

J.P.Morgan

Proposal for Village of Orland Park

Banking Services

#24-016 | February 28, 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 Village of Orland Park

February 28, 2024

Office of the Village Clerk
4700 S Ravinia Ave
Orland Park, Illinois

Dear Patrick O'Sullivan, Office of the Village Clerk:

JPMorgan Chase Bank, N.A. (J.P. Morgan) is excited to respond to the Village of Orland Park (the Village) Banking Services RFP. This proposal is an opportunity to confirm our understanding of your objectives and demonstrate our capabilities as a comprehensive banking provider who can satisfy all services requested in the RFP. The Village can be confident J.P. Morgan exceeds the requirements and has the size and depth to provide the long-term strategic support the Village deserves.

We believe selecting us as your banking provider will benefit the Village and its residents in the following ways:

- J.P. Morgan has served governments since our founding. Our dedicated Government Banking practice serves over 1,900 Commercial Banking clients nationally across all sectors of government, including the largest municipalities in Illinois. The Village's relationship team are experts at serving governments and will leverage our institutional banking knowledge to continually bring industry-leading solutions and best practices to the Village.
- A competitive, economic incentive package that includes an earnings credit rate of 5.10%, hard dollar interest of 5.0% APY and Money Market rate of 5.05% APY. A three-month waiver of all banking services and lockbox fees that will begin after product implementation, no implementation fees and free scanners are provided to support our industry leading products. In addition, monthly pricing is estimated to be almost half of your current fees. Please see our pro forma in Appendix 1.
- The Village will be at the forefront of innovation funded by our annual technology budget of \$15 billion, including cybersecurity and fraud prevention tools. We will provide the Village with a thorough set of treasury products and services that reduce costs, drive efficiencies and help you make informed decisions.

Throughout this proposal, we demonstrate our vision and dedication to providing the Village with the banking solutions that meet your evolving needs. We are excited for you to review our proposal. We feel you will agree it is

the right solution for the Village of Orland Park. Please do not hesitate to contact me with any questions on our proposal at the contact information listed below.

Sincerely,

Maria Warden

Relationship Manager

10 S Dearborn St, Floor 36

Chicago, Illinois, 60603-2300

(312) 732-2162

maria.warden@jpmorgan.com

Why J.P. Morgan?



Why J.P. Morgan?

Our dedication to the Village of Orland Park is rooted in a shared belief that efficient and responsive public administration is essential to serving the needs of individuals and communities. From the highest levels in our firm to the employees that service our clients, we view our work with governments as a core element of our long-term vision. This includes sharing insights, perspectives and thoughts to help public administrators and their staff.

Achieving the Village's goals

The Village wishes to invest in a consultative relationship with a financial institution not only to secure a smooth transition with as little disruption to the Village's operations as possible, but also to work with you to introduce ideas, concepts, insights and perspectives to help your staff operate with advanced efficiency. We will collaborate with your team to implement innovative solutions that help drive operational outcomes, enhance automation and lower staff time spent on manual processes with a well-prepared strategic plan of your proposed initiatives with a timeline for completion. We will meet with you as much as necessary and at a minimum quarterly to reevaluate this plan over the course of our relationship to help you manage efficiently and effectively through the next 5 years.

Specifically, we would like to:

- Review your cash collection process and to suggest ideas to increase efficiency of collection, minimize staff time and ensure safety of Village employees
- Review processes and procedures and introduce industry leading products to further protect the Village's money from fraud
- Reduce the number of over the counter and mail in receivables to increase digitization of payments and adoption of those payment methods by your constituents
- Improve bank reconciliation process for efficiency and reduce staff time
- Review account structure to streamline where possible and maximize interest earned

Competitive services fees and financial benefits

It is our goal to earn your business by providing industry leading technology, solutions that meet your needs, and the most competitive pricing that reflects our commitment to you. We can offer the Village a 3-month fee waiver of treasury products that will begin after services are fully implemented. This should negate the cost of a transition to JP Morgan. . In addition, there will be no implementation or programming fees for all treasury services including lockbox. At least one scanner will be needed with your move to Tyler Cashiering, and we will work with you to determine the optimal number of scanners needed to process most efficiently. All scanners will be provided for

free. Estimated monthly service fees based on volumes from the December 2023 Account Analysis Statement are almost half of current fees paid.

Get the most out of your liquidity

Our intention is to provide the Village with a Hybrid account with an aggressive **earnings credit rate (ECR) of 5.10 %** and **hard dollar interest of 5.0**. These rates are bank managed and are reviewed and updated periodically by J.P. Morgan after considering a range of factors including the market rate environment and the Fed Funds rate.

The current Money Market rate is 5.05% APY.

Actual ECR and demand deposit account interest rates could be higher, with the introduction of a FHLB Letter of Credit at 105% collateral in lieu of government securities as your current investment policy calls for, we are happy to explore this option with you and provide insights as to how other local municipalities have presented the concept and have it approved as an addition to your investment policy. This change will not only result in higher rates, but also be less work for you and your auditors as it will eliminate the need for collateral monitoring. A simple annual renewal is all that would be necessary. Our experience has been that once this idea is presented to our client's Trustees, they have been quick to approve!

Importantly, we will meet with you regularly to review your accounts, services, earnings credit, money market rates, and rate outlook to determine if changes are needed to help maximize benefits to the Village. We are genuinely interested in helping the Village leverage the most you can out of our relationship and our product mix!

Please see our Proforma included in Appendix 1.

Experienced Government Banking relationship team

J.P Morgan's Government Banking team is a specialized group of relationship managers dedicated to delivering solutions to state and local governments in the following ways:

- We are focused on the government sector. We serve more than 1,900 government clients nationwide, and no client is too large or too small for us. We custom tailor our platforms, products and services to meet each municipality's particular objectives. Our government bankers only serve government clients.
- We are dedicated to serving the Village's residents. J.P. Morgan has long maintained **three branches within the Village of Orland Park**. Our employees and their families are part of the fabric of your community.
- We have an experienced, dedicated government relationship team led by **Relationship Manager Maria Warden**, who is located in Chicago. She brings over 20 years of government client banking experience. Supporting Maria is Maleek Thomas, your commercial banking associate and Kevin Seger, your client service associate (CSA). Industry Executive, Lori Cadden, and Jeffrey Sundheimer, industry manager for the Midwest Government Banking team, are also located in Chicago. In addition, the implementation team, headed by Liz Martinez, serves only our government clients in the Midwest. She and her team are also located in Chicago.

- **Quarterly Relationship Reviews:** We will provide a comprehensive review of all treasury products, card, and merchant at least quarterly on a formal basis and will reach out periodically when we have new industry or product insights to share. Of course, we want to hear from you as well should you be experiencing any issues or have any questions.
- **Collaborative approach:** We offer a Treasury Consulting Serviceteam that, along with Maria, can work with you to review your current processes and make recommendations based on best practices drawn from our clients nationally. This review is not necessarily product focused but is more about process efficiency and the safety of funds.
- **Government Council:** Each year our Government Council hosts client webinars, participates in government conferences and provides articles on topics such as shared services and mobile payments. The Village can benefit from knowledge sharing among your peers and government sector experts about best practices and innovative solutions, as well as have direct access to provide recommendations for improvements to our products and services.
- **Technology budget:** We have an annual technology budget of \$15 billion to bring the latest and safest solutions to our clients.

Seamless onboarding experience

We deliver tailored solutions and provide a dedicated resource to fully support your onboarding journey. Our team believes a smooth transition in banking services is critical, and we are dedicated to not allowing any disruption in your operations. We understand a successful implementation relies on meeting the needs of all Village departments and employees, all of which will receive the utmost attention from J.P. Morgan. The Village should have confidence in our ability to understand and respond in a timely fashion to your requirements.

You will have a dedicated onboarding implementation manager who solely works with government clients. They will develop and manage the transition plan and coordinate among our internal teams. The transition will be on your time frame, and we can move as fast as necessary to meet your objectives. Your relationship team will remain actively involved in the process. In the spirit of continuous improvement, we will solicit and act on your feedback.

Dedication to the Village

Our mission is to support people, strengthen communities and advance local economies. We are helping maintain the richness and culture that is so important to the Village through our deep commitment to local growth and transformation. We support businesses and nonprofit organizations in Orland Park in a variety of ways that are part of a firmwide effort:

FIRMWIDE INITIATIVES



ASSISTING DIVERSE SUPPLIERS

We're assisting with economic growth and development through our Supplier Diversity initiative, which is based on our long-standing relationships with diverse business development organizations. We've made a commitment to spend an additional \$750 million with diverse suppliers.



FIGHTING FOR RACIAL EQUITY

We're making a financial commitment to fight racial inequality with our five-year, \$30 billion commitment to help close the racial wealth gap by drawing on our expertise in business, policy and philanthropy to drive an inclusive recovery, support employees and break down barriers of systemic racism.

COMMERCIAL BANKING INITIATIVES



SERVICING SUSTAINABLE COMPANIES

Commercial Banking's Green Economy Banking team provides dedicated banking services and expertise to sustainability-focused companies, while supporting firmwide initiatives.



SUPPORTING VITAL SOLUTIONS

We provide financing to local governments, schools and other essential not-for-profit institutions. Using industry expertise, we help streamline their operations and reduce costs to best serve our communities.



ADVANCING COMMUNITIES

We're dedicated to the development and long-term vitality of our communities. We're a market leader in multifamily lending to help increase the affordable housing supply and grow local organizations.



HELPING DIVERSE-OWNED BUSINESSES

We are helping diverse-owned businesses gain access through our wealth of resources and events designed to help diverse-owned businesses gain access to capital and supplier diversity initiatives.

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 having supported government agencies and authorities with critical activities ranging from planning and development to tax processing, utilities, finance, procurement, public safety and disaster relief.

- **Expertise:** Draw on the institutional banking knowledge of more than 1,900 public agency clients.
- **Technology:** Benefit from innovations funded by a technology budget of over \$15 billion. This dedication is your assurance that J.P. Morgan is prepared and able to "step up" as your organization's needs and requirements evolve during rapidly changing economic conditions.
- **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 better manage risks.
- **Implementation:** Gain project visibility and insights from your experienced onboarding specialist to facilitate the transition and implementation of services.

Building a case for change

We are excited about the prospect of developing a truly collaborative relationship with the Village. As you review our response, we ask you to think about the following:

- **Relationship building:** You deserve a highly experienced team of government focused treasury experts that understands the Village's needs, culture and vision for the future and the goals of each of your departments—both individually and as a whole.
- **The people and the experience:** Implementation and service should be nothing short of outstanding. The bank you choose should exceed your expectations in planning, operational accuracy, troubleshooting, communication, sense of urgency, care and kindness.
- **Thought leadership/strategic planning:** The bank you select should employ people in the industry who have the experience and expertise to apply best practices on a regular basis and keep you abreast of emerging technology and trends.
- **New and different technology:** When you select an institution, you are choosing a bank and its people for the future. You enter a long-term strategic relationship and invest in that institution's technology of the future. It is important to understand your provider's budget and roadmap. You should feel confident it has the resources and vision to stay ahead of rapidly changing technologies. J.P. Morgan ranked highest as **most innovative** financial services company by Boston Consulting Group as well as **#1 in Domestic Product Capabilities** by Greenwich Associates.
- **Reliable disaster recovery for all products is a major priority:** Our core products including card and virtual card are all developed and maintained by J.P. Morgan. For example, we own and manage a lockbox a central command center in Chicago, where we monitor activities at each of our processing centers around the clock. One of the benefits of this "hub and spoke" architecture is that work can be channeled to any of our fully redundant locations at any time. Workflow is uninterrupted and processing continues if there is a service interruption. All lockbox work for the Village would utilize the Chicago location.

We understand you are working to achieve an efficient and optimized future state. We know it is all in the details. In selecting us as your primary provider, you are choosing a proven and dependable institution focused on aligning your objectives with solutions to exceed your goals.

We have the experience, the solutions, the technology and the people to effectively support the Village. We want and value your business.

Our commitment

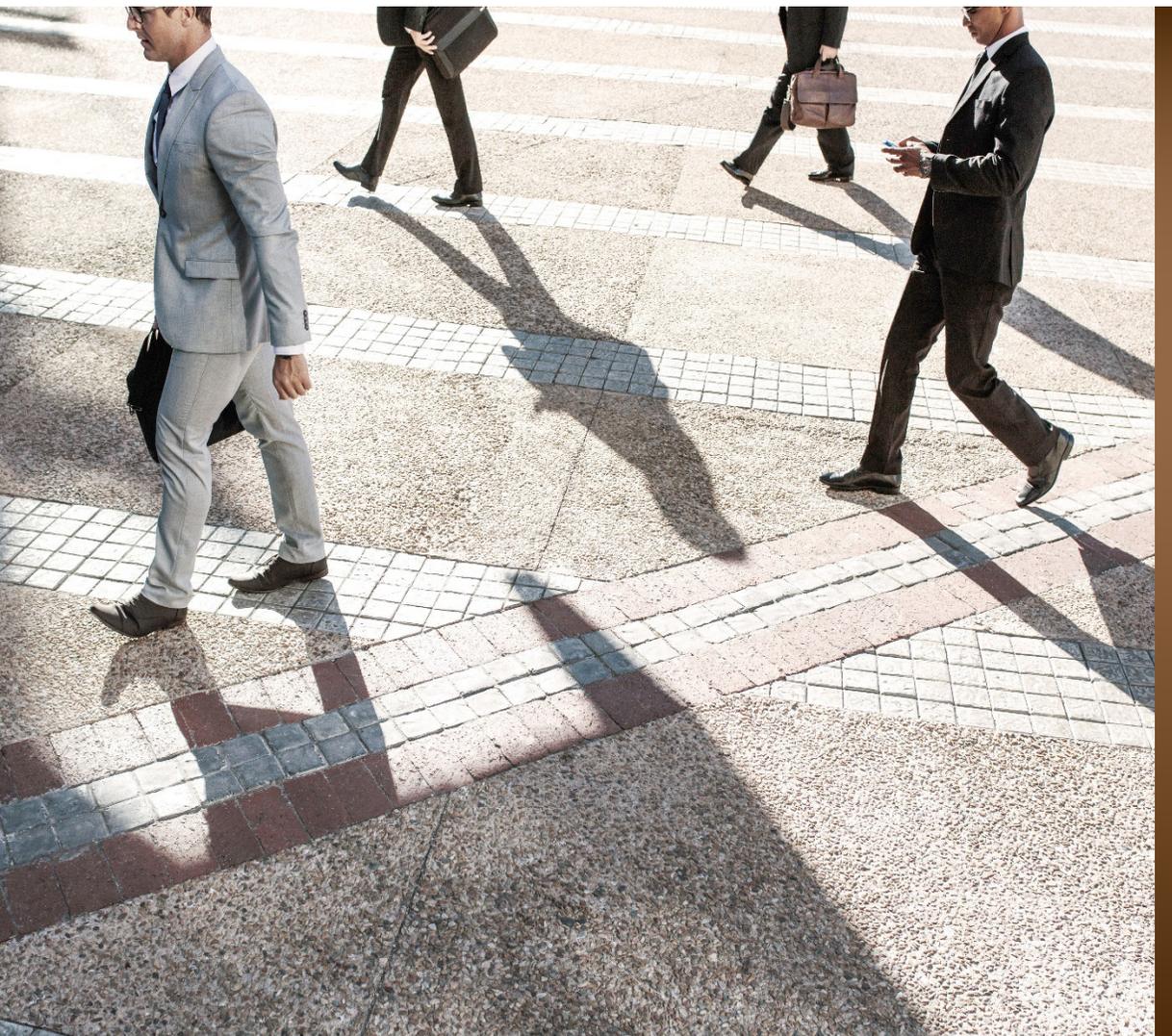
Government expertise is one of the many reasons clients choose J.P. Morgan.

By providing quality service and making it easy to do business with us, we build long-lasting relationships based on client satisfaction.

Integrity and the quality you expect.

These principles, along with a proven commitment to exceptional service, makes certain that **what matters to you, matters to us.**

Technical Proposal



2. Operating History

Provide background information on the bank, including, but not limited to, the age of the bank, the number of employees and pertinent financial data that will permit the Village to determine the capability of the proposer to meet all contractual requirements.

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 141 locations across the U.S. and 34 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.

As of December 31, 2023, JPMorgan Chase & Co. has:

- Headcount of 309,926 employees worldwide.
- Market capitalization of \$489.3 billion.
- Deposits of \$2.4 trillion.
- Loans of \$1.32 trillion.
- Total stockholder equity of \$328 billion.
- Tier 1 and total risk-based capital ratios 16.6% and 18.4%, respectively. The ratios presented are calculated under the Basel III Fully Phased-In Approach.

Lines of business

Both JPMorgan Chase & Co. and JPMorgan Chase Bank, N.A., are managed on a line-of-business basis. The business segments are based on the products and services provided or the type of client served. The services required to meet your requirements will be provided through our Commercial Banking line of business.

JPMORGAN CHASE & Co.



Figure 1

History of our firm

The story of JPMorgan Chase and our legacy institutions reaches back more than 200 years. Since then, we've amassed more than 1,200 financial institutions and become the largest bank in the United States and one of the premier financial institutions in the world.

Highlights of our history

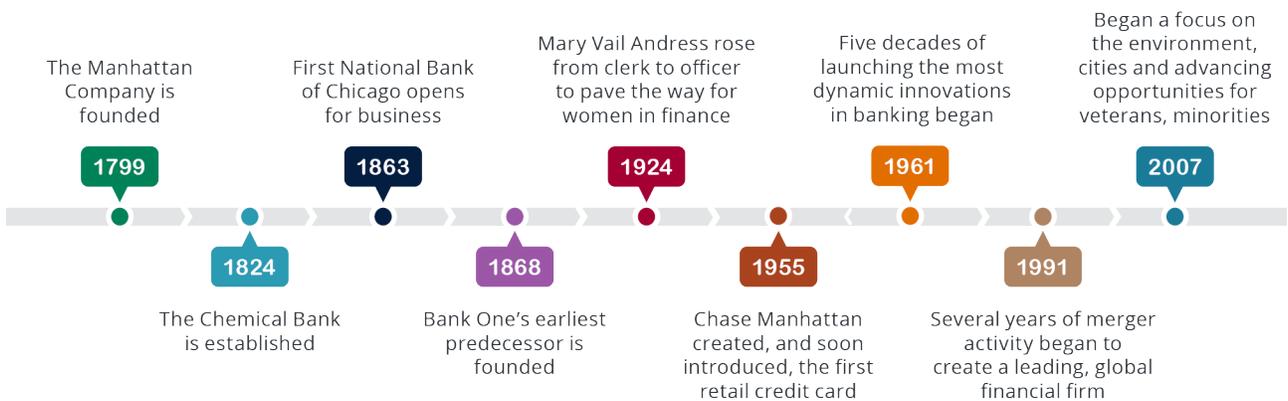


Figure 2

These predecessors, and many more, delivered innovations in finance to help grow the U.S. and global economies.

Over the years, we believe in high growth and globalization of the world economy

1960s begin five decades of the most dynamic innovations in banking

1961	Electronic data processing comes to banking to process checks
1966	Credit cards go national as predecessor banks introduce precursor to Visa and Mastercard
1969	ATM 24-hour banking era begins with Chemical Bank and Bank One as forerunners
1980	At-home banking develops as Bank One and Chemical Bank launch models for online services
1995	Online banking and the Internet take shape with several predecessor banks
2010	Chase rolls out innovative mobile banking

1990s begins several years of merger activity to create a leading global financial firm

1991	Chemical and Manufacturers Hanover combined to form Chemical Banking Corporation
1995	First Chicago merges with NBD Bancorp to form First Chicago NBD
1996	Chase Manhattan merges with Chemical Bank to form the largest bank holding company
1998	Banc One Corporation merges with First Chicago NBD to form Bank One Corporation
2000	J.P. Morgan merges with Chase Manhattan to form JPMorgan Chase & Co.
2004	JPMorgan Chase merges with Bank One Corporation, retains the name JPMorgan Chase & Co.
2008	JPMorgan Chase & Co. acquires The Bear Stearns Companies Inc.
2008	JPMorgan Chase & Co. acquires Washington Mutual (WaMu)

A strong history in Illinois

Our Corporate Responsibility initiatives

We help identify solutions for some of the most pressing global, economic and social challenges. We leverage our core strengths, capabilities, data and expertise to create meaningful and sustainable impact in our communities. And, within the last decade, we hired more than 300 veterans in Illinois.

Our roots run deep in Illinois

Soon after predecessor Springfield Marine & Fire Insurance Company opened for business in 1851, its most famous customer, Abraham Lincoln, opened an account. The account remained open throughout Lincoln's life. Other key milestones are highlighted below.

- For a century, starting in the mid-1800s, First National contributed greatly to the evolution in banking in the Midwest. It became:

MAKING A DIFFERENCE IN ILLINOIS

We contributed more than **\$18 million** to these non-profits in 2020:

- Workforce readiness: \$6.8 million
- Small businesses: \$2.4 million
- Financial capability: \$543,800
- Community development: \$5.4 million

- The first member of the Chicago Clearing House Association
- The first to finance the rebuilding of the city after The Great Fire
- One of the first banks to cater to women as clients
- During the Panic of 1893, the bank was first to help remedy the currency shortage by importing gold from its London correspondent
- The bank launched FirstCard, one of the first large bank charge card operations, becoming first bank to use IBM's forerunner of the computer
- Operations and support for card are housed in the Chicagoland area.

In the achievement of “firsts,” the First Chicago Foundation was established in 1961 to focus on philanthropic giving. The firm recently committed millions to create economic opportunity by supporting small businesses and helping improve health outcomes where greatly needed in Chicago.

Illinois historical overview

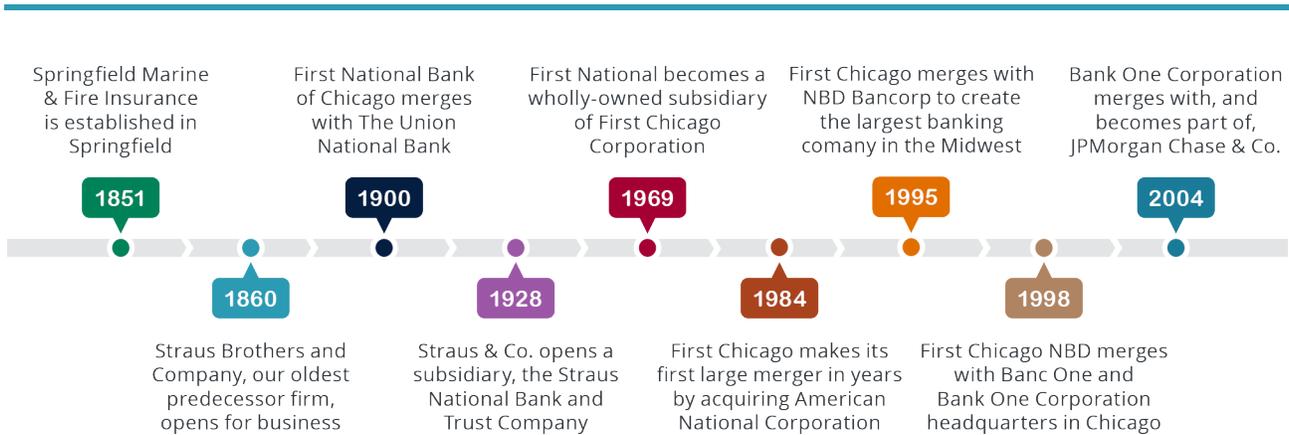


Figure 3

Commitment to the Village

Our mission is to support people, strengthen communities and advance local economies. We are helping maintain the richness and culture that is so important to the Village through our deep commitment to local growth and transformation.

