.00	0.00	0.00	0.00	0.00%
01/22	95,000,000.68	0.00	95,000,000.68	0.00	0.00	0.00	0.00	0.00%
01/23	95,000,000.68	0.00	95,000,000.68	0.00	0.00	0.00	0.00	0.00%
01/24	95,000,000.68	0.00	95,000,000.68	0.00	0.00	0.00	0.00	0.00%
01/25	95,000,000.68	0.00	95,000,000.68	0.00	0.00	0.00	0.00	0.00%
01/26	95,000,000.68	0.00	95,000,000.68	0.00	0.00	0.00	0.00	0.00%
01/27	95,000,000.68	0.00	95,000,000.68	0.00	0.00	0.00	0.00	0.00%
01/28	95,000,000.68	0.00	95,000,000.68	0.00	0.00	0.00	0.00	0.00%
01/29	95,000,000.68	0.00	95,000,000.68	0.00	0.00	0.00	0.00	0.00%
01/30	95,000,000.68	0.00	95,000,000.68	0.00	0.00	0.00	0.00	0.00%
01/31	95,000,000.68	0.00	95,000,000.68	0.00	0.00	0.00	0.00	0.00%
Average	95,000,000.68	Average	95,000,000.68	Total	0.00	Total	0.00	0.00%



000161 000003 - 000003

Liquidity Statements

Sample Intercompany Statement – Group Level (LIRS Group Statement) in Excel® format

This statement format shows each section in a separate spreadsheet. Totals are displayed at the end of each sheet for clarity.

Group Level Account Summary:

	A	B	C	D	E	F	G	H	I
1	Intercompany Statement								
2	As of: January, 2015								
3	Concentration Account Number: 0bb0001bbb56789								
4	Earnings (\$)				Charges (\$)				
5	Adjusted				Adjusted				
6	Period	Earnings	Adjustments	Earnings	Net Total	Charges	Adjustments	Charges	Net Total
7	Current Period								
8	01-2015	xx.xx	0.00	xx.xx	xx.xx	xx.xx	xx.xx	xx.xx	xx.xx
9	NET Total				xx.xx	xx.xx			
10	Year To Date				xx.xx	xx.xx			
11									
12									
13									
14									
15									
16									
17									
18									
19									
20									
21									
22									
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25									
26									
27									
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29									
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31									
32									



Liquidity Statements

Group Level Participant Account Summary:

	A	B	C	D	E	F	G	H	I
1	Intercompany Statement								
2	As of: January, 2015								
3	Concentration Account Number: 1bbb56789								
4	Participating Accounts		Credit Base Rate	Credit Margin	Debit Base Rate	Debit Margin	Reset Frequency	Next Reset	Reset Value (\$)
5	1bbb56789	Holding Acct	XXXX	xx.xx% (+)	XXXX	xx.xx% (+)			
6	1bbb56789	Resource Acct	XXXX	xx.xx% (+)	XXXX	xx.xx% (+)			
7	1bbb56789	Resource Acct1	XXXX	xx.xx% (+)	XXXX	xx.xx% (+)			
8	1bbb56789	Resource Acct2	XXXX	xx.xx% (+)	XXXX	xx.xx% (+)			
9	1bbb56789	Resource Acct3	XXXX	xx.xx% (+)	XXXX	xx.xx% (+)			
10	1bbb56789	Resource Acct4	XXXX	xx.xx% (+)	XXXX	xx.xx% (+)			
11	1bbb56789	Resource Acct5	XXXX	xx.xx% (+)	XXXX	xx.xx% (+)			
12	1bbb56789	Resource Acct6	XXXX	xx.xx% (+)	XXXX	xx.xx% (+)			
13	1bbb56789	Resource Acct7	XXXX	xx.xx% (+)	XXXX	xx.xx% (+)			
14	1bbb56789	Resource Acct8	XXXX	xx.xx% (+)	XXXX	xx.xx% (+)			
15	1bbb56789	Resource Acct9	XXXX	xx.xx% (+)	XXXX	xx.xx% (+)			
16	1bbb56789	Resource Acct10	XXXX	xx.xx% (+)	XXXX	xx.xx% (+)			
17	1bbb56789	Resource Acct11	XXXX	xx.xx% (+)	XXXX	xx.xx% (+)			
18	1bbb56789	Resource Acct12	XXXX	xx.xx% (+)	XXXX	xx.xx% (+)			
19	1bbb56789	Resource Acct13	XXXX	xx.xx% (+)	XXXX	xx.xx% (+)			
20	1bbb56789	Resource Acct14	XXXX	xx.xx% (+)	XXXX	xx.xx% (+)			
21	1bbb56789	Resource Acct15	XXXX	xx.xx% (+)	XXXX	xx.xx% (+)			
22	1bbb56789	Resource Acct16	XXXX	xx.xx% (+)	XXXX	xx.xx% (+)			
23	1bbb56789	Resource Acct17	XXXX	xx.xx% (+)	XXXX	xx.xx% (+)			
24	1bbb56789	Resource Acct18	XXXX	xx.xx% (+)	XXXX	xx.xx% (+)			
25	1bbb56789	Resource Acct19	XXXX	xx.xx% (+)	XXXX	xx.xx% (+)			
26	1bbb56789	Resource Acct20	XXXX	xx.xx% (+)	XXXX	xx.xx% (+)			
27	1bbb56789	Resource Acct21	XXXX	xx.xx% (+)	XXXX	xx.xx% (+)			
28	1bbb56789	Resource Acct22	XXXX	xx.xx% (+)	XXXX	xx.xx% (+)			
29	1bbb56789	Resource Acct23	XXXX	xx.xx% (+)	XXXX	xx.xx% (+)			
30	1bbb56789	Resource Acct24	XXXX	xx.xx% (+)	XXXX	xx.xx% (+)			
31									
32									

Liquidity Statements

Group Level Current Period Activity:

	A	B	C	D	E	F	G	H	I	J
1	Intercompany Statement									
2	As of: January, 2015									
3	Activity of: January, 2015									
4	Concentration Account Number: 0bb0001bbb56789									
5			Net Backvalue	Adjusted Net			Adjusted		Adjusted	
6	Date	Net Balance (\$)	Adjustments (\$)	Balance (\$)		Earnings (\$)	Earnings (\$)		Charges (\$)	Charges (\$)
7	01/01	95,000,000.68	xx.xx	xx.xx		xx.xx	xx.xx		xx.xx	xx.xx
8	01/02	95,000,000.68	xx.xx	xx.xx		xx.xx	xx.xx		xx.xx	xx.xx
9	01/03	95,000,000.68	xx.xx	xx.xx		xx.xx	xx.xx		xx.xx	xx.xx
10	01/04	95,000,000.68	xx.xx	xx.xx		xx.xx	xx.xx		xx.xx	xx.xx
11	01/05	95,000,000.68	xx.xx	xx.xx		xx.xx	xx.xx		xx.xx	xx.xx
12	01/06	95,000,000.68	xx.xx	xx.xx		xx.xx	xx.xx		xx.xx	xx.xx
13	01/07	95,000,000.68	xx.xx	xx.xx		xx.xx	xx.xx		xx.xx	xx.xx
14	01/08	95,000,000.68	xx.xx	xx.xx		xx.xx	xx.xx		xx.xx	xx.xx
15	01/09	95,000,000.68	xx.xx	xx.xx		xx.xx	xx.xx		xx.xx	xx.xx
16	01/10	95,000,000.68	xx.xx	xx.xx		xx.xx	xx.xx		xx.xx	xx.xx
17	01/11	95,000,000.68	xx.xx	xx.xx		xx.xx	xx.xx		xx.xx	xx.xx
18	01/12	95,000,000.68	xx.xx	xx.xx		xx.xx	xx.xx		xx.xx	xx.xx
19	01/13	95,000,000.68	xx.xx	xx.xx		xx.xx	xx.xx		xx.xx	xx.xx
20	01/14	95,000,000.68	xx.xx	xx.xx		xx.xx	xx.xx		xx.xx	xx.xx
21	01/15	95,000,000.68	xx.xx	xx.xx		xx.xx	xx.xx		xx.xx	xx.xx
22	01/16	95,000,000.68	xx.xx	xx.xx		xx.xx	xx.xx		xx.xx	xx.xx
23	01/17	95,000,000.68	xx.xx	xx.xx		xx.xx	xx.xx		xx.xx	xx.xx
24	01/18	95,000,000.68	xx.xx	xx.xx		xx.xx	xx.xx		xx.xx	xx.xx
25	01/19	95,000,000.68	xx.xx	xx.xx		xx.xx	xx.xx		xx.xx	xx.xx
26	01/20	95,000,000.68	xx.xx	xx.xx		xx.xx	xx.xx		xx.xx	xx.xx
27	01/21	95,000,000.68	xx.xx	xx.xx		xx.xx	xx.xx		xx.xx	xx.xx
28	01/22	95,000,000.68	xx.xx	xx.xx		xx.xx	xx.xx		xx.xx	xx.xx
29	01/23	95,000,000.68	xx.xx	xx.xx		xx.xx	xx.xx		xx.xx	xx.xx
30	01/24	95,000,000.68	xx.xx	xx.xx		xx.xx	xx.xx		xx.xx	xx.xx
31	01/25	95,000,000.68	xx.xx	xx.xx		xx.xx	xx.xx		xx.xx	xx.xx
32	01/26	95,000,000.68	xx.xx	xx.xx		xx.xx	xx.xx		xx.xx	xx.xx
33	01/27	95,000,000.68	xx.xx	xx.xx		xx.xx	xx.xx		xx.xx	xx.xx
34	01/28	95,000,000.68	xx.xx	xx.xx		xx.xx	xx.xx		xx.xx	xx.xx
35	01/29	95,000,000.68	xx.xx	xx.xx		xx.xx	xx.xx		xx.xx	xx.xx
36	01/30	95,000,000.68	xx.xx	xx.xx		xx.xx	xx.xx		xx.xx	xx.xx
37	01/31	95,000,000.68	xx.xx	xx.xx		xx.xx	xx.xx		xx.xx	xx.xx
38	Average	95,000,000.68	Average	xx.xx Total		xx.xx	xx.xx Total		xx.xx	xx.xx
39	<span>GRP LVL ACCT SUM</span> <span>GRP LVL PART ACCT SUM</span> <span>GRP LVL CUR PRD ACTY</span> <span>GRP LVL INTEREST SUM</span>									

Liquidity Statements

Group Level Interest Summary:

	A	B	C	D	E	F	G
1	Intercompany Statement						
2	As of: January, 2015						
3	Concentration Account Number: 1bbb56789						
4	Participating Account:	Earnings (\$)	Adjusted Earnings (\$)	Charges (\$)	Adjusted Charges (\$)	Net (\$)	Adjusted Net (\$)
5	2bbb67891	xx.xx	xx.xx	xx.xx	xx.xx	xx.xx	xx.xx
6	2bbb67891	xx.xx	xx.xx	xx.xx	xx.xx	xx.xx	xx.xx
7	1bbb56789	xx.xx	xx.xx	xx.xx	xx.xx	xx.xx	xx.xx
8	1bbb56789	xx.xx	xx.xx	xx.xx	xx.xx	xx.xx	xx.xx
9	1bbb56789	xx.xx	xx.xx	xx.xx	xx.xx	xx.xx	xx.xx
10	1bbb56789	xx.xx	xx.xx	xx.xx	xx.xx	xx.xx	xx.xx
11	1bbb56789	xx.xx	xx.xx	xx.xx	xx.xx	xx.xx	xx.xx
12	1bbb56789	xx.xx	xx.xx	xx.xx	xx.xx	xx.xx	xx.xx
13	1bbb56789	xx.xx	xx.xx	xx.xx	xx.xx	xx.xx	xx.xx
14	1bbb56789	xx.xx	xx.xx	xx.xx	xx.xx	xx.xx	xx.xx
15	1bbb56789	xx.xx	xx.xx	xx.xx	xx.xx	xx.xx	xx.xx
16	1bbb56789	xx.xx	xx.xx	xx.xx	xx.xx	xx.xx	xx.xx
17	1bbb56789	xx.xx	xx.xx	xx.xx	xx.xx	xx.xx	xx.xx
18	1bbb56789	xx.xx	xx.xx	xx.xx	xx.xx	xx.xx	xx.xx
19	1bbb56789	xx.xx	xx.xx	xx.xx	xx.xx	xx.xx	xx.xx
20	1bbb56789	xx.xx	xx.xx	xx.xx	xx.xx	xx.xx	xx.xx
21	1bbb56789	xx.xx	xx.xx	xx.xx	xx.xx	xx.xx	xx.xx
22	1bbb56789	xx.xx	xx.xx	xx.xx	xx.xx	xx.xx	xx.xx
23	1bbb56789	xx.xx	xx.xx	xx.xx	xx.xx	xx.xx	xx.xx
24	1bbb56789	xx.xx	xx.xx	xx.xx	xx.xx	xx.xx	xx.xx
25	1bbb56789	xx.xx	xx.xx	xx.xx	xx.xx	xx.xx	xx.xx
26	1bbb56789	xx.xx	xx.xx	xx.xx	xx.xx	xx.xx	xx.xx
27	1bbb56789	xx.xx	xx.xx	xx.xx	xx.xx	xx.xx	xx.xx
28	1bbb56789	xx.xx	xx.xx	xx.xx	xx.xx	xx.xx	xx.xx
29	1bbb56789	xx.xx	xx.xx	xx.xx	xx.xx	xx.xx	xx.xx
30	1bbb56789	xx.xx	xx.xx	xx.xx	xx.xx	xx.xx	xx.xx
31	Total	xx.xx	xx.xx	xx.xx	xx.xx	xx.xx	xx.xx
32	<span>GRP LVL ACCT SUM</span> <span>GRP LVL PART ACCT SUM</span> <span>GRP LVL CUR PRD ACTY</span> <span>GRP LVL INTEREST SUM</span>						

Liquidity Statements

Sample Intercompany Statement – Group Level (LIRS Group Statement) in CSV format

This statement format shows each section, one after another. Totals are displayed at the end of each section for clarity.

Group Level Account Summary:

	A	B	C	D	E	F	G	H	I
1	Group Level Account Summary								
2	Intercompany Statement								
3	As of: January, 2015								
4	Concentration Account Number: 0bb0001bbb56789								
5			Earnings (\$)				Charges (\$)		
6				Adjusted				Adjusted	
7	Period	Earnings	Adjustments	Earnings	Net Total	Charges	Adjustments	Charges	Net Total
8	Current Period								
9	Jan-15	xx.xx	0	xx.xx	xx.xx	xx.xx	xx.xx	xx.xx	xx.xx
10	NET Total								
11	Year To Date								

Group Level Participant Account Summary:

	A	B	C	D	E	F	G	H	I
13	Group Level Participating Accounts Summary								
14	Intercompany Statement								
15	As of: January, 2015								
16	Concentration Account Number: 1bbb56789								
17	Participating Accounts		Credit Base Rate	Credit Margin	Debit Base Rate	Debit Margin	Reset Frequency	Next Reset	Reset Value (\$)
18	1bbb56789	Holding Acct	XXXX	xx.xx% (+)	XXXX	xx.xx% (+)			
19	1bbb56789	Resource Acct	XXXX	xx.xx% (+)	XXXX	xx.xx% (+)			
20	1bbb56789	Resource Acct1	XXXX	xx.xx% (+)	XXXX	xx.xx% (+)			
21	1bbb56789	Resource Acct2	XXXX	xx.xx% (+)	XXXX	xx.xx% (+)			
22	1bbb56789	Resource Acct3	XXXX	xx.xx% (+)	XXXX	xx.xx% (+)			
23	1bbb56789	Resource Acct4	XXXX	xx.xx% (+)	XXXX	xx.xx% (+)			
24	1bbb56789	Resource Acct5	XXXX	xx.xx% (+)	XXXX	xx.xx% (-)			
25	1bbb56789	Resource Acct6	XXXX	xx.xx% (+)	XXXX	xx.xx% (+)			
26	1bbb56789	Resource Acct7	XXXX	xx.xx% (+)	XXXX	xx.xx% (+)			
27	1bbb56789	Resource Acct8	XXXX	xx.xx% (+)	XXXX	xx.xx% (+)			
28	1bbb56789	Resource Acct9	XXXX	xx.xx% (+)	XXXX	xx.xx% (+)			
29	1bbb56789	Resource Acct10	XXXX	xx.xx% (+)	XXXX	xx.xx% (+)			
30	1bbb56789	Resource Acct11	XXXX	xx.xx% (+)	XXXX	xx.xx% (+)			
31	1bbb56789	Resource Acct12	XXXX	xx.xx% (+)	XXXX	xx.xx% (+)			
32	1bbb56789	Resource Acct13	XXXX	xx.xx% (+)	XXXX	xx.xx% (+)			
33	1bbb56789	Resource Acct14	XXXX	xx.xx% (+)	XXXX	xx.xx% (+)			
34	1bbb56789	Resource Acct15	XXXX	xx.xx% (+)	XXXX	xx.xx% (+)			
35	1bbb56789	Resource Acct16	XXXX	xx.xx% (+)	XXXX	xx.xx% (+)			
36	1bbb56789	Resource Acct17	XXXX	xx.xx% (+)	XXXX	xx.xx% (+)			
37	1bbb56789	Resource Acct18	XXXX	xx.xx% (+)	XXXX	xx.xx% (+)			
38	1bbb56789	Resource Acct19	XXXX	xx.xx% (+)	XXXX	xx.xx% (+)			
39	1bbb56789	Resource Acct20	XXXX	xx.xx% (+)	XXXX	xx.xx% (+)			
40	1bbb56789	Resource Acct21	XXXX	xx.xx% (+)	XXXX	xx.xx% (+)			
41	1bbb56789	Resource Acct22	XXXX	xx.xx% (+)	XXXX	xx.xx% (+)			
42	1bbb56789	Resource Acct23	XXXX	xx.xx% (+)	XXXX	xx.xx% (+)			
43	1bbb56789	Resource Acct24	XXXX	xx.xx% (+)	XXXX	xx.xx% (+)			
44									

Liquidity Statements

Group Level Current Period Activity:

	A	B	C	D	E	F	G	H	I	J
45	Group Level Current Period Activity									
46	Intercompany Statement									
47	As of: January, 2015									
48	Activity of: January, 2015									
49	Concentration Account Number: 0bb0001bbb56789									
50			Net Backvalue	Adjusted Net			Adjusted			Adjusted
51	Date	Net Balance (\$)	Adjustments (\$)	Balance (\$)		Earnings (\$)	Earnings (\$)		Charges (\$)	Charges (\$)
52	1-Jan	95,000,000.68	xx.xx	xx.xx		xx.xx	xx.xx		xx.xx	xx.xx
53	2-Jan	95,000,000.68	xx.xx	xx.xx		xx.xx	xx.xx		xx.xx	xx.xx
54	3-Jan	95,000,000.68	xx.xx	xx.xx		xx.xx	xx.xx		xx.xx	xx.xx
55	4-Jan	95,000,000.68	xx.xx	xx.xx		xx.xx	xx.xx		xx.xx	xx.xx
56	5-Jan	95,000,000.68	xx.xx	xx.xx		xx.xx	xx.xx		xx.xx	xx.xx
57	6-Jan	95,000,000.68	xx.xx	xx.xx		xx.xx	xx.xx		xx.xx	xx.xx
58	7-Jan	95,000,000.68	xx.xx	xx.xx		xx.xx	xx.xx		xx.xx	xx.xx
59	8-Jan	95,000,000.68	xx.xx	xx.xx		xx.xx	xx.xx		xx.xx	xx.xx
60	9-Jan	95,000,000.68	xx.xx	xx.xx		xx.xx	xx.xx		xx.xx	xx.xx
61	10-Jan	95,000,000.68	xx.xx	xx.xx		xx.xx	xx.xx		xx.xx	xx.xx
62	11-Jan	95,000,000.68	xx.xx	xx.xx		xx.xx	xx.xx		xx.xx	xx.xx
63	12-Jan	95,000,000.68	xx.xx	xx.xx		xx.xx	xx.xx		xx.xx	xx.xx
64	13-Jan	95,000,000.68	xx.xx	xx.xx		xx.xx	xx.xx		xx.xx	xx.xx
65	14-Jan	95,000,000.68	xx.xx	xx.xx		xx.xx	xx.xx		xx.xx	xx.xx
66	15-Jan	95,000,000.68	xx.xx	xx.xx		xx.xx	xx.xx		xx.xx	xx.xx
67	16-Jan	95,000,000.68	xx.xx	xx.xx		xx.xx	xx.xx		xx.xx	xx.xx
68	17-Jan	95,000,000.68	xx.xx	xx.xx		xx.xx	xx.xx		xx.xx	xx.xx
69	18-Jan	95,000,000.68	xx.xx	xx.xx		xx.xx	xx.xx		xx.xx	xx.xx
70	19-Jan	95,000,000.68	xx.xx	xx.xx		xx.xx	xx.xx		xx.xx	xx.xx
71	20-Jan	95,000,000.68	xx.xx	xx.xx		xx.xx	xx.xx		xx.xx	xx.xx
72	21-Jan	95,000,000.68	xx.xx	xx.xx		xx.xx	xx.xx		xx.xx	xx.xx
73	22-Jan	95,000,000.68	xx.xx	xx.xx		xx.xx	xx.xx		xx.xx	xx.xx
74	23-Jan	95,000,000.68	xx.xx	xx.xx		xx.xx	xx.xx		xx.xx	xx.xx
75	24-Jan	95,000,000.68	xx.xx	xx.xx		xx.xx	xx.xx		xx.xx	xx.xx
76	25-Jan	95,000,000.68	xx.xx	xx.xx		xx.xx	xx.xx		xx.xx	xx.xx
77	26-Jan	95,000,000.68	xx.xx	xx.xx		xx.xx	xx.xx		xx.xx	xx.xx
78	27-Jan	95,000,000.68	xx.xx	xx.xx		xx.xx	xx.xx		xx.xx	xx.xx
79	28-Jan	95,000,000.68	xx.xx	xx.xx		xx.xx	xx.xx		xx.xx	xx.xx
80	29-Jan	95,000,000.68	xx.xx	xx.xx		xx.xx	xx.xx		xx.xx	xx.xx
81	30-Jan	95,000,000.68	xx.xx	xx.xx		xx.xx	xx.xx		xx.xx	xx.xx
82	31-Jan	95,000,000.68	xx.xx	xx.xx		xx.xx	xx.xx		xx.xx	xx.xx
83	Average	95,000,000.68	Average	xx.xx	Total	xx.xx	xx.xx	Total	xx.xx	xx.xx

Liquidity Statements

Group Level Interest Summary:

	A	B	C	D	E	F	G
85	Group Level Interest Summary						
86	Intercompany Statement						
87	As of: January, 2015						
88	Concentration Account Number: 0bb0001bbb56789						
89	Participating Account	Earnings (\$)	Adjusted Earnings (\$)	Charges (\$)	Adjusted Charges (\$)	Net (\$)	Adjusted Net (\$)
90	0bb0001bbb56789	xx.xx	xx.xx	xx.xx	xx.xx	xx.xx	xx.xx
91	0bb0001bbb56789	xx.xx	xx.xx	xx.xx	xx.xx	xx.xx	xx.xx
92	0bb0001bbb56789	xx.xx	xx.xx	xx.xx	xx.xx	xx.xx	xx.xx
93	0bb0001bbb56789	xx.xx	xx.xx	xx.xx	xx.xx	xx.xx	xx.xx
94	0bb0001bbb56789	xx.xx	xx.xx	xx.xx	xx.xx	xx.xx	xx.xx
95	0bb0001bbb56789	xx.xx	xx.xx	xx.xx	xx.xx	xx.xx	xx.xx
96	0bb0001bbb56789	xx.xx	xx.xx	xx.xx	xx.xx	xx.xx	xx.xx
97	0bb0001bbb56789	xx.xx	xx.xx	xx.xx	xx.xx	xx.xx	xx.xx
98	0bb0001bbb56789	xx.xx	xx.xx	xx.xx	xx.xx	xx.xx	xx.xx
99	0bb0001bbb56789	xx.xx	xx.xx	xx.xx	xx.xx	xx.xx	xx.xx
100	0bb0001bbb56789	xx.xx	xx.xx	xx.xx	xx.xx	xx.xx	xx.xx
101	0bb0001bbb56789	xx.xx	xx.xx	xx.xx	xx.xx	xx.xx	xx.xx
102	0bb0001bbb56789	xx.xx	xx.xx	xx.xx	xx.xx	xx.xx	xx.xx
103	0bb0001bbb56789	xx.xx	xx.xx	xx.xx	xx.xx	xx.xx	xx.xx
104	0bb0001bbb56789	xx.xx	xx.xx	xx.xx	xx.xx	xx.xx	xx.xx
105	0bb0001bbb56789	xx.xx	xx.xx	xx.xx	xx.xx	xx.xx	xx.xx
106	0bb0001bbb56789	xx.xx	xx.xx	xx.xx	xx.xx	xx.xx	xx.xx
107	0bb0001bbb56789	xx.xx	xx.xx	xx.xx	xx.xx	xx.xx	xx.xx
108	0bb0001bbb56789	xx.xx	xx.xx	xx.xx	xx.xx	xx.xx	xx.xx
109	0bb0001bbb56789	xx.xx	xx.xx	xx.xx	xx.xx	xx.xx	xx.xx
110	0bb0001bbb56789	xx.xx	xx.xx	xx.xx	xx.xx	xx.xx	xx.xx
111	0bb0001bbb56789	xx.xx	xx.xx	xx.xx	xx.xx	xx.xx	xx.xx
112	0bb0001bbb56789	xx.xx	xx.xx	xx.xx	xx.xx	xx.xx	xx.xx
113	0bb0001bbb56789	xx.xx	xx.xx	xx.xx	xx.xx	xx.xx	xx.xx
114	0bb0001bbb56789	xx.xx	xx.xx	xx.xx	xx.xx	xx.xx	xx.xx
115	0bb0001bbb56789	xx.xx	xx.xx	xx.xx	xx.xx	xx.xx	xx.xx
116	Total	xx.xx	xx.xx	xx.xx	xx.xx	xx.xx	xx.xx

Liquidity Statements

Sample Intercompany Statement – Group Level (LIRS Group Statement) in PDF format

This statement format shows each section in a separate table. Totals are displayed at the end of the table for clarity.


