

# J.P.Morgan

JPMORGAN CHASE BANK, N.A  
200 BAY STREET, SUITE 1800  
TORONTO, ONTARIO M5J 2J2 CANADA



00878 IBL 0931 11005 - NNNNYNNNNNNA

ABC COMPANY

125 ANY STREET

CITY, STATE, POSTAL CODE or ZIP, COUNTRY

New statement message section is available on cover page for special notices to clients.

## Important information about your Canada billing statement

As a reminder, beginning July 1, 2015 you will notice enhancements to your billing statement. Your statements are now produced on the 5<sup>th</sup> business day and the amount due for service fees will be debited on the 20<sup>th</sup> calendar day. For more information, please visit [www.jpmorgan.com/visit.tsb](http://www.jpmorgan.com/visit.tsb) or contact your client service representative.

Invoice page is positioned at front of statement package and presented in portrait orientation.

# J.P.Morgan

ABC Company  
125 ANY STREET  
CITY, STATE, POSTAL CODE or ZIP, COUNTRY

07 Jan 2015  
Billing Statement Invoice  
Invoice Number: 0671000000000123  
Invoice Date: 31 Dec 2014  
Statement Reference Nbr: 0999-00-00000001111111-20150107  
Invoice  
From: 01 Dec 2014  
To: 31 Dec 2014  
Page: 1 of 1

CONTACT: TORONTO CLIENT SERVICE 1-888-244-5116

Group No. 0000 0000000111111111 Group Account

\*\*\* Amounts in CAD (DOLLAR)

Invoice Number	Transaction Description	Transaction Date	Beginning Amount Due	Transaction Amount	Balance Due
0671000000000122	Previous Service Charge	31 Nov 2014	340.52		
	Invoiced Payment Received	22 Dec 2014		-340.52	.00
0671000000000123	Current Service Charge	31 Dec 2014	351.48		351.48
	Total Due CAD				351.48

Account Analysis  
Remittance

(Please Detach and Return This Portion of Invoice with Payment)

Total Amount Due (CAD)	351.48	Customer Name:	ABC Company
		Account Number:	0000 01 0000000777777777
		Invoice Number:	0671000000000123
		Invoice Date:	31 Dec 2014
		Payment Due On:	31 Jan 2014

ACH/ Wire payments: ABA 021000021 Account# 144089390  
(Please reference your invoice number and/ or account number)

JPMORGAN CHASE BANK, N.A.  
123 CHASE STREET  
CITY, STATE, POSTAL CODE or ZIP, COUNTRY

\*\*\*\*Total Amount Due does not include payments received after 31 Dec 2014.\*\*\*\*

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ABC Company  
125 ANY STREET  
CITY, STATE, POSTAL CODE or ZIP, COUNTRY

Statements are produced on 5<sup>th</sup> business day and available online by 6<sup>th</sup> business day.

07 Jan 2015  
Billing Statement  
Statement Reference Nbr:  
From  
To  
Debit Value Date:  
Page

0999-00-00000001111111-20150107  
01 Dec 2014  
31 Dec 2014  
20 Jan 2015  
1 of 3

New easier -to -read date format is used throughout the statement.

Page numbers are now displayed as Page # of #

Contact: TORONTO CLIENT SERVICE 1-888-244-5116

Group. 0000 99 000000011111111 Group Account

Accounts Included in Analysis:

DDA 0000 000000011111111 0000 000000022222222

Balance and Compensation Analysis

	Balance Information in USD	Compensation Information In CAD	Rate Information
Average Ledger Balance	-37,799.54		
Less Average Float	-1,516.15		
Average Collected Balance	-39,315.69		
Avg Positive Collected Balance	30,135.07		
Less Reserve Requirement	.00		
Average Investable Balance	30,135.07		
Less Balance Required	-4,096,694.38		
Excess(Deficit) Investable Bal	-4,066,559.31		
Net Collected Balance Position	-4,066,559.31		
Earnings Credit Rate/Allowance	2.56	2.57	1 USD = 0.9944000 CAD
Total Charge for Services		-344.14	
Net Charge for Services		-341.57	
Explicit Charges This Period		1.85	
Total Tax Amount		8.06	
***Service Charge Amount in CAD (DOLLAR)		351.48	
			To Account 0000 000000011111111

Negative amounts are now displayed with the minus sign before the amount

Page numbers now print for the entire statement package at bottom center of each page.