Developing and advancing our communities

JPMorgan Chase & Co. (JPMorgan Chase) and our Commercial Banking team are providing critical support, including lending, investing, training and mentorship. Our work helps create an inclusive economy, supports our employees, helps narrow the racial wealth gap, breaks down barriers of systemic racism and protects our

environment. It's pivotal to the firm's ongoing community commitments. Together, we continue to strengthen the neighborhoods where we live and work, equipping the places we call home for a better tomorrow.

JPMorgan Chase supports vibrant and diverse neighborhoods by providing loans, investments and services that strengthen communities, with a particular emphasis on low- and moderate-income households and communities. We finance the construction and preservation of affordable and workforce rental housing and invest in the restoration and preservation of historic buildings.

We also invest in community development facilities and services in low-income communities such as charter schools, health clinics and neighborhood grocery stores through the New Markets Tax Credit program. We would love to talk with you in detail about these programs and look for ways we might be able to assist the Village.

3. Qualifications

List the abilities, qualifications, relevant licenses and experience of the persons who would be assigned to the engagement and their experience with similar municipalities.

The Village can be confident in the J.P. Morgan Government team. Part of our commitment to the Village 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. Our team and support teams focus solely on Midwest Government Commercial Banking clients. Our team is listed below with bios to follow.

- **Relationship Executive:** Maria Warden will serve as the lead relationship contact at J.P. Morgan. Maria is a highly experienced client advocate and maintains responsibility for the overall relationship with the Village for both your treasury and credit needs. She has been working with similar sized municipalities in Illinois for the past 15+ years of her career in banking.
- **Industry Executive:** Lori Cadden will support the Relationship Executive and be available to you at any time including in Maria's absence. Lori is an Industry Executive, leads the Midwest Banking Team and is Maria's manager. She has been the Midwest Industry Manager since 2019 and has worked with similar sized municipalities in a 9-state region in the Midwest.
- **Dedicated Senior Client Service Associate:** Kevin Seger focuses on working with Maria and managing the service requirements. Kevin and the Client Service Associate backup are focused on Government clients of similar size, although some clients are larger, some smaller in the Midwest.
- **Sales Associate:** Maleek Thomas is responsible for supporting Maria and Lori in the management of the Village's relationship.
- **P Card, Virtual Card and Payables Product Specialist:** Charlene Jones is responsible for supporting our card and payables platforms for the Midwest Government Clients.
- **Receivables Product Specialist:** Sigi Portillo has many years supporting Government clients as a Treasury Management Officer and currently as a Receivables Product Specialist.

Local Relationship Manager

Maria Warden will serve as the lead relationship contact at J.P. Morgan. Maria is responsible for the Village's banking arrangements at J.P. Morgan and the effectiveness of our team in handling all of the Village's banking services. She is directly responsible for the successful implementation of all services and the transition into J.P. Morgan. She is located in Chicago at the Government Commercial Banking Center in the Chase Tower.

Maria Warden



Role	Government Commercial Banker
Address	10 S Dearborn St, Floor 36 Chicago, IL 60603-2300
Phone	(312) 732-2162-office (312) 768-3056 -cell
Email	maria.warden@jpmorgan.com

Responsibilities

Maria will assist the Village in resolving working capital and efficiency challenges by providing information and offering ideas for solutions.

She 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
- Responsible for the Village's implementation of all treasury and credit products and services
- Responsible for the day-to-day management of the Villages accounts including lockbox
- Support any credit or leasing needs
- Lead in person relationship reviews at least annually and preferably quarterly post implementation

Biography

Maria Warden has been in the banking industry for over 20 plus years serving school districts, municipalities, nonprofit organizations and privately held businesses in Illinois as a commercial banker with a specialty in treasury management. Prior to joining J.P. Morgan in 2021, she was a commercial banker at Wintrust and head of treasury management at Republic Bank. Maria is a lifelong Lake County resident.

Maria earned a BBA in Finance from the University of Iowa, an MBA from DePaul University and has her CTP certification.

Local Industry Executive/Backup Relationship Manager

Lori will serve as the backup relationship Manager to Maria and will be available to you in Maria's absence. She is located in Chicago with Maria.

Lori Cadden



Role	Executive Director, Industry Executive
Address	10 S Dearborn, Floor 36 Chicago, IL 60603-2300
Phone	(312) 732-1118
Email	lori.m.cadden@jpmorgan.com

Responsibilities

Lori has been an Industry Executive with J.P. Morgan's Midwest Government Banking since July 2019. In her capacity, she leads a team of bankers, treasury officers and associates covering a 9-state region in the Midwest. Her team represents the firm in developing and enhancing relationships with key governments through the consultative application of bank products. Lori has 27 years of banking experience which includes client-facing, finance and business management roles in both North America and Europe.

Biography

Lori -Cadden brings 24 years of banking experience which includes client-facing, finance and business management roles in both North America and Europe.

Lori earned a Master of Business Administration in finance from DePaul University, Chicago IL and a Bachelor of Business Administration in finance from the University of Iowa.



Kevin Seger
Client Sr. Service Associate

As your dedicated Service Associate, Kevin, will assist Maria for your day to day account servicing needs. Kevin joined the Bank in 2022 servicing clients in the Chicagoland area, ensuring issues are handled promptly and thoroughly to their satisfaction.

Kevin is committed to providing value-added advice and has effective problem-solving skills. Additionally, with his knowledge from over 20 years in banking he will provide you with excellent support on everyday requests and business goals.

Kevin is supported by a team of client service professionals. Together, they will help provide the consistent, reliable service support you expect.

CONTACT

HOURS: Monday-Friday, 8:00 a.m.-5:00 p.m.
CST T: (312) 336-1268 | E:
kevin.seger@jpmorgan.com

Alternate: Marisa Terry | Client Service Associate

T: (312)336-1460 | E: marisa.d.terry@jpmorgan.com

Manager: Agnes Kowalczyk | Client Service Sr
Manager T: (312)336-1397 | E:

Commercial Banking Sales Associate

Maleek is the Commercial Banking Associate and is responsible for supporting the Relationship Manager and the Village's team at J.P. Morgan. Maleek is located in Chicago with Maria and Lori.

Maleek Thomas



Role	Commercial Banker Associate
Address	10 S Dearborn St, Floor 36 Chicago, IL, 60603-2300
Phone	(312) 732-5333
Email	maleek.thomas@jpmorgan.com

Responsibilities

Maleek will work with Maria Warden, to identify and understand the Village's cash management and credit objectives and formulate recommendations and solutions.

He will:

- Work with Maria to ensure the successful implementation of services
- Review the first set of analysis statements for accurate billing
- Assist Maria in uncover cost savings opportunities and potential product enhancements
- Support a successful client relationship, including assisting Maria with relationship reviews.

Biography

Maleek Thomas splits his time between Banking & Treasury to help the team develop and execute solutions that meet clients' short and long-term goals. Maleek has been with J.P. Morgan for two years and brings a diverse skillset to this position. Maleek previously worked as a Global Finance & Business Management Analyst for two years, where he split his time between the CB Treasury Balance Sheet Management team and the CCBSI Energy team.

Maleek holds his BA in Finance from Eastern Michigan University.

Charlene Jones



Role Product Solutions Director

Address 8181 Communications Pkwy, Bldg B, Floor 5
Plano, TX 75024,

Email charlene.w.jones@jpmorgan.com

Responsibilities

Charlene is responsible for supporting Government clients nationwide in developing their integrated payables solution with a focus on Commercial Card. She has been with J.P. Morgan for 12 years and has held positions in Client Onboarding as a Project Manager and Team Manager along with the Wholesale Products Payment Delivery team.

She will be directly involved in your contracting process and implementation phase to make sure there is effective delivery of Payables products in addition to P Card and Virtual Card..

Biography

Charlene Jones joined J.P. Morgan in 2008, prior to working at J.P. Morgan, Charlene managed Treasury Operations and Cash Management for a large U.S.-based airline. In this role, Charlene was responsible for daily cash positioning, bank relationship management and investment activities for a \$3.4 billion portfolio. Charlene also spent a number of years as Manager of Accounts Payable/Fixed Assets at a large private university. These experiences give Charlene the unique perspective of understanding a client's requirements and needs related to Treasury/Financial Services.

Charlene holds a Bachelor of Business Administration in Accounting from the University of Houston in Houston, Texas.

Sigi Portillo



Role Product Solutions Manager

Address 405 Colorado St, Floor 24
Austin, TX, 78701-3400

Email sigi.a.portillo@jpmorgan.com

Responsibilities

As your product specialist, Sigi will serve the Village in a consultative capacity in conjunction with Maria.

He will:

- Provide subject matter expertise as the Village becomes familiar with the solutions provided
- Help the City identify and prioritize target e-payment applications
- Share lessons learned, leading practices and approach options
- Facilitate the information exchange, analysis, and configuration definition during the pre-implementation project scoping
- Provide continuity from the sales phase through implementation
- Serve as an escalation point should one be needed
- Provide consultative services to the Village to identify the optimal configuration solution that enables the Village to achieve your business objectives

Biography

Sigi Portillo works with the J.P. Morgan Treasury Services team to support government, healthcare, higher education and not-for-profit clients. Sigi currently has more than five years of banking experience with J.P. Morgan and has extensive experience with Treasury Management products.

Sigi attended the University of Texas at El Paso where he majored in Media Advertising and Marketing.

4. Experience

Describe the experience of the company and your involvement in services of similar size and scope.

Our Government Banking team is committed to providing the industry with innovative financial solutions and personalized client service. Our first-hand knowledge and understanding of today’s challenges comes from having supported government agencies and authorities with critical activities ranging from planning and development to tax processing, utilities, finance, procurement, public safety and disaster relief.

- **Expertise:** Draw on the institutional banking knowledge of more than 1,900 public agency clients in Commercial Banking.
- **Strong Presence in Illinois** – Many of our government clients have long relationships with us as we have been able to grow with them. Our Commercial Banking team in which you will be a part covers municipalities over 50,000 residents with a focus on the complexities of larger municipalities. Although because of their unique needs, we do house many municipalities under 50,000 residents. In the Midwest, we count many of the states as clients. In Illinois, we maintain full banking relationships with many of the counties, as well as cities of similar size.
- **Government Council** – in which you can participate in with our municipal clients for webinars, seminars etc. covering relevant topics of importance.
- All team members covering the Village focus solely on government clients.

Adding value with our treasury services solutions

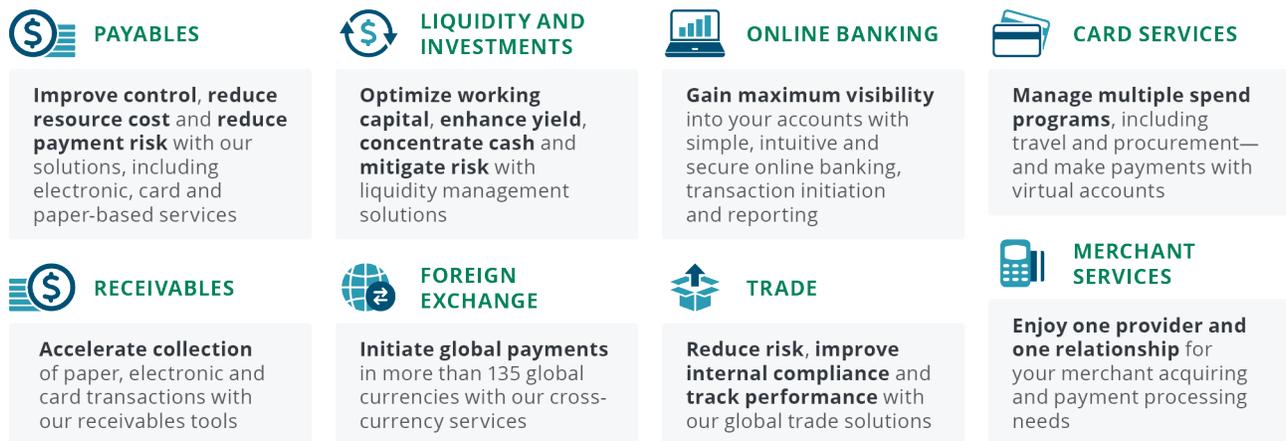


Figure 4

We differentiate treasury services in several ways.

Leadership, quality, client advocacy, investment, along with unparalleled scale and commitment to delivering our services on your behalf, positions us to help you achieve your treasury goals.

Our people; experience industry leading service

CUSTOMER FIRST: Rely on world class service

J.P. Morgan earned a Greenwich Excellence Award for customer service in 2022. Based on our client survey for the last six months, 85 percent of clients reported top overall satisfaction ratings with Commercial Banking Client Service, and agreed it is easy to do business with us.

We are focused on delivering an outstanding service experience that is responsive, dedicated, proactive, engaged and experienced. Further, our expert team approach includes access to back-up support.

TRANSITION HIGH MARKS: Our goal is to delight you

More than 89 percent of our Commercial Banking clients surveyed in 2020 rated their overall experience post implementation as very good to exceptional. We strive to improve the implementation experience by obtaining and addressing client feedback.

We know change can be hard and has a big impact on you, your team and your business. We are dedicated to providing you a successful onboarding experience. To simplify your banking experience, our onboarding model delivers simple, fast, digital and resilient access to the resources you need.

Let us prove that by providing you a dedicated point-of-contact, simplified documentation, access to a new, digital, onboarding system and flexible options to transfer your data.

WE'RE ON IT! Resolve issues and errors quickly

Collaborate with Maria, your Relationship Manager, and Kevin, your Client Service Associate (CSA), to resolve issues and errors quickly by proactively engaging our internal partners.

Anticipating your future needs and wants is not guesswork on our part. We commit to meeting with you regularly to create a plan, help you control costs, optimize cash flow, manage resources and make informed decisions.

Proactive relationship reviews offer insight into how products provide you with efficiency and savings, enhance risk management, explore payables, receivables and cash flow benchmarking—and help contribute to creating a positive return on investment.

Strategic insight: receive insight into trends and best practices

THOUGHT LEADERSHIP: Receive insight into trends and best practices from leading industry analysts

We bring you thought leadership that improves your ability to more effectively and efficiently manage cash needs and achieve operational cost savings—so you can focus on your strategic objectives.

Your relationship team will leverage their in-depth knowledge of current trends, challenges and opportunities in treasury management to provide tailored financial solutions to help you meet your goals.

TREASURY OPTIMIZATION: Capture efficiencies and optimize cash flow with leading benchmarking tools

We develop tactical, analytical outputs to help you with bank and account rationalization, centralized treasury structures, performance benchmarking diagnostics, payables and receivables optimization.

Safety and security: Sleep well knowing we invest to protect you

BEDROCK COMMITMENT: Know your banking provider is working while you sleep

Rest well knowing that we invest significantly every year in cybersecurity to enable us to maintain our defenses and actively enhance our threat resiliency.

We supplement our technology investment in cyber defense with comprehensive internal and external training programs. The majority of wire fraud we see is associated with companies who have not taken our Cyber Fraud & Secure Online Banking webinars.

KNOWLEDGE IS POWER: Raise cyber awareness with training and employing best practices

While we do a lot by investing millions in cybersecurity annually to protect our systems, it's most critical to educate our clients—and you in turn, educate your employees—on how to take action to counter fraud and mitigate risk.

We help keep you abreast of the latest potential threats with our webinars. And when you experience a threat, leverage our Cyber Security Operations Centers working 24/7 around the world with dedicated cybersecurity staff providing follow-the-sun coverage.

Webinars on fraud prevention/training for the Village staff can be customized and hosted by our industry leading cyber security team.

PROTECT YOUR BUSINESS: Choose safer ways to pay

Besides providing fraud protection services like positive pay, we can help you accelerate conversion to electronic payments, use technology to monitor and reconcile transactions and outsource non-key functions, such as check printing.

As fraudsters become more sophisticated, we've collaborated with Early Warning to offer an authentication service for payer or payee account information prior to transaction processing. Let us help mitigate risk for your supplier

payments and customer collections and curb the potential for fraudulent electronic activity and administrative returns.

Payment leader: capture the benefits of payment efficiencies

SCALE ADVANTAGE: Benefit from economies of scale

Capture scale from the firm that ranks #1 in U.S. dollar treasury and commercial clearing—as of 2021, processing \$3.3 trillion in daily wire payments and \$32.7 trillion in originated annual ACH payments.

You gain from later deadlines, faster clearing and operating efficiencies. Spreading capital expense of technology and infrastructure across large volumes defines our value proposition to provide industry-leading products and services at a competitive price.

PROPRIETARY PLATFORMS: Designed with you in mind

Integrate payments seamlessly through our proprietary payments and imaging platforms, as well as commercial card and merchant processing solutions.

The primary reasons most clients use a commercial card program include cash flow improvement, ability to earn rebates, reduced accounts payable (A/P) expenses and improved reporting and control. Manage multiple types of spend; travel and expense, A/P and indirect purchasing with our proprietary solution. Streamline card program management with the tools we offer on our proprietary platform.

Our proprietary merchant services platform enables us to offer integrated receivables solutions for all major payment card types.

INDUSTRY INFLUENCE: Gain insight into modernizing payments

Our key industry positions in organizations like Nacha, the Faster Payments Task Force and the New York Federal Reserve lend us opportunities to impact the payment industry and share first-hand insight on modernizing payments and drive change for our clients.

We translate that to better products and services for you, like real-time payments—immediate, always available, irrevocable, contextual and secure payments to address the gaps in current methods. They may be just what you need to meet time-sensitive, low-value payment needs that provide available funds the same day at a moderate expense.

Treasury innovation: enhancements to bank on

FAST FORWARD: Get ready for an integrated treasury and real-time payments

Tap into our over \$15 billion annual technology investment, with more than \$5 billion earmarked for new investments and product development. Although not used often by our Government clients, we are on the forefront.

CLIENT CENTRIC: Improve your user experience with open banking

For years we've supported integration of clients using SAP, Oracle, PeopleSoft, J.D. Edwards, Microsoft, etc. to our banking systems. We build upon our experience to help clients reduce implementation efforts by integrating value-added services through our collaboration with key ERP, TMS providers and FinTech.

Application programming interfaces (APIs) provide opportunities to explore new ways to deliver our capabilities, services and information to clients on-demand. APIs are software interfaces that enable different systems and applications to talk to each other and share processing and data.

Enjoy seamless communication and a more fluid end-user experience as APIs accelerate the shift from batch to real-time processing. Additionally, APIs enable batch processing of payments across multiple banks and assist with information received to reconcile payments.

LIQUIDITY LIFT: Let our liquidity solutions help you offset fees or maximize interest income

Our global liquidity management expertise helps you reduce funding costs by offsetting positive and negative balances across currencies and legal entities. We help clients optimize risk/return by balancing demand for cash preservation and cash accessibility.

In summary

We value this opportunity to work with the Village. Your organization benefits from our commitment to foster a long-lasting client relationship. Our exceptional service and forward-thinking approach to product and service innovation anticipates your organization's future needs.

Industry leadership, commitment to quality and economy of scale differentiates our service from other providers. We leverage technology to serve and empower you with sophisticated and efficient services.

Our continual investment in our treasury services leads to innovative new products and services, which helps you reduce your operating expenses and improve your operational efficiencies by simplifying, streamlining and optimizing product delivery and workflow.

5. Detailed strategy for requested banking services

Describe how the selected bank will address the items included in the scope of services. Describe in narrative and/or outline form a detailed work plan, including the number of hours to be committed, and the results to be expected as well as a timeline for initial setup, implementation, transition and the ability to meet all requirements of this RFP.

J.P. Morgan will offer the following services:

Account structure

We are dedicated to working closely with the Village to set up a structure that would allow you to maximize interest and to provide easy reconciliation and robust, real-time reporting. We would like to propose a Hybrid checking account with competitive earnings credit rate of 5.10%% for balances maintained in your demand deposit accounts to cover all fees. Any excess liquidity will earn interest currently of 5.0% APY. In addition, zero balance accounts for the three disbursement accounts (AP, Payroll and Misc) will be set up. Standalone accounts will be interest bearing where applicable, A Money Market account will be supporting excess liquidity that is currently paying 5.05% APY and can be set up with a sweep or manual transfers through our on-line platform, Access. We will work with you to determine the level of balances needed to maximize earnings while covering all fees.

The Demand Deposit Accounts could utilize any of our treasury products and we would work with you to make sure all accounts have the services you need to eliminate manual processes and increase efficiencies for the Finance Department staff and increase convenience for your residents.

Online portal

Our online portal, J.P. Morgan Access®, puts critical cash management information and tools at your fingertips, along with the unparalleled experience of J.P. Morgan at your service. Our banking platform is award-winning, and we are consistently making upgrades.

- **Reporting:** Balances, transactions, cash concentration, disbursement, funds transfer and liquidity.
- **Payments:** Wires, book transfers, account transfers and ACH via free-form or templates. With just a few clicks, users can make all key transactions from a single page.
- **Checks:** Positive pay, stop payments, reconciliation reporting, bank statements and data download.
- **Liquidity solutions:** Cash balances and cash investment positions, cash concentration structures and flows, inter-company positions and accruals. J.P. Morgan funds and money market funds are all available here.

- **Administration:** A powerful and innovative entitlement engine that saves time, increases productivity, and controls everything users can see and do. As many users as you need are included in the pricing. This is where you can set your controls for transparency and segregation of duties.
- **Statements:** A central repository for bank, account analysis, and liquidity statements.
- **Transaction services:** Provides a single point of entry to initiate inquiries and amend, cancel, or reverse ACH and wire payments.
- **Loans:** Actively manage any loans out with us. The ability to see leasing credit is currently in pilot.

Receivables

Vault services, Smart Safe and branch deposits

We recommend continuing services with a courier through our conveniently located vault network for cash and coin deposits and currency orders.

Check deposits would be handled through Remote Deposit Capture, as described below. For deposits of less than \$10,000 in cash per day, you may make deposits at our commercially enabled local branches. The Village can use our web currency ordering solution for orders placed with our vault network, or in some cases, for branch pickups. Currency orders placed by 1:00 p.m. CT may be picked up at the branch.