Group Level Account Summary:

JPMorgan Chase Bank, N.A.				Intercompany Statement				
Group Level Account Summary				Page Number As of		In US Dollars 2 of 5 January, 2015		
Concentration Account Number: 0bb0001bbb56789								
Period	Earnings (\$)				Charges (\$)			
	Earnings	Adjustments	Adjusted Earnings	Net Total	Charges	Adjustments	Adjusted Charges	Net Total
Current Period								
01-2015	xx.xx	0.00	xx.xx	xx.xx	xx.xx	xx.xx	xx.xx	xx.xx
Net Total				xx.xx				xx.xx
Year To Date				xx.xx				xx.xx
Earnings and Charges are reported for information only. No Transactions have been posted by JPMorgan								
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Liquidity Statements

Group Level Participating Accounts Summary:

JPMorgan Chase Bank, N.A.		Intercompany Statement							
Group Level Participating Accounts Summary		Page Number:		In US Dollars					
		As of:		3 of 5					
				January, 2015					
Concentration Account Number: 1bb45678								 <small>000189 000003 - 000005</small>	
Participating Accounts		Credit Base Rate	Credit Margin	Debit Base Rate	Debit Margin	Reset Frequency	Next Reset		Reset Value (\$)
1bb56789	Holding Acct	XXXX	xx.xx% (+)	XXXX	xx.xx% (+)				
1bb56789	Resource Acct	XXXX	xx.xx% (+)	XXXX	xx.xx% (+)				
1bb56789	Resource Acct1	XXXX	xx.xx% (+)	XXXX	xx.xx% (+)				
1bb56789	Resource Acct2	XXXX	xx.xx% (+)	XXXX	xx.xx% (+)				
1bb56789	Resource Acct3	XXXX	xx.xx% (+)	XXXX	xx.xx% (+)				
1bb56789	Resource Acct4	XXXX	xx.xx% (+)	XXXX	xx.xx% (+)				
1bb56789	Resource Acct5	XXXX	xx.xx% (+)	XXXX	xx.xx% (+)				
1bb56789	Resource Acct6	XXXX	xx.xx% (+)	XXXX	xx.xx% (+)				
1bb56789	Resource Acct7	XXXX	xx.xx% (+)	XXXX	xx.xx% (+)				
1bb56789	Resource Acct8	XXXX	xx.xx% (+)	XXXX	xx.xx% (+)				
1bb56789	Resource Acct9	XXXX	xx.xx% (+)	XXXX	xx.xx% (+)				
1bb56789	Resource Acct10	XXXX	xx.xx% (+)	XXXX	xx.xx% (+)				
1bb56789	Resource Acct11	XXXX	xx.xx% (+)	XXXX	xx.xx% (+)				
1bb56789	Resource Acct12	XXXX	xx.xx% (+)	XXXX	xx.xx% (+)				
1bb56789	Resource Acct13	XXXX	xx.xx% (+)	XXXX	xx.xx% (+)				
1bb56789	Resource Acct14	XXXX	xx.xx% (+)	XXXX	xx.xx% (+)				
1bb56789	Resource Acct15	XXXX	xx.xx% (+)	XXXX	xx.xx% (+)				
1bb56789	Resource Acct16	XXXX	xx.xx% (+)	XXXX	xx.xx% (+)				
1bb56789	Resource Acct17	XXXX	xx.xx% (+)	XXXX	xx.xx% (+)				
1bb56789	Resource Acct18	XXXX	xx.xx% (+)	XXXX	xx.xx% (+)				
1bb56789	Resource Acct19	XXXX	xx.xx% (+)	XXXX	xx.xx% (+)				
1bb56789	Resource Acct20	XXXX	xx.xx% (+)	XXXX	xx.xx% (+)				
1bb56789	Resource Acct21	XXXX	xx.xx% (+)	XXXX	xx.xx% (+)				
1bb56789	Resource Acct22	XXXX	xx.xx% (+)	XXXX	xx.xx% (+)				
1bb56789	Resource Acct23	XXXX	xx.xx% (+)	XXXX	xx.xx% (+)				
1bb56789	Resource Acct24	XXXX	xx.xx% (+)	XXXX	xx.xx% (+)				



Liquidity Statements

Group Level Current Period Activity:

JPMorgan Chase Bank, N.A.		Intercompany Statement					
Group Level Current Period Activity		Page Number		In US Dollars			
		4 of 5		January, 2015			
		Activity of		January, 2015			
Concentration Account Number: 0bb0001bb56789							
Date	Net Balance (\$)	Net Backvalue Adjustments (\$)	Adjusted Net Balance (\$)	Earnings (\$)	Adjusted Earnings (\$)	Charges (\$)	Adjusted Charges (\$)
01/01	95,000,000.68	xx.xx	xx.xx	xx.xx	xx.xx	xx.xx	xx.xx
01/02	95,000,000.68	xx.xx	xx.xx	xx.xx	xx.xx	xx.xx	xx.xx
01/03	95,000,000.68	xx.xx	xx.xx	xx.xx	xx.xx	xx.xx	xx.xx
01/04	95,000,000.68	xx.xx	xx.xx	xx.xx	xx.xx	xx.xx	xx.xx
01/05	95,000,000.68	xx.xx	xx.xx	xx.xx	xx.xx	xx.xx	xx.xx
01/06	95,000,000.68	xx.xx	xx.xx	xx.xx	xx.xx	xx.xx	xx.xx
01/07	95,000,000.68	xx.xx	xx.xx	xx.xx	xx.xx	xx.xx	xx.xx
01/08	95,000,000.68	xx.xx	xx.xx	xx.xx	xx.xx	xx.xx	xx.xx
01/09	95,000,000.68	xx.xx	xx.xx	xx.xx	xx.xx	xx.xx	xx.xx
01/10	95,000,000.68	xx.xx	xx.xx	xx.xx	xx.xx	xx.xx	xx.xx
01/11	95,000,000.68	xx.xx	xx.xx	xx.xx	xx.xx	xx.xx	xx.xx
01/12	95,000,000.68	xx.xx	xx.xx	xx.xx	xx.xx	xx.xx	xx.xx
01/13	95,000,000.68	xx.xx	xx.xx	xx.xx	xx.xx	xx.xx	xx.xx
01/14	95,000,000.68	xx.xx	xx.xx	xx.xx	xx.xx	xx.xx	xx.xx
01/15	95,000,000.68	xx.xx	xx.xx	xx.xx	xx.xx	xx.xx	xx.xx
01/16	95,000,000.68	xx.xx	xx.xx	xx.xx	xx.xx	xx.xx	xx.xx
01/17	95,000,000.68	xx.xx	xx.xx	xx.xx	xx.xx	xx.xx	xx.xx
01/18	95,000,000.68	xx.xx	xx.xx	xx.xx	xx.xx	xx.xx	xx.xx
01/19	95,000,000.68	xx.xx	xx.xx	xx.xx	xx.xx	xx.xx	xx.xx
01/20	95,000,000.68	xx.xx	xx.xx	xx.xx	xx.xx	xx.xx	xx.xx
01/21	95,000,000.68	xx.xx	xx.xx	xx.xx	xx.xx	xx.xx	xx.xx
01/22	95,000,000.68	xx.xx	xx.xx	xx.xx	xx.xx	xx.xx	xx.xx
01/23	95,000,000.68	xx.xx	xx.xx	xx.xx	xx.xx	xx.xx	xx.xx
01/24	95,000,000.68	xx.xx	xx.xx	xx.xx	xx.xx	xx.xx	xx.xx
01/25	95,000,000.68	xx.xx	xx.xx	xx.xx	xx.xx	xx.xx	xx.xx
01/26	95,000,000.68	xx.xx	xx.xx	xx.xx	xx.xx	xx.xx	xx.xx
01/27	95,000,000.68	xx.xx	xx.xx	xx.xx	xx.xx	xx.xx	xx.xx
01/28	95,000,000.68	xx.xx	xx.xx	xx.xx	xx.xx	xx.xx	xx.xx
01/29	95,000,000.68	xx.xx	xx.xx	xx.xx	xx.xx	xx.xx	xx.xx
01/30	95,000,000.68	xx.xx	xx.xx	xx.xx	xx.xx	xx.xx	xx.xx
01/31	95,000,000.68	xx.xx	xx.xx	xx.xx	xx.xx	xx.xx	xx.xx
Average	95,000,000.68	Average	xx.xx	Total	xx.xx	Total	xx.xx



000188 000064 - 000005



Liquidity Statements

Sample Direct Investment Statement in Excel® format

This statement format shows each section in a separate spreadsheet. Totals are displayed at the end of the summary.

Dividend Summary:

	A	B	C	D	E	F
1	DIRECT INVESTMENT					
2	PERIOD OF: JANUARY 1 - JANUARY 31, 2015					
3	ACCOUNT NUMBER: 0bb0009bbb45678					
4	INVESTMENT ACCOUNT NUMBER: 0bb0001bbb56789					
5						
6	AVERAGE INVESTMENT BALANCE THIS MONTH (\$):	3,000,000.61				
7	AVERAGE INVESTMENT BALANCE THIS YEAR (\$):	3,999,207.51				
8	(BASED ON INVESTED DAYS)					
9	NUMBER OF DAYS INVESTED THIS MONTH:	26.00				
10	NUMBER OF DAYS INVESTED THIS YEAR:	26.00				
11	7 DAY SEC YIELD (%):	0.00				
12	30 DAY AVERAGE YIELD (%):	x.xx				
13	BASIS POINT FEE FOR PRIOR MONTH (\$):	0.00				
14	BASIS POINT FEE FOR CURRENT MONTH (\$):	0.00				
15						
16		DIVIDENDS PAID	INVESTMENT EARNINGS			
17	PERIOD		EARNINGS (\$)	ADJUSTMENTS (\$)	ADJUSTED EARNINGS (\$)	NET TOTAL (\$)
18						
19	CURRENT PERIOD					
20	JANUARY, 2015	xx.xx	xx.xx	xx.xx	xx.xx	xx.xx
21						
22	NET TOTAL					xx.xx
23						
24	YEAR TO DATE	xx.xx				xx.xx
25						
26	WITHHOLDING TAX MONTH TO DATE (\$):	xx.xx				
27	WITHHOLDING TAX YEAR TO DATE (\$):	xx.xx				
28						
29						
30						
31						
32						

Liquidity Statements

Current Period Activity:

A	B	C	D	E	F	G	H
1	DIRECT INVESTMENT						
2	PERIOD OF: JANUARY 1 - JANUARY 31, 2015						
3	ACCOUNT NUMBER: 0bb0009bbb45678						
4	INVESTMENT ACCOUNT NUMBER: 0bb0001bbb56789						
5							
6	INVESTMENT VEHICLE: JPMORGAN US DOLLAR TREAS LIQUIDITY FUND - INST SHARES - FUND 1234						
7	TICKER SYMBOL: \$\$\$PA						
8	SHARE PRICE (\$):						1
9							

A	B	C	D	E	F	G	H	
10	DATE	ENDING BALANCE (SHARES)	AMOUNT REDEEMED (\$)	NET ASSET VALUE	SHARES REDEEMED	AMOUNT INVESTED (\$)	1 DAY YIELD (%)	DIVIDENDS EARNED (\$)
11	01/01	3,000,000.61	xx.xx	1.00	xx.xx	xx.xx	0.00	xx.xx
12	01/02	3,000,000.61	xx.xx	1.00	xx.xx	xx.xx	0.00	xx.xx
13	01/03	3,000,000.61	xx.xx	1.00	xx.xx	xx.xx	0.00	xx.xx
14	01/04	3,000,000.61	xx.xx	1.00	xx.xx	xx.xx	0.00	xx.xx
15	01/05	3,000,000.61	xx.xx	1.00	xx.xx	xx.xx	0.00	xx.xx
16	01/06	3,000,000.61	xx.xx	1.00	xx.xx	xx.xx	0.00	xx.xx
17	01/07	3,000,000.61	xx.xx	1.00	xx.xx	xx.xx	0.00	xx.xx
18	01/08	3,000,000.61	xx.xx	1.00	xx.xx	xx.xx	0.00	xx.xx
19	01/09	3,000,000.61	xx.xx	1.00	xx.xx	xx.xx	0.00	xx.xx
20	01/10	3,000,000.61	xx.xx	1.00	xx.xx	xx.xx	0.00	xx.xx
21	01/11	3,000,000.61	xx.xx	1.00	xx.xx	xx.xx	0.00	xx.xx
22	01/12	3,000,000.61	xx.xx	1.00	xx.xx	xx.xx	0.00	xx.xx
23	01/13	3,000,000.61	xx.xx	1.00	xx.xx	xx.xx	0.00	xx.xx
24	01/14	3,000,000.61	xx.xx	1.00	xx.xx	xx.xx	0.00	xx.xx
25	01/15	3,000,000.61	xx.xx	1.00	xx.xx	xx.xx	0.00	xx.xx
26	01/16	3,000,000.61	xx.xx	1.00	xx.xx	xx.xx	0.00	xx.xx
27	01/17	3,000,000.61	xx.xx	1.00	xx.xx	xx.xx	0.00	xx.xx
28	01/18	3,000,000.61	xx.xx	1.00	xx.xx	xx.xx	0.00	xx.xx
29	01/19	3,000,000.61	xx.xx	1.00	xx.xx	xx.xx	0.00	xx.xx
30	01/20	3,000,000.61	xx.xx	1.00	xx.xx	xx.xx	0.00	xx.xx
31	01/21	3,000,000.61	xx.xx	1.00	xx.xx	xx.xx	0.00	xx.xx
32	01/22	3,000,000.61	xx.xx	1.00	xx.xx	xx.xx	0.00	xx.xx
33	01/23	3,000,000.61	xx.xx	1.00	xx.xx	xx.xx	0.00	xx.xx
34	01/24	3,000,000.61	xx.xx	1.00	xx.xx	xx.xx	0.00	xx.xx
35	01/25	3,000,000.61	xx.xx	1.00	xx.xx	xx.xx	0.00	xx.xx
36	01/26	3,000,000.61	xx.xx	1.00	xx.xx	xx.xx	0.00	xx.xx
37	01/27	3,000,000.61	xx.xx	1.00	xx.xx	xx.xx	0.00	xx.xx
38	01/28	3,000,000.61	xx.xx	1.00	xx.xx	xx.xx	0.00	xx.xx
39	01/29	3,000,000.61	xx.xx	1.00	xx.xx	xx.xx	0.00	xx.xx
40	01/30	3,000,000.61	xx.xx	1.00	xx.xx	xx.xx	0.00	xx.xx
41	01/31	3,000,000.61	xx.xx	1.00	xx.xx	xx.xx	0.00	xx.xx
42								
43								

Liquidity Statements

Sample Direct Investment Statement in CSV format

This statement format shows each section, one after another. Totals are displayed at the end of each summary for clarity.

Dividend Summary:

	A	B	C	D	E	F	G	H	
1	DIRECT INVESTMENT								
2	PERIOD OF: JANUARY 1 - JANUARY 31, 2015								
3	ACCOUNT NUMBER: 0bb0009bbb45678								
4	INVESTMENT ACCOUNT NUMBER: 0bb0001bbb45678								
5									
6	DIVIDEND SUMMARY								
7									
8	AVERAGE INVESTMENT BALANCE THIS MONTH (\$):	3,000,000.61							
9	AVERAGE INVESTMENT BALANCE THIS YEAR (\$):	3,999,207.51							
10	(BASED ON INVESTED DAYS)								
11	NUMBER OF DAYS INVESTED THIS MONTH:		26						
12	NUMBER OF DAYS INVESTED THIS YEAR:		26						
13	7 DAY SEC YIELD (%):		0						
14	30 DAY AVERAGE YIELD (%):	xx.xx							
15	BASIS POINT FEE FOR PRIOR MONTH (\$):		0						
16	BASIS POINT FEE FOR CURRENT MONTH (\$):		0						
17									
18		DIVIDENDS PAID	INVESTMENT EARNINGS						
19	PERIOD		EARNING(	ADJUSTM	ADJUSTE	NET TOTAL (\$)			
20									
21	CURRENT PERIOD								
22	JANUARY, 2015	xx.xx	xx.xx	xx.xx	xx.xx	xx.xx			
23									
24	NET TOTAL					xx.xx			
25									
26	YEAR TO DATE	xx.xx				xx.xx			
27									
28	WITHHOLDING TAX MONTH TO DATE (\$):		0						
29	WITHHOLDING TAX YEAR TO DATE (\$):		0						
30									
31	CURRENT PERIOD ACTIVITY								
32									

**Liquidity Statements**

Current Period Activity:

	A	B	C	D	E	F	G	H
31	CURRENT PERIOD ACTIVITY							
32								
33	INVESTMENT VEHICLE:	JPMORGAN US DOLLAR TREAS LIQUIDITY FUND - INST SHARES - FUND 1234						
34	TICKER SYMBOL:	\$\$SPA						
35	SHARE PRICE (\$):	1						
36								

	A	B	C	D	E	F	G	H
37	DATE	ENDING BALANCE (SHARES)	AMOUNT REDEEMED (\$)	NET ASSET VALUE	SHARES REDEEMED	AMOUNT INVESTED (\$)	1 DAY YIELD (%)	DIVIDENDS EARNED (\$)
38	1-Jan	3,000,000.61	xx.xx		1 xx.xx	xx.xx		0 xx.xx
39	2-Jan	3,000,000.61	xx.xx		1 xx.xx	xx.xx		0 xx.xx
40	3-Jan	3,000,000.61	xx.xx		1 xx.xx	xx.xx		0 xx.xx
41	4-Jan	3,000,000.61	xx.xx		1 xx.xx	xx.xx		0 xx.xx
42	5-Jan	3,000,000.61	xx.xx		1 xx.xx	xx.xx		0 xx.xx
43	6-Jan	3,000,000.61	xx.xx		1 xx.xx	xx.xx		0 xx.xx
44	7-Jan	3,000,000.61	xx.xx		1 xx.xx	xx.xx		0 xx.xx
45	8-Jan	3,000,000.61	xx.xx		1 xx.xx	xx.xx		0 xx.xx
46	9-Jan	3,000,000.61	xx.xx		1 xx.xx	xx.xx		0 xx.xx
47	10-Jan	3,000,000.61	xx.xx		1 xx.xx	xx.xx		0 xx.xx
48	11-Jan	3,000,000.61	xx.xx		1 xx.xx	xx.xx		0 xx.xx
49	12-Jan	3,000,000.61	xx.xx		1 xx.xx	xx.xx		0 xx.xx
50	13-Jan	3,000,000.61	xx.xx		1 xx.xx	xx.xx		0 xx.xx
51	14-Jan	3,000,000.61	xx.xx		1 xx.xx	xx.xx		0 xx.xx
52	15-Jan	3,000,000.61	xx.xx		1 xx.xx	xx.xx		0 xx.xx
53	16-Jan	3,000,000.61	xx.xx		1 xx.xx	xx.xx		0 xx.xx
54	17-Jan	3,000,000.61	xx.xx		1 xx.xx	xx.xx		0 xx.xx
55	18-Jan	3,000,000.61	xx.xx		1 xx.xx	xx.xx		0 xx.xx
56	19-Jan	3,000,000.61	xx.xx		1 xx.xx	xx.xx		0 xx.xx
57	20-Jan	3,000,000.61	xx.xx		1 xx.xx	xx.xx		0 xx.xx
58	21-Jan	3,000,000.61	xx.xx		1 xx.xx	xx.xx		0 xx.xx
59	22-Jan	3,000,000.61	xx.xx		1 xx.xx	xx.xx		0 xx.xx
60	23-Jan	3,000,000.61	xx.xx		1 xx.xx	xx.xx		0 xx.xx
61	24-Jan	3,000,000.61	xx.xx		1 xx.xx	xx.xx		0 xx.xx
62	25-Jan	3,000,000.61	xx.xx		1 xx.xx	xx.xx		0 xx.xx
63	26-Jan	3,000,000.61	xx.xx		1 xx.xx	xx.xx		0 xx.xx
64	27-Jan	3,000,000.61	xx.xx		1 xx.xx	xx.xx		0 xx.xx
65	28-Jan	3,000,000.61	xx.xx		1 xx.xx	xx.xx		0 xx.xx
66	29-Jan	3,000,000.61	xx.xx		1 xx.xx	xx.xx		0 xx.xx
67	30-Jan	3,000,000.61	xx.xx		1 xx.xx	xx.xx		0 xx.xx
68	31-Jan	3,000,000.61	xx.xx		1 xx.xx	xx.xx		0 xx.xx

Liquidity Statements

Sample Direct Investment Statement in PDF format

This statement format shows each section in a separate table. Totals are displayed at the end of the table for clarity.

Dividend Summary:

JPMorganChase		DIRECT INVESTMENT		
DIVIDEND SUMMARY		IN US DOLLARS		
AVERAGE INVESTMENT BALANCE THIS MONTH (\$)	3,000,000.61	PAGE NUMBER	2 OF 3	
AVERAGE INVESTMENT BALANCE THIS YEAR (\$) (BASED ON INVESTED DAYS)	3,999,207.51	PERIOD OF:	JANUARY 1 - JANUARY 31, 2015	
NUMBER OF DAYS INVESTED THIS MONTH	26.00			
NUMBER OF DAYS INVESTED THIS YEAR	26.00			
7 DAY SEC YIELD (%)	0.00			
30 DAY AVERAGE YIELD (%)	x.xx			
BASIS POINT FEE (a) FOR PRIOR MONTH (\$)	0.00			
BASIS POINT FEE (a) FOR CURRENT MONTH (\$)	0.00			
ACCOUNT NUMBER: 0bb000987654321				
INVESTMENT ACCOUNT NUMBER: 0bb0001bbb56789				
DIVIDENDS PAID		INVESTMENT EARNINGS		
PERIOD	EARNINGS (\$)	ADJUSTMENTS (\$)	ADJUSTED EARNINGS (\$)	NET TOTAL (\$)
CURRENT PERIOD				
JANUARY, 2015	xx.xx	xx.xx	xx.xx	xx.xx
NET TOTAL				xx.xx
YEAR TO DATE	xx.xx			xx.xx
WITHHOLDING TAX MTD (\$)	xx.xx			
WITHHOLDING TAX YTD (\$)	xx.xx			
This statement will be deemed correct if no query is received within 90 days.				
<b>NOT FDIC INSURED - NO BANK GUARANTEE - MAY LOSE VALUE</b>				
An investment in a money market fund is not insured or guaranteed by the FDIC or any other government agency. Although money market funds strive to preserve the value of the investment at \$1.00 per share, it is possible to lose money by investing in a money market fund.				
For a fund prospectus, please contact your JPMorgan Chase Bank relationship manager. Investors should carefully consider the investment objectives and risk as well as charges and expenses of the mutual fund before investing. The prospectus contains this and other information about the mutual fund. Read the prospectus carefully before investing.				
Affiliates of JPMorgan Chase & Co. receive fees for providing various services to the funds.				
(a) Basis Point Fee: The Yield calculations above do not take into consideration any sweep basis point fees. If basis point fees were included the returns would be lower.				
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Liquidity Statements

Current Period Activity:

JPMorganChase		DIRECT INVESTMENT					
CURRENT PERIOD ACTIVITY		IN US DOLLARS					
INVESTMENT VEHICLE: JPMORGAN US DOLLAR TREAS LIQUIDITY FUND - INST SHARES - FUND 1365		TICKER SYMBOL:		PAGE NUMBER: 3 OF 3		PERIOD OF: JANUARY 1 - JANUARY 31, 2015	
SHARE PRICE (\$): 1.0000		ACTIVITY OF: JANUARY, 2015		PERIOD OF: JANUARY 1 - JANUARY 31, 2015		ACTIVITY OF: JANUARY, 2015	
ACCOUNT NUMBER: 0bb000987654321		INVESTMENT ACCOUNT NUMBER: 0bb0001bb56789					
DATE	ENDING BALANCE (SHARES)	AMOUNT REDEEMED (\$)	NET ASSET VALUE	SHARES REDEEMED	AMOUNT INVESTED (\$)	1 DAY YIELD (%)	DIVIDENDS EARNED (\$)
01/01	3,000,000.61	xx.xx	1.00	xx.xx	xx.xx	0.00	xx.xx
01/02	3,000,000.61	xx.xx	1.00	xx.xx	xx.xx	0.00	xx.xx
01/03	3,000,000.61	xx.xx	1.00	xx.xx	xx.xx	0.00	xx.xx
01/04	3,000,000.61	xx.xx	1.00	xx.xx	xx.xx	0.00	xx.xx
01/05	3,000,000.61	xx.xx	1.00	xx.xx	xx.xx	0.00	xx.xx
01/06	3,000,000.61	xx.xx	1.00	xx.xx	xx.xx	0.00	xx.xx
01/07	3,000,000.61	xx.xx	1.00	xx.xx	xx.xx	0.00	xx.xx
01/08	3,000,000.61	xx.xx	1.00	xx.xx	xx.xx	0.00	xx.xx
01/09	3,000,000.61	xx.xx	1.00	xx.xx	xx.xx	0.00	xx.xx
01/10	3,000,000.61	xx.xx	1.00	xx.xx	xx.xx	0.00	xx.xx
01/11	3,000,000.61	xx.xx	1.00	xx.xx	xx.xx	0.00	xx.xx
01/12	3,000,000.61	xx.xx	1.00	xx.xx	xx.xx	0.00	xx.xx
01/13	3,000,000.61	xx.xx	1.00	xx.xx	xx.xx	0.00	xx.xx
01/14	3,000,000.61	xx.xx	1.00	xx.xx	xx.xx	0.00	xx.xx
01/15	3,000,000.61	xx.xx	1.00	xx.xx	xx.xx	0.00	xx.xx
01/16	3,000,000.61	xx.xx	1.00	xx.xx	xx.xx	0.00	xx.xx
01/17	3,000,000.61	xx.xx	1.00	xx.xx	xx.xx	0.00	xx.xx
01/18	3,000,000.61	xx.xx	1.00	xx.xx	xx.xx	0.00	xx.xx
01/19	3,000,000.61	xx.xx	1.00	xx.xx	xx.xx	0.00	xx.xx
01/20	3,000,000.61	xx.xx	1.00	xx.xx	xx.xx	0.00	xx.xx
01/21	3,000,000.61	xx.xx	1.00	xx.xx	xx.xx	0.00	xx.xx
01/22	3,000,000.61	xx.xx	1.00	xx.xx	xx.xx	0.00	xx.xx
01/23	3,000,000.61	xx.xx	1.00	xx.xx	xx.xx	0.00	xx.xx
01/24	3,000,000.61	xx.xx	1.00	xx.xx	xx.xx	0.00	xx.xx
01/25	3,000,000.61	xx.xx	1.00	xx.xx	xx.xx	0.00	xx.xx
01/26	3,000,000.61	xx.xx	1.00	xx.xx	xx.xx	0.00	xx.xx
01/27	3,000,000.61	xx.xx	1.00	xx.xx	xx.xx	0.00	xx.xx
01/28	3,000,000.61	xx.xx	1.00	xx.xx	xx.xx	0.00	xx.xx
01/29	3,000,000.61	xx.xx	1.00	xx.xx	xx.xx	0.00	xx.xx
01/30	3,000,000.61	xx.xx	1.00	xx.xx	xx.xx	0.00	xx.xx
01/31	3,000,000.61	xx.xx	1.00	xx.xx	xx.xx	0.00	xx.xx



Liquidity Statements

Sample US Dollar Pooling Statement in Excel format

This statement format shows each section in a separate spreadsheet. Totals are displayed at the end of each sheet for clarity.