Balance Conversion

	Balance	DOLLAR
Account No. 0000 01 000000011111111 In USD	(DOLLAR)	
Average Ledger Balance	-37,799.54	-37,587.86
Average Collected Balance	-39,315.69	-39,095.52



000579 000001 - 000007

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ABC Company  
125 ANY STREET  
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07 Jan 2015  
Billing Statement  
Statement Reference Nbr:  
From  
To  
Debit Value Date:  
Page

0999-00-000000011111111-20150107  
01 Dec 2014  
31 Dec 2014  
20 Jan 2015  
3 of 3

Group No. 0000 000000011111111 Group Account

Activity Detail

Service Code	Service Description	Volume	Curr	Unit Price	Price ID	Charge for Service
<b>ACCOUNT SERVICES</b>						
2120	ACCOUNT MAINTENANCE	2	USD	8.0000		16.00
2130	A/C STATEMENT PAPER MONTHLY	2	USD	.0000		.00
SUBTOTAL	ACCOUNT SERVICES		USD			16.00
<b>ELECTRONIC PAYMENTS - URGENT</b>						
4631	F/CCY PYMT EB STP	1	USD	20.0000		20.00
4632	F/CCY PYMT EB REPAIR	3	USD	17.0000		51.00
4650	F/CCY PYMT-MANUALLY PROCESSED	6	USD	22.0000		132.00
SUBTOTAL	ELECTRONIC PAYMENTS - URGENT		USD			203.00
<b>ELECTRONIC RECEIPTS - URGENT</b>						
4715	URGENT RECEIPT	8	USD	2.0000		16.00
SUBTOTAL	ELECTRONIC RECEIPTS - URGENT		USD			16.00
<b>CHEQUE, DRAFT &amp; CASH SERVICES</b>						
4103	PP MONTHLY MAINTENANCE	1	USD	30.0000		30.00
4107	ARP MANUAL ISSUE ENTRY	22	USD	1.5000		33.00
4144	PP WITHOUT RECON	1	USD	.0000		.00
8726	CHEQUE PAID	30	USD	.8000		24.00
8730	STOP CHEQUE	1	USD	9.0000		9.00
8776	OVER THE COUNTER - PER DEPOSIT	1	USD	1.8500		1.85
SUBTOTAL	CHEQUE, DRAFT & CASH SERVICES		USD			97.85
<b>LIQUIDITY - SWEEPING</b>						
8855	SINGLE BRANCH SWEEP	1	USD	15.0000		15.00
SUBTOTAL	CHEQUE, DRAFT & CASH SERVICES		USD			15.00
<b>Total Activity Charge</b>			<b>USD</b>			<b>347.85</b>

Subtotal line by service type is included within Activity Detail section.

Unit prices are reported with four decimal places.

\*\*Explicit Charge

Direct debits for service fees are now processed on the 20<sup>th</sup> calendar day.

YOUR NOMINATED ACCOUNT WILL BE DEBITED FOR THE TOTAL AMOUNT DUE ON THE 20TH DAY OF EACH MONTH, OR NEXT BUSINESS DAY. PLEASE ENSURE THAT YOUR NOMINATED ACCOUNT IS SUFFICIENTLY FUNDED TO AVOID ANY OVERDRAFT CHARGES. ERRORS CANNOT BE RECTIFIED UNLESS NOTIFIED WITHIN A PERIOD OF 90 DAYS FROM THE DATE OF THIS STATEMENT.



000579 000001 - 000007

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0999-00-000000011111111-20150107  
01 Dec 2014  
31 Dec 2014  
1 of 3

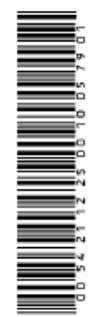
Contact: TORONTO CLIENT SERVICE 1-888-244-5116

Group	0000	99	000000011111111	Group Account
Account No.	0000	01	000000011111111	DDA Account