After a review of your cash deposit process, it may be possible to reduce the number of courier visits to obtain same-day credit for other locations by using our Smart Safe solution. Cash deposits received by 10:00 p.m. CT will receive same-day ledger credit with next-day availability.

We will pay the courier bill on your behalf, and the charges would post on your statement and be offset by the ECR. Please refer to the Sample Vendor Agreement included in Appendix 2.

Remote Deposit Capture

Our Remote Deposit Capture solution enables the Village to scan checks and/or documents through a single scanning device(s) installed and managed in your office. You also have the capability to capture deposits through a mobile device. Scanned items are deposited directly to your account. The Village will use our online image browser called Receivables On-line (RO) to view and reconcile deposits.

- Benefits to J.P.Morgan RDC: Deposit deadline is currently 9p.m. CT
- - Archive of stored images on RO for up to 10 years
- We will work with you to determine the optimal number of scanners which will be provided for free.

Image Cash Letter

As an alternative to desktop scanning, some of our clients choose to scan their checks on a larger scanner using software from a third-party vendor to capture the data and images through our Image Cash Letter services. As part of this process, our solution reviews your check images and accompanying data to determine an optimal clearing method. This service is beneficial when depositing 5,000 or more checks per month and we will work with you to determine if this is an optimal solution in lieu of Remote Deposit Capture.

Lockbox-Wholesale and Scannable

Use our state-of-the-art Chicago lockbox location for your utility and ambulance billing. We own the facility so there is no third-party vendor to work through. We are the largest lockbox provider and have several locations, which is critical for business continuity. We will continue to invest in the product in the coming years as we view this as a vital service for our clients. Cash deposits and credit card payments are optional services. We invite you to tour our Chicago lockbox location at your convenience so that you may see first-hand the advanced technology, speed and efficiency at which the Village's volume would be processed!

Digital Bill Pay

If you were to choose to remain with Paymentus, through our partnership we could route the fees through account analysis. We have done many conversions with existing Paymentus clients to bring the service under the J.P. Morgan umbrella.

eLockbox

We recommend and will work with you to implement eLockbox on our platform for your resident's online bill payments which are sent electronically. eLockbox would consolidate multiple consumer payments into a single transaction and would accelerate funds availability and improve productivity.

ACH Origination, Same Day ACH

Payables

ACH origination, Same Day ACH and Wire Transfers

We provide multiple ways to submit your ACH, interbank transfers, book transfers and wires. The most common method is to utilize our online portal. You can create templates to easily submit your payments or account transfers. Same Day ACH is also available through the online portal.

Check Print

For those vendors that would still like to be paid via check, let us print and mail checks for you. We have two locations that process over 25 million checks annually for our clients. Key benefits include:

- Business continuity
- Submit a single electronic file via upload to J.P. Morgan Access
- Save time by not having to submit a separate file for positive pay
- Leverage J.P. Morgan's buying power for check stock, envelopes and postage

Account reconciliation

The Village can receive account reconciliation reports with a month-end cutoff through J.P. Morgan Access. Our online portal enables you to eliminate mail time associated with paper reports and the need for storing paper reports. Reconciliation data files can also be delivered electronically. We will notify the Village by email when reports and files are available to be retrieved. We can report on the status of paid checks, reconciled items, stopped checks, voided issues or outstanding checks. We have many clients on Tyler Munis and can easily accommodate downloading BAI files for all bank accounts to import into Tyler.

The online portal also provides you the ability to search checks, view images, enter stop payments and make decisions on checks that have been flagged as an exception on positive pay.

Fraud protection including Account Validation Services

The safety of the Village's money is very important to us. We provide fraud protection services such as ACH debit blocking, ACH positive pay, ACH transaction review, wire positive pay and check positive pay. These services allow the Village to review exception items before a payment is released. The Village simply determines if the transaction in question is authorized and returns any unauthorized transactions. We also provide Account Validation Services that help verify accounts and/or authenticate ownership and enables real-time Payment Check Verification. All of our fraud protection services are available through our online portal. At our quarterly relationship reviews, we will provide the Village with a fraud prevention analysis.

Reverse positive pay can be added but other options exist including utilizing payee name verification, full recon and controlled disbursements. If reverse positive pay is used, teller line controls will need to be put in place. We will work with you to determine the best strategy day one and then a plan to move towards your desired mix of services to streamline your processes.

Technology investment

Cybersecurity is increasingly becoming more complex and more dangerous. Cybercrime has shifted away from individual consumers to enterprise opportunities, consequently creating a rising threat to corporations. Serving our clients and keeping their information safe is a key priority. J.P. Morgan's current annual technology investment, which includes technology, communication and equipment costs, is \$15 billion. We believe that helping our clients protect themselves from cybersecurity threats is good business sense. As such, we offer resources such as webinars to help keep clients informed of trends and provide information on strategies that may help you protect your information and assets.

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**

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

Scope of Required Banking Services

- 1. Deposit Services - The selected bank must provide for a primary concentration account, through which, all Village deposits and disbursements will flow, including incoming and outgoing wire transfers and electronic fund transfers. The selected bank must agree to credit the concentration account for all checks in accordance with the bank's funds availability schedule. Proposers must attach a copy of the funds availability schedule to the response and agrees to notify the Village, in writing, of any changes to the schedule. Proposers should provide a detailed description of the Bank's Orland Park branch current capabilities in providing such as daily deposit and other services.**

We have provided the funds availability schedule in Appendix 3. There will be a primary concentration account with all deposit, disbursement, wire transfer incoming and outgoing wires and account fund transfers available. Branch services for daily deposit are listed in # 2 below.

- 2. Deposit Locations – Proposers should provide a listing of branches, with hours and daily deposit cut-off times along with night drop locations within Orland Park. Holiday schedule provided annually.**

We offer flexible depository services to meet the Village's check and cash deposit needs of daily deposits According to the RFP Q & A (average of \$1600 in bills) and account analysis statements (\$2,600), deposits will easily be accommodated at the branch at the teller line. If acceptable to the Village an ATM card can also be used or the night drop for deposits. The Village mentioned no change orders are required. In the event the Village would like to place a coin/currency order through the branch, that can be done directly via Access.

You benefit from making smaller deposits at our commercially enabled branches near your locations. We offer 3 branches in Orland Park.

Smaller deposits are defined (per day, per branch) as:

- Less than \$10,000 in cash (with coin in separate coin bags)
- A maximum of 10 deposits
- A maximum of 100 checks per deposit

Small change orders are defined (per day, per branch) as less than \$5,000.

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, 9:00 a.m.-5:00 p.m. local time for branches in your area.*

Commercially Enabled Branch Name	Address	Hours of Operation (Local Time at branch)
Orland Park	15100 S Lagrange Rd Orland Park, IL 60462	Monday – Friday: 9:00 a.m. to 5:00 p.m. Saturday: 9:00 a.m. to 12:00 p.m.
Orland Park Southmoor	13211 LaGrange Rd Orland Park, IL 60462	Monday – Friday: 9:00 a.m. to 5:00 p.m. Saturday: 9:00 a.m. to 12:00 p.m.
Orland Park	15630 S Harlem, Ave Orland Park, IL 60462	Monday – Friday: 9:00 a.m. to 5:00 p.m. Saturday: 9:00 a.m. to 12:00 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.

- 3. Remote Deposit Capture –The Village currently uses remote deposit capture to create and scan deposits for each bank account. The current scanning equipment is Digital Check Teller Scan TS 240. The Village utilizes Tyler Munis Cashiering and Tyler Payments Merchant Processing. With the new cashiering system, the Village anticipates utilizing an Image Cash Letter that will generate at the end of each business day. This potentially could replace remote deposits.**

We offer Remote Deposit Capture as well as Image Cash Letter and describe them both in detail below.

Remote Deposit Capture

Remote Deposit Capture (RDC) provides you with an end-to-end hardware, software and processing solution for reducing paper check payments and is fully managed via our Access on-line platform. JP Morgan is committed to working with you to determine the appropriate number of scanners for efficient processing and providing those scanners at no cost to you.

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 Village 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.

Image Cash Letter

Maria and her team will work with you to evaluate the benefits of using Image Cash Letter to potentially replace remote deposit capture.

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 the Village 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 optimum clearing method:

- Automated clearing house (ACH)
- Image exchange, or substitute check processes

In addition, as we process a significant number of transactions as on-us items, we can process yours the same way to help you keep clearing costs down.

Image Cash Letter—Key Features and Benefits

- Clear checks through the most efficient method—ACH or Check Image Exchange.
- Reduce the costs, time and risks associated with transporting paper checks.
- Optimize funds availability by sending electronic images for check processing.

- Improve efficiencies and lower costs by streamlining operations.
- Mitigate check fraud by accelerating return item notifications.

Image Cash Letter—Did You Know

- We are one of the first banks to exchange images of items electronically.
- We have invested more than \$100 million to enhance our image infrastructure.
- As a founding member and board representative of The Clearing House, we are one of the first owner banks exchanging images of items electronically.

The illustration below provides an overview of the image cash letter process flow.

Image Cash Letter Overview

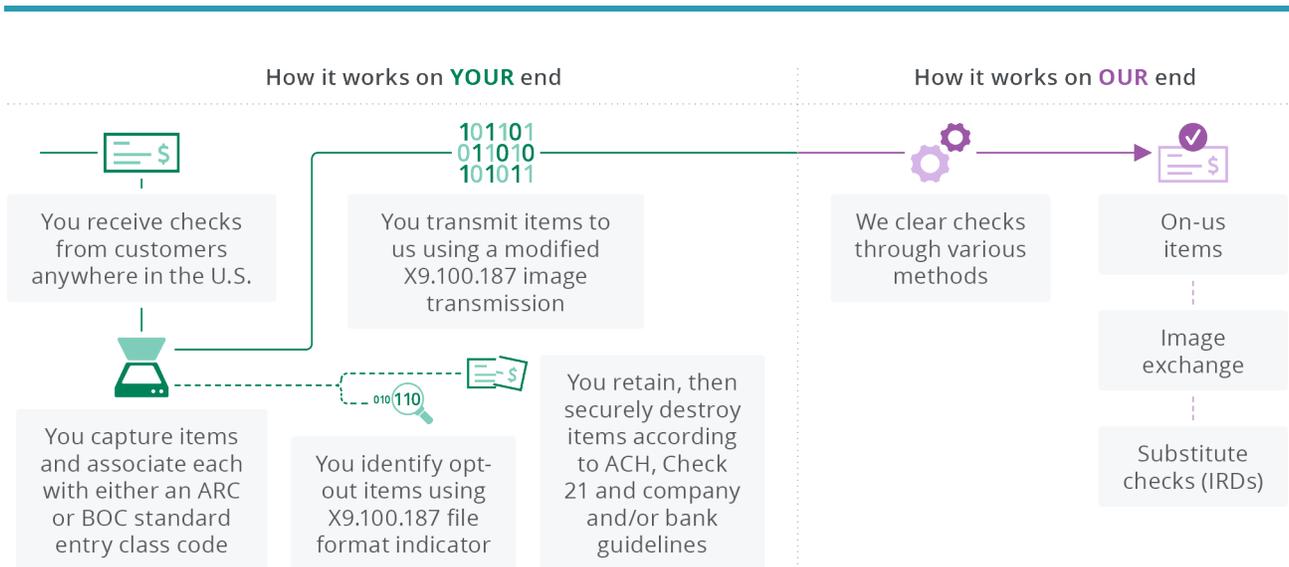


Figure 5

J.P. Morgan employs advanced image quality analysis tools to verify the quality of image deposits and reduce the incidence of items returned by the paying bank for poor quality. We also maintain a duplicate detection database to protect against duplicate files and duplicate images during a 45-day period.

The Village will benefit from:

- **Image-Enabled Routing Transit Numbers:** J.P. Morgan currently sends to approximately 22,000 routing transit numbers. The bank updates routing transit numbers on a quarterly basis.
- **Competitive Availability Schedule:** We base availability on the bank which the deposited check is drawn and the time the deposit is made.

- **Electronic Notification of ICL Transmission:** The Village will receive an electronic notification for each ICL file you transmit to us. We send notification, including the number of items and dollar totals, to designated recipients via email or XML transmission.
- **Advanced Image Quality Analysis Processes:** We use a two-pass process to identify suspect items. The process determines whether items may be acceptable for presentment to the paying bank or are nonconforming images (NCIs).
- **Image Quality Processing:** This helps reduce adjustments, potential privacy violations and fraud. Quality checks verify that ICL-deposited items are correctly debited and credited to the proper account(s), for the precise value(s).
- **Codeline Match Quality Processes:** We use, and were one of the first providers to implement, a process to verify that check data associated with an image matches correctly to the item.
 - This greatly reduces errors by having the item properly routed to the correct paying bank and debited to the relevant account.
 - It also reduces the risk for downstream adjustments and potential privacy violations of a check inserted into another customer's account statement.
- **Duplicate File Detection:** Our transmission management process includes duplicate file review against the database for the previous 45 days of transmission activity. To guard against duplication, J.P. Morgan reviews file headers for volume, value, composition date and time, and sender details. Files will not be processed if the header and/or detail records indicate zero-dollar value. We provide timely email and telephone notifications to minimize service disruptions.
- **Duplicate Item Detection:** While you are responsible for not sending duplicates to us for deposit, we have enhanced our process to identify duplicate items when possible. Our process uses the full MICR line to determine if an item has been previously processed within our VPC (Virtual Processing Center) over a 90-day period. If any duplicates are identified, we will reject these items and notify you timely via email.
- **Enhanced Landing Zone:** We assign the Village's deposits float and pricing based on the time the file is received and acknowledged, not at another point later in the process.
- **Seamless Implementation Process:** Implementation is driven by the outcome of testing, file certification, connectivity, etc. Our implementation team will work with the Village to configure the services we will provide.
- **Competitive Advantage:** Data Treasury and JPMorgan Chase settled a patent dispute several years ago. The terms of the settlement are confidential; however, they include "safe harbor" and "most favored licensee" protection. This gives us a competitive edge in check processing. In this context, safe harbor means the protections the bank receives with regard to certain Data Treasury patents, including U.S. Pat. Nos. 5,910,988 and 6,032,137, are passed to our clients who receive services for those check images created, transmitted and stored as part of our ICL services.

If deposits are not transmitted within 24 hours of creation/scanning, the Village requests an email notification. We are currently able to obtain copies of deposit tickets and scanned items for up to

sixty (60) days but would like this extended to six (6) months. Proposers should provide a detailed description of the bank's current capabilities in providing such services.

With Remote Deposit Capture, Village users will submit checks in batches. Your users will receive an on-page success message when a batch is submitted. Users can also view and print the status of the transactions immediately after submission and throughout the day. Receivables Online provides a Submission Confirmation report that can be used to confirm all batches that have been submitted. Our reports will provide the Village with summary and detailed views of the day's deposits. It is possible to obtain copies of scanned items for your set timeframe of 6 months.

Additionally, the Village users can set up acknowledgement alerts.

With Image Cash Letter, we will provide confirmation for each ICL file successfully transmitted. We send notification via email to the Village's designated recipients, including number of items and dollar totals. We also send notification should a file be unprocessable.

The Village can also receive an XML transmission for file acknowledgements. J.P. Morgan will typically post files received after established deadlines for next-day ledger credit.

4. Daily Reports – The selected bank shall provide daily multiple daily reports. Balances and transactions reports are required so the Village can reconcile the daily report with ledger capabilities stating end-of- day collected balances and detailing each transaction and a daily report of all returned items detailing all items returned as not payable. Stop payments must be available online for checks and direct deposits. All reports shall be available for online viewing.

We provide current day and prior day reports online via J.P. Morgan Access as described below. Balances and transactions report as well as return item reports are available. The Village can also view, and place stop payments online. We would welcome the opportunity to provide a demonstration for you to show you the power of Access!

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 Village 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

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

transactions)—such as lockbox, wire, ACH, returns, controlled disbursement and demand depository accounts—throughout the day, within minutes of receipt or completion.

The Village 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.**

Create, customize and run up-to-the-minute reports on your accounts, all from a single location using the cash reporting tools built-in to our banking portal. With its flexibility and ease of use, our portal fits the way you work to save you time.

Several master reports form the foundation of our online centralized reporting capability. Each format is customizable to create reports tailored to specific needs.

Please refer to Appendix 4 for sample reports.

J.P. Morgan Access reports	
Balance and Transactions Report	<ul style="list-style-type: none"> • Includes top-line balance and transaction summaries, detail transaction records and time-specific data • Available for current-day, prior-day, and date-range periods • Choose from many layouts: account, summary and detail, summary only, detail only or location • Includes check/deposit ticket images, transaction note entry, and Lockbox and deposit float reporting, and also sorting and drilldown capabilities to view additional transaction details • Customize the filters and view as a Location Report that captures deposit information from each of your locations
Checks Paid Report	<ul style="list-style-type: none"> • Detailed view of check transactions that have cleared through J.P. Morgan accounts • Data is available for current-day, previous-day, and date-range periods • Also includes sorting options and drilldown capabilities to view check and/or deposit ticket image and additional transaction details
Returns and Exceptions Report	<ul style="list-style-type: none"> • Detailed view of return items, including check returns, Automated Clearing House (ACH) returns, ACH represented checks (RCK) and ACH notification of changes (NOC) • Run the report using the default date, account and transaction settings or customize it by choosing desired criteria and settings • Includes sorting options and drilldown capabilities to view check return images
Wire Detail Report	<ul style="list-style-type: none"> • Detailed view of incoming and outgoing wire transactions by account or date for completed Fed, CHIP, and book transfer activity
Payment Reports	<ul style="list-style-type: none"> • View and customize payment transaction data (Wire, Book, ACH, Account Transfer and Wire FX) • Report can include current, pending, and completed transactions • Provides both summary and detail reporting of payments

J.P. Morgan Access reports

Template Reports	<ul style="list-style-type: none">• Display and customize information for various payment types• Template details and history• Template creation method• Template status
EDI Reports (prior-day only)	<ul style="list-style-type: none">• Provides detailed remittance and invoice information for electronic receivables or payments for a specific settlement date in Adobe PDF or ANSI X12 820
Controlled Disbursement Report (current-day only)	<ul style="list-style-type: none">• For U.S. accounts only, these reports show summary and detailed information on your payments and templates• Provides interim and final presentments and funding across all sites, or selected disbursement sites that offer both• Can include, for example, all detail payments sent, in-process or future-valued• Template reporting includes summary and adjustments detail reports of templates active accounts presentment totals by location• Within location, users can see location number, description, amount, and number of items per location in-process

Interactive reporting provides customized views

The Village receives the ability to customize how to view or download reports with a set of interactive features.

Move, show or hide columns within the report and reorder columns on the fly with these intuitive features. Also, use the web search tool to filter data and add graphs or charts to quickly see trends.

By letting you view each change as it is made, the interactive report makes it easier to tailor to your specific needs.

Once customized, you can save, print and/or export reports as well as schedule reports to run automatically at recurring intervals, e.g., daily, weekly or monthly. You can choose to receive a notification when a scheduled report is complete. Notifications can be sent through email and/or through your Alerts Inbox.

Benefits of interactive reporting

- **Avoid manual rework** when exporting data to upload into treasury workstation/ERP system
- **Facilitate transition** from a previous bank with the tools to match any report format
- **Quickly identify trends** with graph or chart views
- **Receive scheduled reports** delivered to your Reports Inbox and made available for 14 days

- Detailed Monthly Statements – The selected bank shall provide a detailed Bank statement listing all transactions and balances each month. Monthly statements shall remain available for online viewing. Proposer should indicate in their proposal submission the length of time the Village would be able to view records of its accounts and transactions online.**

The Village receives bank account statements which provide a summary of credit, debit and paid check activity for the statement period and balances at the start and end of the period. Benefit from receiving electronic bank statements that are identical to mailed paper statements **within two business days** after the statement cutoff date and remain online for **seven years**.

Additionally, 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. We have priced in a 1-year retention period for on-line activity.

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	

- 6. Bank Statements – The bank statement date will be the last day of the calendar month and is required to be delivered electronically to the Village within five working days after the end of that calendar month. The selected bank must electronically provide cancelled check detail for update to the Village’s accounting software system. Merchant Services bank statements are required to list the merchant number where the transaction originated. Samples of the bank statements are to be included in the proposal submission.**

The bank statement date will be the last day of the calendar month and is available online within two business days after the cutoff. Detail about the statement is included below.

The Village 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.

Online bank statements

Access bank statements of your J.P. Morgan accounts in a **timely and efficient manner** via secure Internet delivery on J.P. Morgan Access. Benefit from receiving electronic bank statements that are **identical to mailed paper statements** within two business days after the statement cutoff date.

Bank statements include all transactions posted to the account including all checks paid by check number with paid amount. Online bank statements also include images of checks paid during the statement cycle. Correction entries made by the bank are also included on the statement.