Account Level Investment/Overdraft Adjustments Summary:

	A	B	C	D	E	F	G	H	I
1	US Dollar Pooling Statement								
2	AS OF: JANUARY, 2015								
3	CHECKING ACCOUNT NUMBER: 010-1bbb56								
4		EARNINGS				CHARGES			
5	PERIOD	INVESTMENT EARNINGS (\$)	ADJUSTMENTS (\$)	ADJUSTED INVESTMENT EARNINGS (\$)	NET TOTAL (\$)	CHARGES (\$)	ADJUSTMENTS (\$)	ADJUSTED CHARGES (\$)	NET TOTAL (\$)
6	CURRENT PERIOD								
7	JANUARY, 2015	xx.xx	xx.xx	xx.xx	xx.xx	0	xx.xx	xx.xx	xx.xx
8									
9	NET TOTAL				xx.xx				xx.xx
10									
11	YEAR TO DATE				xx.xx				xx.xx
12									
13									
14									
15									
16									
17									
18									
19									
20									
21									
22									
23									
24									
25									
26									
27									
28									
29									
30									
31									
32									

Liquidity Statements

Account Level Current Period Activity:

1	A	B	C	D	E	F	G	H	I	J	K
2	US Dollar Pooling Statement										
3	AS OF: JANUARY, 2015										
4	CHECKING ACCOUNT NUMBER: 0db-100056										

4	A	B	C	D	E	F	G	H	I	J	K
5	DATE	NET BALANCE (\$)	NET BACKVALUE ADJUSTMENTS (\$)	ADJUSTED NET BALANCE (\$)	INVESTABLE AMOUNT (\$)	ADJUSTED INVESTABLE AM EARNINGS (\$)		ADJUSTED EARNINGS (\$)	CHARGES (\$)	ADJUSTED CHARGES (\$)	OVERDRAFT RATE *
6	01/01/2015	3000000.07	0	3000000.07	3000000	3000000	xx.xx	xx.xx	xx.xx	xx.xx	xx.xx
7	01/02/2015	3000000.07	0	3000000.07	3000000	3000000	xx.xx	xx.xx	xx.xx	xx.xx	xx.xx
8	01/03/2015	3000000.07	0	3000000.07	3000000	3000000	xx.xx	xx.xx	xx.xx	xx.xx	xx.xx
9	01/04/2015	3000000.07	0	3000000.07	3000000	3000000	xx.xx	xx.xx	xx.xx	xx.xx	xx.xx
10	01/05/2015	3000000.07	0	3000000.07	3000000	3000000	xx.xx	xx.xx	xx.xx	xx.xx	xx.xx
11	01/06/2015	3000000.07	0	3000000.07	3000000	3000000	xx.xx	xx.xx	xx.xx	xx.xx	xx.xx
12	01/07/2015	3000000.07	0	3000000.07	3000000	3000000	xx.xx	xx.xx	xx.xx	xx.xx	xx.xx
13	01/08/2015	3000000.07	0	3000000.07	3000000	3000000	xx.xx	xx.xx	xx.xx	xx.xx	xx.xx
14	01/09/2015	3000000.07	0	3000000.07	3000000	3000000	xx.xx	xx.xx	xx.xx	xx.xx	xx.xx
15	01/10/2015	3000000.07	0	3000000.07	3000000	3000000	xx.xx	xx.xx	xx.xx	xx.xx	xx.xx
16	01/11/2015	3000000.07	0	3000000.07	3000000	3000000	xx.xx	xx.xx	xx.xx	xx.xx	xx.xx
17	01/12/2015	3000000.07	0	3000000.07	3000000	3000000	xx.xx	xx.xx	xx.xx	xx.xx	xx.xx
18	01/13/2015	3000000.07	0	3000000.07	3000000	3000000	xx.xx	xx.xx	xx.xx	xx.xx	xx.xx
19	01/14/2015	3000000.07	0	3000000.07	3000000	3000000	xx.xx	xx.xx	xx.xx	xx.xx	xx.xx
20	01/15/2015	3000000.07	0	3000000.07	3000000	3000000	xx.xx	xx.xx	xx.xx	xx.xx	xx.xx
21	01/16/2015	3000000.07	0	3000000.07	3000000	3000000	xx.xx	xx.xx	xx.xx	xx.xx	xx.xx
22	01/17/2015	3000000.07	0	3000000.07	3000000	3000000	xx.xx	xx.xx	xx.xx	xx.xx	xx.xx
23	01/18/2015	3000000.07	0	3000000.07	3000000	3000000	xx.xx	xx.xx	xx.xx	xx.xx	xx.xx
24	01/19/2015	3000000.07	0	3000000.07	3000000	3000000	xx.xx	xx.xx	xx.xx	xx.xx	xx.xx
25	01/20/2015	3000000.07	0	3000000.07	3000000	3000000	xx.xx	xx.xx	xx.xx	xx.xx	xx.xx
26	01/21/2015	3000000.07	0	3000000.07	3000000	3000000	xx.xx	xx.xx	xx.xx	xx.xx	xx.xx
27	01/22/2015	3000000.07	0	3000000.07	3000000	3000000	xx.xx	xx.xx	xx.xx	xx.xx	xx.xx
28	01/23/2015	3000000.07	0	3000000.07	3000000	3000000	xx.xx	xx.xx	xx.xx	xx.xx	xx.xx
29	01/24/2015	3000000.07	0	3000000.07	3000000	3000000	xx.xx	xx.xx	xx.xx	xx.xx	xx.xx
30	01/25/2015	3000000.07	0	3000000.07	3000000	3000000	xx.xx	xx.xx	xx.xx	xx.xx	xx.xx
31	01/26/2015	3000000.07	0	3000000.07	3000000	3000000	xx.xx	xx.xx	xx.xx	xx.xx	xx.xx
32	01/27/2015	3000000.07	0	3000000.07	3000000	3000000	xx.xx	xx.xx	xx.xx	xx.xx	xx.xx
33	01/28/2015	3000000.07	0	3000000.07	3000000	3000000	xx.xx	xx.xx	xx.xx	xx.xx	xx.xx
34	01/29/2015	3000000.07	0	3000000.07	3000000	3000000	xx.xx	xx.xx	xx.xx	xx.xx	xx.xx
35	01/30/2015	3000000.07	0	3000000.07	3000000	3000000	xx.xx	xx.xx	xx.xx	xx.xx	xx.xx
36	01/31/2015	3000000.07	0	3000000.07	3000000	3000000	xx.xx	xx.xx	xx.xx	xx.xx	xx.xx
37	TOTALS:						xx.xx	xx.xx	xx.xx	xx.xx	xx.xx

Liquidity Statements

Account Level Current Period Investment Detail:

A	B	C	D	E	F	G	H	I	J	K	L	M	
1 US Dollar Pooling Statement													
2 AS OF: JANUARY, 2015													
3 CHECKING ACCOUNT NUMBER: dbb-1bb056													
A	B	C	D	E	F	G	H	I	J	K	L	M	
4	TIER 1						TIER 2						
5	DATE	ADJUSTED II INVESTABLE AMT	EARNINGS (\$)	ADJUSTMENTS (\$)	ADJUSTED EARNINGS (\$)	EARNINGS RATE	INVESTABLE AMOUNT (\$)	EARNINGS (\$)	ADJUSTMENTS (\$)	ADJUSTED EARNINGS (\$)	EARNINGS RATE	TOTAL ADJUSTED EARNINGS (\$)	
6	01/01/2015	3000000	3000000	xxx.xx	xxx.xx	xxx.xx	xxx.xx	xxx.xx	xxx.xx	xxx.xx	xxx.xx	xxx.xx	
7	01/02/2015	3000000	3000000	xxx.xx	xxx.xx	xxx.xx	xxx.xx	xxx.xx	xxx.xx	xxx.xx	xxx.xx	xxx.xx	
8	01/03/2015	3000000	3000000	xxx.xx	xxx.xx	xxx.xx	xxx.xx	xxx.xx	xxx.xx	xxx.xx	xxx.xx	xxx.xx	
9	01/04/2015	3000000	3000000	xxx.xx	xxx.xx	xxx.xx	xxx.xx	xxx.xx	xxx.xx	xxx.xx	xxx.xx	xxx.xx	
10	01/05/2015	3000000	3000000	xxx.xx	xxx.xx	xxx.xx	xxx.xx	xxx.xx	xxx.xx	xxx.xx	xxx.xx	xxx.xx	
11	01/06/2015	3000000	3000000	xxx.xx	xxx.xx	xxx.xx	xxx.xx	xxx.xx	xxx.xx	xxx.xx	xxx.xx	xxx.xx	
12	01/07/2015	3000000	3000000	xxx.xx	xxx.xx	xxx.xx	xxx.xx	xxx.xx	xxx.xx	xxx.xx	xxx.xx	xxx.xx	
13	01/08/2015	3000000	3000000	xxx.xx	xxx.xx	xxx.xx	xxx.xx	xxx.xx	xxx.xx	xxx.xx	xxx.xx	xxx.xx	
14	01/09/2015	3000000	3000000	xxx.xx	xxx.xx	xxx.xx	xxx.xx	xxx.xx	xxx.xx	xxx.xx	xxx.xx	xxx.xx	
15	01/10/2015	3000000	3000000	xxx.xx	xxx.xx	xxx.xx	xxx.xx	xxx.xx	xxx.xx	xxx.xx	xxx.xx	xxx.xx	
16	01/11/2015	3000000	3000000	xxx.xx	xxx.xx	xxx.xx	xxx.xx	xxx.xx	xxx.xx	xxx.xx	xxx.xx	xxx.xx	
17	01/12/2015	3000000	3000000	xxx.xx	xxx.xx	xxx.xx	xxx.xx	xxx.xx	xxx.xx	xxx.xx	xxx.xx	xxx.xx	
18	01/13/2015	3000000	3000000	xxx.xx	xxx.xx	xxx.xx	xxx.xx	xxx.xx	xxx.xx	xxx.xx	xxx.xx	xxx.xx	
19	01/14/2015	3000000	3000000	xxx.xx	xxx.xx	xxx.xx	xxx.xx	xxx.xx	xxx.xx	xxx.xx	xxx.xx	xxx.xx	
20	01/15/2015	3000000	3000000	xxx.xx	xxx.xx	xxx.xx	xxx.xx	xxx.xx	xxx.xx	xxx.xx	xxx.xx	xxx.xx	
21	01/16/2015	3000000	3000000	xxx.xx	xxx.xx	xxx.xx	xxx.xx	xxx.xx	xxx.xx	xxx.xx	xxx.xx	xxx.xx	
22	01/17/2015	3000000	3000000	xxx.xx	xxx.xx	xxx.xx	xxx.xx	xxx.xx	xxx.xx	xxx.xx	xxx.xx	xxx.xx	
23	01/18/2015	3000000	3000000	xxx.xx	xxx.xx	xxx.xx	xxx.xx	xxx.xx	xxx.xx	xxx.xx	xxx.xx	xxx.xx	
24	01/19/2015	3000000	3000000	xxx.xx	xxx.xx	xxx.xx	xxx.xx	xxx.xx	xxx.xx	xxx.xx	xxx.xx	xxx.xx	
25	01/20/2015	3000000	3000000	xxx.xx	xxx.xx	xxx.xx	xxx.xx	xxx.xx	xxx.xx	xxx.xx	xxx.xx	xxx.xx	
26	01/21/2015	3000000	3000000	xxx.xx	xxx.xx	xxx.xx	xxx.xx	xxx.xx	xxx.xx	xxx.xx	xxx.xx	xxx.xx	
27	01/22/2015	3000000	3000000	xxx.xx	xxx.xx	xxx.xx	xxx.xx	xxx.xx	xxx.xx	xxx.xx	xxx.xx	xxx.xx	
28	01/23/2015	3000000	3000000	xxx.xx	xxx.xx	xxx.xx	xxx.xx	xxx.xx	xxx.xx	xxx.xx	xxx.xx	xxx.xx	
29	01/24/2015	3000000	3000000	xxx.xx	xxx.xx	xxx.xx	xxx.xx	xxx.xx	xxx.xx	xxx.xx	xxx.xx	xxx.xx	
30	01/25/2015	3000000	3000000	xxx.xx	xxx.xx	xxx.xx	xxx.xx	xxx.xx	xxx.xx	xxx.xx	xxx.xx	xxx.xx	
31	01/26/2015	3000000	3000000	xxx.xx	xxx.xx	xxx.xx	xxx.xx	xxx.xx	xxx.xx	xxx.xx	xxx.xx	xxx.xx	
32	01/27/2015	3000000	3000000	xxx.xx	xxx.xx	xxx.xx	xxx.xx	xxx.xx	xxx.xx	xxx.xx	xxx.xx	xxx.xx	
33	01/28/2015	3000000	3000000	xxx.xx	xxx.xx	xxx.xx	xxx.xx	xxx.xx	xxx.xx	xxx.xx	xxx.xx	xxx.xx	
34	01/29/2015	3000000	3000000	xxx.xx	xxx.xx	xxx.xx	xxx.xx	xxx.xx	xxx.xx	xxx.xx	xxx.xx	xxx.xx	
35	01/30/2015	3000000	3000000	xxx.xx	xxx.xx	xxx.xx	xxx.xx	xxx.xx	xxx.xx	xxx.xx	xxx.xx	xxx.xx	
36	01/31/2015	3000000	3000000	xxx.xx	xxx.xx	xxx.xx	xxx.xx	xxx.xx	xxx.xx	xxx.xx	xxx.xx	xxx.xx	
37	TOTALS:			xxx.xx	xxx.xx	xxx.xx	xxx.xx	xxx.xx	xxx.xx	xxx.xx	xxx.xx	xxx.xx	
38													
39													
ACCT LVL INV-OVRDRFT ADJ SUM ACCT LVL CURRENT PRD ACTIVITY ACCT LVL CRIT PERIOD INV DTL													

Liquidity Statements

Sample US Dollar Pooling Statement in CSV format

This statement format shows each section one after another. Totals are displayed at the end of each section for clarity.

Account Level Investment/Overdraft Adjustments Summary:

	A	B	C	D	E	F	G	H	I	
1										
2		US Dollar Pooling Statement								
3		AS OF: JANUARY, 2015								
4										
5		CHECKING ACCOUNT NUMBER: 0bb-1bb56								
6										
7										
8										
9		ACCOUNT LEVEL INVESTMENT/OVERDRAFT ADJUSTMENTS SUMMARY								
10										
11		EARNINGS				CHARGES				
12										
13	PERIOD	INVESTMENT EARNINGS (\$)	ADJUSTMENTS (\$)	ADJUSTED INVESTMENT EARNINGS (\$)	NET TOTAL (\$)	CHARGES (\$)	ADJUSTMENTS (\$)	ADJUSTED CHARGES (\$)	NET TOTAL (\$)	
14										
15	CURRENT PERIOD									
16										
17	JANUARY	xx.xx	xx.xx	xx.xx	xx.xx	xx.xx	xx.xx	xx.xx	xx.xx	
18	NET TOTAL				xx.xx				xx.xx	
19	YEAR TO DATE				xx.xx				xx.xx	
20										
21										

Account Level Current Period Activity:

	A	B	C	D	E	F	G	H	I	J	K	
23	ACCOUNT LEVEL CURRENT PERIOD ACTIVITY											
24	DATE	NET BALANCE (\$)	NET BACKVALUE	ADJUSTMENTS (\$)	ADJUSTED NET BALANCE (\$)	INVESTABLE AMOUNT (\$)	ADJUSTED INVESTABLE AMOUNT (\$)	EARNINGS (\$)	ADJUSTED EARNINGS (\$)	CHARGES (\$)	ADJUSTED CHARGES (\$)	RATE *
25	1/1/2015	3,000,000.07	xx.xx		3,000,000.07	3,000,000	3,000,000	xx.xx	xx.xx	xx.xx	xx.xx	
26	1/2/2015	3,000,000.07	xx.xx		3,000,000.07	3,000,000	3,000,000	xx.xx	xx.xx	xx.xx	xx.xx	
27	1/3/2015	3,000,000.07	xx.xx		3,000,000.07	3,000,000	3,000,000	xx.xx	xx.xx	xx.xx	xx.xx	
28	1/4/2015	3,000,000.07	xx.xx		3,000,000.07	3,000,000	3,000,000	xx.xx	xx.xx	xx.xx	xx.xx	
29	1/5/2015	3,000,000.07	xx.xx		3,000,000.07	3,000,000	3,000,000	xx.xx	xx.xx	xx.xx	xx.xx	
30	1/6/2015	3,000,000.07	xx.xx		3,000,000.07	3,000,000	3,000,000	xx.xx	xx.xx	xx.xx	xx.xx	
31	1/7/2015	3,000,000.07	xx.xx		3,000,000.07	3,000,000	3,000,000	xx.xx	xx.xx	xx.xx	xx.xx	
32	1/8/2015	3,000,000.07	xx.xx		3,000,000.07	3,000,000	3,000,000	xx.xx	xx.xx	xx.xx	xx.xx	
33	1/9/2015	3,000,000.07	xx.xx		3,000,000.07	3,000,000	3,000,000	xx.xx	xx.xx	xx.xx	xx.xx	
34	1/10/2015	3,000,000.07	xx.xx		3,000,000.07	3,000,000	3,000,000	xx.xx	xx.xx	xx.xx	xx.xx	
35	1/11/2015	3,000,000.07	xx.xx		3,000,000.07	3,000,000	3,000,000	xx.xx	xx.xx	xx.xx	xx.xx	
36	1/12/2015	3,000,000.07	xx.xx		3,000,000.07	3,000,000	3,000,000	xx.xx	xx.xx	xx.xx	xx.xx	
37	1/13/2015	3,000,000.07	xx.xx		3,000,000.07	3,000,000	3,000,000	xx.xx	xx.xx	xx.xx	xx.xx	
38	1/14/2015	3,000,000.07	xx.xx		3,000,000.07	3,000,000	3,000,000	xx.xx	xx.xx	xx.xx	xx.xx	
39	1/15/2015	3,000,000.07	xx.xx		3,000,000.07	3,000,000	3,000,000	xx.xx	xx.xx	xx.xx	xx.xx	
40	1/16/2015	3,000,000.07	xx.xx		3,000,000.07	3,000,000	3,000,000	xx.xx	xx.xx	xx.xx	xx.xx	
41	1/17/2015	3,000,000.07	xx.xx		3,000,000.07	3,000,000	3,000,000	xx.xx	xx.xx	xx.xx	xx.xx	
42	1/18/2015	3,000,000.07	xx.xx		3,000,000.07	3,000,000	3,000,000	xx.xx	xx.xx	xx.xx	xx.xx	
43	1/19/2015	3,000,000.07	xx.xx		3,000,000.07	3,000,000	3,000,000	xx.xx	xx.xx	xx.xx	xx.xx	
44	1/20/2015	3,000,000.07	xx.xx		3,000,000.07	3,000,000	3,000,000	xx.xx	xx.xx	xx.xx	xx.xx	
45	1/21/2015	3,000,000.07	xx.xx		3,000,000.07	3,000,000	3,000,000	xx.xx	xx.xx	xx.xx	xx.xx	
46	1/22/2015	3,000,000.07	xx.xx		3,000,000.07	3,000,000	3,000,000	xx.xx	xx.xx	xx.xx	xx.xx	
47	1/23/2015	3,000,000.07	xx.xx		3,000,000.07	3,000,000	3,000,000	xx.xx	xx.xx	xx.xx	xx.xx	
48	1/24/2015	3,000,000.07	xx.xx		3,000,000.07	3,000,000	3,000,000	xx.xx	xx.xx	xx.xx	xx.xx	
49	1/25/2015	3,000,000.07	xx.xx		3,000,000.07	3,000,000	3,000,000	xx.xx	xx.xx	xx.xx	xx.xx	
50	1/26/2015	3,000,000.07	xx.xx		3,000,000.07	3,000,000	3,000,000	xx.xx	xx.xx	xx.xx	xx.xx	
51	1/27/2015	3,000,000.07	xx.xx		3,000,000.07	3,000,000	3,000,000	xx.xx	xx.xx	xx.xx	xx.xx	
52	1/28/2015	3,000,000.07	xx.xx		3,000,000.07	3,000,000	3,000,000	xx.xx	xx.xx	xx.xx	xx.xx	
53	1/29/2015	3,000,000.07	xx.xx		3,000,000.07	3,000,000	3,000,000	xx.xx	xx.xx	xx.xx	xx.xx	
54	1/30/2015	3,000,000.07	xx.xx		3,000,000.07	3,000,000	3,000,000	xx.xx	xx.xx	xx.xx	xx.xx	
55	1/31/2015	3,000,000.07	xx.xx		3,000,000.07	3,000,000	3,000,000	xx.xx	xx.xx	xx.xx	xx.xx	
56	TOTALS:							xx.xx	xx.xx	xx.xx	xx.xx	
57												
58												

Liquidity Statements

Account Level Current Period Investment Detail:

A	B	C	D	E	F	G	H	I	J	K	L	M	
59	ACCOUNT LEVEL CURRENT PERIOD INVESTMENT DETAIL												
60													
61		TIER 1						TIER 2					
62													
63	DATE	ADJUSTED INVESTABLE AMOUNT (\$)	INVESTABLE AMOUNT	EARNINGS ADJUSTMENTS	ADJUSTED EARNINGS	EARNINGS RA	INVESTABLE AMOUNT	EARNINGS ADJUSTMENTS	ADJUSTED EARNINGS	EARNINGS RA	TOTAL ADJUSTED EARNINGS (\$)		
64	1/1/2015	3,000,000	3,000,000	xxx.xx	xxx.xx	xxx.xx	xxx.xx	xxx.xx	xxx.xx	xxx.xx	xxx.xx	xxx.xx	
65	1/2/2015	3,000,000	3,000,000	xxx.xx	xxx.xx	xxx.xx	xxx.xx	xxx.xx	xxx.xx	xxx.xx	xxx.xx	xxx.xx	
66	1/3/2015	3,000,000	3,000,000	xxx.xx	xxx.xx	xxx.xx	xxx.xx	xxx.xx	xxx.xx	xxx.xx	xxx.xx	xxx.xx	
67	1/4/2015	3,000,000	3,000,000	xxx.xx	xxx.xx	xxx.xx	xxx.xx	xxx.xx	xxx.xx	xxx.xx	xxx.xx	xxx.xx	
68	1/5/2015	3,000,000	3,000,000	xxx.xx	xxx.xx	xxx.xx	xxx.xx	xxx.xx	xxx.xx	xxx.xx	xxx.xx	xxx.xx	
69	1/6/2015	3,000,000	3,000,000	xxx.xx	xxx.xx	xxx.xx	xxx.xx	xxx.xx	xxx.xx	xxx.xx	xxx.xx	xxx.xx	
70	1/7/2015	3,000,000	3,000,000	xxx.xx	xxx.xx	xxx.xx	xxx.xx	xxx.xx	xxx.xx	xxx.xx	xxx.xx	xxx.xx	
71	1/8/2015	3,000,000	3,000,000	xxx.xx	xxx.xx	xxx.xx	xxx.xx	xxx.xx	xxx.xx	xxx.xx	xxx.xx	xxx.xx	
72	1/9/2015	3,000,000	3,000,000	xxx.xx	xxx.xx	xxx.xx	xxx.xx	xxx.xx	xxx.xx	xxx.xx	xxx.xx	xxx.xx	
73	1/10/2015	3,000,000	3,000,000	xxx.xx	xxx.xx	xxx.xx	xxx.xx	xxx.xx	xxx.xx	xxx.xx	xxx.xx	xxx.xx	
74	1/11/2015	3,000,000	3,000,000	xxx.xx	xxx.xx	xxx.xx	xxx.xx	xxx.xx	xxx.xx	xxx.xx	xxx.xx	xxx.xx	
75	1/12/2015	3,000,000	3,000,000	xxx.xx	xxx.xx	xxx.xx	xxx.xx	xxx.xx	xxx.xx	xxx.xx	xxx.xx	xxx.xx	
76	1/13/2015	3,000,000	3,000,000	xxx.xx	xxx.xx	xxx.xx	xxx.xx	xxx.xx	xxx.xx	xxx.xx	xxx.xx	xxx.xx	
77	1/14/2015	3,000,000	3,000,000	xxx.xx	xxx.xx	xxx.xx	xxx.xx	xxx.xx	xxx.xx	xxx.xx	xxx.xx	xxx.xx	
78	1/15/2015	3,000,000	3,000,000	xxx.xx	xxx.xx	xxx.xx	xxx.xx	xxx.xx	xxx.xx	xxx.xx	xxx.xx	xxx.xx	
79	1/16/2015	3,000,000	3,000,000	xxx.xx	xxx.xx	xxx.xx	xxx.xx	xxx.xx	xxx.xx	xxx.xx	xxx.xx	xxx.xx	
80	1/17/2015	3,000,000	3,000,000	xxx.xx	xxx.xx	xxx.xx	xxx.xx	xxx.xx	xxx.xx	xxx.xx	xxx.xx	xxx.xx	
81	1/18/2015	3,000,000	3,000,000	xxx.xx	xxx.xx	xxx.xx	xxx.xx	xxx.xx	xxx.xx	xxx.xx	xxx.xx	xxx.xx	
82	1/19/2015	3,000,000	3,000,000	xxx.xx	xxx.xx	xxx.xx	xxx.xx	xxx.xx	xxx.xx	xxx.xx	xxx.xx	xxx.xx	
83	1/20/2015	3,000,000	3,000,000	xxx.xx	xxx.xx	xxx.xx	xxx.xx	xxx.xx	xxx.xx	xxx.xx	xxx.xx	xxx.xx	
84	1/21/2015	3,000,000	3,000,000	xxx.xx	xxx.xx	xxx.xx	xxx.xx	xxx.xx	xxx.xx	xxx.xx	xxx.xx	xxx.xx	
85	1/22/2015	3,000,000	3,000,000	xxx.xx	xxx.xx	xxx.xx	xxx.xx	xxx.xx	xxx.xx	xxx.xx	xxx.xx	xxx.xx	
86	1/23/2015	3,000,000	3,000,000	xxx.xx	xxx.xx	xxx.xx	xxx.xx	xxx.xx	xxx.xx	xxx.xx	xxx.xx	xxx.xx	
87	1/24/2015	3,000,000	3,000,000	xxx.xx	xxx.xx	xxx.xx	xxx.xx	xxx.xx	xxx.xx	xxx.xx	xxx.xx	xxx.xx	
88	1/25/2015	3,000,000	3,000,000	xxx.xx	xxx.xx	xxx.xx	xxx.xx	xxx.xx	xxx.xx	xxx.xx	xxx.xx	xxx.xx	
89	1/26/2015	3,000,000	3,000,000	xxx.xx	xxx.xx	xxx.xx	xxx.xx	xxx.xx	xxx.xx	xxx.xx	xxx.xx	xxx.xx	
90	1/27/2015	3,000,000	3,000,000	xxx.xx	xxx.xx	xxx.xx	xxx.xx	xxx.xx	xxx.xx	xxx.xx	xxx.xx	xxx.xx	
91	1/28/2015	3,000,000	3,000,000	xxx.xx	xxx.xx	xxx.xx	xxx.xx	xxx.xx	xxx.xx	xxx.xx	xxx.xx	xxx.xx	
92	1/29/2015	3,000,000	3,000,000	xxx.xx	xxx.xx	xxx.xx	xxx.xx	xxx.xx	xxx.xx	xxx.xx	xxx.xx	xxx.xx	
93	1/30/2015	3,000,000	3,000,000	xxx.xx	xxx.xx	xxx.xx	xxx.xx	xxx.xx	xxx.xx	xxx.xx	xxx.xx	xxx.xx	
94	1/31/2015	3,000,000	3,000,000	xxx.xx	xxx.xx	xxx.xx	xxx.xx	xxx.xx	xxx.xx	xxx.xx	xxx.xx	xxx.xx	
95	TOTALS:			xxx.xx	xxx.xx	xxx.xx			xxx.xx	xxx.xx	xxx.xx	xxx.xx	

Liquidity Statements

Sample US Dollar Pooling Statement in PDF format

This statement format shows each section in a separate table. Totals are displayed at the end of each table for clarity.

