### JPMORGAN CHASE BANK, N.A 200 BAY STREET, SUITE 1800

TORONTO, ONTARIO M5J 2J2 CANADA



00878 IBL 0931 11005 - NNNNYNNNNNNNA

## 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 5th business day and the amount due for service fees will be debited on the 20th 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.

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
|  |  | 07 Jan 2015 |  |  |  |  |
| Billing Statement Invoice |
|  |  | Invoice Number: |  | 06710000000000123 |  |
|  |  | Invoice Date: |  | 31 Dec 2014 |  |
|  |  | Statement Reference Nbr: | 0999-00-000000011111111-20150107 |
| ABC Company |  | Invoice |  |  |  |  |
| 125 ANY STREET |  | From |  | 01 Dec 2014 |  |
| CITY, STATE, POSTAL CODE or ZIP, COUNTRY | To |  | 31 Dec 2014 |  |
|  |  | Page |  | 1 of 1 |  |  |
| CONTACT: TORONTO CLIENT SERVICE 1-888-244-5116 |
| Group No. | 0000 | 000000011111111 |  | Group Account |  |
| \*\*\* Amounts in CAD (DOLLAR) |
| InvoiceNumber | TransactionDescription | TransactionDate | BeginningAmount Due | TransactionAmount | BalanceDue |
| 06710000000000122 | Previous Service Charge | 31 Nov 2014 | 340.52 |  |  |
|  | Invoiced Payment Received | 22 Dec 2014 |  |  | -340.52 | .00 |
| 06710000000000123 | Current Service Charge | 31 Dec 2014 | 351.48 |  | 351.48 |
|  |  | Total Due CAD |  |  | 351.48 |
| Account AnalysisRemittance | (Please Detach and Return This Portion of Invoice with Payment) |  |
|  |  | Customer Name: |  | ABC Company |  |
|  |  | Account Number: |  | 0000 01 000000077777777 |
|  |  | Invoice Number: |  | 06710000000000123 |  |
| Total Amount Due (CAD) | 351.48 | 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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|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
|  |  | Statements are prod | uced | 07 Jan 2015 |  |  |
|  |  | on 5th business day a | nd | Billing Statement |  |  |
|  |  |  | th | Statement Reference Nbr: | 0999-00-000000011111111-20150107 |
|  |  | available online by 6 |  | From | 01 Dec 2014 |  |
|  |  | business day. |  | To | 31 Dec 2014 |  |
| ABC Company |  |  |  | Debit Value Date: | 20 Jan 2015 | New easier -to -read date |
| 125 ANY STREET |  |  |  | Page | 1 of 3 | format is used throughout |
| CITY, STATE, POSTAL CODE or ZIP, COUNTRY the statement.Page numbers are |
| now displayed asContact: TORONTO CLIENT SERVICE 1-888-244-5116 Page # of # |
| Group. |  | 0000 99 | 000000011111111 | Group Account |  |
| Accounts Included in Analysis: |
| DDA |  | 0000 | 000000011111111 | 0000 000000022222222 |  |
| Balance and Compensation Analysis |
|  |  |  |  | Balance Information | Compensation Information | Rate Information |
|  |  |  |  | in USD | In CAD |  |
| Average Ledger Balance |  |  | -37,799.54 |  |  |
| Less Average Float |  |  |  | -1,516.15 |  |  |
| Average Collected Balance |  |  | -39,315.69 | Negative amounts arenow displayed with |  |
| Avg Positive Collected Balance |  |  | 30,135.07 |  |  |
| Less Reserve Requirement |  |  | .00 | the minus sign before |  |
| Average Investable Balance |  |  | 30,135.07 | the amount |  |
| 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 |  |  | Page | numbers now print | -341.57 |  |
| Explicit Charges This Period |  | for t | he entire statement | 1.85 |  |
| Total Tax Amount |  |  | pack | age at bottom center | 8.06 |  |
| \*\*\*Service Charge Amount in CAD | of ea | ch page. | 351.48 |  |
| (DOLLAR) |  |  |  |  | To Account 0000 000000011111111 |
| 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 |