Our online bank statements provide the Village with the following benefits:

- Receive email alerts to notify authorized your users when the account bank statements are available for download
- Print and view a statement as it would be presented in its original paper form
- Search for transactions by opening the statement, and then clicking on the image icon next to the statement name to see an image of the front and back of the cancelled check
- Save and print the statement in PDF format, as well as export data to an Excel spreadsheet or in CSV format

Sample online bank statement in Adobe PDF format

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

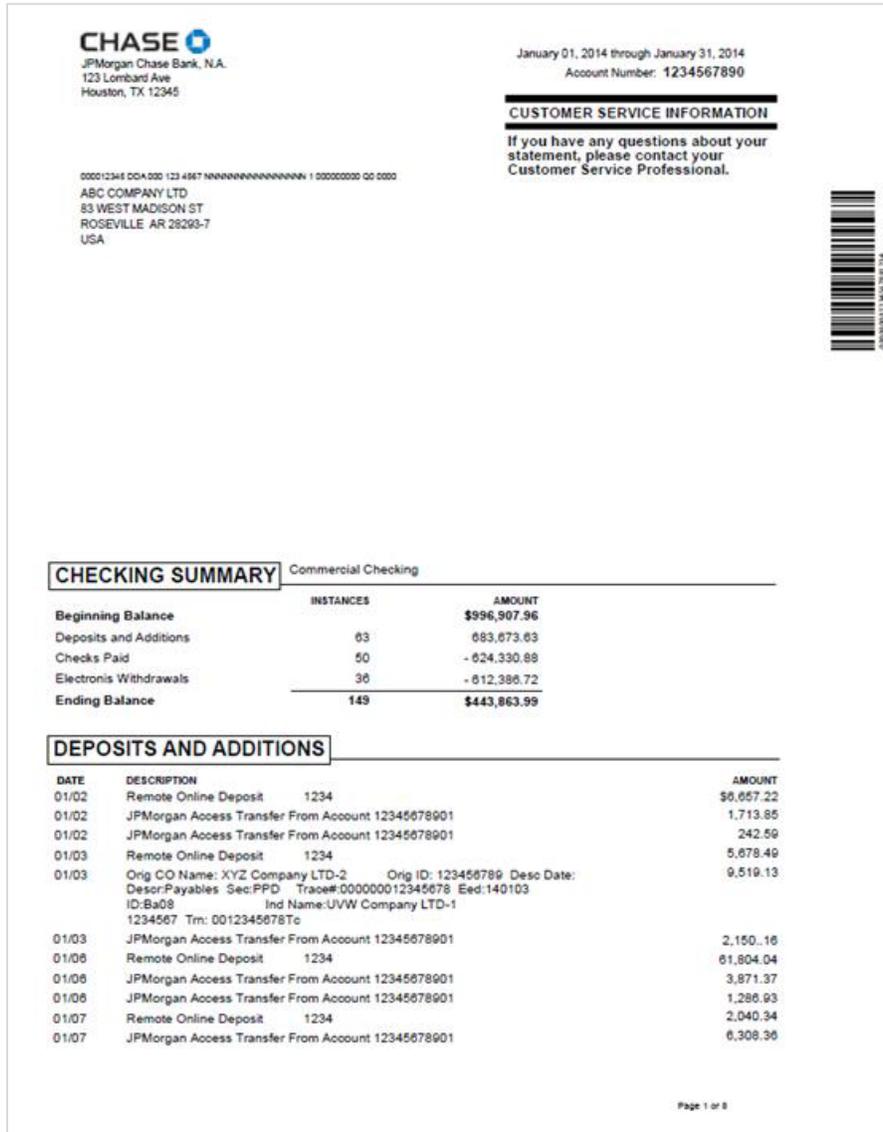


Figure 6

Grouped transactions section

CHASE		January 01, 2014 through January 31, 2014			
		Account Number: 1234567890			
DEPOSITS AND ADDITIONS (continued)					
DATE	DESCRIPTION	AMOUNT			
01/24	JPMorgan Access Transfer From Account 12345678901	1,764.43			
01/24	JPMorgan Access Transfer From Account 12345678901	1,778.38			
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: 0000123456Tc	9,104.33			
01/27	JPMorgan Access Transfer From Account 12345678901	4,074.60			
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:Pan Groupxecc:PPD Trace#:000001234567890 Eed:123456 Ind ID:0123456 Ind Name:UVW Company LTD-1 EFT Batch # 1234 Trn: 0123456789Tc	2,817.07			
01/29	Remote Online Deposit 1005	18,620.50			
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	4,653.51			
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: 0000123456Tc	8,950.50			
01/31	JPMorgan Access Transfer From Account 12345678901	5,904.28			
Total Deposits and Additions		\$683,673.63			
CHECKS PAID					
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	1,007.00
2129 *	01/07	793.12	2149	01/15	238.00
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	381.00	2153	01/15	99,218.65
2137	01/17	2,568.85	2154	01/17	1,795.83
2138	01/10	147.00	2155	01/17	331.500
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 7

Daily ending balance section

CHASE		January 01, 2014 through January 31, 2014 Account Number: 1234567890	
ELECTRONIC WITHDRAWALS (continued)			
DATE	DESCRIPTION		AMOUNT
01/22	Chios Debit Via: XYZ Company LTD-8 Ssn: 0123456 Trm: 0123456789Jo	A/C: XYZ Company LTD-1 Not Entered	\$874.20
01/23	Orig CO Name:XYZ Company LTD-1 Entry Descr:Web Prmts 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:Usataxpytmsec: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:Usataxpytmsec: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:DirectDepos:CCD ID:0123456789 Ind Name:EFT File Name: B685F Offset For Origin#:0123456789 CO Eff Date: 1234567 123456 B685F 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-8 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:Usataxpytmsec: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:Usataxpytmsec: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:DirectDepos:CCD ID:012345678901234 Ind Name:EFT File Name: B685F Created Offset For Origin#: 0123456789 CO Eff Date: 1234567 B61R2 Trm: 0123456789Tc	Orig ID:0123456789 Desc Date:Offset CO Trace#:111000012345678 Eed:123456 Ind	1,554.94
Total Electronic Withdrawals			\$612,386.72
Your service charges, fees and earnings credit have been calculated through account analysis.			
DAILY ENDING BALANCE			
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 8

Merchant Statements

The information we provide to accompany funds transfer deposit instructions varies based on the mandatory network file requirements involved in the transaction. Information for an ACH, wire or EFT transaction may include the Funds Transfer Instruction (FTI) number, the Funds Transfer ID and the merchant bank account number, along with other information to help you uniquely link each deposit to reporting to help facilitate reconciliation.

7. **Automated Daily Balance Report – The selected bank shall provide an automated Web-based reporting system for access to the closing ledger and available balances. Reporting shall include balance and detailed activity reporting. Proposer must indicate in their proposal submission the time at which the access is available and describe the system to be used. Samples of the reports are to be included in the proposal submission.**

With J.P. Morgan Access, our proprietary on line platform, the Village receives 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.

For cash kept in the Villages accounts, whether concentrated, standalone or in a money market account. our online portal puts critical cash management information and tools at your fingertips, and the unparalleled experience of J.P. Morgan at your service. Reporting includes access to closing ledger, available balances and detailed activity reporting.

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

2022 Coalition Greenwich Digital Banking Benchmark study

The online portal represents a simple, intuitive and multi-functional channel that provides 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



Powerful security

Receive protection of privacy and authenticity of users, data, and transactions when you access the portal via our sophisticated multi-layer security system



Easy to use

Use a single sign-on and seamlessly access authorized accounts and functionality with automatic upgrades when users sign on



Saves time

View critical information at your fingertips on your customized home page—with features and capabilities that are just a few clicks away



Alert notifications

Set up a variety of customizable business critical alert notifications to save you time and make sure you don't miss anything



Decision support interfaces

Manage your data effectively using filtering and export technologies

Benefits of our approach: Online portal—simple, intuitive, and integrated



Virtually effortless administration

Security administrators use simple and intuitive tools to manage frequent user entitlement changes in real time, and **save time** with features like cloning entitlements and cloning account and user groups



Flexibility

Select the services required to support your current business environment and add additional services **as your needs evolve**



Self-service training and education

Access a single and consistent location 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

J.P. Morgan Access sample reports can be found in Appendix 4.

8. **Wire Transfer Services – The Village of Orland Park may have needs to generate between 2 - 5 incoming and outgoing wires each month. Proposer should include a copy of their standard transfer procedures and wire transfer policy if available.**

J.P. Morgan Access provides 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 Village 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.

Future-date capability is available, supporting 365 calendar days for same-currency wires initiated from U.S.

Standard policies and procedures will be addressed during implementation.

9. **Imaging Services – The selected bank shall provide images of all deposit tickets and deposited checks each business day. Images shall be available online for the previous business day's deposit.**

The Village 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.

Images of on-us transactions are also available by direct transmission. Paid check, deposit ticket images and account reconciliation statements can be provided on CD-ROM, if required, for an additional fee.

10. Checking Services – The selected bank must provide proprietary software for retrieval and viewing of cleared checks within account activity online. All checks may be truncated.

J.P. Morgan Access is a browser-based application that uses HTTPS communications protocol over a TCP/IP network. The interface is HTML based and utilizes an industry-standard TLS 1.2 encryption to ensure that the website is secure and legitimate. A supported browser and a high-speed internet connection are needed to use Access Online. There is no need for any proprietary software or a thin client application to log on.

We support multiple internet browsers. Browsers that are not supported are blocked from using Access Online. Users can utilize a single browser to use Access Online and access all the different functions within the portal.

Users will also be able to determine their current operating system and browser by using the System Checker available at <https://jpmorgan.com/visit/systemchecker> or from the Tools section of the Online home page.

Depending on the user's profile, some industry-standard plug-ins may be required. The website's Download Plug-ins page provides everything you need, including Adobe Document Cloud (DC), or Adobe Acrobat Reader for Cash Reporting.

Please refer to the Access Technology Checklist in Appendix 5 for a full technology checklist, including browser compatibilities.

We retain physical checks for 30 to 45 days before destroying them. Items are stored in-house for three to five days, depending on the site, and then sent off site.

With the growth of image replacement documents and image exchange, the payer bank does not always receive the original check back. We receive over 99.99% of our in clearings as electronic files, so few original checks or image replacement documents are available for us to store. We retain electronic copies of paid items for seven years.

11. Returned Checks – All returned checks should be automatically presented twice before they are returned to the Village. Proposers shall provide in their proposal submission a detailed description in their proposal submission the procedures available for return check handling, notification, and online return management.

J.P. Morgan **automatically redeposits** return items if they've been returned for a reason that's eligible for redeposit, such as non-sufficient funds (NSF). Return items are redeposited one time.

Re-presented Check Entry (RCK) allows up to two redeposits if an item is eligible and if the Village wishes to utilize this technology. The redeposits occur one time by paper and another by ACH, or through two ACH presentments with no paper redeposit.

Yes. We provide a copy/image of a redeposited item through the following methods:

Online: Images of returned and redeposited items, viewable the following day via our online portal

Mail: Redeposited copies provided with a return item advice and mailed via first class U.S. mail to the DDA statement address or other locations, as you specify

Fax or email notification: Copies of returned and/or redeposited items faxed or emailed same day, provided either throughout the day as the items are processed or at end of day

How it works

- We process deposited checks through normal banking channels
- Eligible checks returned by the paying bank are converted to a Nacha-formatted ACH debit record for representation as an ACH
- You choose the date of the first ACH debit (e.g., on the next business day), a specific number of days in the future (up to 30 days), a specific day of the month (such as the 1st or 15th) or the end of the month
- The ACH processing unit picks up the ACH file and sends out ACH debits on your behalf
- If there are any items that are not paid through ACH presentments, ACH debits your account and notifies you of those items

The following overview of the process indicates industry average percentages. Actual clearing percentages may vary:

RCK process overview

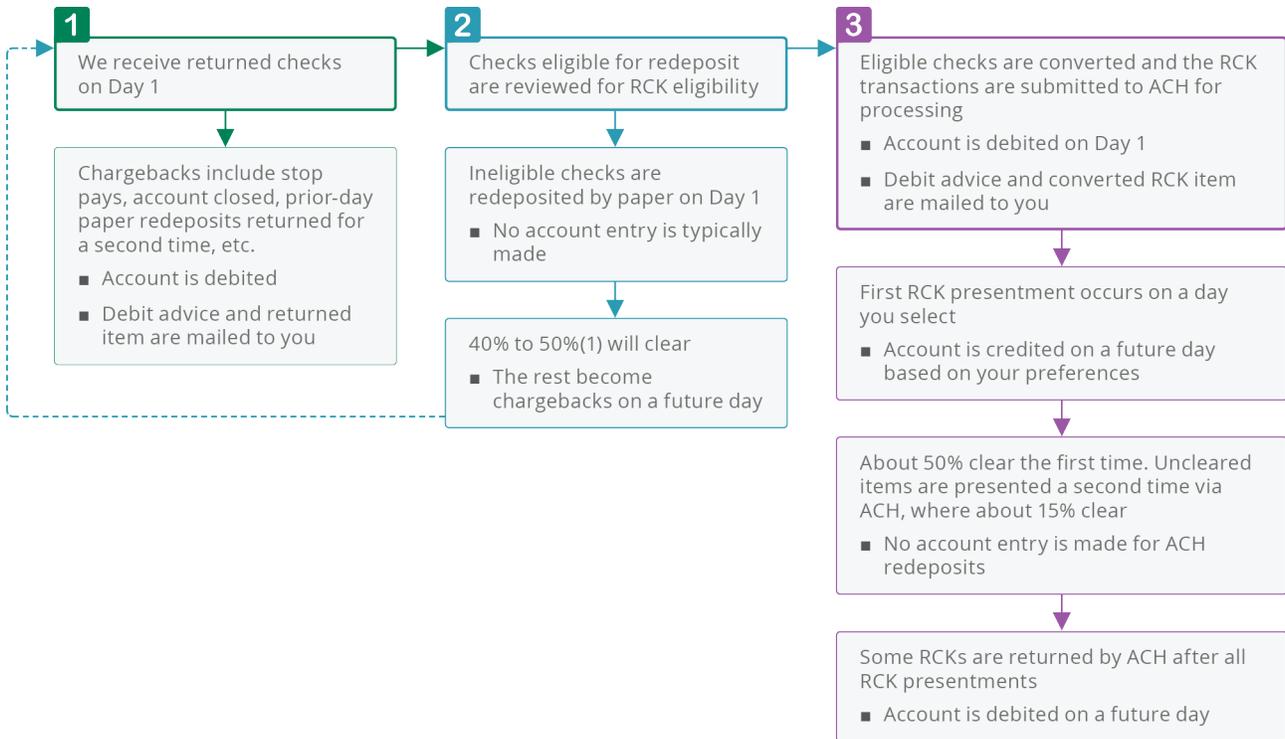


Figure 9

* Percentages are industry averages; actual clearing percentages may differ.

You must disclose to check writers that the check may be converted to an electronic debit. Only checks that meet the following criteria are eligible for RCK:

- Returned for NSF or uncollected funds
- Written for an amount less than \$2,500
- Drawn on a consumer bank account
- Not drawn on a Federal Reserve Bank or Federal Home Bank
- Contain a preprinted serial number
- Dated fewer than 180 days prior to ACH debit transaction

12. Stop Payments – The proposal must include a statement on the proposed stop payment process on an automated basis.

To streamline the Village's stop payment process, we offer the following options:

- **Internet:** Place stop payments online via the banking portal, either directly from within the "Stops" function or more efficiently by using the "Inquiry" function where the check numbers are validated against the issued items
- **File Transmission:** Send a stop (or revoke) payment transaction within the positive pay issue files, allowing stops to be processed in batch
- **Manual:** For back up, contact your designated client service associate (CSA) to assist in placing a stop payment

Stop payment page

Figure 10

Online stop payment requests

When placing stop requests via the banking portal, the system searches 90 days of transaction history to identify if the check has been paid (extended retention periods are available) for payment requests entered manually.

If the check has been paid, the system reports the date the item was paid, and you can;

- Choose to continue to request the stop by clicking “enter” (e.g.: to prevent payment of a second presentment of an item with the same check information)
- Choose to cancel by clicking on the “cancel” button If you do not want to place the stop

Once the stop payment request is submitted appropriately, it will be processed within one hour. We provide confirmation online of successful placement of the stop payment request. Print or download details as needed.

Additionally, a **stop payment activity report** is available online. The final status of the item at the time the stop was placed is available on the activity report the following business morning.

Stop payment requests remain in effect for **one year** and can renew for an additional six years.

13. **ACH Debit/Credit Blocks/Direct Debit Filters – Proposer shall provide a full description of service available, including security and safeguarding available to the Village of Orland Park.**

Protect your account from unauthorized ACH transactions with ACH Transaction Blocking and ACH Transaction Review services. These services offer protection from third-party organizations who originate ACH transactions against your accounts.

The ACH Transaction Blocking self-service tool can make a difference

ACH Transaction Blocking is a self-service tool available through our robust J.P. Morgan Access online portal that allows you to add ACH debit and/or ACH credit block setups at the account level.

Benefit from the following with ACH Transaction Block:

- Set your blocking criteria
- View six months of ACH debit and credit history online
- Entitlements for viewing profiles or setup and maintenance
- Dual Control available
- Receive online reporting of blocked transactions
- Blocked Transaction Report via secure email

ACH FRAUD IS ON THE RISE

You decide to “block” or “allow”:

- All ACH transactions
- Specific originators
- By dollar amount
- By date

ACH blocks can be setup through the online portal via the Checks module.

ACH Transaction Blocking with ACH Positive Pay self-service tool

ACH Transaction Blocking (ACH TB), a fraud mitigation solution available via Payment Control Center in J.P. Morgan Access, automatically blocks incoming unauthorized ACH debit and credit transactions prior to posting to the protected account. The solution blocks transactions, in real time, based on rules activated by the client.

Key functions of the Transaction Blocking tool

Highlights of this tool include the following:

- **Account level setups:** Real-time debit and/or credit block setups at the account level; combine with optional dollar amount thresholds and adjustable start and end dates.
 - Security administrators can enable or disable dual control
- **Company ID setups:** Block or allow debit and/or credit ACH activity from specified company IDs; combine with optional dollar amount thresholds and adjustable start and end dates.

- Import up to 1,000 company IDs
- **Blocked Transaction History:**
 - Access Blocked Transaction History online
 - Optional subscription available to get the Blocked Transaction Report through secure email; set up separately by your CSA
- **ACH Transaction History:** Access ACH transaction history to assist with profile setups and identification of ACH originators and their related company IDs.
- **Receive Alerts:** Optional alerts related to setups requiring approval and for rejected setups. Users with the Approve entitlement are auto subscribed to alerts.

Key functions of the ACH Positive Pay service

Highlights including the following:

- Security administrators can enable or disable dual control and ACH Positive Pay
- Entitled users have the ability to select multiple ACH Positive Pay exceptions for review and decision prior to transaction posting

Highlights of entitlement and administration for users

Security administration and user entitlements are available through J.P. Morgan Access Manager:

- **ACH Transaction Block View** lets a user view prior day ACH debit and credit activity automatically returned by the bank—based on rules.
- **ACH Transaction Block Maintenance** allows a user to create, update and delete rules—and view transaction history. Also, it enables a user to activate ACH Positive Pay.
- **ACH Transaction Block Approval** allows a user to approve or reject rule setups, updates and deletions—with dual control.
- **Review and Decision ACH Positive Pay Exceptions** allows a user to decision ACH Positive Pay items for review.
- **Approve ACH Positive Pay Exceptions** allows a user to approve or reject ACH Positive Pay decisions—with dual control.

Stay alerted with ACH Transaction Review

We offer ACH Transaction Review Service, available through J.P. Morgan Access. Review and confirm ACH debit and credit transactions that post to your account and return unauthorized transactions on a case-by-case basis.

A self-service option allows you to choose either a “pay” or “return” decision default on your ACH Filter Profiles. ACH Transaction Review applies to both credit and debit profiles.

This is a beneficial feature if you have bank accounts serving multiple purposes or want to add diligence and reporting for accounts with a higher volume of ACH received.

How ACH Transaction Review works

- Exception items are delivered based on the filter criteria you define
- You can set up email groups
- The day after ACH transactions post to your account, you receive an email indicating if you have exceptions to review

If there are exception items to view, your authorized user logs into the banking portal to review the list. Once logged in, authorized users make a return decision or allow the ACH transaction(s) to remain posted. The following criteria are used to define the ACH transactions you wish to view:

- Debits and credits
- Company IDs
- Dollar amount and/or dollar amount range
- Transaction type (i.e., TEL, WEB, ARC, CCD, POP, PPD)

You have until 4:00 p.m. local bank time (determined by account location), the day after posting, to submit decisions. If a Pay or Return decision is not submitted by the client, the default Pay or Return decision, as established in the related profile, is applied.

Transactions that are blocked by ACH debit blocking are not presented for review.

14. File Transfer Services – The Village transmits files for employee direct deposit bi-weekly. The Village requests email confirmation that the file was received successfully within 2 hours of transmission.

Your employees can receive automatic electronic payroll payments to a designated checking or savings accounts when using our ACH system.

Typically, one or two days in advance of the designated payday, you send us a file containing the total amount to be paid electronically to your employees’ designated accounts. For an additional charge, payroll transactions may be initiated with same day settlement, provided cutoff times are met. The offsetting amount is charged to your designated account with us on the day of settlement (payday).

Direct deposit options

Origination method

Larger volume	We recommend you use direct send transmission. You create a transaction file in standard Nacha format using industry standard applications. You will then transmit the file to us through a common protocol such as FTP. The transmission is encrypted and sent to us for final ACH processing.
Lower volume	We suggest using J.P. Morgan Access. The banking portal allows your authorized users to enter the required ACH payment details in the fields provided. In addition to initiating payroll, you can use the banking portal for ACH and wire disbursements and concentration.

Transaction type

Prearranged payment and deposit (PPD)	Supply PPD files for next-day credits. For your employees to receive funds as available balances for ATM withdrawals on payday, you must deliver the file to us by 9:00 p.m. CT two business days prior to the settlement date. The file will be processed at the earliest ACH processing cycle so that the receiving depository financial institutions can post the credits to the employees' accounts by open of business on payday.
Same-day ACH credits	Send same-day ACH credits. All ACH credit transactions, except for international transactions (IATs) and transactions above \$1,000,000 are eligible for same-day processing.

Receive a transaction journal within two hours of receipt of an ACH file initiation transmission, including item count and dollar amount.

15. Reconciliation Services –The proposer shall provide a detailed description of its partial and full reconciliation services including deposit reconciliation services.

Yes, all ARP services are optional and designed to enhance reconciliation efficiencies. We offer both partial and full reconciliation and describe below.

Partial reconciliation

Receive a detailed listing of checks paid against a disbursement account over a client-defined period of time with partial reconciliation. 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 the banking portal.

Full reconciliation

Receive a reconciliation of outstanding and paid checks, with the option of reconciling accounts by the week, month, fiscal or calendar year in a format tailored to meet your needs.

Provide detailed check issue data, including account numbers, check numbers, issue dates, dollar amounts and reference information (up to 15 bytes) for full reconciliation.

Choose how you wish to supply this data, in a file transmission or by upload or manual key entry to J.P. Morgan Access, as needed by the check activity in each account.

With check issued data, we perform a **full reconciliation of activity** in the account, delivering a reconciliation report package via the online portal. The standard full reconciliation package contains an account statement, balance sheet, paid and outstanding check listing, plus a summary including check number, issue date, amount paid and paid date.

Deposit Reconciliation

We provide location reporting for clients that deposit from multiple sources into a single checking account through J.P. Morgan Access.

The Village 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 can be 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. This could be useful if tracking is needed by location.

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:	AMC INC	Last Updated:
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	Opening Available	1,878,441.92
	Opening Ledger	1,931,563.34

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: 1001				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: 1002				124,234.52	3 items
06/26/2014	DEPOSIT	1003	9180586869	27,293.40	
06/26/2014					
Total Credits for Location: 1003				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: 1005				127,096.61	2 items

Figure 11

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

To help reconcile your electronic deposits received via ACH or funds transfer, use our Virtual Reference Number (VRN) solution to further increase the efficiency of your receivables reconciliation and cash application processes. By tracking each incoming electronic transaction by the remitter, you can reconcile receivables almost immediately.

Integrating our VRN solutions with Receivables Online further enhances and automates your reconciliation process with a solution that incorporates electronic and paper-based receivables data and performs first level matching against your outstanding invoices.

- 16. **Check & ACH Positive Pay Services – The selected bank shall provide Positive Pay Services for checks and ACH with daily email notification for specified contacts. The Village should have the**

ability to make pay/return decision on-line for exceptions. Proposer should explain the bank's capabilities regarding the capture of the payee name on the check and matching it to the data in the issue file. Positive Pay for checks and ACH is required for all of the Village's accounts. Proposer shall provide in their proposal submission a daily window that the Village is to approve or deny exceptions.