Account Level Investment/Overdraft Adjustments Summary:

EARNINGS				CHARGES				
PERIOD	INVESTMENT EARNINGS (\$)	ADJUSTMENTS (\$)	ADJUSTED INVESTMENT EARNINGS (\$)	NET TOTAL (\$)	CHARGES (\$)	ADJUSTMENTS (\$)	ADJUSTED CHARGES (\$)	NET TOTAL (\$)
CURRENT PERIOD JANUARY, 2015	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX
NET TOTAL				XX.XX				XX.XX
YEAR TO DATE				XX.XX				XX.XX

Liquidity Statements

Account Level Current Period Activity:

JPMorgan Chase Bank, N.A.		US DOLLAR POOLING STATEMENT									
ACCOUNT LEVEL CURRENT PERIOD ACTIVITY										IN US DOLLARS SINGLE-ENTITY	
										PAGE NUMBER: 3 OF 4	
										MONTH OF: JANUARY, 2015	
										ACTIVITY OF: JANUARY, 2015	
										INVESTMENT VEHICLE	
										TARGET BALANCE (\$): 0.00	
										INITIAL INVESTMENT (\$): 1.00	
										SUBSEQUENT INCREMENTS (\$): 1.00	
										TIER 1 CEILING (\$): 1,000,000.00	
CHECKING ACCOUNT NUMBER: 066-10000											
DATE	NET BALANCE (\$)	NET BACKVALUE ADJUSTMENTS (\$)	ADJUSTED NET BALANCE (\$)	INVESTABLE AMOUNT (\$)	ADJUSTED INVESTABLE AMOUNT (\$)	EARNINGS (\$)	ADJUSTED EARNINGS (\$)	CHARGES (\$)	ADJUSTED CHARGES (\$)	RATE (%) *	
01/01	3000000.07	0	3000000.07	3000000	3000000	XX.XX	XX.XX	XX.XX	XX.XX		
01/02	3000000.07	0	3000000.07	3000000	3000000	XX.XX	XX.XX	XX.XX	XX.XX		
01/03	3000000.07	0	3000000.07	3000000	3000000	XX.XX	XX.XX	XX.XX	XX.XX		
01/04	3000000.07	0	3000000.07	3000000	3000000	XX.XX	XX.XX	XX.XX	XX.XX		
01/05	3000000.07	0	3000000.07	3000000	3000000	XX.XX	XX.XX	XX.XX	XX.XX		
01/06	3000000.07	0	3000000.07	3000000	3000000	XX.XX	XX.XX	XX.XX	XX.XX		
01/07	3000000.07	0	3000000.07	3000000	3000000	XX.XX	XX.XX	XX.XX	XX.XX		
01/08	3000000.07	0	3000000.07	3000000	3000000	XX.XX	XX.XX	XX.XX	XX.XX		
01/09	3000000.07	0	3000000.07	3000000	3000000	XX.XX	XX.XX	XX.XX	XX.XX		
01/10	3000000.07	0	3000000.07	3000000	3000000	XX.XX	XX.XX	XX.XX	XX.XX		
01/11	3000000.07	0	3000000.07	3000000	3000000	XX.XX	XX.XX	XX.XX	XX.XX		
01/12	3000000.07	0	3000000.07	3000000	3000000	XX.XX	XX.XX	XX.XX	XX.XX		
01/13	3000000.07	0	3000000.07	3000000	3000000	XX.XX	XX.XX	XX.XX	XX.XX		
01/14	3000000.07	0	3000000.07	3000000	3000000	XX.XX	XX.XX	XX.XX	XX.XX		
01/15	3000000.07	0	3000000.07	3000000	3000000	XX.XX	XX.XX	XX.XX	XX.XX		
01/16	3000000.07	0	3000000.07	3000000	3000000	XX.XX	XX.XX	XX.XX	XX.XX		
01/17	3000000.07	0	3000000.07	3000000	3000000	XX.XX	XX.XX	XX.XX	XX.XX		
01/18	3000000.07	0	3000000.07	3000000	3000000	XX.XX	XX.XX	XX.XX	XX.XX		
01/19	3000000.07	0	3000000.07	3000000	3000000	XX.XX	XX.XX	XX.XX	XX.XX		
01/20	3000000.07	0	3000000.07	3000000	3000000	XX.XX	XX.XX	XX.XX	XX.XX		
01/21	3000000.07	0	3000000.07	3000000	3000000	XX.XX	XX.XX	XX.XX	XX.XX		
01/22	3000000.07	0	3000000.07	3000000	3000000	XX.XX	XX.XX	XX.XX	XX.XX		
01/23	3000000.07	0	3000000.07	3000000	3000000	XX.XX	XX.XX	XX.XX	XX.XX		
01/24	3000000.07	0	3000000.07	3000000	3000000	XX.XX	XX.XX	XX.XX	XX.XX		
01/25	3000000.07	0	3000000.07	3000000	3000000	XX.XX	XX.XX	XX.XX	XX.XX		
01/26	3000000.07	0	3000000.07	3000000	3000000	XX.XX	XX.XX	XX.XX	XX.XX		
01/27	3000000.07	0	3000000.07	3000000	3000000	XX.XX	XX.XX	XX.XX	XX.XX		
01/28	3000000.07	0	3000000.07	3000000	3000000	XX.XX	XX.XX	XX.XX	XX.XX		
01/29	3000000.07	0	3000000.07	3000000	3000000	XX.XX	XX.XX	XX.XX	XX.XX		
01/30	3000000.07	0	3000000.07	3000000	3000000	XX.XX	XX.XX	XX.XX	XX.XX		
01/31	3000000.07	0	3000000.07	3000000	3000000	XX.XX	XX.XX	XX.XX	XX.XX		
<b>TOTALS:</b>						XX.XX	XX.XX	XX.XX	XX.XX		
<small>                     ALL AMOUNTS ARE CALCULATED AND DISTRIBUTED/CHARGED AFTER THE CLOSE OF THE PERIOD.                      * FOR CREDIT RATES, SEE INVESTMENT DETAIL PAGE.                 </small>											

Liquidity Statements

Account Level Current Period Investment Detail:

JPMorgan Chase Bank, N.A.						US DOLLAR POOLING STATEMENT						
ACCOUNT LEVEL CURRENT PERIOD INVESTMENT DETAIL											IN US DOLLARS SINGLE-ENTITY	
INVESTMENT VEHICLE:						PAGE NUMBER: 4 OF 4						
TARGET BALANCE (\$): 0.00						MONTH OF: JANUARY, 2015						
INITIAL INVESTMENT (\$): 1.00						ACTIVITY OF: JANUARY, 2015						
SUBSEQUENT INCREMENTS (\$): 1.00												
TIER 1 CEILING (\$): 1,000,000.00												
CHECKING ACCOUNT NUMBER: 0bb-1bb650												
TIER 1						TIER 2						
DATE	ADJUSTED INVESTABLE AMOUNT (\$)	INVESTABLE AMOUNT (\$)	EARNINGS (\$)	ADJUSTMENTS (\$)	ADJUSTED EARNINGS (\$)	EARNINGS RATE (%)	INVESTABLE AMOUNT (\$)	EARNINGS (\$)	ADJUSTMENTS (\$)	ADJUSTED EARNINGS (\$)	EARNINGS RATE (%)	TOTAL ADJUSTED EARNINGS (\$)
01/01	3000000	3000000	XX.XX	XX.XX	XX.XX		XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX
01/02	3000000	3000000	XX.XX	XX.XX	XX.XX		XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX
01/03	3000000	3000000	XX.XX	XX.XX	XX.XX		XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX
01/04	3000000	3000000	XX.XX	XX.XX	XX.XX		XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX
01/05	3000000	3000000	XX.XX	XX.XX	XX.XX		XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX
01/06	3000000	3000000	XX.XX	XX.XX	XX.XX		XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX
01/07	3000000	3000000	XX.XX	XX.XX	XX.XX		XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX
01/08	3000000	3000000	XX.XX	XX.XX	XX.XX		XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX
01/09	3000000	3000000	XX.XX	XX.XX	XX.XX		XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX
01/10	3000000	3000000	XX.XX	XX.XX	XX.XX		XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX
01/11	3000000	3000000	XX.XX	XX.XX	XX.XX		XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX
01/12	3000000	3000000	XX.XX	XX.XX	XX.XX		XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX
01/13	3000000	3000000	XX.XX	XX.XX	XX.XX		XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX
01/14	3000000	3000000	XX.XX	XX.XX	XX.XX		XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX
01/15	3000000	3000000	XX.XX	XX.XX	XX.XX		XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX
01/16	3000000	3000000	XX.XX	XX.XX	XX.XX		XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX
01/17	3000000	3000000	XX.XX	XX.XX	XX.XX		XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX
01/18	3000000	3000000	XX.XX	XX.XX	XX.XX		XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX
01/19	3000000	3000000	XX.XX	XX.XX	XX.XX		XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX
01/20	3000000	3000000	XX.XX	XX.XX	XX.XX		XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX
01/21	3000000	3000000	XX.XX	XX.XX	XX.XX		XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX
01/22	3000000	3000000	XX.XX	XX.XX	XX.XX		XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX
01/23	3000000	3000000	XX.XX	XX.XX	XX.XX		XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX
01/24	3000000	3000000	XX.XX	XX.XX	XX.XX		XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX
01/25	3000000	3000000	XX.XX	XX.XX	XX.XX		XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX
01/26	3000000	3000000	XX.XX	XX.XX	XX.XX		XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX
01/27	3000000	3000000	XX.XX	XX.XX	XX.XX		XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX
01/28	3000000	3000000	XX.XX	XX.XX	XX.XX		XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX
01/29	3000000	3000000	XX.XX	XX.XX	XX.XX		XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX
01/30	3000000	3000000	XX.XX	XX.XX	XX.XX		XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX
01/31	3000000	3000000	XX.XX	XX.XX	XX.XX		XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX
TOTALS:			XX.XX	XX.XX	XX.XX		XX.XX	XX.XX	XX.XX	XX.XX		XX.XX





## Appendix 9

# BNY Mellon Safekeeping

# CITY OF NORTH RICHLAND HILLS

February 2024

Safekeeping Services portion  
of the RFP#24-006

February 16, 2024

City of North Richland Hills

**Re: City of North Richland Hills  
Primary Depository Services RFP# 24-006**

On behalf of The Bank of New York Mellon Trust Company, N.A. (BNY Mellon) we appreciate the opportunity to respond to City of North Richland Hills's request for the safekeeping portion of the proposal for banking services mentioned above.

BNY Mellon is the leading provider of securities services in the world with \$46.6 trillion under custody and administration. Given the scale, diversity, depth and duration of our client partnerships, we have extraordinary insights that are reflected in the ingenuity and sophistication of our products and services. We ensure consistent service quality and excellence worldwide so our clients receive the same service, regardless of where their portfolios are located. We have the systems, experienced staff members and transactional expertise to ensure that we consistently meet or exceed the expectations of our clients. We also ensure continued applied knowledge and expertise for our clients through our relationships with investment bankers, dealers and institutional clients, as well as our involvement in industry committees and associations.

BNY Mellon strives for excellent operational management to reduce climate-related risks, improve efficiency, and deliver the highest service quality. The Bank of New York Mellon plays a critical role as a central orchestrator in the global financial ecosystem, touching in excess of 20% of investable assets globally. Built on a legacy of trust and innovation, BNY Mellon is committed to using our reach, convening power and resources to address pressing global ESG issues. We strive to contribute to sustainable economic growth that helps protect healthy markets; enhances our own business resiliency and longevity; and aims to deliver positive impact for clients, employees, shareholders and communities. We power individuals and institutions to succeed across the financial world.

In 2019, BNY Mellon took steps to increase alignment of the company's CSR efforts both within the organization and with external reporting frameworks. BNY Mellon adjusted its corporate social responsibility (CSR) approach to remain current with stakeholder concerns, global trends and the company's own business strategies. Our new pillars are: Culture and Purpose, Responsible Business and Global Citizenship.

Our competitive advantage in servicing the public sector is based on the breadth and scope of our experience within this market. Our Custody Client Service team, based in Jacksonville, FL, works exclusively with municipalities and not-for profit organizations to provide a collection of high-quality safekeeping solutions including: securities clearance and safekeeping, cash management and investment, income collection, corporate action and proxy voting services, benefit disbursement administration and reporting.

Please do not hesitate to contact me should you ever have any questions or need additional information regarding our proposal.

Warmest Regards,



Oreste Casciaro



# BNY MELLON CUSTODY

## Our Custody Business

*In 1922, The Bank of New York merged with the New York Life Insurance and Trust company, introducing trust and custody services to the Bank's core offerings – a space the Bank dominates today.*

*We are the largest custodian in the world and have been providing global custody services since 1968 with \$46.6 trillion under custody and administration as of March 31, 2023.*

*In 1995, The Bank of New York acquires JP Morgan's global custody business.*

*As part of our Corporate Trust division, our Jacksonville Custody unit has been providing safekeeping services for since 1999.*

## YOUR GLOBAL CUSTODIAN

BNY Mellon is the leading provider of securities services in the world with \$46.6 trillion under custody and administration. Given the scale, diversity, depth and duration of our client partnerships, we have extraordinary insights that are reflected in the ingenuity and sophistication of our products and services. We ensure consistent service quality and excellence worldwide so our clients receive the same service, regardless of where their portfolios are located. We have the systems, experienced staff members and transactional expertise to ensure that we consistently meet or exceed the expectations of our clients. We also ensure continued applied knowledge and expertise for our clients through our relationships with investment bankers, dealers and institutional clients, as well as our involvement in industry committees and associations.

## OUR CORE CUSTODY SERVICES

Our competitive advantage in servicing the public sector is based on the breadth and scope of our experience within this market. Our Custody Client Service team based in Jacksonville, FL, works exclusively with municipalities and not-for-profit organizations to provide a collection of high-quality safekeeping solutions including:

- Securities Clearance (Free Delivers/Receives and Delivery/ Receipt v Payment)
- Income Collection and Monitoring
- Cash Management
- Web-based Reporting and Trade Instruction
- Corporate Action and Proxy Voting
- Benefit Administration
- Large Selection of Short-Term Investment Funds (STIF), Insured Cash Sweep and Cash Reserve investment options



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### Custody Awards/ Accolades

*Four Awards for Excellence in Asset Servicing, Global Custodian's Leaders in Custody Week Awards, 2021*

*Global Custodian of the Year, Global Investor MENA Awards, 2020*

*Best Global Custodian for International Clients, Asset Triple "A" Awards, 2019*

*Global Custodian of the Year, Central Banking Journal, 2018*

*Global Custodian of the Year, HFM MENA Fund Manager Services Awards, 2018*

### CLIENT FOCUS

Our service model differentiates us from competitors in a way that has real value for clients. We provide each client with a single point of contact in order to facilitate communication and to better manage all aspects of the custodial relationship. A dedicated Client Service Manager assures clients that they will be communicating with a qualified professional who will be responsive to their needs, and ensures that the client does not need to call multiple cash, operations, or compliance specialists in order to get answers to questions or service on their accounts.

### CENTERS OF EXCELLENCE

Alongside the Client Service Manager we have built several centers of excellence that specialize in various aspects of custody processing:

- Specialized Processing Unit (SPU) : dedicated to trade input and settlement
- Cash Processing Group
- Income Group
- Mutual Fund Group
- Corporate Actions Group
- Proxy Voting Group

### ONLINE REPORTING - NEXEN

All clients and appointed third parties will have access to our NEXEN online reporting tool which provides a wealth of real time transactional data. Our Custody clients can independently track the status of trades, positions and securities, run detailed holdings reports or monitor real time cash activity and view opening and closing account balances. Users can also track, manage and respond to corporate action events, such as tender offers, conversions, mergers, exchanges, maturities, called bonds, rights, warrants, bankruptcies and stock splits. It is also possible for our Custody clients to be set up with direct trade instruction capture access through our Nexen portal.

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#### **bnymellon.com**

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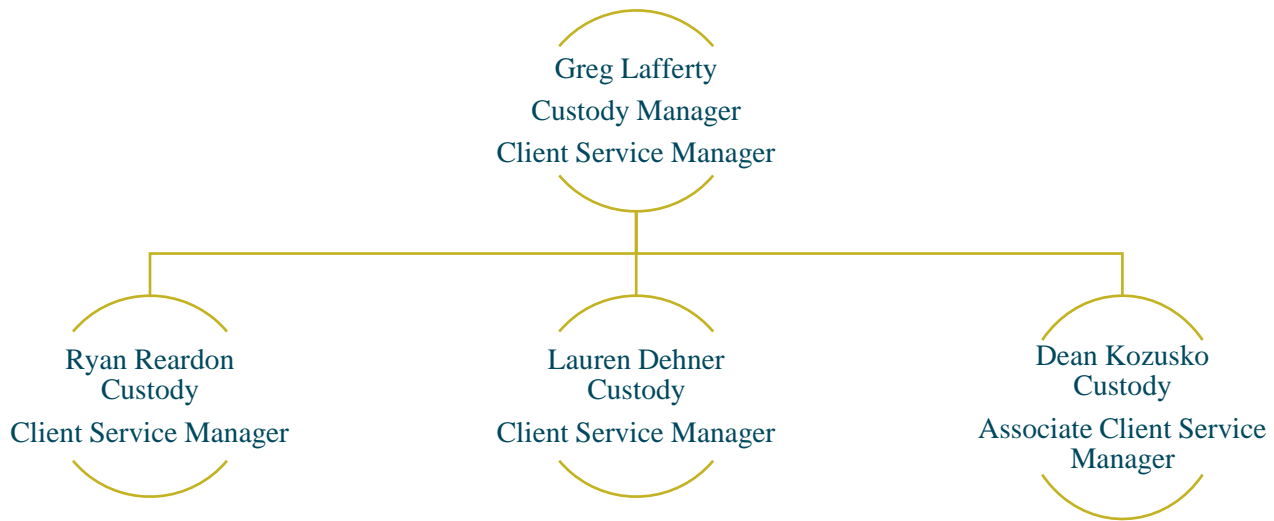


# BNY MELLON CUSTODY

## OUR JACKSONVILLE CLIENT SERVICE TEAM

The Client Service team is made up of experienced Client Service Managers (CSMs) familiar with all aspects of our custody services including securities processing and safekeeping solutions. We administer custodial services for over 435 clients with accounts totaling \$34bn in asset holdings. Our client base is made up of municipalities, government agencies, hospitals, school boards and charitable foundations. Each client is assigned a primary CSM to coordinate all of your custodial requirements. We also appoint a back-up CSM to all of our accounts. If you choose to partner with us, the following CSMs would be assigned to your account:

## JACKSONVILLE CUSTODY ORGANIZATIONAL CHART



## GREGORY LAFFERTY, CUSTODY GROUP MANAGER & CLIENT SERVICE MANAGER



Role	Client Service Manager
Address	4655 Salisbury Road, Suite 300 Jacksonville, FL 32256
Phone	(904) 645-1939
Fax	(866) 486-0742
Email	<a href="mailto:gregory.lafferty@bnymellon.com">gregory.lafferty@bnymellon.com</a>

### RESPONSIBILITIES

Greg manages the Custody Client Service team and will serve as your point of escalation. Being in a hybrid role, he also serves as the primary point of contact for his client base and coordinates all his client's custodial requirements.

He will be available on a day to day basis to:

- Supervise day to day operations and address any client services issues.
- Manage new account inquiries.
- Coordinate new client onboarding.
- Coordinate account set up and online access and training for all users.
- Review and supervise all incoming trade settlement instructions and wire distribution requests.
- Monitor income collection and maturity postings.
- Research and respond to any inquiries relating to securities clearance, income, statements and our online NEXEN platform.
- Identify and resolve operational issues in a timely manner.

Greg will be supported by an experienced cash processing group, a Specialized Processing Unit (SPU), which is solely focused on trade settlement throughout the day, a Mutual Funds group who specialize in mutual fund trading, a Proxy and Corporate Actions group and a NEXEN online product team who will provide tailored custody training for all users and help customize reports as required.

### BIOGRAPHY

Gregory Lafferty joined BNY Mellon Wealth Management in 2011 as a Private Banking Senior Client Rep in Pittsburgh, PA. While in Wealth Management he was promoted to Unit Manager of a specialized credit team dedicated to high net worth clients. In 2015, Gregory transitioned to Corporate Trust as a Client Service Manager in one of the Company's hub locations in Jacksonville, FL. He has over 8 years' experience in the financial industry including retail products, retirement accounts, investment backed credit lines, and corporate trust. Gregory received his Bachelor degree in Business Management and Business Philosophy from Slippery Rock University in Western Pennsylvania.



## RYAN REARDON, CLIENT SERVICE MANAGER



Role	Client Service Manager
Address	4655 Salisbury Road, Suite 300 Jacksonville, FL 32256
Phone	(904) 998-4727
Fax	(866) 486-0742
Email	ryan.reardon@bnymellon.com

### RESPONSIBILITIES

Ryan will serve as the primary point of contact and coordinate all of the client's custodial requirements.

He will be available on a day-to-day basis to:

- Coordinate account set up and online access and training for all users.
- Review and supervise all incoming trade settlement instructions and wire distribution requests.
- Monitor income collection and maturity postings.
- Research and respond to any inquiries relating to securities clearance, income, statements and our online NEXEN platform.
- Identify and resolve operational issues in a timely manner.

He will be supported by an experienced cash processing group, a Specialized Processing Unit (SPU), which is solely focused on trade settlement throughout the day, a Mutual Funds group who specialize in mutual fund trading, a Proxy and Corporate Actions group and a NEXEN online product team who will provide tailored custody training for all users and help customize reports as required.

### BIOGRAPHY

Ryan joined the firm in 2008 as a Senior Accounting Analyst for our Middle Office Asset Servicing Team out of the Orlando office; he then moved to the ETF Services and Basket Operations Team located in the Lake Mary office in 2012 as an Account Administrator and was promoted several times within the team to Lead Analyst in 2017, and then he became a Client Service Manager in 2021. Prior to working for BNY Mellon, he was at State Street for 2 years. Ryan received his Bachelor degree in Business Administration from the University of Central Florida in Orlando, Florida.





## LAUREN DEHNER, CLIENT SERVICE MANAGER



Role	Client Service Manager
Address	4655 Salisbury Road, Suite 300 Jacksonville, FL 32256
Phone	(904) 645-1918
Fax	(866) 486-0742
Email	lauren.dehner@bnymellon.com

### RESPONSIBILITIES

Lauren will serve as the primary point of contact and coordinate all of the client's custodial requirements. She will be available on a day-to-day basis to:

- Coordinate account set up and online access and training for all users.
- Review and supervise all incoming trade settlement instructions and wire distribution requests.
- Monitor income collection and maturity postings.
- Research and respond to any inquiries relating to securities clearance, income, statements and our online NEXEN platform.
- Identify and resolve operational issues in a timely manner.

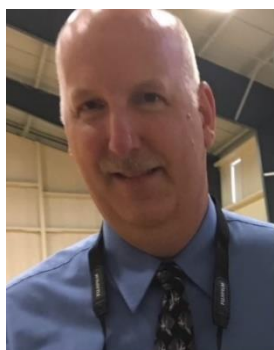
She will be supported by an experienced cash processing group, a Specialized Processing Unit (SPU), which is solely focused on trade settlement throughout the day, a Mutual Funds group who specialize in mutual fund trading, a Proxy and Corporate Actions group and a NEXEN online product team who will provide tailored custody training for all users and help customize reports as required.

### BIOGRAPHY

Lauren joined the firm in 2011 as a Trust Associate in Custody and was promoted to a Senior Trust Associate in 2012. She was promoted to an Associate Client Service Manager within the Custody group and recently promoted to Client Service Manager within her current role. Prior to working at BNY Mellon she worked at Bank of America as a Senior Specialist in International Equity Clearance for 3.5 years giving her over 10 years of securities clearance related experience. She also worked at Citibank Mortgage for 11 years, first in the Payoff Research Dept. and later as a Cash Management Supervisor. She earned her Associate of Arts Degree from FCCJ in Jacksonville, FL.



## DEAN KOZUSKO, ASSOCIATE CLIENT SERVICE MANAGER



Role	Associate Client Service Manager
Address	4655 Salisbury Road, Suite 300 Jacksonville, FL 32256
Phone	(904) 998-4710
Fax	(866) 486-0742
Email	dean.kozusko@bnymellon.com

### RESPONSIBILITIES

Dean will serve as the primary point of contact and coordinate all of the client's custodial requirements.

He will be available on a day-to-day basis to:

- Coordinate account set up and online access and training for all users.
- Review and supervise all incoming trade settlement instructions and wire distribution requests.
- Monitor income collection and maturity postings.
- Research and respond to any inquiries relating to securities clearance, income, statements and our online NEXEN platform.
- Identify and resolve operational issues in a timely manner.

He will be supported by an experienced cash processing group, a Specialized Processing Unit (SPU), which is solely focused on trade settlement throughout the day, a Mutual Funds group who specialize in mutual fund trading, a Proxy and Corporate Actions group and a NEXEN online product team who will provide tailored custody training for all users and help customize reports as required.

### BIOGRAPHY

Dean joined the firm in 2008 as an Insurance Lead Analyst in the Eagle Insurance Accounting Group. He was promoted to a Lead Analyst, Reconciliation/Accounting in 2017, and then became a Senior Analyst in Client Service in 2021. Prior to working for BNY Mellon, he was a Senior Data Analyst at Federated Investors Inc. and worked at Mellon Financial for 10 years.



## ORESTE CASCIARO, SENIOR RELATIONSHIP MANAGER



Role	Senior Relationship Manager
Address	240 Greenwich Street, New York, NY 10286
Phone	(212) 815-4265
Fax	(212) 815-2493
Email	oreste.casciaro@bnymellon.com

### RESPONSIBILITIES

Oreste will serve as the Relationship Manager and collaborate with the Client Service Manager in addition to being an escalation point for client experiences.

He will be available on a day-to-day basis to:

- Understand client needs.
- Match client needs and their strategic direction with potential solutions available from our Corporate Trust Division.

### BIOGRAPHY

Oreste has over 20 years' experience in the financial services industry. Originally joining BNY Mellon in 2005 within the complex client relationship team, he supported premier transfer agency and equity relationships. In 2012, Oreste moved to Computershare when they acquired BNY Mellon's Shareholder Services division. He recently returned to BNY Mellon's Corporate Trust division as a Senior Relationship Manager supporting the North East region and brings his extensive knowledge in client administration, customer service, and operations.

Oreste began his business career as a trade order processor at a NYSE specialist trading firm upon receiving his BBA in Finance from Pace University, New York City. During his career, he also obtained his MBA in Finance.



# City of North Richland Hills, Texas

**Date:** February 16, 2024

**Fee Schedule for:**

- Custodian/Safekeeping

**Presented By:**

**BNY Mellon Corporate Trust**

## Fee Schedule

Subject to the Terms and Disclosures below, upon appointment of **The Bank of New York Mellon Trust Company, N.A.** (“BNYM” or “us”) in the roles as outlined within this Fee Schedule (this “Fee Schedule”), City of North Richland Hills, TX (“You” or “Client”) shall be responsible for the payment of the fees, expenses, and charges as set forth herein and shall remain responsible notwithstanding that an affiliated or sponsored legal entity executes the Transaction Documents (the “**Transaction Documents**”).

### General Fees

#### Acceptance Fee

**Waived**

The Transaction Acceptance Fee is payable at the time of the execution of the governing documents in connection with the closing of the transaction which is the subject of this Fee Schedule (the “**Transaction**”) and compensates BNYM for the following: review of all supporting documents, initial establishment of the required accounts and Know Your Client checks.

#### Annual Fee – Custodian, per Account

<b>First \$100 million</b>	<b>1.00 b.p.</b>
<b>Over \$100 million</b>	<b>0.75 b.p.</b>

#### Annual Minimum Fee – Custodian, per Account

**(minimum) USD 10,000**

An annual fee covering the duties and responsibilities related to account administration, which may include maintenance of accounts on various systems, collection and payment of principal and interest on assets held in the account. Fees are calculated based on the total market value of assets in arrears on a quarterly billing cycle.