|  |  |  |
| --- | --- | --- |
|  | 07 Jan 2015Billing Statement |  |
| Statement Reference Nbr: From | 0999-00-000000011111111-2015010701 Dec 2014 |
| ABC Company | ToDebit Value Date: | 31 Dec 201420 Jan 2015 |
| 125 ANY STREETCITY, STATE, POSTAL CODE or ZIP, COUNTRY | Page | 3 of 3 |

Group No. 0000 000000011111111 Group Account

Activity Detail

YOUR NOMINATED ACCOUNT WILL BE DEBITED FOR THE TOTAL AMOUNT DUE ON THE 20TH DAY OF EACH MONTH, OR NEXT BUSINESS DAY. 

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| Service Code | Service Description | Volume | Curr | Unit Price | Price ID | Charge for Service |
| ACCOUNT SERVICES |
| 2120 | ACCOUNT MAINTENANCE | Subtotal line by service | 2 | USD | 8.0000 16.00 |
| 2130 | A/C STATEMENT PAPER MONTHLY | type is included within | 2 | USD | .0000 Unit prices are reported .00 |
| SUBTOTAL | ACCOUNT SERVICES | Activity Detail section. |  | USD | with four decimal places. 16.00 |
| ELECTRONIC PAYMENTS - URGENT |
| 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 |
| ELECTRONIC RECEIPTS - URGENT |
| 4715 | URGENT RECEIPT | 8 | USD | 2.0000 | 16.00 |
| SUBTOTAL | ELECTRONIC RECEIPTS - URGENT |  | USD |  | 16.00 |
| CHEQUE, DRAFT & CASH SERVICES |
| 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 | \*\*Explicit Charge | 1 | USD | 1.8500 | 1.85 |
| SUBTOTAL | CHEQUE, DRAFT & CASH SERVICES |  |  | USD |  | 97.85 |
| LIQUIDITY – SWEEPING |
| 8855 | SINGLE BRANCH SWEEP | 1 | USD | 15.0000 | 15.00 |
| SUBTOTAL | CHEQUE, DRAFT & CASH SERVICES |  | USD |  | 15.00 |
|  | Total Activity Charge |  | USD |  | 347.85 |

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.

Direct debits for service fees are now processed on the 20th calendar day.



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| --- | --- | --- | --- | --- | --- |
|  |  | 07 Jan 2015 |  |  |  |
|  |  | Billing Statement |  |  |  |
|  |  | Statement Reference Nbr: | 0999-00-000000011111111-20150107 |
|  |  | Grouped |  |  |  |
|  |  | From | 01 Dec 2014 |  |
| ABC Company |  | To | 31 Dec 2014 |  |
| 125 ANY STREET |  | Page | 1 of 3 |  |
| CITY, STATE, POSTAL CODE or ZIP, COUNTRY |
| 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 | Compensation Information | Rate Information |
|  |  | in USD | In CAD |  |
| 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 |  | 2.57 | 1 USD = 0.9944000 CAD |
| Total Charge for Services |  |  |  | -234.69 |  |
| Net Charge for Services |  | ECR is now displayed asa percentage with 6 |  | -232.12 |  |
| Explicit Charges This Period |  | decimal places. |  | 1.85 |  |
| Total Tax Amount |  |  |  | 8.06 |  |
| \*\*\*Service Charge Amount in CAD |  |  |  | 242.03 |  |
| (DOLLAR) |  |  |  | To Account 0000 000000011111111 |
| 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 |

 

|  |  |  |
| --- | --- | --- |
|  | 07 Jan 2015 | New Definitions and |
|  | Definitions and Formulas | Formulas page prints with |
|  | Page | 1 of 1statements generated for |
| Terms | Definitions and Formulas | quarter -end months. |
| 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. |