As an industry leader in fraud protection, J.P. Morgan can help protect the Village with a range of services designed to help guard against check fraud.

We have many Government clients on Tyler Munis and have payee name verification and positive pay. We often connect clients who use Tyler Munis to each other to exchange best practices.

Positive pay/teller line positive pay

Positive pay is one of the strongest defenses available to prevent check fraud. It enables the Village to monitor and control the checks presented against your accounts so that only authorized items are paid. We will uncover payments that do not match the issue file and flag them as exceptions. Exception items are available each morning via J.P. Morgan Access for a pay or return decision that needs to be made by 4:00 p.m. ET. In the event that you are not able to make a decision by the deadline, you can set up a default decision of either pay or not pay.

Payee verification

With altered payee check fraud on the rise, J.P. Morgan's payee verification feature enhances traditional positive pay by identifying potential fraudulent checks where the payee name has been changed. The Village provides each payee name as a required part of the information submitted in their check issuance file. We will compare them to the payee names on the presented checks. Payee name exceptions are identified and reported as part of the positive pay review for the Village's decision to pay or return the items.

Post no checks

If the Village has a business account dedicated to electronic payments (ACH or wires) or depository (lockbox), you will benefit from our new Post No Checks service. Post No Checks prevents check debits from posting against a designated account automatically—with no monitoring required.

Check cashing

With check cashing controls, the Village can prevent non-J.P. Morgan account holders from cashing checks at Chase branches or set a dollar limit for the maximum amount that can be cashed by non-account holders.

Additional resources

JP Morgan offers webinars on fraud prevention specifically tailored to our Government Clients.

An overview of protection from unauthorized ACH items

Protect your account from unauthorized ACH transactions with ACH Transaction Blocking and ACH Transaction Review services. These services offer protection from third-party organizations who originate ACH transactions against your accounts.

The ACH Transaction Blocking self-service tool can make a difference

ACH Transaction Blocking is a self-service tool available through our robust J.P. Morgan Access online portal that allows you to add ACH debit and/or ACH credit block setups at the account level.

Benefit from the following with ACH Transaction Block:

- Set your blocking criteria
- View six months of ACH debit and credit history online
- Entitlements for viewing profiles or setup and maintenance
- Dual Control available
- Receive online reporting of blocked transactions
- Blocked Transaction Report via secure email

ACH blocks can be setup through the online portal via the Checks module.

Stay alerted with ACH Transaction Review

We offer ACH Transaction Review Service, available through J.P. Morgan Access. Review and confirm ACH debit and credit transactions that post to your account and return unauthorized transactions on a case-by-case basis.

A self-service option allows you to choose either a “pay” or “return” decision default on your ACH Filter Profiles. ACH Transaction Review applies to both credit and debit profiles.

This is a beneficial feature if you have bank accounts serving multiple purposes or want to add diligence and reporting for accounts with a higher volume of ACH received.

ACH FRAUD IS ON THE RISE

You decide to “block” or “allow”:

- All ACH transactions
- Specific originators
- By dollar amount
- By date

Protect against improper payments with Account Validation Service and Entity Validation Service

As reliance on electronic payments continues to grow, so does the need to validate and authenticate payment data. Our industry-leading Account Validation Service (AVS) and Entity Validation Service (EVS) allows you to originate payments with confidence, combatting fraudsters and reducing risk. J.P. Morgan was recently publicly named to provide AVS services to the U.S. Government.

Additionally, Account Validation Services:

- Enables real time proactive validation of accounts and does not rely upon a single data provider
- Offers a waterfall approach, which allows querying across multiple data providers, expanding reach
- Queries J.P. Morgan proprietary data—both credit and debit ACH transactions
- Offers a complete solution set to meet your account validation requirements and to satisfy compliance requirements with the Nacha WEB Debit rule

AVS helps you mitigate fraud and risk

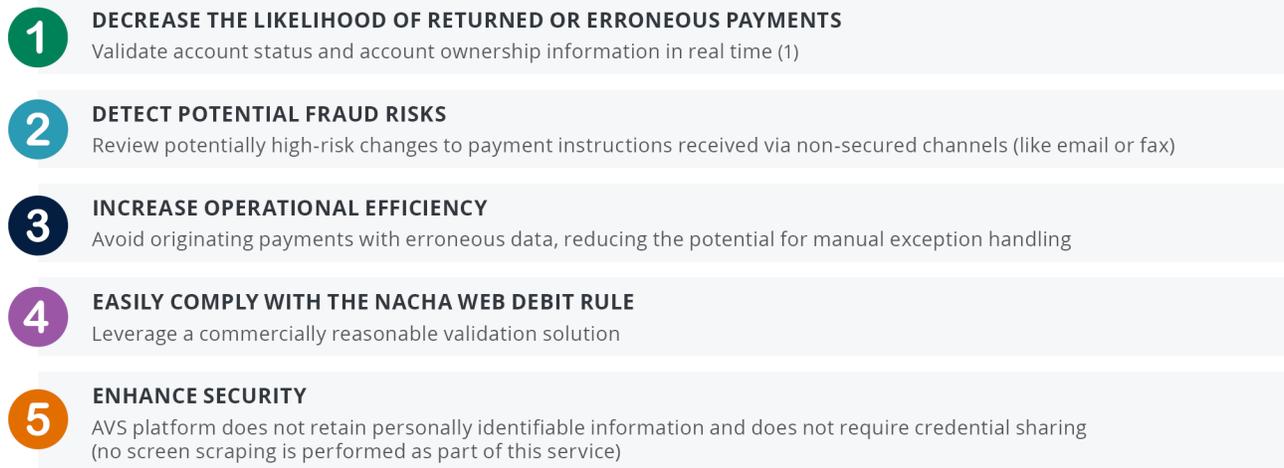


Figure 12

(1) For API and J.P. Morgan Access channels

Both AVS and EVS are available on a per item basis. There is no monthly maintenance fee. Most of our clients will validate an ACH Payment file run once as in the case of payroll direct debit and then validate new payees as they are onboarded. Both services provide real time results thereby eliminating the 2 week turnaround common for an ACH prenote.

17. Change/Currency Order Services – The Village periodically requires change for cashiers at various locations and the ability to cash a petty cash check. Proposers shall provide in their proposal

submission a detailed description of the bank’s procedures for requesting change and for cashing petty cash checks.

Yes. We will cash the Village’s petty cash checks, drawn on J.P. Morgan, as long as the check presented for payment matches the positive pay issuance information on file.

We offer the Village automated coin and currency ordering services (change order services) for pick-up through our vaults and branches. It was indicated on the RFP Q&A that change orders would not be necessary. The following are instructions if an order is ever needed.

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

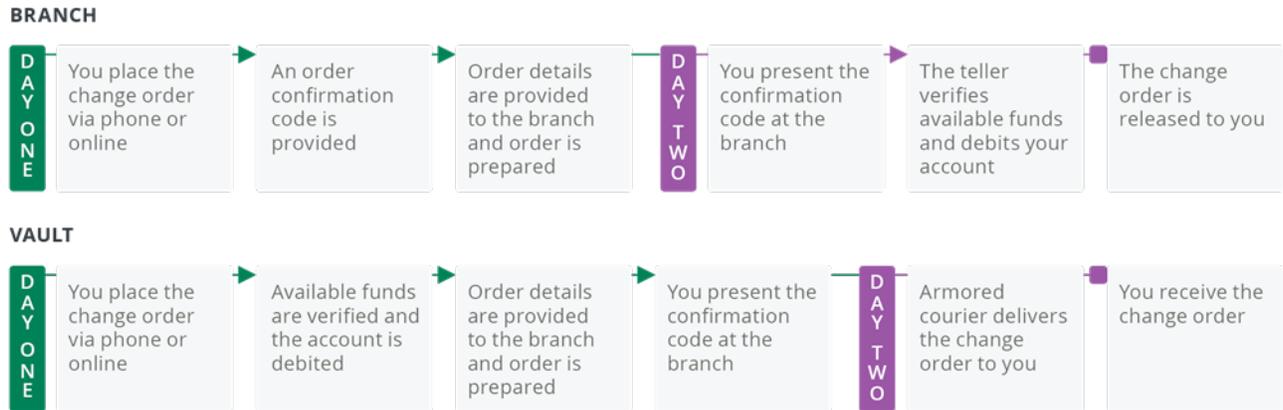


Figure 13

18. **Account Analysis Services – Each month the selected bank shall provide electronically to the Village, an account analysis showing the activity for each compensation category and the resulting charges for that activity, computation of the average daily collected balance, the resulting excess or deficit position for the month’s activity, and the compensating balances required to support the monthly activity. The analysis will show all charges incurred by the Village for banking services and include**

activity by type of transaction, number of transactions, and any other charges (including separately reported earned interest) for services provided. The analysis will also show the net excess or deficit for services during the entire reporting period agreed to between the selected bank and the Village. Proposers should include a sample of their account analysis statement and explain the bank’s delivery options.

Yes. The Village receives an account analysis statement each month identifying all services provided, product volumes and the resulting service charge incurred. We are also offering a Hybrid account, whereby after the fees are paid for by the balances, the excess balances will earn interest. This is convenient in eliminating the need to a separate money market account to sweep or transfer excess liquidity. This also eliminates having to adhere to the 6 withdrawals per month requirement as this is technically an interest bearing checking account.

The earnings credit rate is a bank managed rate that we review and update periodically after considering a range of factors, including the market rate environment. Using a managed rate helps to **maintain pricing flexibility** while helping **to protect you from the short-term rate volatility** that could result from using an indexed rate.

The earnings credit allowance is calculated based on the average daily positive collected balances in the non-interest-bearing accounts less the reserve requirement (currently 0%) using the following calculation:

Monthly earnings credit allowance calculation

$$\frac{(\text{Average monthly investable balance} \times \text{ECR} \times \text{actual number of days in month})}{\text{Actual number of days in year}}$$

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.

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

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

FASTER DELIVERY

Receive the Adobe PDF version on the sixth business day after close of your billing period

GROUP ACCOUNTS YOUR WAY

Group specific accounts and billing relationships together for online analysis

EXPORT DATA

Export billing statement data using robust encryption technology into Excel or text (CSV) for further analysis

MANAGE ACCESS

Create user profiles to give access to specific accounts or billing relationships and your security administrators can reset user passwords

Account analysis statements—How it works

Each month, you will receive a detailed account analysis statement for your account. If you have multiple accounts, you will receive a summary account analysis statement for your entire billing relationship in addition to a detailed account analysis statement for each individual account. The statement includes:

- **Balance/Compensation analysis:** Provides a summarized view of the balances, service charges and earnings allowance applied to your account.
- **Service/Activity analysis:** Details the services used in the statement month by product category.

You can retrieve your electronic account analysis statements on the sixth business day after the close of the billing period. All sections of your account analysis statement may be viewed, printed and exported through the online portal.

Analysis statements are available in PDF, Excel and CSV formats. Additionally, 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, for both U.S. and non-U.S. accounts.

You can group specific accounts and billing relationships together for online analysis purposes and create user profiles giving access to specific accounts or billing relationships, as required.

Sample account analysis in Adobe PDF format

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

12345 LOC 000 123 4567 - NN

ACCOUNT ANALYSIS STATEMENT
FOR JANUARY 2014

PAGE 1 OF 4

ACCOUNT: 000 000b00000123456789
PRODUCTION DATE: 02-06-2014

J.P.Morgan
JPMORGAN CHASE BANK, N.A.
123 LOMBARD AVE
HOUSTON TX 12345

DETAIL OF ACCOUNT 000 000b00000123456789

OFFICER CONTACT:
PAUL ROMAN
(212) 123-XXXX

OTHER CONTACT:
JOHAN LAPSTAR
(212) 123-XXXX

BALANCE AND COMPENSATION ANALYSIS

EARNINGS ALLOWANCE RATE: XX.XX%
MULTIPLIER: \$ 4,709.67000

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 14

Activity Summary section

00067 LOC 802 008 34018 - NN

ACCOUNT ANALYSIS STATEMENT
FOR NOVEMBER 2018

PAGE 2 OF 6

ACCOUNT: 000 0000000000XXXXXXX
PRODUCTION DATE: 12-06-2018

J.P.Morgan
ABC COMPANY INC

DETAIL OF ACCOUNT 000 0000000000XXXXXXX

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	33.5000	1	33.50	90.574	0.00
CASH CONCENTRATION MAINTMASTER	07856	010020	25.0000	1	25.00	67.593	0.00
STATEMENT CYCLES	01010	010307	0.0000	1	0.00	0	0.00
POST NO CHECKS MAINTENANCE	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 15

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 0000000123456789

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



Figure 16

19. Account Executive – An Account Executive(s) shall be assigned to the Village of Orland Park’s accounts to coordinate the account services and expedite the solution of any problem. A trained and competent backup for the Account Executive, familiar with the applicable account, shall be assigned as well. Live customer services from the dedicated Account Executive(s) or backup person(s) shall be available to the Village of Orland Park Monday – Friday (holidays excluded) during the hours of 8:00 a.m. and 5:00 p.m. Central Time. With the proposal submission, identify the Account Executive(s) to be assigned to the Village of Orland Park’s accounts and describe their relevant experience and qualifications.

The Village benefits from our coordinated approach to distinctive, industry-leading client support as we provide you access to:

- Your Relationship Manager, Maria, and back up Account Executive, Lori Cadden can be reached anytime during the day.
- Your client service associate (CSA), Kevin Segar, is dedicated to managing the service requirements of your business. Hours, backup and Client Servicing Manager have all been listed under Relationship Team.
- Our Payments Solution Center Access Support team, for routine transactional and technical support. An example would be assistance with a password reset.
- 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 Village 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 select 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

✓ EXECUTION

- Prompt and accurate operational issue resolution
- A dedicated client service professional committed to servicing your requirements

✓ RESPONSIVENESS

- Issue ownership: acting with a shared sense of urgency and proactively advising of opportunities to improve your business
- Advocacy in providing the right solutions

✓ INTERACTION

- Dedication to understanding your evolving requirements
- Ongoing communication to make sure your business has the right tools and training

✓ INNOVATION

- Continuous monitoring of new opportunities to enhance your business through products, services, support and industry expertise

Figure 17

Village of Orland Park benefits from our commitment to service excellence

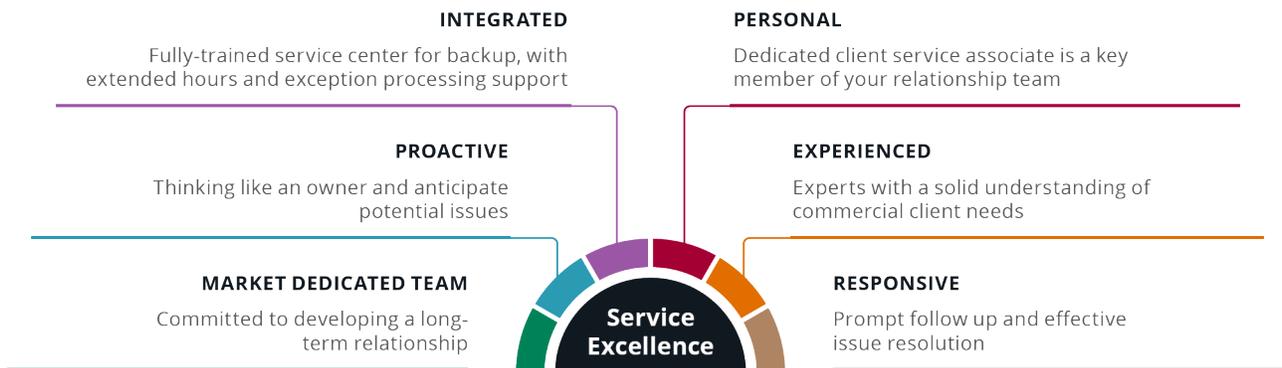


Figure 18

Payments Solution Center Access Support

The Payments Solution Center Access Support team supports routine transactional and technical issues and provides you with consistent, reliable access to service consultants who understand your business. Our service centers are open to support your business requirements during and after normal business hours, and they are staffed with bilingual product experts.

Access Transaction Services

Use Access Transaction Services, our Internet-based self-service tool, to search for payments, inquiries and ACH requests, and create inquiries for wire and ACH payments in accounts to which you are entitled. You may also initiate requests for deletions, reversals, reclaiming funds, returns and notifications of change (NOC) for ACH payments in accounts to which you are entitled.

Virtual Assistant

Use Virtual Assistant, our artificial intelligence based self-service tool, to get answers to your routine inquiries quickly at any time of day. Simple queries such as “what is the status of my wire?” or “how do I create an ACH?” can be answered immediately via Virtual Assistant. It can also hold conversations about your cash balances, administration, reports, statements and answer 300+ questions on how to do common tasks in J.P. Morgan Access.

Merchant support

Additionally, we provide merchant-specific support through Merchant Services senior-level consultants and specialists, Account and Support teams. Merchant Services Technical, Operations and point-of-sale Help Desks are staffed 24/7/365.

- 20. Courier Services – The Village currently uses a courier for pickup of all deposits at the Village Hall, Sportsplex, and Centennial Pool when appropriate. The courier currently picks up at the Village Hall and Sportsplex on Monday, Wednesday, and Friday. The pickup at the Centennial Pool is Monday through Saturday from Memorial Day to Labor Day. All deposits are currently taken to the bank’s vault. The Village requires notification of all deposit variances. The Village would like to consider transitioning into a daily depositing structure by possibly insourcing our courier service and welcome other options. If your bank does not provide courier services, please provide recommended options.**

J.P. Morgan does not provide ground-based courier services for the pickup and delivery of domestic paper check or cash deposits.

The bank does not endorse any specific third-party couriers. However, based upon the processing site, J.P. Morgan can provide details of the existing couriers in those markets. This information is available prior to implementation of deposit activity.

A Smart Safe option would be available and a smart safe could be placed at the Village Hall, Sportsplex and the Centennial Pool. Pickups must be done by the courier at least once every 7 days. Cash deposited has same day availability. It would be recommended that a scanner be placed in all three locations as well for same day deposits of checks. As with a vault deposit, notification would be made on all deposit variances. These two services would solve for your objective of daily deposits.

- 21. Lockbox Services – The selected bank must provide lockbox services to receive utility payments. Currently, the Village issues 24,000 utility bills every two months with approximately 11,000 being processed through the lockbox. The Village bill stubs include a scan line identifying payment type and customer account. The selected bank must electronically provide payment detail to update the Village’s accounting software system. The Village requests that all lockbox information be provided on one website with daily imaging of all stubs and checks. Please provide detailed information regarding your lockbox services options in proposal submission.**

As checks remain viable within the business-to-business industry, many organizations still face challenges with manual processes and inefficiencies.

We can help the Village 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.

Lockbox improves your efficiency by reducing costs and expediting deposit credits to your account.

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**

ONE VIEW

Use Receivables Online's suite of imaging products to post information and efficiently handle exceptions

SAVE TIME AND EFFORT

Eliminate manual scanning of backup documentation onto your server

REDUCE RISK

No need to visit the branch or store by depositing checks online

LESS PAPER

Redirect mail value sent to you and eliminate costly, labor-intensive, paper-based receivables processing

LOWER EXPENSE

Access document and payment images and associated details without investing in proprietary or redundant archives

RELY ON US

Uninterrupted processing and disaster recovery with fully-redundant locations and around-the-clock monitoring

Take advantage of our expertise in implementation and process re-design to drive cost efficiency and a higher rate of straight-through processing.

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 Chicago 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/services needed for bill payment checks for elockbox processing

Converting to Scannable Lockbox from Wholesale

Recommended changes to move to scannable lockbox for ease of processing and more cost efficient.

- Shift donations online for less data keying (handwritten amounts cannot be processed in scannable)
- Eliminate amount enclosed, use balancing and Decision Manager
- Mark-sense on credit card checkbox
- Add lockbox number to OCR scanline (this is a requirement)
- See Appendix 6 for scannable coupon specs

Receivables Online

Receivables Online helps the Village **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

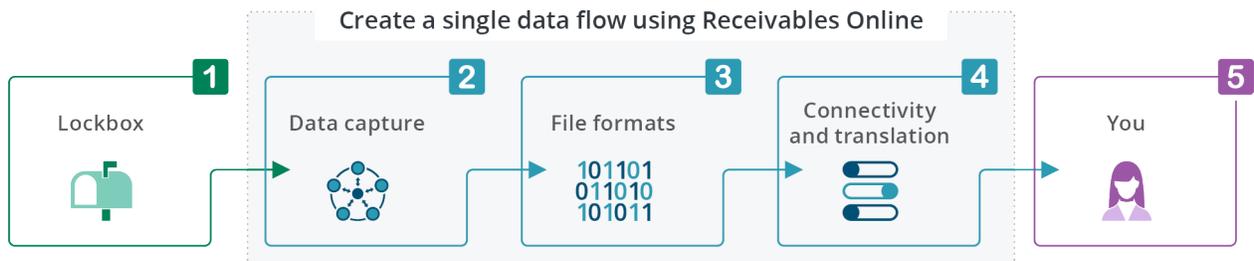


Figure 19

Receivables Online lets the Village 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 Village 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.

Receivables Online Transaction History page

The screenshot displays the 'Receivables Online' interface. The top navigation bar includes the J.P. Morgan logo and 'Receivables Online' text, along with icons for Support, Alerts, Settings, and Log off. Below this, the 'Filter' sidebar on the left allows users to refine search results based on Transaction Value Date (03/01/2021 - 04/14/2021), Payment / Serial Number, Amount (From and To), Entity Name, Programs (listing options like 69501 - GLOBALTEST1 and 85001 - RDC DEMO PROGRAM 1), Payment Statuses (Cancelled, Deposited, In Process), and Channels (Admin). The main 'Transaction History' table shows a list of transactions with columns for Payment / Serial Number, Entity Name, Programs, Currency, Amount, Channels, and Me. The table contains multiple rows of transaction data. At the bottom right, a 'Grand Total' is displayed as USD 70,135.54. Action buttons for 'VIEW', 'ASSIGN', 'UNASSIGN', and 'EXPORT' are located at the bottom of the table area.

Figure 20

Flexible queries: A **robust search engine** lets the Village 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 the past month
- 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 Village 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 Village 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. 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
- 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

User-defined presentation options: With Receivables Online, the Village 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 Village 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.

Image retention solutions

Our standard service allows **45 days** of historical, online access to images in Receivables Online. Images and data are retained in online disk storage that provides high-speed retrieval for your current activity. The Village also may need longer record retention for customer service and audit purposes. Receivables Online offers these **optional storage features** to accommodate those needs:

- **Extended high-speed storage:** Up to **12 additional months** of online disk storage is available. The Village can access images within seconds because they are stored online. This option may be added to your service even if you also use the long-term archive.
- **Long-term archive:** Your archived transactions are readily available when you need them if you subscribe to our long-term archive solution. This optional service **safeguards** your important business data and images for a **10-year period** in dual, secure locations. Because you use the same Receivables Online user interface that you use for accessing your current activity, your remote users do not need to call a central location.