### Activity Fees (if applicable)

<b>Investment and Security Transactions:</b>	
<b>Security purchase, sale, or transfer (book entry)</b>	<b>USD 15.00</b>
<b>Audit confirm, per account</b>	<b>USD 50.00</b>
<b>Wire Fee, per item</b>	<b>USD 15.00</b>
<b>Account Maintenance Fee (&lt; 5 accounts)</b>	<b>Waived</b>
<b>Account Maintenance Fee (5 or more accounts) per Account</b>	<b>USD 250.00</b>
<b>Paydown Fee</b>	<b>Waived</b>
<b>Online NEXEN System</b>	<b>Waived</b>
<b>Charges for use and training of BNYM online system NEXEN.</b>	<b>Waived</b>

### Additional Fees

#### Extraordinary Services / Miscellaneous Fees

Charges for performance of extraordinary or other services not contemplated at the time of the execution of the Transaction Documents or not specifically covered elsewhere in this schedule will be commensurate with the service to be provided and may be charged in BNY Mellon’s sole discretion. If it is contemplated that BNY Mellon hold/and or value collateral, additional acceptance, administration, and counsel review fees will be applicable to the agreement governing such services.

Miscellaneous fees and expenses may be charged for services relating to the following (which is not intended to be an exhaustive list): supplemental agreements, tender processing, the preparation and distribution of sinking fund redemption notices, optional redemptions, failed remarketing processing, preparation of special or interim reports, UCC filing fees, auditor confirmation fees, wire transfer fees, Letter of Credit drawdown fees, transaction fees to settle third-party trades, and reconciliation fees to balance trust account balances to third-party investment provider statements. Counsel, accountants, special agents, and others will be charged at the actual amount of fees and expenses billed. FDIC or other governmental charges will be passed along as incurred.

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The information contained within this Fee Schedule is the proprietary information of BNY Mellon and is confidential. Except as otherwise provided by law, this document, either in whole or in part, must not be reproduced or disclosed to others or used for purposes other than that for which it has been supplied without the prior written permission of BNY Mellon. You shall not use BNY Mellon’s name or trademarks without its prior written permission.

You agree to reimburse BNYM for extraordinary expenses incurred by it in connection with the Transaction to the extent permitted by law. Unless specifically listed in this Fee Schedule, the fees, expenses and disbursements of BNYM legal counsel are not included in the charges listed above.

## **Out-of-Pocket Expenses**

Fees quoted in this Fee Schedule are solely for the provision of the services listed in this Fee Schedule, and any Out-of-Pocket Expenses are payable in addition to the fees quoted in this Fee Schedule. Out-of-Pocket Expenses may include, but are not limited to, courier, copying and statutory filing charges, any costs incurred in the publication of any notices or the holding and attending of any investor meetings, expenses arising as a result of a change in law, continuations, termination fees, FDIC or other government charges, and expenses of BNYM's representative(s), including internal and/or external counsel fees for ordinary or extraordinary services required by BNYM in the performance of any obligations under the Transaction Documents. Reimbursement will be required for any Out-of-Pocket Expenses and will be charged to You at the actual cost to BNYM plus any applicable taxes.

## **Advance Fees**

BNYM requires that You agree to the fees quoted in this Fee Schedule prior to the commencement of any work or the provision of any services by BNYM in relation to the Transaction. In the event that BNYM provides any services to You prior to Your agreement to the fees quoted herein, the commencement of such work or the provision of such services shall not be deemed to constitute a waiver of the fees listed in this Fee Schedule. BNYM reserves the right to cease providing services until such time as You agree to the fees quoted herein. BNYM reserves the right to request that any and all fees due and payable pursuant to this Fee Schedule and related in any way to the Transaction are paid in advance (either in whole or in part) prior to the provision of any services.

## **Negative Interest Rates – Charges**

With respect to any funds invested or deposited by BNYM in connection with the Transaction, if: (i) any recognized overnight benchmark rate or any official overnight interest rate set by a central bank or other monetary authority is negative or zero; or (ii) any market counterparty or other institution applies a negative interest rate or any related charge to any account or balance of BNYM or any account or balance opened for You by BNYM, BNYM may apply a charge to any of Your accounts or balances. BNYM will give You prompt written notice of the application of any such charges. You acknowledge and agree that the application of such a charge by BNYM may cause the effective interest rate applicable to Your account or balance to be negative, notwithstanding that one or more of the rates set by third parties specified in clauses (i) and (ii) above may be positive.

## **Overdraft Charges**

If BNYM credits any cash account opened in connection with the Transaction in anticipation of receipt of funds by it, such advance credit is discretionary and may be reversed to the extent that final payment is not actually received. In this case or if You otherwise become indebted to BNYM in connection with the Transaction (including, without limitation, overdrafts incurred in connection with the settlement of securities transactions, funds, transfers, or foreign exchange transactions), BNYM may apply a charge to any of Your accounts or balances equal to the amount of any such advance, overdraft, or indebtedness plus accrued interest at a rate then charged by BNYM to its institutional asset servicing customers.

## **Terms and Conditions**

### **General**

BNYM's final acceptance of its appointment pursuant to the Transaction Documents is subject to the full review and approval of all related documentation, financials, and standard Know Your Customer procedures.

You agree that BNYM shall have no obligation to expend or risk its own funds or otherwise to incur any liability, financial or otherwise, in the performance of any of its duties as paying agent or registrar in connection with the Transaction, or in the exercise of any of its rights or powers in connection therewith, if it shall have reasonable grounds for believing that repayment of such funds is not assured to it.

Please note the fees quoted in this Fee Schedule are based upon the information available at the present time. Further quotes may be provided once the structure of the Transaction has been finalized. Annual Fees cover a period

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of one year and any portion thereof and are not subject to pro-ration. Fees may be subject to adjustment during the life of the engagement.

## **OFAC Sanctions**

You covenant and represent that neither You nor any of Your affiliates, subsidiaries, directors or officers are the target or subject of any sanctions enforced by the US Government, (including, the Office of Foreign Assets Control of the US Department of the Treasury (“OFAC”)), the United Nations Security Council, the European Union, HM Treasury, or other relevant sanctions authority (collectively “Sanctions”). You covenant and represent that neither You nor any of Your affiliates, subsidiaries, directors or officers will use any payments made pursuant to the Transaction: (i) to fund or facilitate any activities of or business with any person who, at the time of such funding or facilitation, is the subject or target of Sanctions, (ii) to fund or facilitate any activities of or business with any country or territory that is the target or subject of Sanctions, or (iii) in any other manner that will result in a violation of Sanctions by any person.

## **Acceptance/Revocation of Offer**

You may agree to the fees quoted herein by (i) executing this Fee Schedule and returning it to BNYM, (ii) closing the Transaction, or (iii) instructing BNYM or continuing to instruct BNYM after receipt of this Fee Schedule. Upon the earlier to occur of (i), (ii) and (iii), the fees quoted herein shall be deemed accepted by You. If You agree to the fees quoted herein, the terms of this Fee Schedule shall supersede any prior fees quoted with respect to the Transaction. BNYM may revoke the terms of this Fee Schedule if the Transaction does not close within three months from the date of this Fee Schedule. Should the Transaction fail to close for any reason, a termination fee equal to BNYM's Acceptance Fee, any external counsel fees, expenses, and disbursements and all out-of-pocket expenses will apply.

## **Confidential Information**

Except as otherwise provided by law, all information provided to You by BNYM must remain confidential and may not be intentionally disclosed, reproduced, copied, published, or displayed in any form to any third party without BNYM's prior written approval, except as required by law, regulation or court order; provided that You will provide BNYM with prompt notice of such disclosure unless prohibited by law.

## **Miscellaneous**

You shall be responsible for filing any applicable information returns with the U.S. Department of Treasury, Internal Revenue Service in connection with payments made by BNYM to vendors who have not performed services for BNYMs benefit in connection with the Transaction or other undertakings contemplated by this Fee Schedule.

The Bank of New York Mellon Corporation is a global financial organization that operates in and provides services and products to clients through its affiliates and subsidiaries located in multiple jurisdictions (the “BNY Mellon Group”). The BNY Mellon Group may (i) centralise in one or more affiliates and subsidiaries certain activities (the “Centralised Functions”), including audit, accounting, administration, risk management, legal, compliance, sales, product communication, relationship management, and the compilation and analysis of information and data regarding You (which, for purposes of this provision, includes the name and business contact information for Your employees and representatives) and the accounts established pursuant to the Transaction Documents (“Your Information”) and (ii) use third party service providers to store, maintain and process Your Information (“Outsourced Functions”). Notwithstanding anything to the contrary contained elsewhere in this Fee Schedule or the Transaction Documents and solely in connection with the Centralised Functions and/or Outsourced Functions, You consent to the disclosure of, and authorise BNY Mellon to disclose, Your Information to (i) other members of the BNY Mellon Group (and their respective officers, directors and employees) and to (ii) third-party service providers (but solely in connection with Outsourced Functions) who are required to maintain the confidentiality of Your Information. In addition, the BNY Mellon Group may aggregate Your Information with other data collected and/or calculated by the BNY Mellon Group, and the BNY Mellon Group will own all such aggregated data, provided that the BNY Mellon Group shall not distribute the aggregated data in a format that identifies Your information with You specifically. You represent that You are authorised to consent to the foregoing and that the disclosure of Your Information in connection with the Centralised Functions and/or Outsourced Functions does not violate any relevant data protection legislation. You also consent to the disclosure of Your information to governmental and regulatory authorities in jurisdictions where the BNY Mellon Group operates and otherwise as required by law.

### **PRIVATE AND CONFIDENTIAL**

The information contained within this Fee Schedule is the proprietary information of BNY Mellon and is confidential. Except as otherwise provided by law, this document, either in whole or in part, must not be reproduced or disclosed to others or used for purposes other than that for which it has been supplied without the prior written permission of BNY Mellon. You shall not use BNY Mellon's name or trademarks without its prior written permission.



## Privacy Notice

Your personal information is collected and will be used by the BNY Mellon Group. BNYM is responsible for collecting and processing your personal information. Your personal information will be used in connection with the preparation of internal distribution lists, the distribution of materials for the purposes of hearing more about BNYM's services and events, and compliance with legal requirements pertaining to individual and organizational identification (including Know Your Client requirements). This includes information required for onboarding of new clients, updating of information on existing client relationships, and information relating to associated parties with respect to any transaction with BNYM, where applicable. Your personal information will be shared within the BNY Mellon Group as well as with third parties, including BNY Mellon Group's third-party service providers, where necessary for the aforementioned purposes. The BNYM Group will transfer or store your personal information in countries other than the country of administration of the Transaction, including those outside Europe and the European Economic Area, under the protection of appropriate safeguards. For more information about how we collect, use, and share personal information and your legal rights see the BNY Mellon Group's full privacy notice (the "Privacy Notice") at <https://www.bnymellon.com/us/en/data-privacy.html> or contact your BNYM Relationship Manager.

## Customer Notice Required By the USA Patriot Act

To help the U.S. government fight the funding of terrorism and money laundering activities, US Federal law requires all financial institutions to obtain, verify and record information that identifies each person (whether an individual or organization) for which a relationship is established. When You establish a relationship with BNYM, we will ask You to provide certain information (and documents) that will help us to identify You. We will ask for Your organization's name, physical address, tax identification or other government registration number and other information that will help us identify You. We may also ask for a Certificate of Incorporation or similar document or other pertinent identifying documentation for Your type of organization.

## Governing Law and Third Party Rights

This Fee Schedule (and any non-contractual obligations arising out of this Fee Schedule) shall be governed by and construed in accordance with the law of the state (the State") governing the primary Transaction document (for example, the custody agreement). The Parties agree to submit to the jurisdiction of the courts of the State.

### PRIVATE AND CONFIDENTIAL

The information contained within this Fee Schedule is the proprietary information of BNY Mellon and is confidential. Except as otherwise provided by law, this document, either in whole or in part, must not be reproduced or disclosed to others or used for purposes other than that for which it has been supplied without the prior written permission of BNY Mellon. You shall not use BNY Mellon's name or trademarks without its prior written permission.



The undersigned hereby accepts and agrees to the fees and the terms and conditions set forth in this Fee Schedule.

**City of North Richland Hills**

By: \_\_\_\_\_  
Name (*Print name in full*): \_\_\_\_\_  
Title: \_\_\_\_\_  
Date: \_\_\_\_\_

# NEXEN REPORTING

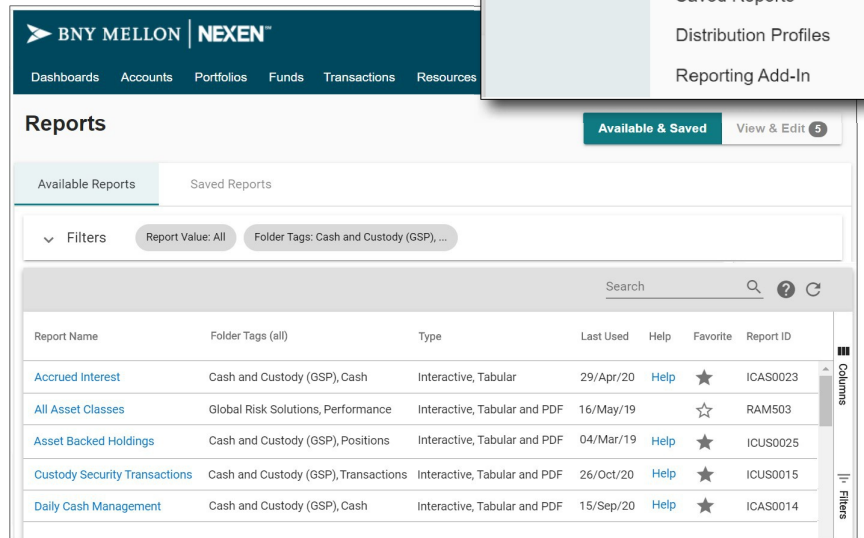
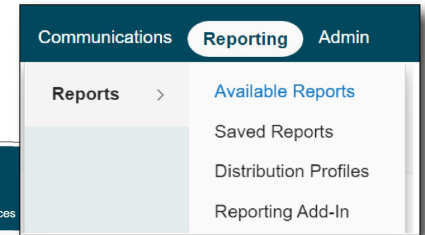


## QUICK REFERENCE GUIDE

NEXEN Reporting on the BNY Mellon NEXEN™ Portal provides users with access to their reports from multiple BNY Mellon lines of business. Build, generate and manage reports using features like tags to identify and organize desired reports; a multi-tab interface to run and view reports; and saving, sharing, scheduling and distribution capabilities.

### REPORTING INCLUDES:

- Search and filter report listings with tags, recently viewed and favorites
- Quick multi-tab/tiled access to view and run reports
- Wizard for easy report scheduling, distribution and saving of report output
- Interactive reporting
- Daily, monthly & ad-hoc scheduling
- Automatic distribution via Email and FTP
- Editable or read-only shared reports



### AVAILABLE REPORTS SCREEN

The **Available Reports** screen, accessed from the *Reporting/Reports* menu, provides access to all of the reports available to you, your favorite reports, and recently viewed reports. In addition, report folder tags allow you to see multiple folders of reports at one time.

### REPORT VALUE FILTER

Quick access filtering by **Favorites** and **Recently Viewed** reports makes it easier to find your most important reports. The **All** report value gives you access to *all* of the reports assigned to your User ID.

### FOLDER TAGS FILTER

The Available Reports screen displays by default *all* reports available to you with first time logins. Filtering the screen by **Folder Tags**, however, allows you to identify and display only the folders of reports you want to see.

### REPORT SELECTION

Click on a Report Name in the grid to go to the report's parameter page.

### AVAILABLE REPORTS GRID FEATURES

The report grid features include: Flagged **Favorite** ★ reports, links to report **Help** files, and **Tags** to identify report folders.

In addition, each column in the report grid has a context menu that allows you to sort or hide the columns in the grid.

**Report Value Filter:** Favorites, Recently Viewed, All

**Folder Tags Filter:** Folder Tags: Cash and Custody (GSP), ...

**SEARCH:** Search for reports in the grid by Report Name, report Folder tags (e.g., Global Risk Solutions), report Type (e.g., Interactive), or Report ID.

**REFRESH:** Refresh the data to ensure you have the latest information available.

**COLUMN SELECTIONS:** The Columns of information in the view depend on your column selections (see Page 7 for further details).

Report Name	Folder Tags (all)	Type	Last Used	Help	Favorite	Report ID
Accrued Interest	Cash and Custody (GSP), Cash	Interactive, Tabular	29/Apr/20	Help	★	ICAS0023
All Asset Classes	Global Risk Solutions, Performance	Interactive, Tabular and PDF	16/May/19		☆	RAM503
Asset Backed Holdings	Cash and Custody (GSP), Positions	Interactive, Tabular and PDF	26/Oct/20	Help	★	ICUS0025
Asset Backed Payments	Cash and Custody (GSP), Transactions	Interactive, Tabular and PDF		Help	☆	ICUS0026
Interactive Analytics Report	Global Risk Solutions, Analytics	Interactive		Help	★	IPMS0590
Interactive Performance Report	Global Risk Solutions, Performance	Interactive		Help	★	IPMS0590
Manager At A Glance	Global Risk Solutions, Analytics	Tabular and PDF	04/Mar/19	Help	★	ICAS0023
Outsourcing STAR Report	Corporate Actions Middle Office	Interactive, Report Writer Table	15/Sep/20	Help	☆	RAM503

## AVAILABLE REPORTS (CONTINUED)

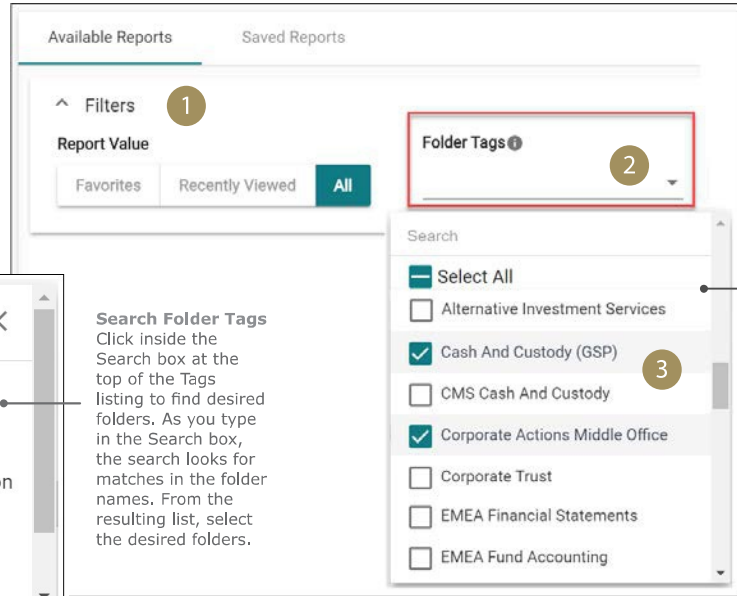
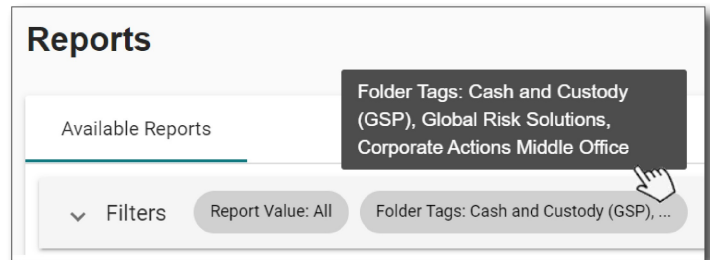
### FOLDER TAGS FILTER

Filter the reports available to you with Folder Tags. Each Tag represents a different high-level (parent) report folder. A report can be in multiple folders - and selected Tags allow you to view multiple folders of reports at the same time. A Search feature allows you to easily locate the available reports you want to see.

1. Expand the **Filters** panel at the top of the Available Reports screen.
2. Click on the **Folders Tags** drop-down listing. The listing displays all report folders available to you in alphabetical order.
3. Check the folders that hold the reports you want to see on the Available Reports screen.
4. Click the Filters **Apply** button to apply your selected filters to the Available Reports screen.

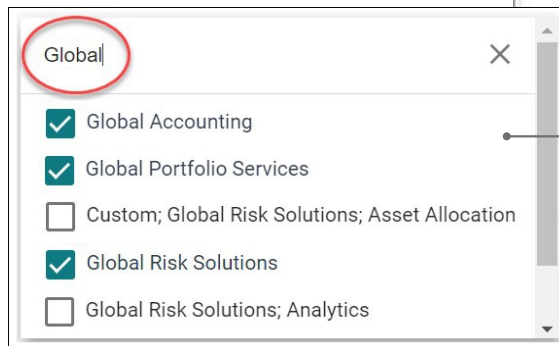
–OR–

Click the **Reset** button to reset the selected filters back to the default filters.



Multiple folder tags can be selected. If multiple folders are selected, they move to the top of the listing in alphabetical order.

The Folders that appear in the listing depend on your entitlements.



**Search Folder Tags**  
Click inside the Search box at the top of the Tags listing to find desired folders. As you type in the Search box, the search looks for matches in the folder names. From the resulting list, select the desired folders.

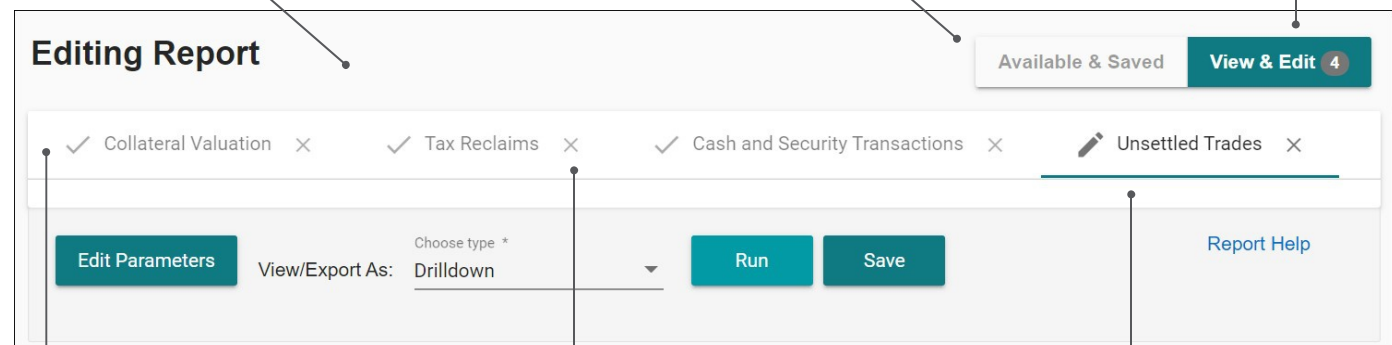
## SELECTING A REPORT

When you select a report from the *Available Reports* screen, it opens in its own tab on the **Editing Report** screen. The multi-tabbed interface of this screen allows you to not only edit, run, and save individual reports, but to also save a collection of reports into a binder folder or folder.

The tabbed interface allows you to open a maximum of seven (7) reports at one time.

To open additional reports, toggle back to the *Available Reports* screen by clicking on the **"Available & Saved"** button in the upper right corner of the Editing Report screen.

The number of open, active reports appears in a circle on the **"View & Edit"** button (e.g., 4).



Reports that are run have a check mark ✓ next to the report name.

Close a report tab by clicking on the **X** to the right of the report name. If the report has not been saved, a reminder to save message appears.

The report currently in view appears in an active underlined tab. If the report has not been run, a pencil icon appears to the left of the report name.



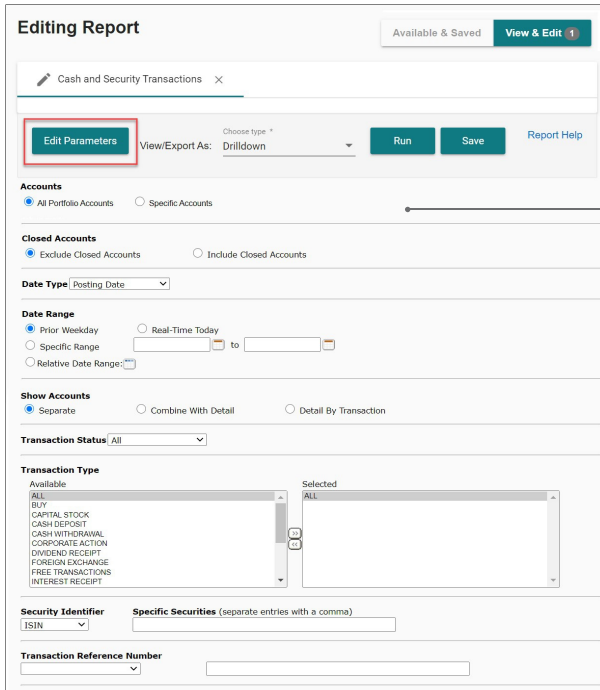
# EDIT REPORT PARAMETERS AND SAVE A REPORT

## EDIT REPORT PARAMETERS

The *Editing Report* screen displays the report's parameters in an editable mode when you open a new report. Report parameters enable you to control report data. Through parameter selections, each report can provide a different view or a different level of detail.

To edit a parameter, select required values (e.g., Accounts), change default values, or accept the default values.

An example of a partial Edit Parameters screen is shown below.



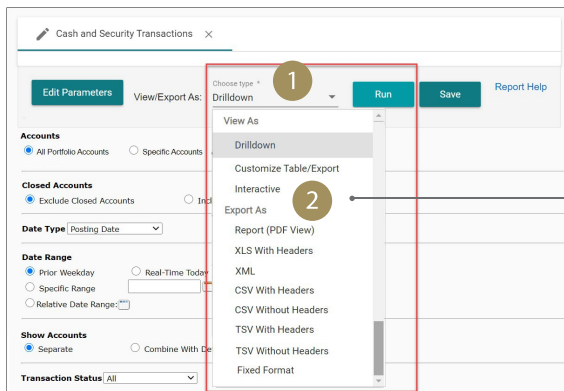
Parameter selections depend on the selected report.

Some reports include side-by-side parameter selections for improved screen real estate.

## RUN A REPORT: VIEW AND EXPORT OPTIONS

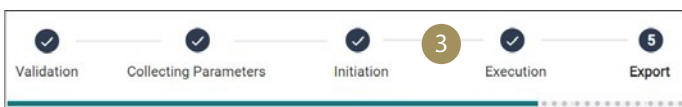
View report data online in a variety of formats (e.g., Drilldown, Interactive), and/or export the output to a number of popular spreadsheet and word processor formats (e.g., CSV, PDF).

1. After selecting parameters, click on the **View/Export As:** drop-down selection box.
2. Click on the desired View As or Export As option.



The View As and Export As choices that appear in the listing depend on the selected report.

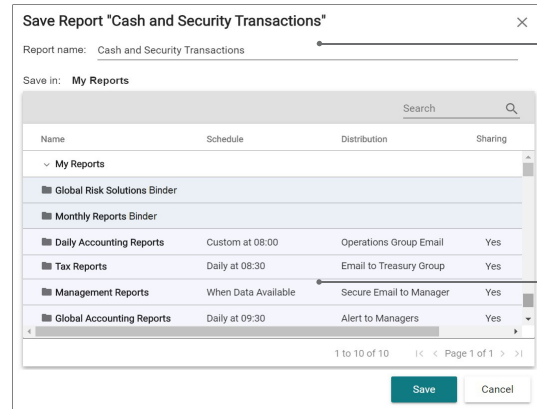
3. Click **Run** to run the report in the selected view. A visualization of the running process appears.



## SAVE A REPORT (INDIVIDUALLY OR IN A FOLDER)

After selecting parameters and viewing the output, you can save your new report to the *Saved Reports* screen for future use.

1. Click **Save** to the right of the *Run* button for a new report on the *Editing Report* screen. A **Save Report** pop-up window appears.
2. The name of your report appears in the **Report Name** field.