Balance and Compensation Analysis

	Balance Information in USD	Compensation Information In CAD	Rate Information
Average Ledger Balance	-37,799.54		
Less Average Float	-1,516.15		
Average Collected Balance	-39,315.69		
Avg Positive Collected Balance	30,135.07		
Less Reserve Requirement	.00		
Average Investable Balance	30,135.07		
Less Balance Required	-2,800,751.76		
Excess(Deficit) Investable Bal	-2,770,616.69		
Net Collected Balance Position	-2,770,616.69		
Earnings Credit Rate/Allowance	0.100000%	2.57	1 USD = 0.9944000 CAD
Total Charge for Services		-234.69	
Net Charge for Services		-232.12	
Explicit Charges This Period		1.85	
Total Tax Amount		8.06	
***Service Charge Amount in CAD (DOLLAR)		242.03	To Account 0000 000000011111111

ECR is now displayed as a percentage with 6 decimal places.



000579 000001 - 000007

Balance Conversion

	Balance	DOLLAR
Account No.	0000 01 000000011111111 In USD	(DOLLAR)
Average Ledger Balance	-37,799.54	-37,587.86
Average Collected Balance	-39,315.69	-39,095.52

New Definitions and Formulas page prints with statements generated for quarter -end months.

Terms	Definitions and Formulas
Average Collected Balance	Average Ledger Balance – Average Float
Average Float	Average Ledger Balance - Average Collected Balance
Average Investable Balance	Avg Positive Collected Balance - Reserve Requirement. This is the balance to which the Earnings Credit Rate (ECR) is applied.
Average Ledger Balance	The net sum of the daily positive and negative ledger balances for the month, divided by the number of days in the month. The balance of the last preceding business day is used for weekends and holidays.
Avg Positive Collected Balance	Sum of the daily positive collected balances for the month divided by the number days in the month.
Balance Required	The value of balance at which sufficient Earnings Credit Allowance would be available to provide a discount equal to the total standard pre-discount charges due in that month.
Charges Brought Forward	For accounts on a settlement cycle other than monthly, this represents the amount of service charges carried over from prior months to be accumulated within the analysis cycle.
Charges Taken Forward	For accounts on a settlement cycle other than monthly, this represents the amount of service charge accumulated thus far which will be carried over to the next month.
Earnings Credit Rate/Allowance	Earnings Credit Allowance is the maximum value of discount applicable to standard service charges calculated on the value of positive balances maintained during the month, which will reduce the balance-based service charges. The Earnings Credit Rate used to calculate Earnings Credit Allowance is displayed in each corresponding individual account statement.
Excess(Deficit) Investable Balance	The excess or deficit in balances over the Balance Required.
Explicit Charges	Charges which are not available for discounting through Earnings Credit Allowance.
Global Earnings Credit Premium	The amount of Earnings Credit Allowance discount applied to the fees on this account from the excess positions of other accounts within the global relationship. The Premium amount is calculated from a review of all participating account positions within the relationship.
Global Earnings Credit Shared	The amount of Earnings Credit Allowance contributed to other accounts within the global relationship from the excess position on this account. The Shared amount is calculated from a review of all participating account positions within the relationship.
Net Charge for Services	Actual amount due for services which takes into account the standard pre-discount charges reduced by the discount for Earnings Credit Allowance.
Net Collected Balance Position	The balances remaining after the balances required to offset the current month's compensable service charges have been deducted.
Total Net Service Charge/Credit	Total Net Service Charge is the amount due which includes the Net Charge for Services, Explicit Charges and Tax Amount less the discount for Global Earnings Credit Premium. Total Net Service Credit is the discount for Earnings Credit Allowance available in the period in excess of charges. This amount may be taken into account within a global relationship as Global Earnings Credit Premium for other accounts. It cannot be carried forward or otherwise utilized and is shown for information purposes only.
Price ID	Method of pricing used for this service. Blank is normal pricing method; F is price derived from a flat fee; M is price derived from minimum charge; T is price derived from a tiered pricing structure; and 1-9 indicates the line of tier pricing structure.
Reserve Requirement	The portion of the account balances that must be set aside by the Bank to meet reserve requirements. Note: Reserve Requirements may not be applicable to all international locations.
Service Charge Amount	The amount that would be charged for services prior to the application of the discount in the charging currency.
Total Tax Amount	This is the amount of taxes for the services rendered, where taxes are applicable and presented exclusive of the fee amount.



000579 000001 - 000007