The Receivables Online search page is used to retrieve archived items. The Village is sent an alert when the image has been retrieved and is ready for viewing so you can perform other activities while the request is being fulfilled. Retrieval time depends on the volume and age of the transaction query.

Once a transaction has been retrieved from archive, it is held in high-speed disk storage for five calendar days. You can update workflow fields or add notes to archived items throughout the 10-year archive period. You can also include archived items in any of the standard or optional reports.

22. **Collateral – All deposits in the Village’s name should be 110% collateralized in a monthly and annual statement and must be provided to the Village. Please provide your proposed Third-Party and your proposed Third-Party Collateral. Further details can be found in Exhibit A, the Village’s Investment Policy, Section VII. Suitable and Authorized Investments, Sub-section B. Collateralization.**

Collateralization of 105% is required according to your investment policy.

National Collateral Management Group – General Information

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 "Pledgee Agreement Form" ("PA") and "Fed Mail Form" [exhibit(s) XXX] from the Public Entity (the Public Entity must agree to the custodial agreement terms set forth in the FRB's Operating Circular 7, Appendix C, 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 on-line 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 US 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:

Phone - 1-888-333-8340, option 1 (Monday – Friday 8AM – 5PM Eastern Time)

Email - ncmg@jpmorgan.com

US Mail:

JPMorgan Chase Bank, N.A.

Attn: NCMG OH1-0138

1111 Polaris Parkway

Columbus, Ohio 43240-0138

- 23. Disaster Recovery Planning and Testing – In anticipation of a potential system failure, the Bank shall designate a recovery location that meets industry expectations with regard to the primary processing center. The alternate site shall be able to fully support normal daily activity, including deposit processing, image capture and electronic data transmission. Proposer should provide a detailed description of Disaster Recovery Plan and Testing and recommended options.**

The Bank will be required to test systems annually to provide recovery capabilities and preparedness and shall provide a report to the Village of Orland Park on an annual basis.

J.P. Morgan has created a Firmwide resiliency policy that meets or exceeds relevant professional standards (e.g. ISO 22301, 22313 & 22317) and industry good practice. The policy is based on a variety of regulatory requirements that exist across various countries. There are currently over 100 global business continuity regulatory policies, guidelines, controls, etc. taken into account.

The Firmwide policy and standards set forth a logical and detailed structure of guidance for identifying business resiliency risks and establishing appropriate controls to enable the recovery and resumption of the firm's business operations should they become disrupted.

Our resiliency activities must comply with and are governed by several agencies that have laws, rules and regulations. Within the firm's policy, requirements have been defined for each critical business process to provide essential business and technology service levels to comply with resiliency requirements of the U.S. Office of the Comptroller of the Currency, the U.S. Federal Financial Institutions Examination Council (FFIEC), the Interagency White Paper on Sound Practices to Strengthen the Resilience of the U.S. Financial System and other national regulatory authorities (UK Financial Conduct Authority, UK Prudential Regulation Authority, The Monetary Authority of Singapore, European Central Bank) within the different geographic regions in which we operate.

Our Business Resiliency group is dispersed across our core locations globally. This geographic disbursement allows for enhanced coverage and support during a business disruption. For protection of our clients and staff, we do not release specific details on locations.

Recovery time objectives vary based on criticality of the specific business function as determined by the BIA. For our most critical functions, we apply a two-hour recovery time objective for full resumption of normal operations. For other functions we apply recovery time objectives ranging from 4-72 hours. For the least critical functions, we apply a recovery time objective of 73+ hours, which results in those business functions deferred and/or suspended until resources are available to restore the function.

Critical resiliency plans are tested annually or when there are significant changes in the environment. The level of testing is determined by the recovery time objective of the business function as established by the business impact analysis. Any issues that arise during testing are addressed and resolved, and retested, where necessary, prior to the end of the test or within an appropriate time frame.

Upon award, we would be happy to provide detailed disaster recovery procedures which vary based on product.

24. Cybersecurity – The proposal should include a summary of your bank’s approach to cybersecurity and confirm to relevant State and Federal regulations and PCI Compliance. Also please address your bank’s approach on the ISO 270001 standards relating to Information security, cybersecurity, and privacy protection.

Protecting against cybersecurity threats is a 24/7 operation. It’s not a question of if an organization will be hit, but when it will happen.

Awareness and education remain crucial steps to help stop fraud as cybercriminals target companies of all sizes around the world.

By reviewing and testing your organization’s resiliency and recovery plans before an actual cyberattack occurs, your organization can be better prepared to manage responses to internal and external stakeholders, employees and the public.

“The threat of cybersecurity may very well be the biggest threat to the U.S. financial system.”

*Jamie Dimon, Chairman and CEO
JPMorgan Chase & Co.*

Ransomware

Ransomware is a type of malicious software, or malware, designed to deny access to a computer system or data until a ransom is paid, according to the Cybersecurity and Infrastructure Security Agency (CISA). In some cases, the data is not returned even if the ransom is paid. In fact, there is often a demand for additional payments.

“The key to mitigating a ransomware attack is to isolate, isolate, isolate. By creating multiple layers of protection for backups, organizations can help support rapid restoration capabilities”

*Adam Bulava, Global Head of the
firm’s Attack Simulation team*

Prevention

The best protection against ransomware is to prepare for a disruptive event by anticipating and planning for a worst-case scenario. In the event of a major disruption, it’s important to have a robust disaster recovery plan (DRP) in place to help restore information technology functions. A DRP should consist of four stages:

- Conduct a business impact analysis

- Identify critical systems
- Develop the plan
- Test and exercise

Hosted simulations

J.P. Morgan hosts a series of tabletop exercises with clients that simulate a ransomware attack scenario. The simulations demonstrate real-life implications of an attack and help test an organization’s resiliency strategies.

Resiliency plans should be tested regularly and combined with simulated drills. Scheduled testing gives an organization the opportunity to identify gaps, implement necessary changes and boost employee efficiency with resiliency procedures.

Elements of good cybersecurity hygiene

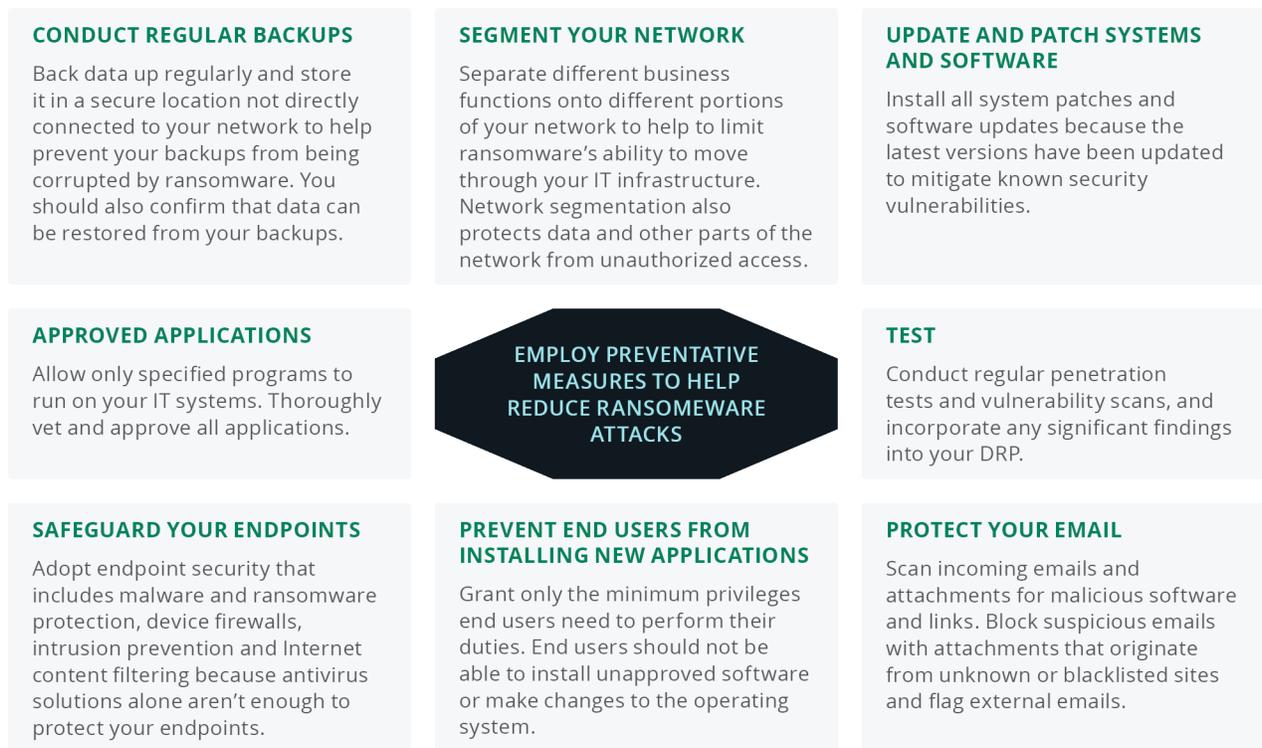


Figure 21

We’ve provided information to help your organization prepare for, and protect against, ransomware. Please note that this is not a comprehensive analysis of all types of ransomware activities or best practices. Your organization is responsible for determining the best ways to protect itself against ransomware activities, and to select the best practices most appropriate to its needs.

The firm has adopted industry IT security practices, including, but not limited to COBIT (Control Objectives for Information and related Technology) for IT governance, International Organization for Standardization (ISO 27K family of standards), Federal Financial Institution Examination Council (FFIEC) Guidance, and BSIMM (Building Security In Maturity Model). The firm follows a comprehensive set of Technology Controls and Cybersecurity policies and standards and meets requirements from over 150 regulators worldwide, which are updated to ensure that controls are consistent with industry best practices as well as global regulatory requirements.

The firm has developed a full suite of Information Risk and Security Policies, Standards and Procedures which are consistent with industry standard frameworks.

In particular, the firm's data security standards are consistent with the Payment Card Industry Data Security Standard v3.2.1, as the firm's data security control framework incorporates PCI-DSS standards. Specifically, client information is protected by the firm in a variety of ways, including and not limited to:

- Using industry standard firewall technologies to protect data; removing vendor supplier defaults for system passwords and other security parameters;
- Utilizing industrial-strength encryption methods when the data is in transit outside of the firm network;
- Deploying intrusion prevention/intrusion detection systems;
- Deploying anti-malware to the computers with regular signature updates;
- Regularly patching systems; Regularly testing security systems and processes;
- Tracking and monitoring access to network resources;
- Maintaining an information security policy designed to ensure that all employees receive regular training on data privacy and security and that employees are required to certify their completion of such training; and
- instituting a corporate-wide policy requiring that all laptops and mobile computing devices have encryption software installed that requires a separate log-in at boot up.

Lastly, the firm requires that external service providers that come in contact with cardholder data be PCI-DSS compliant and can confirm that this is the case each year.

Please refer to Appendix 7 for Our information Security Program Letter.

25. Overdraft Provisions – Every effort will be made to eliminate overdraft situations. If this situation arises, the proposal should include any and all Bank policies regarding overdraft charges and handling procedures.

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:

Negative collected balance fee calculation

$$\frac{(\text{negative collected balance} \times \text{overdraft rate})}{360 \text{ days}}$$

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 Village's relationship manager.

26. Online Banking Services – The selected bank must provide secure online access to a web-based cash management system (Real Time), enabling the Village of Orland Park to receive and transmit financial information online. Proposers should include a detailed description of the functionality and security offered, including multifactor authentication, through the online banking platform the on-line services the bank offers. The functionality desired in the system includes, but not limited to:

- **View real time account balances and deposit detail**
- **View transaction details (e.g., deposits, checks paid)**
- **Transfer funds between accounts**
- **Initiate transfers, wires, or ACH transactions**
- **Perform check inquires**
- **Check Return Management**
- **Review Lockbox detailed information**
- **Initiate online stop payment orders**
- **Review Positive Pay Decisions**
- **Decision Positive Pay and ACH Positive Pay exceptions**
- **Manage Users**
- **Run, save and schedule a variety of standard and customizable reports**
- **Download transactions and report data to Excel file format**

The Village of Orland Park's IT Department must review and approve all services utilized by the Village. Please provide the bank's fraud prevention measures with regard to on-line banking.

With J.P. Morgan Access, the Village receives 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. The Village will receive secure online access enabling you to receive and transmit financial information. We have provided a detailed description of the functionality and security offered. With J.P. Morgan Access, the Village will be able to do all the items listed above and more.

J.P. Morgan Access features and benefits

Dashboard: Saves you time because everything is in one window

Village benefits	<ul style="list-style-type: none"> • See recent payment activity and related statuses • Check balances and run reports from the home page • Make payments directly from you cash position view • Find information quickly with the search tool • View notifications online and set up to receive notifications via email • View file transmission status for both current and prior day • Monitor host-to-host security keys to track upcoming expirations • Renew expiring File Transmission security keys online and activate them on demand 	
Available services	<ul style="list-style-type: none"> • Configurable notifications • Search • Payments, reports and statements • Activity log 	<ul style="list-style-type: none"> • Pending actions • User preferences • Help center • File transmission and key status

Checks (1): Efficiently manage paid check activity, monitor fraud and streamline account reconciliation processes

Village benefits	<ul style="list-style-type: none"> • Efficiently manage your check process • Submit check issue information and retrieve reconciliation reports • Mitigate check and ACH fraud risk • Streamline your account reconciliation process through our comprehensive check services solution • Enhance security and fraud protection by sending check print files for bank printing and distribution to payees 	
Available services	<ul style="list-style-type: none"> • Online check details and images • Check Print • Stop payments 	<ul style="list-style-type: none"> • Positive pay • Reverse positive pay • ACH Transaction Review and Blocking

J.P. Morgan Access features and benefits

Payments: Saves time by aligning to your workflow and the way you work

Village benefits	<ul style="list-style-type: none"> • Use consistent payment workflows • Initiate wires (including from non-J.P. Morgan accounts), book transfers, ACH, U.S. account transfers, draft/checks, drawdowns, and advice to receive (depending on entitlements) • Creation of, and modification to, enhanced templates (i.e., templates that have been bank verified) • Easily view payment and template history within the workflow, including modified field details when approving transactions • See account balances while making a payment • See payment cutoff time while making or approving a payment • Use comprehensive and configurable user entitlements, limits, and approval workflow to provide optimal control 	
Available services	<ul style="list-style-type: none"> • Wire transfer (USD) • U.S. ACH • Account transfer • Book transfer • Print and export 	<ul style="list-style-type: none"> • Multiple approval levels • Nacha file import • Service requests (USD wire and book transfer)

Reports: Readily customizable

Village benefits	<ul style="list-style-type: none"> • Organize accounts into groups • Customize reports from a single page • Schedule reports and share them with other users • Use settings to tailor views of balances and reports • View check and deposit images and research adjustment advice, where available 	
Available services	Reports include: <ul style="list-style-type: none"> • Balance and Transactions, including location view reports • Checks/deposit ticket images • Daily Cash Position • Controlled Disbursement Funding • Returns and Exceptions • Payment and Template Reporting • Checks Paid report • Wire Detail report 	Formats include: <ul style="list-style-type: none"> • Prior-day, current-day or date range • Online, Excel, PDF, CSV, BAI2, OFX, ISO camt.052, camt.053, camt.054 and Swift MT940/42

J.P. Morgan Access features and benefits

Statements: Quickly view, monitor and output statements

Village benefits	<ul style="list-style-type: none"> • Delivers a high-level view with the ability to view or download statement information from a single page • Comprehensive and efficient functionality to filter, search, and retrieve statements • Centralized location for domestic and international statements • Ability to view individual images of checks (front and back) or bulk downloads • Easily export statements (Excel, PDF and CSV) and paid check images • Online availability of historical statements • Ability to retrieve up to three types of Liquidity Statements: Investments, Cash Concentration and Pooling
Available services	<ul style="list-style-type: none"> • Bank statements • Billing statements • Liquidity statements

Manager: Create and manage users simply and quickly

Village benefits	<ul style="list-style-type: none"> • Browse relationships between accounts, products & users to understand your relationship structure • View and report on all user entitlements from a single page • Follow step-by-step workflow for streamlined, effortless setup • Lock down security with precise user entitlements, limits and account settings • Manage user passwords and credentials, including hard and soft token assignment 		
Available services	<table border="0"> <tr> <td> <ul style="list-style-type: none"> • Company overview • User Setup/administration • Administration reports • User authentication credentials • Entitlements support for products </td> <td> <ul style="list-style-type: none"> • Clone entitlements • User groups • Account groups • Transaction approval Workflow Rules </td> </tr> </table>	<ul style="list-style-type: none"> • Company overview • User Setup/administration • Administration reports • User authentication credentials • Entitlements support for products 	<ul style="list-style-type: none"> • Clone entitlements • User groups • Account groups • Transaction approval Workflow Rules
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Liquidity Solutions: Online liquidity management tool with near real-time visibility of cash balances and investments

Village benefits	<ul style="list-style-type: none"> • Optimize return on excess cash • Minimize risks
Available services	<ul style="list-style-type: none"> • View and manage cash and investments across multiple entities, products, regions and currencies • Invest in and redeem Money Market Mutual Funds • Customize and run reports

J.P. Morgan Access features and benefits

Merchant Services: Integration

Village benefits	<ul style="list-style-type: none">• Provides users with simplified payments reconciliation• Identifies opportunities for improving profitability around payments• Provides alerts for quicker awareness to fraudulent payments activity
Available services	<ul style="list-style-type: none">• On-demand, user-defined reporting• Customizable user entitlements• Available in multiple languages

More Services: Single point of access to a wide range of additional treasury management services

Village benefits	<ul style="list-style-type: none">• Single sign on accessibility
Available services	<ul style="list-style-type: none">• ACH File Warehouse• ACH Services U.S.• Counter Party Portal• Digital Payments• Electronic Specialty Account Portal• Host-to-Host Online• Receivables Online and Remote Deposit Capture• Supply chain finance

(1) U.S. accounts only.

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 Village'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 Village'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 Village 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.

J.P. Morgan Access login

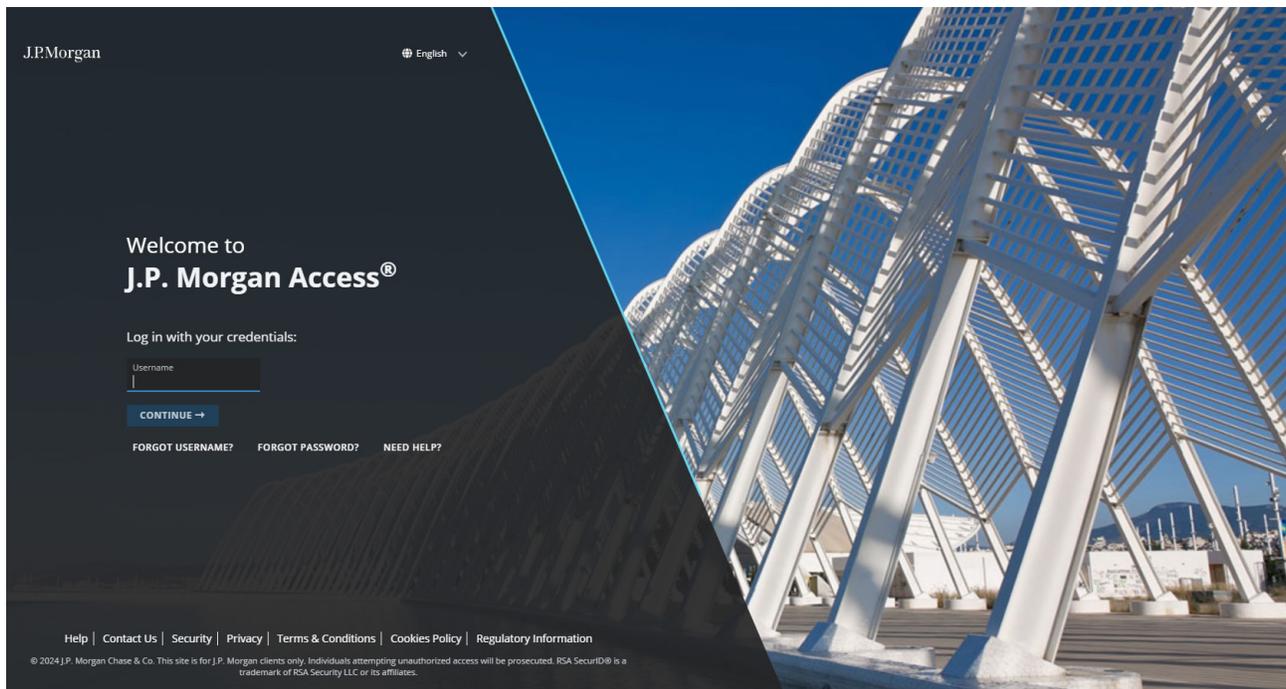


Figure 22

Administrative functions with Manager

Your assigned security administrators maintain the Village's security environment in J.P. Morgan Access using the online administration tools available in Manager.

Manager provides **simplified, self-service** administration capabilities. It's the security administrator's **one-stop-shop** for all administration functions. It all starts with the Manager **menu**.

Manager navigation

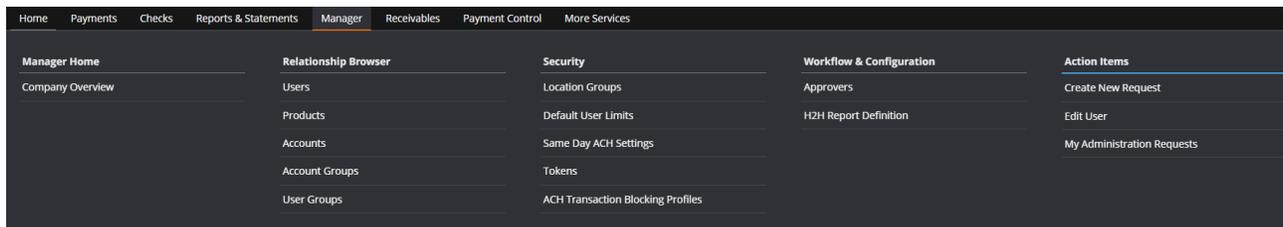


Figure 23

Manager menu options help security administrators take action. View your administration options in the main Manage menu including:

- **Manager Home** is where you access your Company Overview to view your relationship summary and navigate to common pages to view more detail, including accounts, products and users; additionally, you can approve requests and initiate user management.
- **Relationship Browser** is where you can see relationships between accounts, products & users to understand your relationship structure and verify user entitlements.
- **Security** is where you set up location groups, default user limits and same-day ACH functions, as well as manage tokens.
- **Workflow & Configuration** is the place to select approvers, set up approval rules and categories.
- **Action Items** is where you create new requests and view and edit user details.