**Report Name**  
Save the report with its system name or enter a new name in this field to distinguish your saved reports.

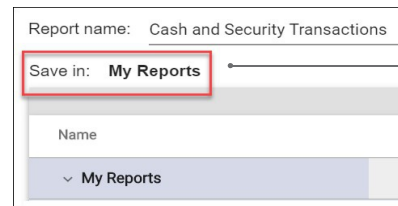
**Save Report Columns**  
Schedule, Distribution and Share information appears at the individual save-in binder folder or folder level.

3. Elect to save your report to the *default* "My Reports" folder, or in one of your created binder folders or folders.

## SAVE IN

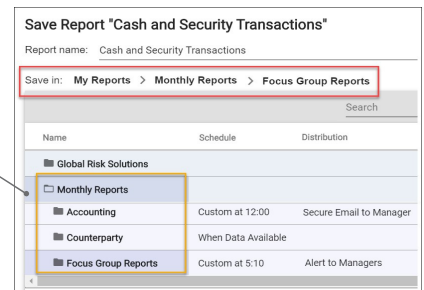
From the **Save In** section of the window, save the report...

- a. To the *default* "My Reports" root folder.



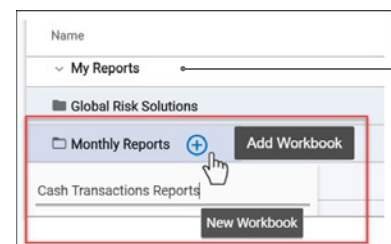
Saving to this high-level root folder allows the report to be viewed directly on the Saved Reports screen.

- b. To one of your existing report folders (*if any*), by selecting the desired folder, or expanding a binder folder to the desired sub-folder.



**TIP:** Simply click on other folders to change your Save In choice(s), which appear at the top of the screen.

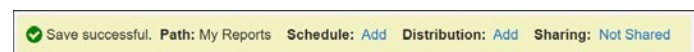
- c. Or, save to a newly created sub-folder by clicking the "Add Workbook" icon that appears to the right of a binder folder name.



To create a new Binder and sub-folder to store your report, click the "Binder/Workbook" icon to the right of the "My Reports" root folder.

## SAVE THE REPORT

Click **Save** in the *Save Report* window to save your report and return to the report view. The report tab displays a "Save Successful" message in a yellow bar along the top of the report.



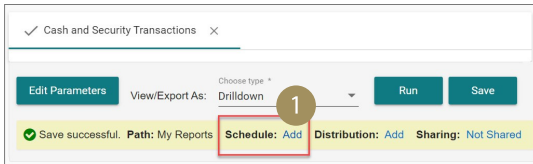
# REPORT DELIVERY OPTIONS

## SCHEDULE A REPORT/FOLDER

Scheduling saved reports or folders allows you to set up your reports ahead of time and to know that they will be delivered when required. You can schedule a report to run once or on a repetitive basis (daily, weekly, monthly). Custom frequencies like “third business day of the month” or “when accounting is final” are also available. The same report can be scheduled to run multiple times with different parameters, formats, frequencies, and distribution destinations.

To schedule a report from the report view:

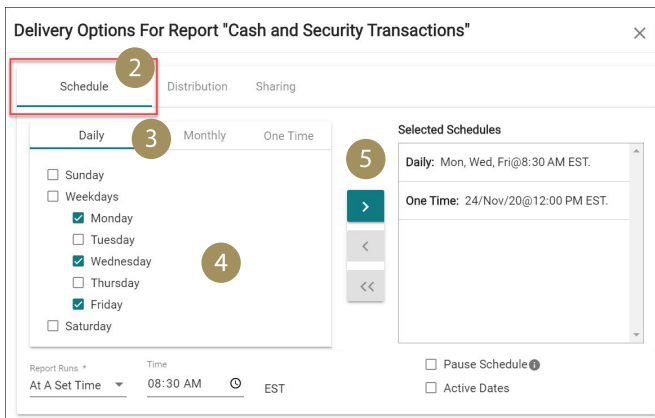
1. After saving a report, click on the **Schedule “Add...”** link on the yellow banner at the top of the report view.



NOTE: If your report was saved to a folder with an established Schedule, the yellow banner provides a link to that schedule.

2. A **Delivery Options** pop-up window appears, with the **Schedule** tab active.
3. Select a category of frequency by clicking on the desired tab (e.g., Daily, When Accounting is Final, Monthly).
4. Select from the range of recurrence options within each tab (e.g., Monday at 8:30 AM or Monthly when Data is Available).
5. Click on the **>** right arrow button to move the selected recurrence options into the **Selected** box.

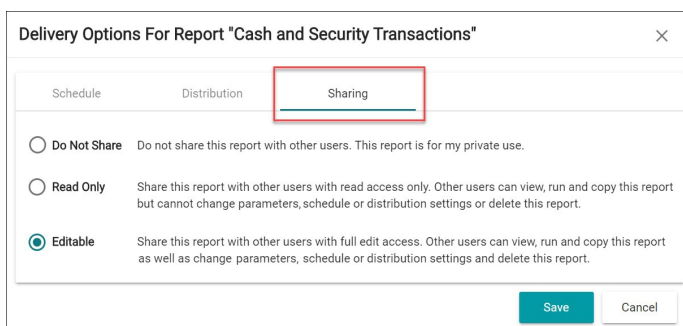
(Example of a Schedule that runs the folder of reports every Monday, Wednesday and Friday at 8:30 AM EDT, and once on November 24 at Noon EDT.)



6. Save your Schedule. Your report(s) automatically runs for the scheduled dates and times. There is no need for interaction on your part, and you do not need to be logged into the NEXEN Portal.

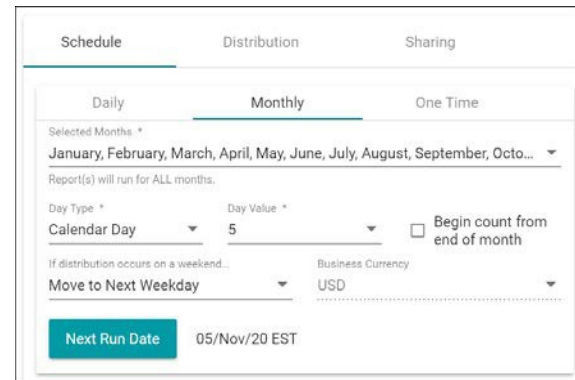
## SHARE A REPORT/FOLDER

If you want fellow users under the same alias or user group to see your reports and/or folders of reports, you must indicate that they can be shared on the **Sharing** tab. The way you choose to share reports depends on several factors, including how you want others to view or work with the data.



## A SCHEDULE'S FREQUENCIES AND RECURRENCE OPTIONS

When you create a schedule to run your report or report folder unattended, you are required to specify when and/or how often the schedule is to run. You can add any combination of frequencies (e.g., Daily, Monthly) and recurrences (e.g., every Month on the 5th Calendar day) to the schedule, but your selections must make sense for the report or folder of reports.

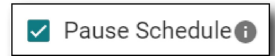


Example of Monthly Schedule options

## PAUSE THE SCHEDULE

You can stop schedules from executing for an indefinite amount of time without deleting them.

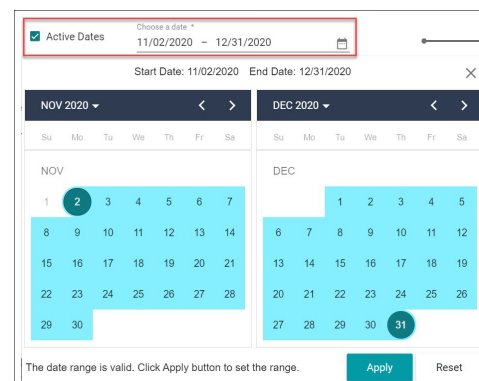
- Check the **Pause Schedule** box to pause a report's schedule.
- Uncheck the pause schedule box in the report's schedule window to resume the schedule again.



**NOTE:** You can also choose to pause all of your schedules in all applicable report folders, from the *Saved Reports* screen, with one click of the **Pause Schedules** link. This also applies to shared reports/folders in “editable” mode that have schedules. You can resume all report schedules by simply clicking on the **Resume Schedules** link on the *Saved Reports* screen.

## SCHEDULE ACTIVE DATES

The *optional Active Dates* calendars allow you to set a start date for your schedule, or set a date range between which the schedule will run. Setting a specific date range can be useful for times when you are not available to monitor the activity (e.g., vacation).



Initially, the Start and End dates are blank, indicating that the schedule will run indefinitely.

- **Do Not Share (default)** - Your report/folder is not shared with other users.
- **Read Only** - This option shares your report/folder in a read-only mode with other users. In this case, your associates can run and view the report, but cannot make any changes to it unless they make a “copy” of it.
- **Editable** - With this option, other users can edit parameters, add new reports, edit schedules and distribution profiles, and rename or delete the “editable” reports/folders that you own.



## REPORT DELIVERY OPTIONS (CONTINUED)

### DISTRIBUTE A REPORT/FOLDER

In addition to auto-scheduling your reports to run with different parameters, formats and frequencies, you can also distribute the report output. When you build a report, you can create a Distribution Profile to distribute the output as an e-mail attachment, setup an alert email, or send it to a secure FTP server.

To create a distribution profile for a report:

1. Begin on a report's *Edit Parameters* screen. Give your report an **Output Name** and select the **Distribution Format** for the report (e.g., XLS with Headers) at the bottom of the parameter screen.
2. After running and saving the report, click directly on the **Distribution "Add..."** link on the *yellow banner* of the report view (example on Page 4).  
--OR--  
Jump to the **Distribution** tab within the Delivery Options window (as shown in the screenshot above) after Scheduling the report.
3. On the *Distribution* screen, click on the "New" choice in the **Distribution Selected** drop-down box. The window expands to present Output File Options and Output Destination options.
4. Give your Distribution Profile a unique name in the *mandatory Profile Name* box.

**Profile Name:**  
Secure Email to Manager

The Distribution Profile name should be no longer than 64 characters, and should be limited to the use of letters, numbers, single spaces, hyphens and/or underscores.

5. Select **Output File** Options:

**Output File:**

Combine all PDF output into one file

Combine all Excel output into one file

- **Combine all PDF output into one file** - This box is unchecked by default, which means that separate PDF files are distributed for each report (within the folder) that has a Distribution Format of "Report" (PDF). If you check the box, one PDF file for all of the reports with this output type is distributed.
- **Combine all Excel output into one file** - This box is unchecked by default, which means that separate XLS/XLSX files are distributed for each report (within a folder) that has an XLS Distribution Format (e.g., "XLS with Headers"). If you check the box, one XLS/XLSX file for all of the reports with this output type is distributed.

6. Select one or multiple distribution methods:

- **Email** - Email is the most popular distribution method to send your scheduled reports to individual users or groups. You can choose to distribute output via **Secure Email** (requires a one-time registration by the recipient); or **Regular Email** (password protects the output).
- **Alerts** - Send a secure email alert to recipients when scheduled report output is ready to retrieve. An Alert distribution does not include report file attachments; it only includes a link to log into NEXEN Reporting to retrieve the updated report output.
- **Secure FTP (SFTP)** - This choice first establishes a secure connection, and then provides an encrypted level of protection for your report output while transferring it to an SFTP server.

7. When you select a particular method, the corresponding entry fields are displayed in the right-hand panel of the window. Complete the \* required entry fields.

Example of a entry fields for Secure Email:

**Selection Buttons**  
Selection buttons allow you to switch between multiple distribution screens if applicable to the selected method.

**Disclaimer**  
Expand the Disclaimer panel to read the disclaimer certification statement and then check the required "I agree" box.

**Informational icons**  
For additional clarification of an entry field, hover over the informational icons next to the field name.

**Mandatory Fields**  
Mandatory fields on the entry screens are indicated with a \*RED asterisk. Errors appear if these fields are not completed.

**Active Hyperlinks**  
Some entry screens include blue hyperlinks that open additional entry fields.

**Entry Screen Fields**  
Entry screen fields include text fields, checkboxes, and drop-down menus.

8. Save the Distribution Profile. Your Profile is now associated to your report and a link to it appears on the Saved Reports screen.

### USE, REUSE & EDIT DISTRIBUTION PROFILE

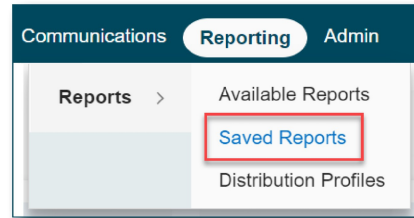
The saved Distribution Profile can be used for other existing reports, or for new reports in the future.

- The name of your saved profile is added to the *Distribution Selected* drop-down listing on the Distribution screen. Select it from the listing when you want to use it for a new report or for an existing saved report.
- Select a saved distribution profile to edit the profile's methods or output choices. After editing the profile, you can save it to its current name, or save the changes as a new profile by checking the "Save as a New Profile" checkbox.

# SAVED REPORTS

## SAVED REPORTS SCREEN OVERVIEW

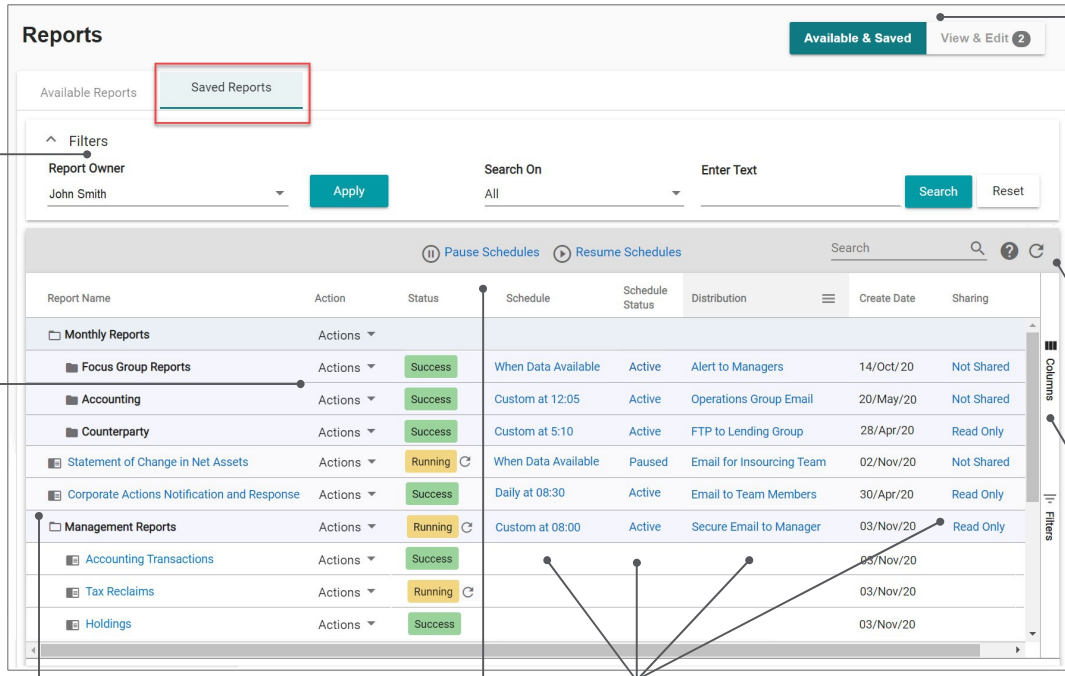
When you begin to create and save reports, the **Saved Reports** screen becomes your 'workspace' from which you can manage those saved reports/folders. The Saved Reports screen presents information about your saved reports in a tabular grid, allowing you to see at the same time reports that you own and reports created and shared by other users.



Access Saved Reports from the NEXEN Reporting Menu or from the Reports screen.

### FILTERS

The **Report Owner** search lets you access reports / folders shared with you by other report owners. You can also **Search On** saved reports by selected fields (e.g., Distribution Profile).



### TOGGLE BUTTONS

When you begin to select reports, two buttons appear that allow you to toggle between your available & saved reports - and reports that you are actively viewing & editing.

### REFRESH

Refresh the data to ensure you have the latest information available.

### COLUMN SETTINGS

The Columns and data in the view depend on your column selections (see Page 7 for details).

### ACTION MENU

Click on the **Action Menu** to perform operations at the Binder, Folder or Report level (e.g., Edit Parameters, Run and Distribute, or Rename).

### SAVED REPORTS/FOLDERS

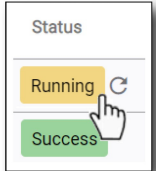
Individual reports and report folders owned by you, or shared by selected associates, are listed on this screen. Your folders and reports are initially listed in Last Update Date order. Click on the name of a binder folder or folder to expand the binder folder or folder.

### PAUSE/RESUME SCHEDULES

Click on the **Pause Schedules** link to pause all report schedules. Click the **Resume Schedules** to resume all of the schedules.

### LINK TO DETAILS

Click on links to open the Schedule dialog, the Distribution Profile, and the Sharing dialog for a particular report/folder. Click on the Status link of a report folder (i.e., Success, Failed, Running) to view the **Report Details** dialog, which indicates the execution and distribution status of the reports in the folder. Click on a Schedule status to pause the schedule (if Active) and to resume the schedule (if Paused).



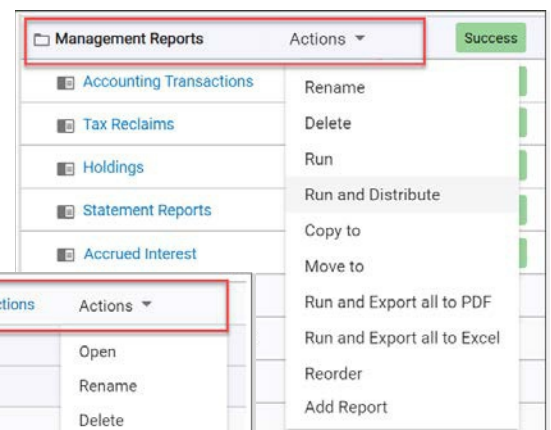
## ACTION MENUS

Once a report or a folder of reports is created and saved, you have more options exposed to you for working with reports.

There are a number of **Actions** you can take on each report or folder type (e.g., Edit, Copy, Rename, Delete).

- **Binder Action Menu** - This menu contains a list of actions that you can perform against a binder of report folders (sub-folders within a main folder). Actions include running & distributing all of the reports in the sub-folders; or renaming, deleting, and copying the binder folder.
- **Folder Action Menu** - This menu contains a list of actions for the folder level; such as adding additional reports to the folder, running & distributing all of the reports, reordering the reports within the folder, or renaming the folder.
- **Report Action Menu** - This menu contains a list of actions for individual reports; such as, editing report parameters, copying the report, or deleting the report.

Example of an Action Menu for a Folder with a Distribution Profile



Example of an Action Menu for an individual report with a Distribution Profile

NOTE: The "Run and Distribute" choice on the Action menu is only available if you setup a Distribution Profile for the particular folder or report.




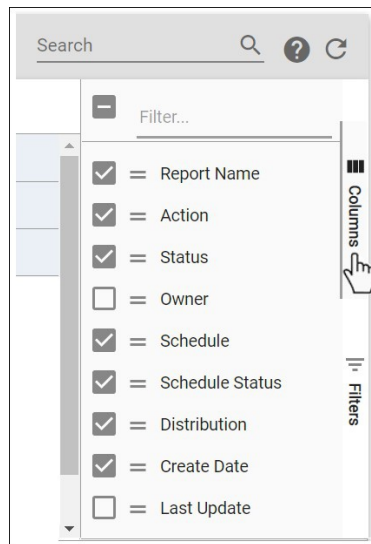
## COLUMN SETTINGS IN TABLE GRIDS

### COLUMNS SELECTION

The **Columns** selection in the tool panel in both the Available Reports and Saved Reports tabular grids allows you to show or hide columns to further customize the view.

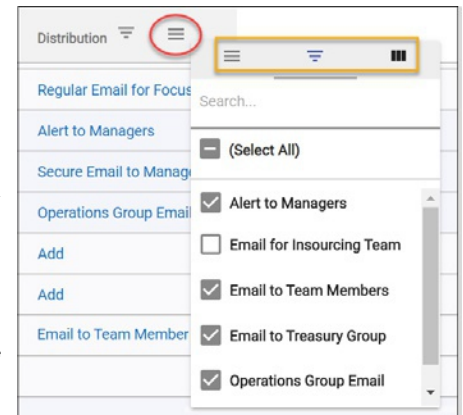
1. Click on the **Columns** tool to the right of the tabular view grid.
2. A list box displays the selected  columns in the grid.
3. Hide unwanted columns by un-checking the  boxes. As you de-select a column, the grid automatically adjusts to hide those columns.
4. Check a column again to bring it back into view.

TIP: Click and  drag the Columns menu to the left to widen its view, if desired.

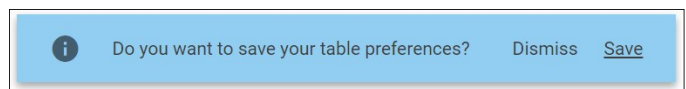


A **Columns** column context menu icon appears when you hover over a particular column header (e.g., Distribution).

A fly-out menu appears with three panels of functions identified by icons. Click on the menu icons to access dialogs that allow you to manage the selected column.



Permanently save changes you make to the columns in the grids. Each time you make column changes, a "Do you want to save your table preferences?" informational message appears at the top of the screen to save your changes.



- Click the "Save" link next to the informational message to save your column selections.
- Click the "Dismiss" link to not save your changes and to make the message disappear.

## MAINTAIN DISTRIBUTION PROFILES

### DISTRIBUTION PROFILES SCREEN

When you define a distribution for your report, you create a Distribution Profile. In the profile, you specify the destination or destinations for a report (Email, SFTP), and additional parameters for distribution (e.g., deliver reports in one PDF file). Multiple distribution profiles can be created. In one Distribution Profile, you may specify an email address and an SFTP server; in another profile, a save to your network drive.

Distribution maintenance from the **Distribution Profiles** screen allows you to create, edit and export your distribution profiles in one place. The screen lists all of your saved distribution profiles in Creation Date order.

#### Create New Profile

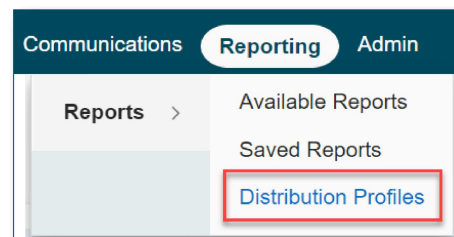
Choose to create a new distribution profile from this screen by clicking on the **Create New Profile** button. The *Distribution* window appears with a blank screen that allows you to give the new profile a name and select new destination methods and options.

Create New Profile

#### Export Distribution Profile

The *Distribution Profiles* screen includes an option to download specific profile information to an Excel file.

Export Distribution Profile



Access the *Distribution Profiles* maintenance screen from the NEXEN Reporting/Reports Menu

#### View & Edit the Profile

You may need to edit distribution methods and/or destination options after a Distribution Profile is created. Click on the **Profile Name** listed on the screen. The *Distribution* window appears with the selected profile's parameters. Make the desired changes to the profile and save the profile again.

Distribution Profiles						
Profile Name	Create Date	Update Date	Delete	Create User	Update User	
<a href="#">Alert to Managers</a>	15/Aug/20	05/Nov/20		JOHN.SMITH	JOHN.SMITH	
<a href="#">FTP to Lending Group</a>	23/Feb/20	04/Nov/20		SUSAN.JONES	JOHN.SMITH	
<a href="#">Operations Group Email</a>	04/Sep/20	02/Nov/20		JOHN.SMITH	JOHN.SMITH	
<a href="#">Secure Email to Manager</a>	14/Aug/18	04/Sep/20		JOHN.SMITH	JOHN.SMITH	
<a href="#">Email to Team Members</a>	30/Jun/19	12/Aug/20		JOHN.SMITH	FRANK.DOE	
<a href="#">Monthly Reports Emailed</a>	19/Jul/18	30/Jul/19		JOHN.SMITH	JOHN.SMITH	
<a href="#">Regular Email for Focus Group</a>	23/Feb/17	10/Jun/19		JOHN.SMITH	JOHN.SMITH	

1 to 13 of 13 | Page 1 of 1

#### Search Profiles

Find desired Distribution Profiles by typing partial or full profile names, dates or users in the **Search** field.

#### Delete Profile

Click on the trash can icon to the right of the desired distribution profile to delete the profile. Be careful when deleting distribution profiles. Multiple reports/folders can use the same Distribution Profile.

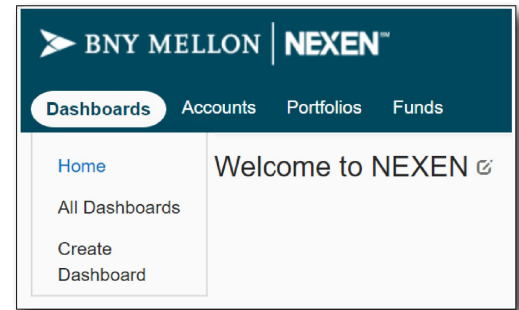
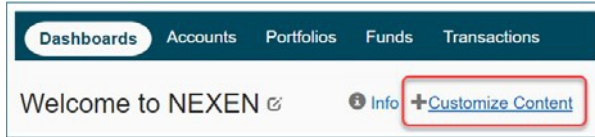


# REPORTS DASHBOARD WIDGET

## DASHBOARDS OVERVIEW

The NEXEN Dashboards screen provides quick access to useful information at a glance. It allows you to customize your home page by adding dashboard components called Widgets that can be organized on the screen based on frequency of use and job priorities.

Click on the **+Customize Content** link in the upper-right corner of the Dashboard screen to access the full listing of available widgets.



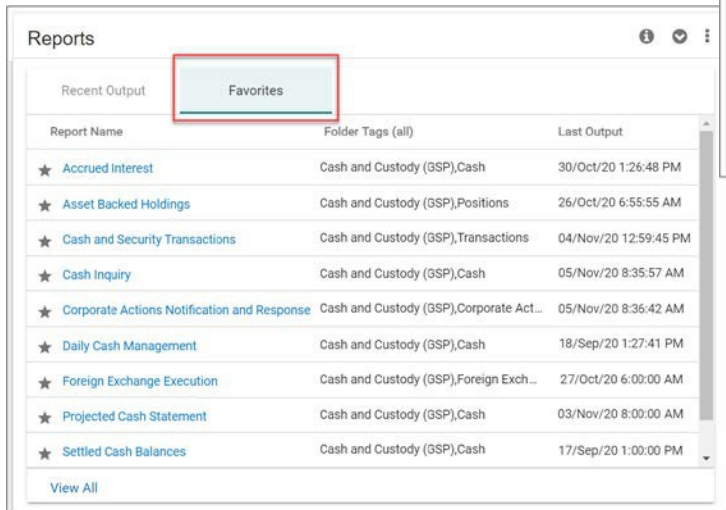
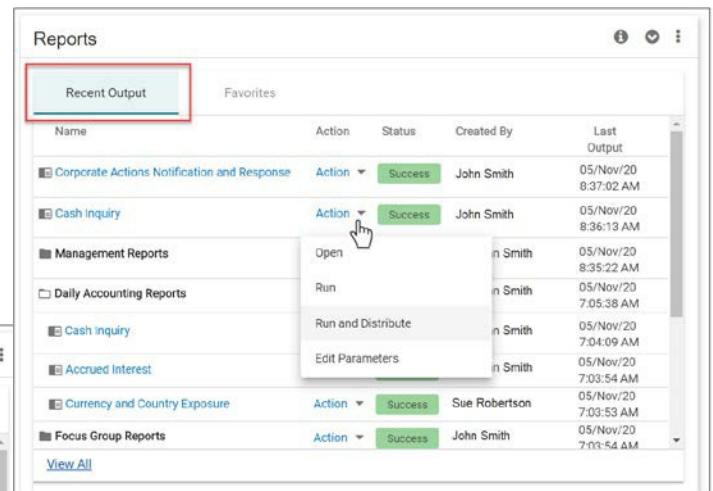
*The NEXEN Dashboards menu*

## REPORTS WIDGET

The Reports widget *defaults* to the "Welcome to NEXEN" dashboard for users entitled to NEXEN Reporting. It puts your reports front and center and provides a shortcut to view, open, edit, run, and distribute saved reports; and create new reports from this widget.