User entitlements

The Village 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 Village 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 the Village 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

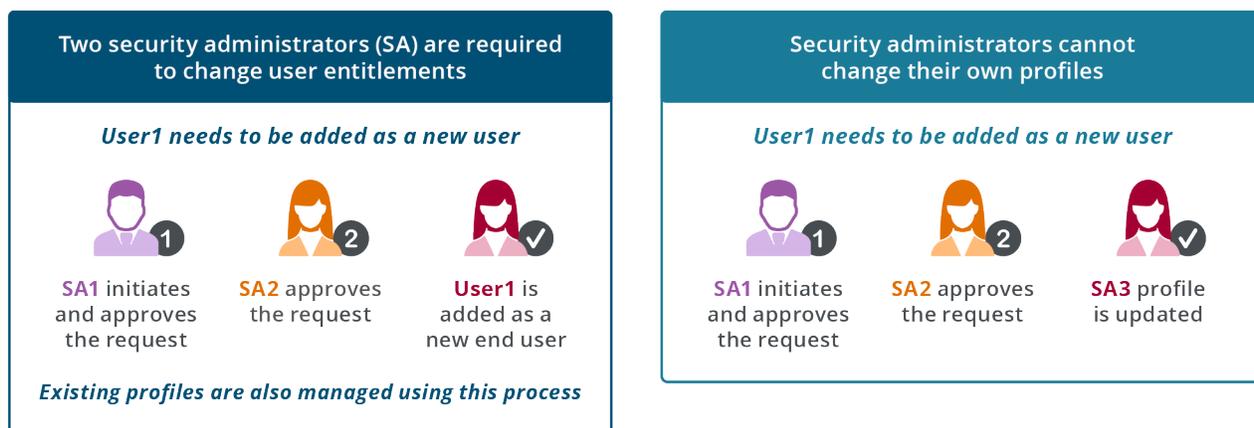


Figure 24

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.

27. Contract Transition Plan – Please provide details on how your bank strategically plans to transition at the expiration of your firm’s contract to ensure continuity of services.

Your Relationship Manager, Maria, will be responsible for co-ordinating the exit strategy with the off-boarding team and your Client Service Associate, Kevin. We will adhere to your schedule for transition. Our teams are consistently monitored for quality and customer satisfaction with reporting visible to the upper levels of not only the National Government Team but the heads of Commercial Banking. Our client satisfaction is critical to us throughout all stages of the relationship.

What to expect when transitioning into JP Morgan:

An onboarding specialist will be assigned to serve as the Village's primary point of contact throughout the process. Your onboarding specialist, who has end-to-end ownership and accountability of the implementation, is responsible for communicating regularly with you and coordinates all activities across the bank. Regular, often weekly, meetings are held to share information and measure progress.

Your onboarding specialist works with you to validate the solutions you have requested, establish timelines for implementation and then coordinates with the necessary teams across your organization and ours to complete the setup.

We view the implementation process as a pivotal phase in our relationship and an opportunity to demonstrate the value of our expertise and consultative capabilities.

The onboarding specialist is responsible for:

- Forwarding new account and product documentation file specifications, start-up packet(s) and procedure manuals to the Village.
- Contacting your designated representative(s) to complete all required documentation and determine specific product instructions.
- Reviewing and completing product questionnaires with you, as appropriate.
- Opening required accounts.
- Ordering depository supplies.
- Coordinating with our operations group to make sure products are set up to your specifications.
- Coordinating file and transmission testing with the technical implementation specialist for both teams, which includes:
 - Transmission options review and setup
 - File testing and file security
 - Providing test and reports to the Village
 - Examining all reports and elements of file testing and processing
 - Updating all parties on progress
- Confirming delivery of personal identification numbers (PINS) and instruction guides.
- Providing required training or other assistance, as needed.
- Monitoring initial depository activity and confirming depository products are working as expected.
- Organizing a post-implementation meeting to review your first account analysis statement.
- Coordinating the hand-off to your dedicated CSA for ongoing servicing.

We follow an established project flow and framework when executing the setup of products and services.

Proven project management approach for adding new services

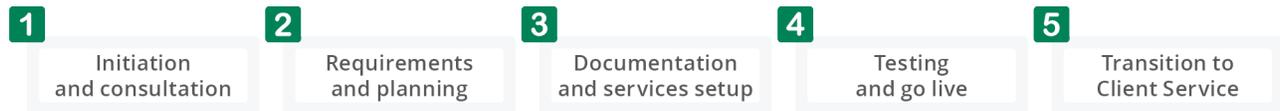


Figure 25

We confirm terms of the proposed process with you. Upon accepting the proposed process:

- Your Sales team shares the terms of the proposed process with our Implementation team
- Your Sales and Implementation teams discuss the proposed process, exceptions, your goals and special conditions
- Your Implementation team schedules a kickoff call, reviews the project plan, identifies needed documentation and establishes a meeting schedule
- You return the required core DDA documents and product-specific documents to Implementation
- Our Implementation team works to complete your request and verifies our systems reflect your correct information
- Your CSA is notified of product setup completions
- Training requirements are coordinated and scheduled with your designated contact(s)
- Training, including product manuals and sample completed order forms, is provided to you at no cost
- Your account is monitored for a period of time (to be determined) to verify proper setup, availability, exceptions, etc.
- Your onboarding specialist confirms with you that products are working properly and sets up a meeting to review your first analysis statement
- Your account is officially transitioned to your designated CSA for ongoing servicing.

Please refer to our Implementation Plan in Appendix 8.

28. Training Services – The selected bank must provide training to Village staff for the operation and use of the bank’s services and related automated systems. Training, operating manuals, and on-going support are to be supplied by the bank for all services provided.

The Village’s **dedicated onboarding specialist** serves as your primary point of contact and coordinates the implementation of your services. Each member of your implementation team has well-defined support responsibilities. We discuss key roles below.

Rely on your dedicated onboarding specialist as your primary point of contact

- Serves as the primary contact to coordinate between all levels your organization (e.g., management, users, technical staff and external partners) and the bank
- Schedules the kickoff meeting to begin a large or complex implementations
- Documents key tasks, assignments and time frames
- Schedules subsequent meetings to track and support the progress, as needed, with your input

Get the technical support you need from one or more technical implementation specialists

- Coordinates with the onboarding specialist to coordinate setup activities for your data file transmissions
- Assembles a team of production and systems experts to work closely with you throughout the process
- Presents connectivity options
- Provides set up and tests the connectivity link, and sends test files

Receive ongoing support that doesn't end once your service begins (1)

- Provides training, usage assistance and technical support via telephone as required or requested
- Provides necessary product guides, procedure manuals and user guides required for products and services being implemented
- Helps make certain you to fully understand our products so you can take full advantage of their benefits and features.
- Shares insights on demand—such as business resiliency, cybersecurity and fraud protection, market and economic analysis and more—via webinars, videos and podcasts to help you manage your business and stay up-to-date

(1) As provided by Client Service and Technical Support teams. Expertise is added as needed.

We believe continuous support is critical to your overall account relationship. After implementation, the Village's designated CSA becomes your ongoing contact to make sure that your expectations are consistently met.

Training

We offer the Village a variety of methods for training without any cost to you, such as customized Access or PaymentNet training with an instructor, webinars, phone consultations with your CSA or the Access team and short step-by-step prerecorded videos.

Receive the training you need



Deposit preparation process

Receive a number of materials during the initial implementation meeting, including **deposit preparation procedures**

Receive the training you need



Change order procedures and system access

Receive materials during the implementation process, including **procedures and worksheets for our automated IVR or web-based coin and currency ordering system**, depending on your preference



Online resources

The Help tab provides you with online help articles, FAQs, guides, videos and a range of live and pre-recorded webinar offerings on how to use our products and services



Webinar training

Learn about each of our products in the J.P. Morgan Access family—each webinar lasts between 15 to 90 minutes and registration is available via the Help page



Phone training

Schedule a one-on-one session conducted over the phone to meet your needs by contacting Client Access Training at (866) 619-3055, Monday through Friday, 6:30 a.m. until 6:00 p.m. CT

Additionally, instructor-led sessions are available on many of our products including Receivables Online and Remote Deposit Capture.

29. **Direct Debit Services for Billing Accounts – The Village offers direct debit of utility payments for its residents as well as retiree contributions to health insurance. The Village bills approximately 11,000 to 13,000 utility billing accounts each month. Of this amount, approximately 3,200 residents have enrolled in the direct debit program. The Village collects from approximately 110 retirees monthly.**

Yes, with J.P. Morgan Access ACH services, your customers, vendors and trading partners authorize the collection of funds from designated checking accounts whenever a payment is due.

30. **ACH Payment Services – Please describe your banks ACH program including same day ACH parameters and batch processing of ACH payments to vendors and retirees for monthly health insurance payments.**

Based on the Village's operational requirements, J.P. Morgan recommends:

- J.P. Morgan Access for lower volume transaction files. Our online portal is a fully integrated, browser-based platform that provides easy-to-use applications for all of your information, compliance and portfolio management needs.
- The secure file transfer protocol (SFTP) transmission method for large batch origination.
- Same Day ACH is available via J.P. Morgan Access.

ACH Initiation via J.P. Morgan Access

J.P. Morgan recommends that the Village use J.P. Morgan Access for lower volume and manual entry of ACH payments. In addition to initiating payroll, this service also facilitates disbursements and concentration.

Sample payment initiation page

Figure 26

J.P. Morgan Access uses a common set of intuitive templates for every payment method. For example, the Village can easily create beneficiary templates with lockable and editable fields to set up recurring payments. The Village can create templates to support a complete menu of ACH transactions, with all template information stored securely with J.P. Morgan:

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

Transactions based on templates or entered in free-form mode are created by the Village, then batched, approved and released for processing. ACH files generated through J.P. Morgan Access are retrieved and processed several times each business day for next-day processing (or same-day when applicable). For non-repetitive payments, the Village can create free-form ACH payments without the need to establish a stored template.

ACH Nacha file import

It was stated that the Village does not use NACHA files currently. In the future the Village can elect to use the automated interface on our banking portal to upload a standard Nacha formatted file. It's easy to submit payments for approval and release. Nacha import is available for CCD, CCD+, PPD, PPD+, CTX, IAT and WEB Standard Entry Class Code transactions. The import functionality also supports the transaction codes for checking, savings, general ledger and loans. Optionally, a comma-delimited or fixed width file can be uploaded using the template functionality.

The file import feature offers the Village:

- Future-dated warehousing of up to 60 calendar days.
- Ability to create settlement offset at transaction level or batch level.
- Next-day settlement option for transfers to/from J.P. Morgan accounts.
- Option to create addendum record for all payments.

Originating large volume ACH transactions through batch file transmissions

To originate through batch file transmissions, using any one of industry standard Nacha file formats (e.g., ARC, CCD or PPD), the Village sends their file to us through a common protocol, such as secure file transfer protocol (SFTP).

Highlights of large volume batch origination as an option for increased efficiency

We offer a file delivery solution that allows the Village to send and receive ACH files using SSL session encryption, browser-based file exchange (HTTPS), SFTP with PGP (Pretty Good Privacy) or GNUPG (GNU Privacy Guard) file encryption or AS2 (Applicability Statement 2).

Our delivery methods leverage the Internet and readily available software packages to make transferring files simple and secure without the added cost of proprietary software installation.

VPN (virtual private network) is also supported file transfer solution.

Key features of transmission processing

Value dating	Submit regular commercial payments to vendors on the business day prior to the value date, or warehouse for up to 90 days in advance of the value date for direct transmissions
Encryption	After encrypting the file, transmit to the bank for final ACH processing
Data integrity	Benefit from better data integrity and file edit checks to identify potential duplicate files upon receipt of files into our ACH system
Transaction journals	Receive a transaction journal within two hours of receipt of an ACH file initiation transmission, including item count and dollar amount

Key features of transmission processing

Redundancy	Be confident in knowing our server is mirrored for disaster recovery
Secure access	Receive a logon and password that gives the Village access to a “drop box” directory on the server
Push or pull	Initiate the SFTP session to push and pull data files

We recommend submitting large batch files containing any consumer credits at least two business days prior to the settlement date. The bank accepts future-dated large batch files containing consumer credits. These should be submitted at least two business days prior to the settlement date.

The Village can also send same day ACH credits debits. All ACH credit and debit transactions, except for international transactions (IATs) and transactions above \$1,000,000, will be eligible for same-day processing. All data received after 2:15 p.m. CT (1:15 p.m. CT if prefunded) is ineligible for same day.

- 31. Procurement Cards - The Village currently has issued procurement cards to 92 employees. Last year, there were approximately 2,400 transactions for a Village-wide credit limit of \$250,000. Cardholder limits vary by cardholder, and span across all departments of the Village to make last minute purchases at either any retail store or online transactions. Most fall within the \$750 per day / \$1,500 per month range. Limits are raised and lowered as the occasion warrants. The transaction activity is imported each month into the Village’s financial software. The software used by the Village is called Munis, by Tyler Technologies. Proposers should provide information on the bank’s procurement card program, including the potential to earn an annual rebate on total procurement card purchases each year.**

We offer the following cards to the Village:



One Card

One solution to manage multiple types of spend

- *Simplify processes:* Simplify program administration and place essential program functionality at the fingertips of your users
- *Enhance control:* Greater employee convenience and streamlined purchasing control with one card to carry and one set of spend controls
- *Aggregate spend:* Aggregate spend capture as you consolidate the rebate revenue stream for optimal earning potential



Virtual Card

Virtual, electronic single-use payables solution

- *Automate control (to the penny):* Automate higher value spend requiring accounts payable control or “one-off” transactions
- *Get it all:* Receive the benefits of a Purchasing Card with the controls of a check (payee, date, amount) and the efficiencies of ACH
- *Realize gains:* Take advantage of earning rebate revenue, extending float, increasing liquidity and streamlining the payment process

Leverage the experience of a market leader

What does that mean to you?

It means we provide you with proven solutions and time-tested features tailored to your complex needs, regardless of the size of your program, range of spend, specific business challenges, goals and technology.

Being one of the most strongly capitalized bank-holding companies means you benefit from our flexibility to pursue technology enhancements and capital investments into new products and services, to continually seek **innovative concepts** and ways to increase operating efficiencies.

Leverage our consultative approach at all stages of your program

Our consultative approach means we are relationship focused. We design, implement and manage a solution to meet your needs, subject to your approval.

From implementation to ongoing support, dedicated in-house implementation helps you get started and in-house service provides ongoing client care to help solve problems quickly.

We begin by taking the time to learn more about the issues that confront your organization each day, your processes, how these processes work, and what you are trying to achieve.

Once we have assessed your needs, we recommend the program that works for you to enhance control, simplify payments and optimize cash flow.

Leverage our specialists to optimize your payment strategy in areas of:

- Industry benchmarking
- Program communications
- Program consistency
- Spend segmentation analysis
- Program value quantification
- Supplier recruitment

Leverage our scale

With one of the highest acceptance rates in the industry, we put the convenience of you and your cardholders first. We can help you drive adoption and capture more spend, using our large supplier network, extensive recruitment experience and broad base of acceptance.

Capture scale from a payments leader and engage JPMorgan's Commercial Card Solutions to earn more rebates, drive operating efficiencies and enhance control.

Streamline Program Management with PaymentNet

Automate administration of your card program, simplify cardholder tasks and streamline account reconciliation with PaymentNet.

Be more efficient with the right tool

	<p>No software to install or maintain</p> <ul style="list-style-type: none"> • PaymentNet’s web-based solution means nothing to install • Our fully-hosted system means we take ownership of hardware platform needs, not you • Access PaymentNet on the go with our mobile website—great for cardholders, too
	<p>Handle everyday tasks more quickly and efficiently</p> <ul style="list-style-type: none"> • Access key information, address core tasks and make payments directly from the home page • Make real-time profile changes, adjustments of account controls • Reduce the need for repetitive manual effort with mass updates
	<p>Monitor, analyze and report on your program spend—your way</p> <ul style="list-style-type: none"> • Design custom reports to fit your needs--or choose from standard report options • Save time and schedule reporting to run automatically • Create and save report queries in a way that meets your needs
	<p>Create hierarchy structures that meet your business needs</p> <ul style="list-style-type: none"> • Save time and establish defaults to simplify reporting and transaction approval • Built-in hierarchy support gives authorized personnel access to a wide range of administrative options • Hierarchy structures allow cardholders to benefit from convenient, self-service features
	<p>Set controls with real-time adjustments to promote adherence to expense policy</p> <ul style="list-style-type: none"> • Enforce spend policies before a transaction is even initiated • Limit unauthorized usage while still giving employees exceptional flexibility • PaymentNet puts you in control, from the cardholder to the program administrator to the auditor
	<p>Gain greater transparency and insights into your program spend</p> <ul style="list-style-type: none"> • Minimize manual tasks while increasing administrative speed and accuracy • Provide transparency and accountability to management with a full range of audit trails • Get the information you need to enable you to break down and analyze your program spend
	<p>Use a one-step, paperless process to capture the entire card application</p> <ul style="list-style-type: none"> • Manage each step online—from card application to approval to card request within PaymentNet • Give program administrators full traceability and cardholders online status of their application • Save more time by establishing user access roles for each account during card issuance
	<p>Upload data to your general ledger to streamline the posting process</p> <ul style="list-style-type: none"> • Populate your general ledger as often as needed, automatically with the latest transaction data • Specify different record types, order and sorting based on your system requirements • Eliminate time-consuming manual input of data into existing general ledgers

Experience a new level of efficiency and control with PaymentNet

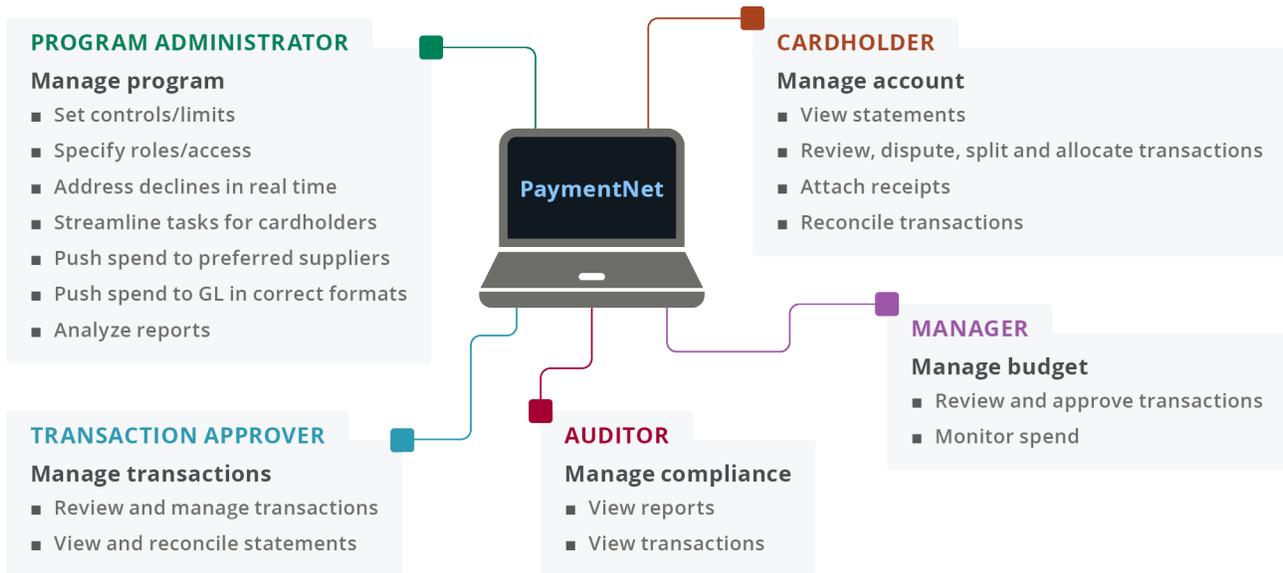


Figure 27

We offer PaymentNet at no charge. To help you get the most out of PaymentNet, we provide comprehensive training for your program administrator, as well as training materials for cardholders and other users.

Leverage our Integration with Tyler Munis

One of our key differentiators is our experience in working with clients to map card data to a wide range of systems including Tyler Munis.

Whether you utilize one of our standard file offerings, leverage the flex mapper in PaymentNet or the Tyler ACI format, we help you achieve efficient, automated data integration.

Based on specific needs, files can be configured for generation on a pre-determined schedule or run on demand. Upon completion, files are sent via secure transmission or downloaded from PaymentNet at your convenience.

- 32. Parking Terminal Payment Boxes – The Village currently delivers parking terminal payment boxes to a local branch 1 day a week. The branch prepares the deposit for the funds included in the payment box and sends all deposit paperwork to the Village. The Village may become more frequent with deposits as commuter activity returns to pre-COVID levels.**

We would recommend a combination of digital meter payments and a Smart Safe solution to drive efficiency, accuracy, immediate availability, and safety for the Village employees. We have several local clients that utilize these options for parking payments, and we would like to strategize with you to determine the optimal process for the Village.

33. Village Employee Benefit Banking Program - Please describe if your bank offers programs for Village Employees.

A. The Village employees may be eligible to open a variety of Chase checking and savings accounts. Information regarding our consumer banking products and retail branch locations can be found at www.chase.com. Upon award, Maria will coordinate with the three Branch Managers in Orland Park to alert the Village to the latest consumer banking promotions.

B. The bank continues to innovate and develop products that meet the needs of the communities it serves. The three branches in Orland Park provide access to home lending, small business funding, and advice on reaching personal and business financial goals, in addition to personal banking needs. Chase Secure Banking is an approved product by Bank On and the Cities for Financial Empowerment Fund as meeting the Bank On National Account Standards for a safe product for unbanked customers to use to get into the banking system.

C. Chase Home Lending Employee Benefit Program

The Village's employees are invited in the opportunity to participate in the Chase Home Lending Employee Benefit Program. This program is a powerful program that provides your employees cost saving benefits on the financing cost of a new home purchase or refinance. This program also provides education and tools that can assist your employees in deciding whether buying or renting a home would be appropriate.

This program is only available to employees and retirees of participating companies, universities or governmental agencies that host our offer on their HR/Benefits site or have a mutual relationship with one of our Benefit Aggregator partners. The Chase Home Lending Employee Benefit program is not currently available at any of our Chase Banking Centers.

There is no cost to the Village to participate in the Chase Home Lending Employee Benefit Program. Once the Village agrees to sign the Chase Trademark agreement and agrees to host our customized URL on your HR/Benefits portal, we will provide you with a dedicated URL giving your employees immediate and ongoing access to the Chase Home Lending benefits and online tools.

This program is supported by a dedicated team of Home Lending Advisors ready to serve your employees.

Please see Appendix 9 for Home lending information.

34. Other Services – The Village will consider alternate services to the services previously described. The Village will review and evaluate all services described in your proposal submission. The Village also welcomes recommendations in relation to technological advances and other product features that your bank supports and can provide as an added service to the Village's residents. The Village reserves the right to request other services at a reasonable cost during the term of the contract.