- From the *default* **Recent Output** tab, view scheduled and ad hoc reports and report folders run over the past 10 days. Select an action for a report (e.g., Run, Edit Parameters) from the Action menu.
- On the **Favorites** tab, the favorites icon is shown as a star, and a column displays the Folder Tags that represent selected favorite reports.

*Example of the Recent Output tab in Reports Widget*



*Example of the Favorites tab in Reports Widget*

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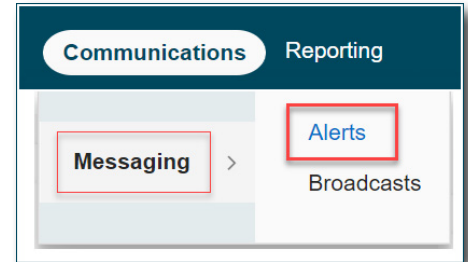
## INSTRUCTION CAPTURE ALERTS

### QUICK REFERENCE GUIDE

Instruction Capture Alerts on the BNY Mellon NEXEN® Portal allow the entitled user\* to monitor actions taken in NEXEN Instructions. When an alert is generated, you and your desired recipients receive email notifications of an action executed via Instructions online, SFTP, File Upload, or API from our Business to Business (B2B) clients.

#### KEY FEATURES:

- Tailor the alerts to the desired instruction type (e.g., Cash, FX, Corporate Actions), status (e.g., Released, Pending Auth, ACK), account combinations and recipients.
- Configure multiple alerts for particular activity that needs monitored by one group of recipients, and other activity is tracked in an alert by a different set of recipients.
- Maintain and view the specific details of the trade activity from an Alerts Inbox. Edit, export, delete or suspend saved alert subscriptions.



The Alerts service can be accessed from the NEXEN Communications / Messaging Menu

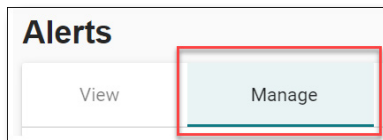
Once you subscribe to alerts, the Quick View bell icon provides quick access to incoming alerts. A number in the small red circle indicates how many unread alert notifications are newly received in your Alerts service since the start of the day Eastern Time.

\*Note: A streamlined entitlement process gives you immediate access to Alerts if you are entitled to the NEXEN Instructions service.

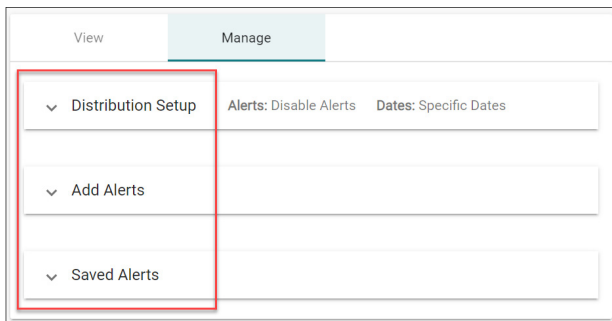
### MANAGE INSTRUCTIONS ALERTS - BEGIN THE PROCESS

New alerts are initiated from the Alerts Manage tab, classified by category and type.

To begin the alert process:



1. On the Alerts screen, select the Alerts **Manage** tab.
2. The Manage tab includes three (3) expandable panels in the order necessary to add and manage alerts: **Distribution Setup**, **Add Alerts**, and **Saved Alerts**.

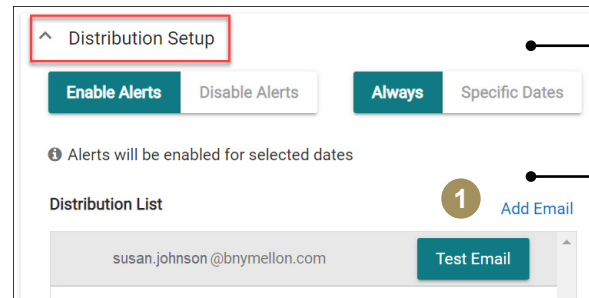


3. Expand the Distribution Setup panel to begin (explained in the right-hand column).

Note: Mandatory fields in the Manage panels are signified with a RED \*asterisk.

### DISTRIBUTION SETUP

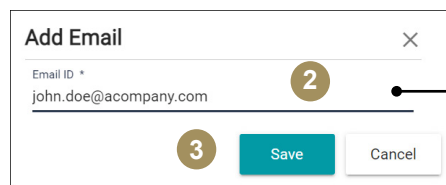
The Alerts system can send an email notification to specified recipients when an Instructions alert triggers. If you want the email alert to also go to various colleagues or others that require notification, you should enter the email addresses\* of those individuals in the **Distribution Setup** panel on the Manage tab. Your email on file is listed by default.



Select to **Enable** or **Disable** your Alert for Specific Dates or Always by selecting the desired buttons.

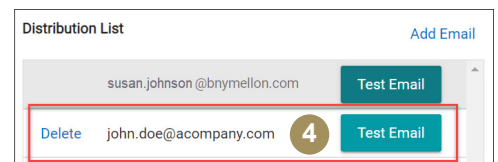
Continue clicking on the **Add Email** link to enter up to 14 additional email addresses.

1. Click the **Add Email** link to add more emails than your own, *if desired*.
2. An **Add Email** window appears.



Enter the desired email address on the **Email ID** line, in a valid format (e.g., john.doe@company.com). The Email ID appears **RED** if the address is entered incorrectly.

3. Click **Save**.
4. The added email address is added to the **Distribution List**.



- The **Test Email** buttons provide a means to test the entered email addresses, sending a test email to the entered address.
- If you want to remove an email address that you entered, simply click the **Delete** link to the left of the entry.

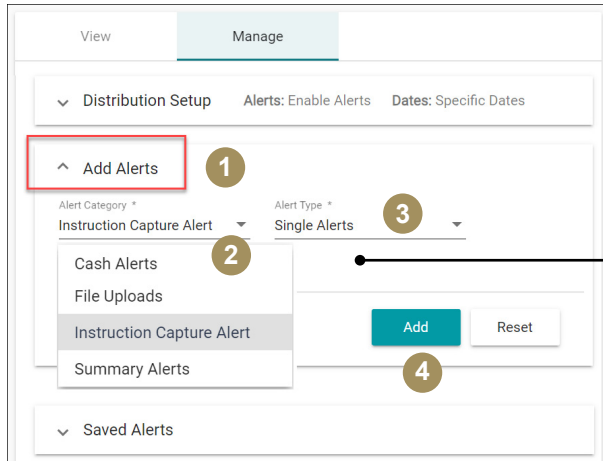
\*Note: It is recommended that the email addresses on file and recipient email addresses are business email accounts rather than personal emails.

# ADD INSTRUCTION CAPTURE ALERTS

An alert generates based on distribution options and criteria you select when you add an Instruction Capture Alert from the **Manage** tab.

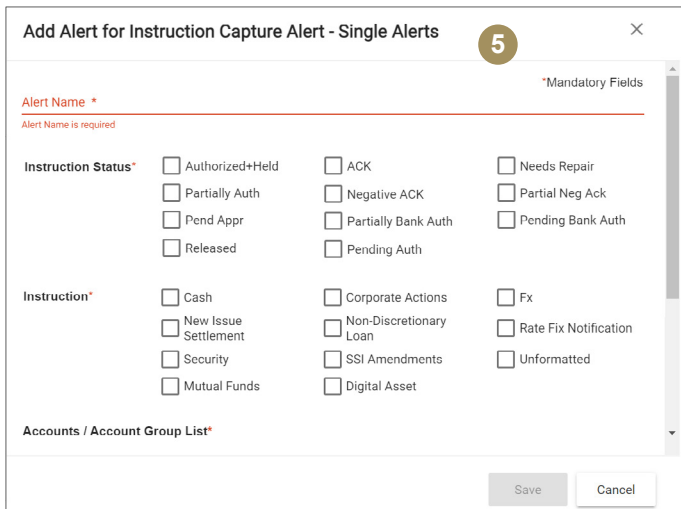
To add a new Instruction Capture Alert:

1. Expand the **Add Alerts** panel (shown outlined in the image below).
2. Select the "Instruction Capture Alert" choice from the **Alert Category** drop-down.
3. A "Single Alerts" **Alert Type** appears. Note: Only one alert type is available for Instructions.



The Alert Category and Type selections depend on your entitlements.

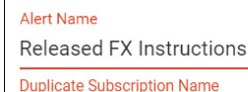
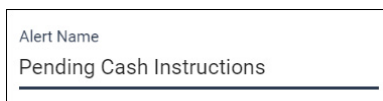
4. Click **Add** to begin the alert creation process.
5. An **Add Alert** window appears with various criteria selections (explained in the following sections).



## ALERT NAME:

Give the Alert a meaningful name in the **\*mandatory Alert Name** field. This makes it easier for you to manage your alerts, determining which alerts to update or delete.

Examples are shown below:



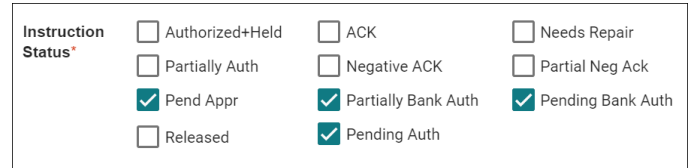
NOTE: There is a limit of 64 characters in the Alert Name field. You can use special characters.

If you enter the name in error (e.g., the name was previously used for an existing Alert), the Alert Name box turns **RED** to indicate an error.

## INSTRUCTION STATUS:

From the **\*mandatory Instruction Status** criteria, select one or multiple statuses to further define the instruction activity that triggers the alert.

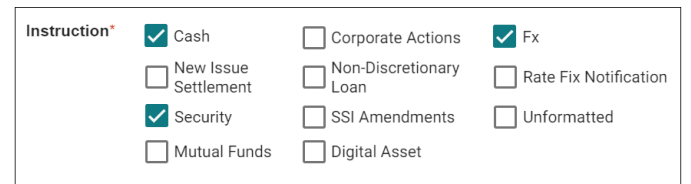
1. Click inside the  checkbox(es) to select the desired status or statuses (e.g., Pending Authorization, Released). Multiple statuses can be selected.
2. Click inside a selected box to  deselect the choice.



## INSTRUCTION:

From the **\*mandatory Instruction** criteria, select one or multiple instruction types to further define the instruction activity that triggers the alert.

1. Click inside the  checkbox(es) to select the desired instruction type or types (e.g., Cash, Security). Multiple types can be selected.
2. Click inside a selected box to  deselect the choice.

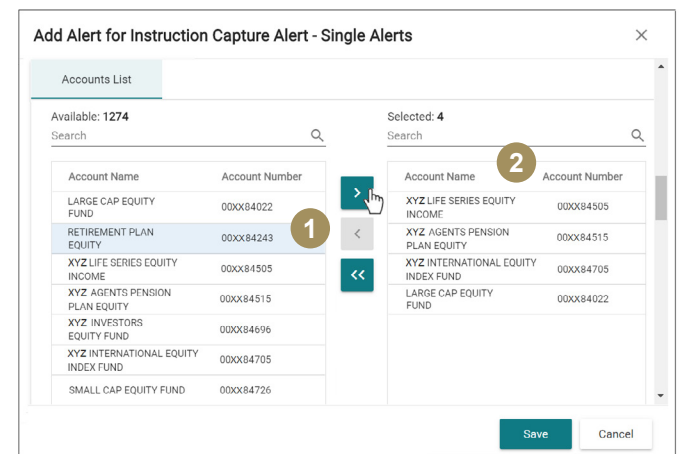


## ACCOUNTS SELECTION

The selection of **Accounts** as you scroll down the Add Alerts window is a **\*mandatory** next step in the Add Alert process that allows you to select individual accounts that will initiate the alert.

To select accounts:

1. Highlight the desired account in the **Available** accounts listing and click the **>** **Add to Selected** button.



2. The account is added to the **Selected** list box.

- You can add single, multiple or all selections.
- To select multiple accounts, click on the first item to highlight, then scroll through the **Available** list with your mouse as you click on consecutive or non-consecutive items that you desire for selection.

## ADD ALERTS (CONTINUED) - COMMUNICATION METHOD

### COMMUNICATION METHOD

The alert that is triggered can be viewed, by *default*, in the View inbox grid. To also receive an email notification for the subscribed alert, select a recipient email address or addresses in the **Communication Method** section as you scroll down the *Add Alerts* window.

Example of the *Communication Method* section:

**Add Alert for Instruction Capture Alert - Single Alerts** ✕

i By default, all notifications will be available in your alerts inbox.

Communication Method	Enable Notification
All	<input type="checkbox"/>
Alerts Inbox	<input checked="" type="checkbox"/>
4129979437	<input checked="" type="checkbox"/>
susan.johnson@acompany.com	<input type="checkbox"/>
john.doe@acompany.com	<input checked="" type="checkbox"/>
betty.smith@acompany.com	<input type="checkbox"/>

Save
Cancel

- The recipient email addresses for selection on this screen are the addresses\* that you entered in the *Distribution Setup* panel.
- Enable the desired Communication Methods that should receive the alert, by  checking the **Enable Notification** box to the right of the desired recipient's email address.
- All or multiple email addresses can be selected.
- An  unchecked box indicates that the alert will not be sent to that recipient through email.

\*Note: It is recommended that the email addresses on file and recipient email addresses are business email accounts rather than personal emails.

### SAVE A NEW ALERT

Save your alert by clicking on the Save button at the bottom of the Add Alerts panel. A GREEN saved message appears at the top of the Add Alerts panel (an *example* is shown below):

✔ The alert subscription 'Pending Cash Instructions' has been saved. ✕

Your saved alert appears in the expanded **Saved Alerts** panel on the *Manage* screen. Click on the Action menu of an alert to Edit its criteria, or to Delete your saved alert.

^ Saved Alerts

Search 🔍

03/24/2021 11:01:24 EDT

Action	Alert Name	Alert Category	Alert Type
Actions ▾	Pending Cash Instructions	Instruction Capture Alert	Single Alerts
Edit <span style="font-size: small;">👉</span>	Released FX Instructions	Instruction Capture Alert	Single Alerts
	Failed Documents for XYZ Group	File Uploads	Document Library
Delete	File Uploads Accepted	File Uploads	File Transfer

## INSTRUCTION ACTIVITY TRIGGERS ALERTS

NEXEN Alerts are driven by actions that occur from Instructions online (*shown below*), File Uploads, SFTP and APIs that match the same status, instruction and account used in the saved alert.

Actions	Status	Account Number	Account Name	Type	Amount	Currency
Actions ▾	Pending Approval + Held	XYZ444448400	XYZ CLIENT ACCOUNT W	Payment	525,150.00	USD
Actions ▾	Pending Authorization	XYZ444068400	XYZ CLIENT ACCOUNT A	Book Transfer	140,469.00	MON
Actions ▾	Audit Trail	XYZ448798400	XYZ CLIENT ACCOUNT C	Payment	16,000,000.00	GBP
Actions ▾	Authorize	XYZ313648400	XYZ CLIENT ACCOUNT P	Capital Call Book	24,400.00	GBP
Actions ▾	View	XYZ2000119780	XYZ CLIENT ACCOUNT L	Capital Call FX	3,307,688.51	EUR
Actions ▾	Copy	XYZ2000050824	XYZ CLIENT ACCOUNT M	Payment	18,861.04	USD
Actions ▾	Export CSV	XYZ2000088524	XYZ CLIENT ACCOUNT D	Payment	1,400,000.00	USD

## NEXEN ALERTS - EMAIL NOTIFICATIONS

For every Alert that you create, you can elect to receive the alerts, or send the alerts to other individuals, as email notifications. The option to send an alert as an email message is found on the *Manage / Add Alerts / Communication Method* section when you are creating the alert. Desired recipient emails are entered on the *Manage / Distribution Setup* panel.

The email message from BNY Mellon Services arrives in your company email inbox or the recipient's email inbox. The message includes the same transactional information found in the Alert Details windows.

Example of an Email Notification for an Instruction Cash Payment Alert:

RE: Payment Pending Authorization Alert for 00000XX84551 TEST ACCOUNT USD

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**From:** BNY Mellon Services <notify@bnymellon.com>  
**Sent:** Monday, March 29, 2021 8:33 AM  
**To:** john.doe <john.doe@acompany.com>  
**Subject:** Payment Pending Authorization Alert for 00000XX84551 TEST ACCOUNT USD - from BNY Mellon Instruction Capture

**\*\* Please DO NOT reply to this automatic E-mail \*\***

Status:	Pending Authorization
Settle/Value Date:	Mar 30, 2021
Instruction Type:	Payment
Reference Number:	IIJ210329034ED00
Account Name:	00000XX84551 TEST ACCOUNT USD
Time Stamp:	Mar 29, 2021 08:32:53 AM ET
CRN:	CRN DETAILS
Amount/Currency:	1 - USD
Created by:	EXTERNAL
Comments:	



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# Corporate Trust Global Account Statement

The **Account Banner** includes the statement period, account number, account name and base currency. These elements are repeated on the top right of every page.

So that you may easily contact us with any questions, the name, address, phone number and email address for your Client Service Manager is noted directly below the account information.

The recipient address appears in the upper left corner of the statement if paper statements are mailed. Any special messages will be displayed under the account address.

If the statement has been revised after it was initially generated, REVISED DD/MM/YYYY will be displayed at the top of every page.

The **Account Overview** section includes a pie chart outlining the allocation of the assets held in your account, based on market value as of the end of the statement period. All values are presented in base currency terms.

The **Summary of Assets Held by Asset Classification and Asset Currency**, a new section, includes both base and local currency totals for each asset class. It includes market value, cost, accrued income, estimated annual income and market yield in aggregate for each asset classification. The totals at the asset currency level are presented in both base (above) and local (below) currencies. The asset category and account level totals are presented in base currency only.

The **Summary of Assets Held by Asset Currency** is a new section that summarizes the assets held by each currency. The totals at the asset currency level are presented in both base and local currency. The account level totals are presented in only base currency values.

Corresponding details for all assets can be found in the Statement of Assets Held by Asset Currency and Asset Classification section.

Account Statement	
Statement Period 01/01/2016 Through 01/31/2016	
Account 999900	Base Currency = USD
GLOBAL STATEMENT PRESENTATION ACCOUNT	
CLIENT SERVICE MANAGER: CSM TESTCSM	
101 BARCLAYS	
NEW YORK, 10286	
111-111-1111	
TESTCSM@BNYMELLON.TST	

Account Overview		
	Percent of all Investments	Asset Classification
	14%	EQUITY
	20%	FIXED INCOME
	19%	OTHER
	47%	CASH AND SHORT TERM
100%	TOTAL OF ALL INVESTMENTS	589,774.13

Summary of Assets Held by Asset Classification and Asset Currency					
Asset Classification/ Asset Currency	Base/Local Market Value	Base/Local Cost	Base/Local Accrued Income	Base/Local Estimated Annual Income	Market Yield
EQUITY					
Euro	34,603.96	34,392.97	0.00	1,190.26	3.44 %
US Dollar	31,980.00	32,080.00	0.00	1,100.00	1,100.00
US Dollar	48,670.00	51,355.00	0.00	1,140.00	2.34 %
TOTAL EQUITY (Base)	83,273.96	85,747.97	0.00	2,330.26	2.80 %
FIXED INCOME					
British Pound Sterling	69,861.12	71,570.10	2,664.51	6,205.94	8.88 %
US Dollar	49,250.00	49,250.00	1,878.40	4,375.00	1,140.00
US Dollar	49,173.60	33,643.75	858.83	1,881.25	3.83 %
US Dollar	49,173.60	33,643.75	858.83	1,881.25	1,881.25
TOTAL FIXED INCOME (Base)	119,034.72	105,213.85	3,523.34	8,087.19	6.79 %
OTHER					

Summary of Assets Held by Asset Classification and Asset Currency					
Asset Classification/ Asset Currency	Base/Local Market Value	Base/Local Cost	Base/Local Accrued Income	Base/Local Estimated Annual Income	Market Yield
EQUITY					
Euro	34,603.96	34,392.97	0.00	1,190.26	3.44 %
US Dollar	31,980.00	32,080.00	0.00	1,100.00	1,100.00
US Dollar	48,670.00	51,355.00	0.00	1,140.00	2.34 %
US Dollar	48,670.00	51,355.00	0.00	1,140.00	1,140.00
TOTAL EQUITY (Base)	83,273.96	85,747.97	0.00	2,330.26	2.80 %
FIXED INCOME					
British Pound Sterling	69,861.12	71,570.10	2,664.51	6,205.94	8.88 %
US Dollar	49,250.00	49,250.00	1,878.40	4,375.00	1,140.00
US Dollar	49,173.60	33,643.75	858.83	1,881.25	3.83 %
US Dollar	49,173.60	33,643.75	858.83	1,881.25	1,881.25
TOTAL FIXED INCOME (Base)	119,034.72	105,213.85	3,523.34	8,087.19	6.79 %
OTHER					
US Dollar	116,349.50	116,349.50	0.00	0.00	0.00 %
US Dollar	116,349.50	116,349.50	0.00	0.00	0.00 %
TOTAL OTHER (Base)	116,349.50	116,349.50	0.00	0.00	0.00 %
CASH AND SHORT TERM					
British Pound Sterling	51,879.81	51,879.81	0.00	0.00	0.00 %
British Pound Sterling	36,573.71	36,573.71	0.00	0.00	0.00 %
Euro	72,506.82	72,506.82	0.00	0.00	0.00 %
Euro	67,008.75	67,008.75	0.00	0.00	0.00 %
US Dollar	146,729.32	146,729.32	0.00	0.00	0.00 %
US Dollar	146,729.32	146,729.32	0.00	0.00	0.00 %
TOTAL CASH AND SHORT TERM (Base)	271,115.95	271,115.95	0.00	0.00	0.00 %
ACCOUNT TOTALS (Base)	589,774.13	578,427.27	3,523.34	10,417.45	1.77 %

Summary of Assets Held by Asset Currency					
Asset Currency	Base/Local Market Value	Base/Local Cost	Base/Local Accrued Income	Base/Local Estimated Annual Income	Market Yield
British Pound Sterling	121,740.93	123,449.91	2,664.51	6,205.94	5.10 %
Euro	85,823.71	85,823.71	1,878.40	4,375.00	1,140.00
Euro	107,110.78	106,899.79	0.00	1,150.26	1.11 %
Euro	98,988.75	99,088.75	0.00	1,100.00	1,100.00
US Dollar	360,922.42	348,077.57	858.83	3,021.25	0.84 %
US Dollar	360,922.42	348,077.57	858.83	3,021.25	3,021.25
ACCOUNT TOTALS (Base)	589,774.13	578,427.27	3,523.34	10,417.45	1.77 %



The **Summary of Cash Transactions by Transaction Category and Asset Currency** section lists transactions by category for both the current period and calendar year-to-date. It is presented in dual accounting format, thereby segregating income and principal transaction amounts. Realized gains/losses are displayed for the current period. Values are presented in both base and local currency. Realized gains/losses are presented in base currency only.

Corresponding details for all transactions can be found in the Statement of Transactions by Transaction Date and Asset Currency section.

Transaction Category	Current Period			Year-to-Date	
	Base/Local Income	Base/Local Principal	Base Realized Gains/Losses	Base/Local Income	Base/Local Principal
<b>OPENING BALANCE (Base)</b>	<b>0.00</b>	<b>0.00</b>		<b>0.00</b>	<b>0.00</b>
SALES AND REDEMPTIONS					
Euro	0.00	18,764.88	581.16-	0.00	18,764.88
TOTAL SALES AND REDEMPTIONS (Base)	0.00	18,764.88	581.16-	0.00	18,764.88
OTHER CASH ADDITIONS					
British Pound Sterling	0.00	146,890.00	0.00	0.00	146,890.00
Euro	0.00	100,000.00	0.00	0.00	100,000.00
US Dollar	0.00	108,045.00	0.00	0.00	108,045.00
TOTAL OTHER CASH ADDITIONS (Base)	0.00	232,500.00	0.00	0.00	232,500.00
OTHER CASH ADDITIONS (Base)	0.00	487,435.00	0.00	0.00	487,435.00
OTHER CASH DISBURSEMENTS					
British Pound Sterling	0.00	10,000.00-	0.00	0.00	10,000.00-
TOTAL OTHER CASH DISBURSEMENTS (Base)	0.00	10,000.00-	0.00	0.00	10,000.00-
PURCHASES					
British Pound Sterling	2,435.98-	71,570.10-	0.00	2,435.98-	71,570.10-
Euro	1,676.29-	49,250.00-	0.00	1,676.29-	49,250.00-
US Dollar	0.00	53,739.01-	0.00	0.00	53,739.01-
TOTAL PURCHASES (Base)	4,112.27-	174,559.11-	0.00	4,112.27-	174,559.11-
<b>CLOSING BALANCE (Base)</b>	<b>3,149.75-</b>	<b>225,620.70</b>	<b>581.16-</b>	<b>3,149.75-</b>	<b>225,620.70</b>

The above cash transactions summary is provided for information purposes only and may not reflect actual taxable income or deductible expenses as reportable under the Internal Revenue Code.

The **Summary of Cash Transactions by Asset Currency** is a new section that provides a summary of cash transactions by each currency within the account. The currency-level opening balance, closing balance and activity totals are presented in both base and local currency. The account-level opening and closing period balances are presented in base currency only.

Asset Currency	Base/Local Income	Base/Local Principal	Base Realized Gain/Loss
<b>ACCOUNT OPENING BALANCE (Base)</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
British Pound Sterling Opening Balance	0.00	0.00	
British Pound Sterling Activity	2,435.98-	65,319.90	0.00
British Pound Sterling Closing Balance	1,676.29-	38,250.00	0.00
Euro Opening Balance	0.00	0.00	
Euro Activity	0.00	73,070.87	581.16-
Euro Closing Balance	0.00	67,008.75	581.16-
US Dollar Opening Balance	0.00	0.00	
US Dollar Activity	771.93-	98,856.25	0.00
US Dollar Closing Balance	771.93-	98,856.25	0.00
<b>ACCOUNT CLOSING BALANCE (Base)</b>	<b>3,149.75-</b>	<b>225,620.70</b>	<b>581.16-</b>

The above cash transactions summary is provided for information purposes only and may not reflect actual taxable income or deductible expenses as reportable under the Internal Revenue Code.

The **Statement of Assets Held by Asset Currency and Asset Classification** section provides a detailed representation of the account holdings by asset class, specific to each currency within the account. The security-specific positions and totals under each currency are presented in both base and local currency. The account-level totals are presented in base currency only.

BNY MELLON		SAMPLE		GLOBAL STATEMENT PRESENTATION INC JOHN SMITH 100 MAIN STREET STATEMENT, NY 99999-9999				
Statement of Assets Held by Asset Currency and Asset Classification								
Shares/Par Value	Asset Description	Base/Local Market Price	Base/Local Market Value	Base/Local Cost	Base/Local Average Cost	Base/Local Accrued Income	Base/Local Estimated Income	Market Yield
<b>British Pound Sterling</b>								
FIXED INCOME								
50,000.000		69.43955	69,861.12	71,570.10	143.14020	2,664.51	6,205.94	8.88%
	CUSIP:	98.50000	49,250.00	49,250.00		1,878.40	4,375.00	
	MATURITY DATE: 08/25/2017							
	RATE: 8.750%							
	MOODY'S Aaa/uu							
	S&P NR							
<b>Total FIXED INCOME</b>			<b>69,861.12</b>	<b>71,570.10</b>		<b>2,664.51</b>	<b>6,205.94</b>	<b>8.88%</b>
<b>CASH AND SHORT TERM</b>			<b>49,250.00</b>	<b>49,250.00</b>		<b>1,878.40</b>	<b>4,375.00</b>	
	CASH BALANCE							
			51,879.81	51,879.81	0.00000	0.00	0.00	0.00%
			36,573.71	36,573.71	0.00000	0.00	0.00	0.00%
<b>Total CASH AND SHORT TERM</b>			<b>51,879.81</b>	<b>51,879.81</b>		<b>0.00</b>	<b>0.00</b>	<b>0.00%</b>
<b>Total British Pound Sterling</b>			<b>121,740.93</b>	<b>123,449.91</b>		<b>2,664.51</b>	<b>6,205.94</b>	<b>5.10%</b>
			85,823.71	85,823.71		1,878.40	4,375.00	
<b>Euro</b>								
<b>EQUITY</b>								
2,000.000		14.77751	34,603.96	34,392.97	17.19649	0.00	1,190.26	3.44%
	CUSIP:	15.98000	31,980.00	32,080.00	16.04000	0.00	1,100.00	
<b>Total EQUITY</b>			<b>34,603.96</b>	<b>34,392.97</b>		<b>0.00</b>	<b>1,190.26</b>	<b>3.44%</b>
<b>CASH AND SHORT TERM</b>			<b>31,980.00</b>	<b>32,080.00</b>		<b>0.00</b>	<b>1,100.00</b>	
	CASH BALANCE							
			72,506.82	72,506.82	0.00000	0.00	0.00	0.00%
			67,008.75	67,008.75	0.00000	0.00	0.00	0.00%
<b>Total CASH AND SHORT TERM</b>			<b>72,506.82</b>	<b>72,506.82</b>		<b>0.00</b>	<b>0.00</b>	<b>0.00%</b>
<b>Total Euro</b>			<b>107,110.78</b>	<b>106,899.79</b>		<b>0.00</b>	<b>1,190.26</b>	<b>1.11%</b>
			98,988.75	99,088.75		0.00	1,100.00	

At the end of the **Statement of Assets Held by Asset Currency and Asset Classification** section, the total market value plus total accrued income is displayed. This total is presented in base currency.

The **Statement of Transactions by Transaction Date and Asset Currency** section provides a detailed representation of the transaction history for the statement period, by currency, for each transaction date. The currency-level opening balance, closing balance and individual transactions are presented in both base and local currency. The account-level opening and closing balances are presented in base currency only.

Cumulative realized capital gains and losses for the calendar year-to-date are displayed at the end of the statement. These values are calculated from the last day of the previous year to the end of the current statement period and are separated into short term and long term.

BNY MELLON		SAMPLE		GLOBAL STATEMENT PRESENTATION INC JOHN SMITH 100 MAIN STREET STATEMENT, NY 99999-9999				
Statement of Assets Held by Asset Currency and Asset Classification - Continued								
Shares/Par Value	Asset Description	Base/Local Market Price	Base/Local Market Value	Base/Local Cost	Base/Local Average Cost	Base/Local Accrued Income	Base/Local Estimated Income	Market Yield
<b>US Dollar</b>								
<b>EQUITY</b>								
500.000		97.34000	48,670.00	51,355.00	102.71000	0.00	1,140.00	2.34%
	CUSIP:	97.34000	48,670.00	51,355.00	102.71000	0.00	1,140.00	
<b>Total EQUITY</b>			<b>48,670.00</b>	<b>51,355.00</b>		<b>0.00</b>	<b>1,140.00</b>	<b>2.34%</b>
<b>FIXED INCOME</b>								
35,000.000		140.49600	49,173.60	33,643.75	96.12500	858.83	1,881.25	3.83%
	CUSIP:	140.49600	49,173.60	33,643.75	96.12500	858.83	1,881.25	
	MATURITY DATE: 02/15/2031							
	RATE: 5.375%							
	MOODY'S Aaa							
<b>Total FIXED INCOME</b>			<b>49,173.60</b>	<b>33,643.75</b>		<b>858.83</b>	<b>1,881.25</b>	<b>3.83%</b>
<b>OTHER</b>								
1,000		0.00000	116,349.50	116,349.50	116,349.50000	0.00	0.00	0.00%
	CUSIP:	0.00000	116,349.50	116,349.50	116,349.50000	0.00	0.00	0.00%
<b>Total OTHER</b>			<b>116,349.50</b>	<b>116,349.50</b>		<b>0.00</b>	<b>0.00</b>	<b>0.00%</b>
<b>CASH AND SHORT TERM</b>								
48,645.000		1.00000	48,645.00	48,645.00	1.00000	0.00	0.00	0.00%
	CUSIP:	1.00000	48,645.00	48,645.00	1.00000	0.00	0.00	
	CASH BALANCE							
			98,084.32	98,084.32	0.00000	0.00	0.00	0.00%
			98,084.32	98,084.32	0.00000	0.00	0.00	0.00%
<b>Total CASH AND SHORT TERM</b>			<b>146,729.32</b>	<b>146,729.32</b>		<b>0.00</b>	<b>0.00</b>	<b>0.00%</b>
<b>Total US Dollar</b>			<b>360,922.42</b>	<b>348,077.57</b>		<b>858.83</b>	<b>3,021.25</b>	<b>0.84%</b>
			360,922.42	348,077.57		858.83	3,021.25	
<b>ACCOUNT TOTALS (Base)</b>			<b>589,774.13</b>	<b>578,427.27</b>		<b>3,523.34</b>	<b>10,417.45</b>	<b>1.77%</b>
Total Market Value Plus Total Accrued Income 593,297.47								
Statement of Transactions by Transaction Date and Asset Currency								
Transaction Date	Transaction Description / Asset Currency	Base/Local Income	Base/Local Principal	Base/Local Cost	Base Realized Gains/Losses			
01/01/16	ACCOUNT OPENING PERIOD BALANCE (Base)	0.00	0.00	0.00				
	British Pound Sterling Opening Period Balance	0.00	0.00	0.00				
		0.00	0.00	0.00				
	Euro Opening Period Balance	0.00	0.00	0.00				
		0.00	0.00	0.00				
	US Dollar Opening Period Balance	0.00	0.00	0.00				
		0.00	0.00	0.00				

Special Note on Base Currency

Values: The global statement template supports accounts that hold and transact securities and cash in currencies other than the account's base currency. If there are no transactions during a statement period, the base currency balances can change due to changes in financial exchange (FX) rates during the period. Therefore, only local values will be explained by transactional events. Base values will be explained by transactional events and changes in FX rates throughout the reporting period.

BNY MELLON		SAMPLE		GLOBAL STATEMENT PRESENTATION INC JOHN SMITH 100 MAIN STREET STATEMENT, NY 99999-9999	
Statement of Transactions by Transaction Date and Asset Currency - Continued					
Transaction Date	Transaction Description / Asset Currency	Base/Local Income	Base/Local Principal	Base/Local Cost	Base Realized Gains/Losses
01/04/16	<b>British Pound Sterling Daily Activity</b>				
01/04/16	Cash Credit	0.00	146,890.00	0.00	0.00
	BK WIRE: 123456789	0.00	100,000.00	0.00	
	CASH TRANSFER FROM CLIENT ACCT:				
01/04/16	<b>British Pound Sterling Closing Daily Balance</b>	0.00	146,890.00	0.00	0.00
		0.00	100,000.00	0.00	
01/04/16	<b>Euro Daily Activity</b>				
01/04/16	Cash Credit	0.00	108,045.00	0.00	0.00
	BK WIRE: 123456788	0.00	100,000.00	0.00	
	CASH TRANSFER FROM CLIENT ACCT:				
01/04/16	<b>Euro Closing Daily Balance</b>	0.00	108,045.00	0.00	0.00
		0.00	100,000.00	0.00	
01/04/16	<b>US Dollar Daily Activity</b>				
01/04/16	Purchase	0.00	48,645.00-	48,645.00	0.00
	TRADE DATE 01/04/16 SET/DATE 01/04/16	0.00	48,645.00-	48,645.00	
	CUSIP				
	48,645,000 SHARES				
01/04/16	Receive	0.00	0.00	116,349.50	0.00
	S/E/S/T/I/C AC ADDITIONS AM	0.00	0.00	116,349.50	
	CONVERSION FROM PRIOR CUSTODIAN				
	CONVERSION DATE 01/04/2016				
	TRADE DATE 01/04/16 SET/DATE 01/04/16				
	CUSIP				
	1,000 SHARES				
01/04/16	Cash Credit	0.00	150,000.00	0.00	0.00
	BK WIRE: 123456789	0.00	150,000.00	0.00	
	CASH TRANSFER FROM CLIENT ACCT:				
01/04/16	<b>US Dollar Closing Daily Balance</b>	0.00	101,355.00	164,994.50	0.00
01/26/16	<b>ACCOUNT CLOSING DAILY BALANCE (Base)</b>	3,173.13-	226,341.90	355,956.32	581.16-
01/31/16	<b>ACCOUNT CLOSING PERIOD BALANCE (Base)</b>	3,149.75-	225,620.70	355,956.32	581.16-
	<b>British Pound Sterling Closing Period Balance</b>	2,377.82-	54,257.63	71,570.10	0.00
		1,676.28-	38,250.00	49,250.00	
	<b>Euro Closing Period Balance</b>	0.00	72,566.82	34,392.97	581.16-
		0.00	67,008.75	32,980.00	
	<b>US Dollar Closing Period Balance</b>	771.93-	98,856.25	249,993.25	0.00
		771.93-	98,856.25	249,993.25	

Cumulative realized capital gain and loss position from 12/31/2015 for securities held in principal of account:

Short Term: 581.16\* Long Term: 0.00\*

\* The above gain and loss position does not include transactions where tax cost information is incomplete or unavailable.

**Explanation of Summary of Cash Transaction Categories**

While dividends, interest and municipal bond interest categories directly correlate to a transaction type, other categories have more than one transaction type.

Category	Transaction Types
Dividends	
Interest	
Municipal Bond Interest	
Sales and Redemptions	Includes Calls and Paydowns
Other Cash Additions	Miscellaneous principal cash credits
Other Cash Receipts	Miscellaneous income cash credits
Fees and Expenses	Fee-related cash debits
Purchases	Includes subscriptions
Other Cash Disbursements	Miscellaneous cash debits

## Definition of Terms

Base Average Cost is derived by dividing the base cost by the outstanding shares/par value.

Base Cost is the original settlement amount multiplied by the effective exchange rate at the time of acquisition of the security. The outstanding cost of a position may fluctuate over time due to additional acquisitions, dispositions and the tax lot cost methodology assigned to the account.

Local Average Cost is derived by dividing the local cost by the outstanding shares/par value.

Local Cost is the original settlement amount at the time of acquisition. The outstanding cost of a position may fluctuate over time due to additional acquisitions, dispositions and the tax lot cost methodology assigned to the account.

CUSIP® is the unique identifier assigned to a security by the Committee on Uniform Securities Identification Procedures, or a security number assigned by BNY Mellon.

Realized Gain/Loss represents the difference between principal proceeds and its proportionate cost reduction. All realized gain/loss is reported in base currency and can include both security and currency gains and losses.

Base Accrued Income represents income that has been earned on a security but has not yet been distributed, reported in the base currency of the account.

Estimated Base Annual Income for fixed income securities is the product of the coupon rate, exchange rate and the share/par value of a security, reported in the base currency of the account. For factorable, sinking fund and inflation-indexed securities, it is the amortized face value multiplied by the coupon rate and exchange rate. For money market investments, it is the product of the income rate, exchange rate and the position, as of the statement period ending date. For stock, it is based on the most recent annual dividend rate multiplied by the exchange rate and shares.

Estimated Local Annual Income for fixed income securities is the product of the coupon rate and the share/par value of a security, reported in the same currency as the security. For factorable, sinking fund and inflation-indexed securities, it is the amortized face value multiplied by the coupon rate. For money market investments, it is the product of the income rate and the position, as of the statement period ending date. For stock, it is based on the most recent annual dividend rate multiplied by shares.

Local Accrued Income represents income that has been earned but has not yet been distributed, reported in the same currency as the security.

Percent of all Investments is calculated by dividing the base market value for each asset class by the total base market value of the account.

Base Market Price is derived from the most recent market price available and the exchange rate at the statement period ending date.

Local Market Price is the most recent price available as of the statement period ending date, and is obtained from independent sources. In some instances, when a price is not available from an independent source, the most recent price used will be the latest available price; if that is not available, cost will be used.

Base Market Value is the market price multiplied by the shares/par value of a security as of the statement period ending date.

Local Market Value is the local market price multiplied by the shares/par value of a security as of the statement period ending date.

Shares/Par Value represents the original shares or par value of a security. For factorable, sinking fund and inflation-indexed securities, the original face value is displayed as part of the asset or security description.

Market Yield is derived by dividing the estimated local annual income by the market value.

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The Bank of New York Mellon SA/NV, operating in Ireland through its branch at Riverside 2, Sir John Rogerson's Quay, Grand Canal Dock, Dublin 2, D02 KV60, Ireland, trading as The Bank of New York Mellon SA/NV, Dublin Branch, which is authorized by the ECB, regulated by the Central Bank of Ireland for conduct of business rules and registered with the Companies Registration Office in Ireland No. 907126 & with VAT No. IE 9578054E.

The Bank of New York Mellon SA/NV – operates in Italy through its Milan branch at Via Mike Bongiorno no. 13, Diamantino building, 5th floor, Milan, 20124, Italy, enrolled with the Companies Register of Milan under number 09827740961 and enrolled as a “filiale di banca estera” under number 3351.4 of the register of banks held by the Bank of Italy pursuant to article 13 of the Consolidated Banking Act.

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## 17) Safekeeping Services

All City investments will be made by the City Finance Department and written instructions for settlement will be given to the bank by an authorized individual. The bank will be required to provide book-entry safekeeping services through the bank or a correspondent. Correspondent processing is not preferable.

The City currently uses the services of a third-party Investment Advisor – Meeder Investment Services, Inc. That contract will expire during the term of this Banking Services contract for Safekeeping Services. It is possible, but not a certainty, there may be a change in the Investment Advisor during the term of this Safekeeping Services contract. Any known conflicts of interest with Investment Advisors will be verified with the Safekeeping Services bank prior to issuance of a RFP for Investment Advisor services. Please note any potential conflicts of interest with Meeder Investment Services, Inc. in your response.

All securities must be cleared on a delivery versus payment (DVP) basis and ownership clearly and timely documented by receipts. All interest payments and maturities shall be given immediate collected credit.

The City anticipates an average of twenty securities in FRB or DTC safekeeping at any time (third-party). Ownership of the securities must be perfected and evidenced by an original safekeeping receipt or access to online information directly to the City within one business day.

The bank's brokerage services will not be used for investment purchases in order to perfect DVP. Certificates of deposit may be purchased from the bank, but these will be on a competitive basis.

**a. Is online trade input available? Is safekeeping online inquiry available? Describe all options.**

All clients and appointed third parties will have access to our NEXEN online reporting tool which provides a wealth of real time transactional data. Users can access the following information on a real-time basis:

- Cash balances and cash activity, which includes contributions and withdrawals, income payments, maturities, and foreign exchange transactions.
- Security transactions including purchases and sales, free movement of securities, and securities lending activity
- Pending Trade Status
- Asset positions, which include location and status, such as assets on loan, out for re-registration, restricted etc.
- Corporate action announcements

NEXEN houses a comprehensive reporting engine, an online real-time inquiry tool, and a trade notification alerts. Reports can be run on demand and/or scheduled to be automatically delivered to their custom NEXEN home page, windows default printer, local or network drive, or via e-mail. Each report can be saved in a series of industry standard file formats including: MS-Excel, PDF, MS-Word, XML, and CSV

In addition, we offer an Instruction Capture feature on our NEXEN online client portal that supports the submission and communication of a variety of instruction types to BNY Mellon, including security Buys & Sells. Through a simple interface our clients can input and manage instructions. The activity screen can be set to auto authorize the trade instruction upon entry or it can be set to require one or more authorizations before final submission. A User Administrator at your site can determine the level of access provided to



individual users and can also set the approval requirements as desired, for example dual approval can be required on all items above a specified value.

**b. Describe the bank safekeeping arrangements proposed. Identify any correspondent bank used for custody.**

In partnership with J.P. Morgan, BNY Mellon is offering to provide safekeeping services.

As one of the world's largest custodians we offer the following as part of our core custody service:

- Securities Clearance (Free Delivers/Receives and Delivery/ Receipt v Payment)
- Income Collection and Monitoring
- Cash Management
- Web-based Reporting and Trade Instruction
- Corporate Action and Proxy Voting
- Large Selection of Short-Term Investment Funds (STIF), Insured Cash Sweep and Cash Reserve investment options

Our competitive advantage in servicing the public sector is based on the breadth and scope of our experience within this market. Our Custody Client Service team, based in Jacksonville, FL, works exclusively with municipalities and not-for profit organizations to provide the above referenced safekeeping solutions.

**c. If a correspondent is to be used, define the process and confirm same-day crediting/debiting on all transactions. Describe any additional City actions required.**

BNY Mellon will not be using any sub-custodial arrangements in order to meet the requirements of this RFP. BNY Mellon is a direct member of the following depositories:

- Canadian Depositories for Securities
- Clearstream Banking Luxembourg
- The Depository Trust & Clearing Corporation (DTCC)
- Euroclear Bank
- Euroclear UK & Ireland Limited (formerly CREST)
- Euroclear Netherlands
- Federal Reserve

BNY Mellon provides clearing, settlement, safekeeping and servicing of securities in over 100 markets. On a daily basis, the Client Service Managers work directly with appointed investment managers across a large number of our custody accounts to facilitate trade settlement and address account or statement red queries. We currently partner with over 35 investment managers and work to strengthen those relationships and tailor processing to those investment managers requirements. There is a separation of entities from our broker

affiliate, so any securities would be delivered using the standard DVP method and settled in your custody/safekeeping account. BNY Mellon Securities processing supports DVP, RVP, Deliver and Receive Free as well as block trades, repos and reverse repos.

**d. Are safekeeping fees hard charged or available through the account analysis?**

If you choose to use BNY Mellon as your safekeeping custody service provider, the City would enter into a contract directly with BNY Mellon for their services. The City will have the option of receiving invoices with BNY Mellon's fees passed through account analysis or paying BNY Mellon directly.

**e. Are notifications sent on all transactions (purchase, sale, calls, and maturities)? When and how?**

Yes, alerts and/or notifications may be established for most transactions. Please refer to the attached quick reference guide.


**f. What time are delivery instructions required? Is this a firm cut-off? Is there a fee charged for late instructions?**

We understand there may be benefits to the City by procuring custody / safekeeping services along with depository services through a single RFP. Our goal is to help you identify the right provider for the custody /safekeeping services that you require. For the custody / safekeeping portion of this RFP, the City may want The BNY Mellon Client Service Team will work with our Specialized Processing Unit (SPU) to settle custody trades. The following is a guide to the final deadlines for the Specialized Processing Unit. Trade instructions received 30 mins or less prior to the listed cutoff times will be reviewed and processed on a best efforts basis.

- 11:00amEST – ETF cutoff
- 2:00pmEST – Mutual Fund cutoff
- 2:30pmEST - Security Payment Order (SPO) cutoff
- 3:00pm EST– FED/FRB or DTC receive or delivery versus payment trades
- 4:00pm EST – Free receive or deliver trades
- 6:00pm EST – DTC Free receive or deliver trades

While the above cut-offs are our preferences, the team is experienced in working under pressure and always aims to assist our clients and investment managers in settling late trades. Trades can be securely entered utilizing our Instruction Capture feature in our NEXEN online client portal that supports the submission and communication of a variety of instruction types to BNY Mellon, including security Buys & Sells. Through a simple interface our clients can input and manage instructions. The activity screen can be set to auto authorize the trade instruction upon entry or it can be set to require one or more authorizations before final submission. A User Administrator at your site can determine the level of access provided to individual users and can also set the approval requirements as desired, for example dual approval can be required on all items above a specified value.

Please note that we do not assess fees for late instructions.



## Appendix 10

# Technology checklist

Please ensure you have the appropriate technology environment to support Access.  
Use this checklist to validate your hardware and software.

## System Requirements

Valid: As of September, 2023

### Operating System & Browser Requirements

#### For Applications launched from Access Online “Home Page”:

Recommended: Microsoft Edge™ and Windows® 10

Application	Windows® 10			Windows® 11			Apple® MacOS® 10.15, 11, 12, 13			
	Chrome™ v109, 110, 111, 112, 113, 114, 115, 116	Firefox® v109, 110, 111, 112, 113, 114, 115, 116	Microsoft Edge™ v108, 109, 110, 111, 112, 113, 114, 115	Chrome™ v113, 114, 115, 116	Firefox® v114, 115, 116	Microsoft Edge™ v112, 113, 114, 115	Safari® v15, 16	Microsoft Edge™ v115	Chrome™ v115, 116	Firefox® v116 <sup>1</sup>
Broaden Search & Inquiries	√	√	√	√	√	√	√	√	√	√
Access Manager	√	√	√	√	√	√	√	√	√	√
Analytics	√	√	√	√	√	√	√	√	√	√
Checks	Last Certified March 2023									
Login & Authentication	√	√	√	√	√	√	√	√	√	√
Digital Onboarding	√	√	√	√	√	√	√	√	√	√
eServe	Last Certified March 2023									
FX Access	√	√	√	√	√	√	√	√	√	√
Dashboard & Help	√	√	√	√	√	√	√	√	√	√
Embedded Solution for Excel	N/A									
Liquidity Solutions	√	√	√	√	√	√	√	√	√	√
TS Payments	√	√	√	√	√	√	√	√	√	√
ITC	√	√	√	√	√	√	√	√	√	√
Reporting & Statements	√	√	√	√	√	√	√	√	√	√
Statement Center	√	√	√	√	√	√	√	√	√	√
Virtual Assistant	√	√	√	√	√	√	√	√	√	√
Virtual Branch	√	√	√	√	√	√	√	√	√	√
Cash Flow Intelligence	√	√	√	√	√	√	√	√	√	√

#### For Applications launched from Access Online “More Services”:

Recommended: Microsoft Edge™ and Windows® 10

Application	Windows® 10			Windows® 11			Apple® MacOS® 10.15, 11, 12, 13			
	Chrome™ v109, 110, 111, 112, 113, 114, 115, 116	Firefox® v109, 110, 111, 112, 113, 114, 115, 116	Microsoft Edge™ v108, 109, 110, 111, 112, 113, 114, 115	Chrome™ v113, 114, 115, 116	Firefox® v114, 115, 116	Microsoft Edge™ v112, 113, 114, 115	Safari® v15, 16	Microsoft Edge™ v115	Chrome™ v115, 116	Firefox® v116 <sup>1</sup>
ACH File Warehouse	√	√	√	√	√	√	√	√	√	√
ACH Services U.S.	√	√	√	√	√	√	√	√	√	√
Brazil Online	√	√	√	√	√	√	√	√	√	√
Craton	√	√	√	√	√	√	√	√	√	√
Continuous Linked Settlement	√	√	√	√	√	√	√	√	√	√
Digital Payments	Last Certified March 2023									
Electronic Specialty Account Portal	√	√	√	√	√	√	√	√	√	√
Global ACH (GACH)	√	√	√	√	√	√	√	√	√	√
Counterparty Portal	Last Certified November 2022									
Trade Channel	√	√	√	√	√	√	√	√	√	√
Host-to-Host Online	√	√	√	√	√	√	√	√	√	√
Healthcare Link	Last Certified March 2023									
Receivables Online & Remote Capture	√	√	√	√	√	√	N/A			
Supply Chain Financing	√	√	√	√	√	√	√	√	√	√
Virtual Account Management	√	√	√	√	√	√	√	√	√	√

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Footnotes	1. Firefox version 116 only certified on MacOS 10.15
Operating Systems & Browsers	<p>As of October 1, 2023 Windows 7 &amp; 8.1 Operating System will no longer be supported by J.P. Morgan Access. Please work with you company's IT department to ensure all J.P. Morgan Access Online users are using an approved browser. Please refer to page 1 of this document for the current list of supported browsers and operating systems. This document is always available on J.P. Morgan Access Help &gt; Download Guides &gt; J.P. Morgan Access Online Technology Checklist.</p> <p>Outdated browser versions of Chrome v108 &amp; older; Firefox v108 &amp; older; Edge v107 &amp; older; and Safari v14 &amp; older are no longer supported for use with J.P. Morgan Access Online. You will still be able to use Access, although you may have a suboptimal experience by using an outdated browser.</p> <p>As of January 22, 2021 Microsoft Internet Explorer 11 browser is no longer supported by J.P. Morgan Access. Please work with you company's IT department to ensure all J.P. Morgan Access Online users are using an approved browser. Please refer to page 1 of this document for the current list of supported browsers and operating systems. This document is always available on J.P. Morgan Access Help &gt; Download Guides &gt; J.P. Morgan Access Online Technology Checklist.</p>
Cookies	The browser must allow cookies to be create and retained on the workstation. If your browser does not allow cookies to be retained on the workstation, you may be required to register your machine each time you log on. Please work with your IT department to make the necessary adjustments.
Other Software	<p>Compression software (e.g., WinZip®; SecureZIP for Windows) may be required to export reports and files. Microsoft Excel® 2013 for export of reports data using "CVS Unicode" format is recommended, including for Embedded Solution for Excel</p> <p><b>J.P. Morgan Access, including Embedded Solution for Excel, are not currently compatible with Microsoft Office 365.</b></p>
Workstation	<p>Memory: 4 GB RAM or higher is recommended, 2 GB RAM minimum.            Disk Space: Recommended: 10 GB free space available.            Monitor: 1280 x 1024 resolution or higher, 16-bit color or higher is recommended.</p> <p>Best Practices:</p> <ul style="list-style-type: none"> <li>• Use a workstation dedicated to internet banking (not for email or web-browsing).</li> <li>• DO NOT use a workstation shared by public, such as at a library or internet café.</li> <li>• J.P. Morgan strongly recommends that user workstations be regularly updated with Operating System and browser security updates.</li> <li>• Regular virus scans should also be completed</li> </ul>
Email Filtering	J.P. Morgan e-mail domains should not be blocked: @chase.com, @jpmchase.com, @jpmorgan.com
Network Proxy	<p>The following settings typically apply to network-based proxy solutions and are not required to be configured on the user's browser settings. To enable connectivity to J.P. Morgan Access, please ensure that your IT team configures your network proxy solution to allow access to the following domains:</p> <ul style="list-style-type: none"> <li>• *.jpmorgan.com</li> <li>• *.jpmorganaccess.com</li> <li>• *.acctmanagement.com</li> <li>• *.jpmacontent.com</li> </ul>
Transport Layer Security	Please speak with your IT department on how to ensure that your browser supports Transport Layer Security protocol v1.2 (TLS 1.2 or higher), you may experience connectivity issues when logging on to J.P. Morgan Access Online.
Contact Support	From the J.P. Morgan Access Log On page, please click on "Contact Us" link for Local Help Desk numbers.

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