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 Village 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

PaymentWorks

J.P. Morgan has partnered with PaymentWorks to offer our clients the latest technology in providing security and efficiency around onboarding the over 230 vendors the Villages processes annually. Upon review of your website for new vendors, it was estimated that the 3 forms the Village manually processes (EFT Authorization, Status of Ownership and Contact Info) could be eliminated with online sign up and authentication. Vendor information is not stored at the Village. Pricing is available upon further review with the Village.

Please see Appendix 10 for more information on Paymentworks

Merchant services

Merchant Services is a trusted industry leader in payments processing and a critical line of business under our J.P. Morgan Payments group, helping clients optimize, grow, simplify and protect their payments. More than 4,000 Merchant Services' employees help organizations like the Village implement and advance more secure and efficient payments programs that matter most to your customers, while establishing an optimum processing environment to help you streamline operations and optimize the cost of doing business.

Our market leadership is more than just numbers. We actively participate in industry and regulatory initiatives, and we are a leading institution in the development of international industry standards. We hold important positions on committees that shape the course and direction of each market where we provide customer payment solutions and pass the benefits of this influence and experience on to our clients.

According to the June 2023 *Nilson Report*, our global merchant processing volume was more than \$2.24 trillion and comprised of clients across a broad range of industries, segments and locations. Our proprietary platforms enable us to offer the Village integrated solutions for all major payment types – from credit and debit processing to digital, alternative and mobile payment options. We support a variety of point-of-sale and card-not-present environments while providing security and reliability, and offer a full spectrum of payments services we can tailor to meet your objectives.

Check print

We offer check print services for the Village to outsource this 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

* Postage rates are variable based on prevailing postage rates.

Security features built into the check itself

The Village benefits from using check stock with the most robust security features in the industry. New check paper stock provides security features, such as chemical sensitization, invisible fluorescent security fibers, security watermark and security alert verbiage.

Trying to move from paper to electronic payments?

We understand checks are necessary. Consider outsourcing non-core payables functions and migrate your workstream to begin the transition toward more electronic payment operations. Leverage a single, common electronic banking channel, either through direct transmission or the J.P. Morgan Access online portal, to initiate your check payment instructions electronically to outsource your check printing.

Creating cash flow efficiencies allows the Village to focus more on payee payment-conversion initiatives. To add value, we work with you to continue optimizing the payables process.

Worried about fraud?

Our check print service integrates with our suite of fraud prevention services to provide the benefits of positive pay services. We automatically generate and send the check issue information to our account reconciliation processing (ARP) platform and Chase teller systems across the country. Positive pay minimizes your exposure to check fraud, as checks presented must match your issue information, including the payee name.

Checks deposited at a Chase ATM are also screened against the positive pay records. Checks that do not match your issue records receive a funds availability hold against the check amount, allowing you to perform a positive pay exception review and a pay or return decision before the check amount is available to the depositor. Please note that payee name verification is not part of the ATM positive pay review.

We're here for the long run

If your check payment volume is dwindling, does it make sense to upgrade and maintain equipment? Probably not, but capital investment makes sense for us, as our check print volumes have been increasing due to more and more clients outsourcing their processes.

Our advanced print production facilities use digital printing technologies to deliver accurate, high-quality checks. And we maintain and upgrade our check printing equipment regularly. Recently, we invested \$20 million in our redundant check print facilities. We print and mail more than 50 million checks annually, including 1.3 million checks per month, for our treasury services clients.

These are just some of the many benefits you realize in choosing J.P. Morgan as your check print outsourcing provider.

Smart Safe

We offer a solution for the Village 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 Village 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.

This would be an option for any cash deposits made in the Village office. We could assist you in evaluating starting an in house courier service vs outsourcing as is currently done.

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

We recommend that the Village meet with our approved armored courier providers to understand the Smart Safe solution that is right for your operations. These providers review the equipment options, placement, capacity and related pricing with you to help determine a solution that meets your needs.

Should you decide to stay with Paymentus, our unique partnership with them allows for billing to be paid via account analysis.

Other recommended Services:

- Virtual Card as previously discussed under P Card to digitize payments
- Account Validation Services and Entity Evaluation services – previously mentioned as part of the proposed fraud solution
- Loan module is available for any J.P. Morgan loans
- Multibank reporting is available to consolidate statements from multiple banking partners if desired

End of day sweep

Benefit from receiving investment solutions from a leading liquidity solutions provider.

J.P. Morgan offers integrated off-balance sheet investment solutions as well as our Hybrid DDA solution for excess operating balances not needed to offset bank fees with earnings credit allowance.

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	
Notifications	Event notifications, including Payment Needs Repair, Transaction Completed, Balance Threshold, User Pending Approval and many more (over 50) to help manage your accounts.
J.P. Morgan Embedded Solution for Excel	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.
J.P. Morgan Access Transaction Services	Provides seven years of wire details for both incoming and outgoing USD wires.
J.P. Morgan Access Transaction Services	Offers 15 months of historical ACH transaction information on all ACH originated and received payments.
J.P. Morgan Access Mobile	Provides authorized users with mobile access to account activity, ability to deposit checks and approve wires, account transfers and book transfers payments.
J.P. Morgan Access Help Center	The Village 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.
Online bank statements	Provides retention for seven years of bank statements.
ACH Transaction Blocking email notification	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		
Client Stories	Solution Insights	Event Insights
News	Videos	Podcasts

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

6. Proposed Fees

It is the Village's intent to utilize a combination of compensating balances and direct charges to fund all bank service charges. The proposer should detail the computational methodology of the compensating account balance credit. The proposer should provide a comprehensive cost analysis for all services that they offer and provide an estimated annual cost for each year. Examples: Provide examples of requested information, documentation, processes as identified under the "Scope of Required Banking Services" within the Scope of Services. The Scope of Services is attached under separate cover.

It is expressly understood and agreed to by both Parties that in no event shall the total amount to be paid by the Village for the complete and satisfactory performance of services, exceed the proposed amount. Said price shall be the total compensation for Consultant's performance hereunder including, but not limited to, all work, deliverables, materials, supplies, equipment, sub-Consultant's fees, and all reimbursable travel and miscellaneous or incidental expenses to be incurred by Consultant. In the event the Consultant incurs cost in excess of the sum authorized for service, the Consultant shall pay such excess from its own funds, and the Village shall not be required to pay any part of such excess, and the Consultant shall have no claim against the Village on account thereof. For the avoidance of doubt, in no event shall Consultant be entitled to receive more than the proposed amount and this amount includes all costs incurred by Consultant in connection with the work and services authorized hereby, including, but not limited to: (i) any known or unknown and/or unexpected condition(s); (ii) any and all unforeseen difficulties; (iii) any unanticipated rises in the cost of labor, materials or equipment, changes in market or negotiating conditions, and errors or omissions made by others; (iv) the character of the work and/or services to be performed; and (v) any overrun in the time or cost necessary for the Consultant to complete the work due to any causes, within or beyond its control. Under no circumstances shall the Village be liable for any additional charges if Consultant's actual costs and reimbursable expenses for such work, service or deliverable exceed the proposed amount. Accordingly, Consultant represents, warrants and covenants to the Village that it will not, nor will Consultant have anyone on its behalf, attempt to collect an amount in excess of the proposed amount agreed to by the Consultant.

Please see the attached pro forma in Appendix 1 that will highlight services and pricing for current services as well as a separate pro forma for value-add services. PaymentWorks pricing is available upon request.

Estimated fees are based on December 2023 account analysis statements. Actual fees may vary based on volumes and services implemented. Scannable lock box volumes are based on moving wholesale to scannable to further automate payments.

2024 - Transition plan to be implemented by December 2024 , there would be no fees in 2024.

2025 – the three month waiver would take effect. Monthly fees are estimated to be \$6650 and fully offset by \$1.670 in Hybrid DDA balances. Any balances over that amount will automatically earn interest.

2026- Fees offset by balances

2027 – Fees offset by balances

2028 – Fees offset by balances

7. References

Include the names of at least three (3) references and provide address and telephone information for each reference. The vendors grant the Village permission to contact said references and ask questions regarding prior work performance.

Please refer to attached references.

Required Forms

Proposers shall provide all the information requested in Section III of this RFP.

1. Proposal Summary Sheet

The Proposal Summary Sheet must be completed, signed and submitted with the proposal. The Proposal Summary Sheet is attached under separate cover.

PROPOSAL SUMMARY SHEET

RFP #24-016

Banking Services

Business Name: J.P. Morgan Chase Bank, N.A.

Street Address: 10 S. Dearborn Fl 36

City, State, Zip: Chicago, IL 60603

Contact Name: Maria Warden

Title: Vice President - Government Banker/Authorized Officer

Phone: 321-732-2162 Fax: _____

E-Mail address: maria.warden@jpmorgan.com

Price Proposal

Enter estimated annual cost per year.

<u>2024</u>	<u>2025</u>	<u>2026</u>	<u>2027</u>	<u>2028</u>
\$ 0 - transition year	\$ 0 - balances offset			

AUTHORIZATION & SIGNATURE

Name of Authorized Signee: Maria Warden

Signature of Authorized Signee: *Maria Warden*

Title: Vice President/Authorized Officer Date: 2/20/24

2. Certificate of Compliance

The Certificate of Compliance must be completed, signed, and submitted with the proposal. The Certificate of Compliance is attached under separate cover.



ORLAND PARK

CERTIFICATE OF COMPLIANCE

The undersigned Maria Warden, as Authorized Officer
(Enter Name of Person Making Certification) *(Enter Title of Person Making Certification)*

and on behalf of JP Morgan Chase Bank, N.A., certifies that:
(Enter Name of Business Organization)

1) BUSINESS ORGANIZATION:

The Proposer is authorized to do business in Illinois: Yes No

Federal Employer I.D.#: 13-4994650
(or Social Security # if a sole proprietor or individual)

The form of business organization of the Proposer is (*check one*):

- Sole Proprietor
- Independent Contractor (*Individual*)
- Partnership
- LLC
- Corporation United States of America 11/13/04
(State of Incorporation) *(Date of Incorporation)*

2) STATUS OF OWNERSHIP

Illinois Public Act 102-0265, approved August 2021, requires the Village of Orland Park to collect "Status of Ownership" information. This information is collected for reporting purposes only. Please check the following that applies to the ownership of your business and include any certifications for the categories checked with the proposal. Business ownership categories are as defined in the Business Enterprise for Minorities, Women, and Persons with Disabilities Act, 30 ILCS 575/0.01 *et seq.*

- Minority-Owned
- Women-Owned
- Veteran-Owned
- Disabled-Owned
- Small Business (SBA standards)
- Prefer not to disclose
- Not Applicable

How are you certifying? Certificates Attached Self-Certifying

STATUS OF OWNERSHIP FOR SUBCONTRACTORS

This information is collected for reporting purposes only. Please check the following that applies to the ownership of subcontractors.

- Minority-Owned
- Women-Owned
- Veteran-Owned
- Disabled-Owned
- Small Business (SBA standards)
- Prefer not to disclose
- Not Applicable

to be ineligible for contracts or subcontracts with the State of Illinois or any of its political subdivisions or municipal corporations. Subcontract" means any agreement, arrangement or understanding, written or otherwise, between the Proposer and any person under which any portion of the Proposer's obligations under one or more public contracts is performed, undertaken or assumed; the term "subcontract", however, shall not include any agreement, arrangement or understanding in which the parties stand in the relationship of an employer and an employee, or between a Proposer or other organization and its customers. In the event of the Proposer's noncompliance with any provision of this Equal Employment Opportunity Clause, the Illinois Human Right Act, or the Rules and Regulations for Public Contracts of the Department of Human Rights the Proposer may be declared non-responsible and therefore ineligible for future contracts or subcontracts with the State of Illinois or any of its political subdivisions or municipal corporations, and this agreement may be canceled or avoided in whole or in part, and such other sanctions or penalties may be imposed or remedies involved as provided by statute or regulation.

6) **TAX CERTIFICATION:** Yes No

Contractor is current in the payment of any tax administered by the Illinois Department of Revenue, or if it is: (a) it is contesting its liability for the tax or the amount of tax in accordance with procedures established by the appropriate Revenue Act; or (b) it has entered into an agreement with the Department of Revenue for payment of all taxes due and is currently in compliance with that agreement.

7) **AUTHORIZATION & SIGNATURE:**

I certify that I am authorized to execute this Certificate of Compliance on behalf of the Contractor set forth on the Proposal, that I have personal knowledge of all the information set forth herein and that all statements, representations, that the Proposal is genuine and not collusive, and information provided in or with this Certificate are true and accurate. The undersigned, having become familiar with the Project specified, proposes to provide and furnish all of the labor, materials, necessary tools, expendable equipment and all utility and transportation services necessary to perform and complete in a workmanlike manner all of the work required for the Project.

ACKNOWLEDGED AND AGREED TO:



Signature of Authorized Officer

Maria Warden

Name of Authorized Officer

Vice President /Authorized Officer

Title

2/20/24

Date

3. References

The References form must be completed and submitted with the proposal. Proposers shall provide three (3) references for which they have performed similar work. By providing this information, Proposers grant Village permission to contact said references and ask questions regarding prior work performance. Village may use the information gained from Proposer's references to further evaluate Proposer responsibility. The References form is attached under separate cover.

REFERENCES

Provide three (3) references for which your organization has performed similar work.

Bidder's Name: JP Morgan Chase Bank, N.A.

(Enter Name of Business Organization)

- | | |
|-----------------|--|
| 1. ORGANIZATION | Village of Elk Grove |
| ADDRESS | 901 Wellington, Elk Grove Village |
| PHONE NUMBER | 847-57-4082 |
| CONTACT PERSON | Brian Koehler, Deputy Finance Director |
| YEAR OF PROJECT | 2000 Hybrid, LBX, full banking services, Access TR |
| 2. ORGANIZATION | City of Park Ridge |
| ADDRESS | 505 Butler Place, Park Ridge |
| PHONE NUMBER | 847-318-5214 |
| CONTACT PERSON | Chris Lipman, Finance Director |
| YEAR OF PROJECT | 2022 won incumbant RFP |
| 3. ORGANIZATION | City of West Des Moines - 70,000 residents |
| ADDRESS | 420 Mills Civic Parkway, West Des Moines, IA |
| PHONE NUMBER | 515-222-3611 |
| CONTACT PERSON | Tim Stiles, Finance Director |
| YEAR OF PROJECT | 2022 - implementation of Card Program |

4. Insurance Requirements

The Insurance Requirements must be completed, signed and submitted with the proposal. Proposers may submit with the proposal a current policy Certificate of Insurance showing the insurance coverages the proposer currently has in force. Insurance Requirements is attached under separate cover.

 **ORLAND PARK**
INSURANCE REQUIREMENTS

Please provide a policy Specimen Certificate of Insurance showing current coverage's along with this form

WORKERS' COMPENSATION & EMPLOYER LIABILITY

Full Statutory Limits - Employers Liability
\$500,000 – Each Accident \$500,000 – Each Employee
\$500,000 – Policy Limit
Waiver of Subrogation in favor of the Village of Orland Park

AUTOMOBILE LIABILITY (ISO Form CA 0001)

\$1,000,000 – Combined Single Limit Per Occurrence
Bodily Injury & Property Damage

GENERAL LIABILITY (Occurrence basis) (ISO Form CG 0001)

\$1,000,000 – Combined Single Limit Per Occurrence
Bodily Injury & Property Damage
\$2,000,000 – General Aggregate Limit
\$1,000,000 – Personal & Advertising Injury
\$2,000,000 – Products/Completed Operations Aggregate
Additional Insured Endorsements: *(not applicable for Goods Only)*
ISO CG 20 10 or CG 20 26
and
CG 20 01 Primary & Non-Contributory
Blanket Waiver of Subrogation in favor of the Village of Orland Park

CG 20 37 Additional Insured – Completed Operations (provide if box is checked)

In addition to the above, please provide the following coverage, if box is checked.

- LIABILITY UMBRELLA (Follow Form Policy)**
 \$1,000,000 – Each Occurrence \$1,000,000 – Aggregate
 \$2,000,000 – Each Occurrence \$2,000,000 – Aggregate
 Other: _____

EXCESS MUST COVER: General Liability, Automobile Liability, Employers' Liability

- PROFESSIONAL LIABILITY**
 \$1,000,000 Limit – Claims Made Form, Indicate Retroactive Date
 \$2,000,000 Limit – Claims Made Form, Indicate Retroactive Date
 Other: _____
Deductible not-to-exceed \$50,000 without prior written approval

BUILDERS RISK
Completed Property Full Replacement Cost Limits – Structures under construction

ENVIRONMENTAL IMPAIRMENT/POLLUTION LIABILITY
\$1,000,000 Limit for bodily injury, property damage and remediation costs
resulting from a pollution incident at, on or mitigating beyond the job site

CYBER LIABILITY
\$1,000,000 Limit per Data Breach for liability, notification, response,
credit monitoring service costs, and software/property damage

Any insurance policies providing the coverages required of the Consultant, excluding Professional Liability, shall be specifically endorsed to identify **"The Village of Orland Park, and their respective officers, trustees, directors, officials, employees, volunteers and agents as Additional Insureds on a primary/non-contributory basis with respect to all claims arising out of operations by or on behalf of the named insured."** The required

Additional Insured coverage shall be provided on the Insurance Service Office (ISO) CG 20 10 or CG 20 26 endorsements or an endorsement at least as broad as the above noted endorsements as determined by the Village of Orland Park. Any Village of Orland Park insurance coverage shall be deemed to be on an excess or contingent basis as confirmed by the required (ISO) CG 20 01 Additional Insured Primary & Non-Contributory Endorsement. The policies shall also contain a Waiver of Subrogation in favor of the Additional Insureds in regard to General Liability and Workers' Compensation coverage. The certificate of insurance shall also state this information on its face. Any insurance company providing coverage must hold an A-, VII rating according to Best's Key Rating Guide. Each insurance policy required shall have the Village of Orland Park expressly endorsed onto the policy as a Cancellation Notice Recipient. Should any of the policies be cancelled before the expiration date thereof, notice will be delivered in accordance with the policy provisions. Permitting the contractor, or any subcontractor, to proceed with any work prior to our receipt of the foregoing certificate and endorsements shall not be a waiver of the contractor's obligation to provide all the above insurance.

Consultant agrees that prior to any commencement of work to furnish evidence of insurance coverage providing for at minimum the coverages, endorsements and limits described above directly to the Village of Orland Park, 14700 S. Ravinia Avenue, Orland Park, IL 60462. Failure to provide this evidence in the time frame specified and prior to beginning of work may result in the termination of the Village's relationship with the contractor.

ACCEPTED & AGREED THIS 16 DAY OF February, 2024

Maria Warden

Signature

Maria Warden/

Authorized Officer

Printed Name & Title

Authorized to execute agreements for:

JP Morgan Chase, N.A.

Name of Company

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

ADDITIONAL INSURED – OWNERS, LESSEES OR CONTRACTORS – SCHEDULED PERSON OR ORGANIZATION

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

SCHEDULE

Name Of Additional Insured Person(s) Or Organization(s)	Location(s) Of Covered Operations
Information required to complete this Schedule, if not shown above, will be shown in the Declarations.	

A. Section II – Who Is An Insured is amended to include as an additional insured the person(s) or organization(s) shown in the Schedule, but only with respect to liability for "bodily injury", "property damage" or "personal and advertising injury" caused, in whole or in part, by:

1. Your acts or omissions; or
2. The acts or omissions of those acting on your behalf;

in the performance of your ongoing operations for the additional insured(s) at the location(s) designated above.

However:

1. The insurance afforded to such additional insured only applies to the extent permitted by law; and
2. If coverage provided to the additional insured is required by a contract or agreement, the insurance afforded to such additional insured will not be broader than that which you are required by the contract or agreement to provide for such additional insured.

B. With respect to the insurance afforded to these additional insureds, the following additional exclusions apply:

This insurance does not apply to "bodily injury" or "property damage" occurring after:

1. All work, including materials, parts or equipment furnished in connection with such work, on the project (other than service, maintenance or repairs) to be performed by or on behalf of the additional insured(s) at the location of the covered operations has been completed; or
2. That portion of "your work" out of which the injury or damage arises has been put to its intended use by any person or organization other than another contractor or subcontractor engaged in performing operations for a principal as a part of the same project.

C. With respect to the insurance afforded to these additional insureds, the following is added to **Section III – Limits Of Insurance:**

If coverage provided to the additional insured is required by a contract or agreement, the most we will pay on behalf of the additional insured is the amount of insurance:

1. Required by the contract or agreement; or

2. Available under the applicable Limits of Insurance shown in the Declarations;
whichever is less.

This endorsement shall not increase the applicable Limits of Insurance shown in the Declarations.

SAMPLE

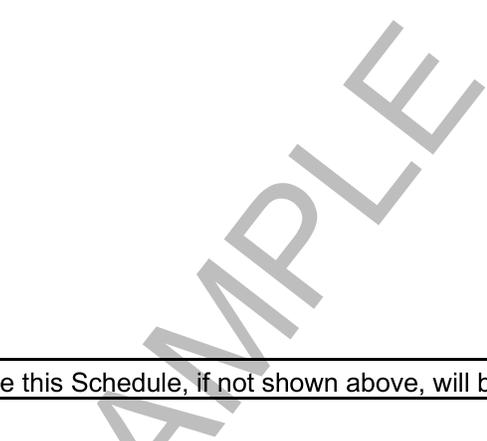
THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

**ADDITIONAL INSURED – DESIGNATED
PERSON OR ORGANIZATION**

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

SCHEDULE

Name Of Additional Insured Person(s) Or Organization(s)

Information required to complete this Schedule, if not shown above, will be shown in the Declarations.

Section II – Who Is An Insured is amended to include as an additional insured the person(s) or organization(s) shown in the Schedule, but only with respect to liability for "bodily injury", "property damage" or "personal and advertising injury" caused, in whole or in part, by your acts or omissions or the acts or omissions of those acting on your behalf:

- A. In the performance of your ongoing operations; or
- B. In connection with your premises owned by or rented to you.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

ADDITIONAL INSURED – OWNERS, LESSEES OR CONTRACTORS – AUTOMATIC STATUS WHEN REQUIRED IN CONSTRUCTION AGREEMENT WITH YOU

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

A. Section II – Who Is An Insured is amended to include as an additional insured any person or organization for whom you are performing operations when you and such person or organization have agreed in writing in a contract or agreement that such person or organization be added as an additional insured on your policy. Such person or organization is an additional insured only with respect to liability for "bodily injury", "property damage" or "personal and advertising injury" caused, in whole or in part, by:

1. Your acts or omissions; or
2. The acts or omissions of those acting on your behalf;

in the performance of your ongoing operations for the additional insured.

However, the insurance afforded to such additional insured:

1. Only applies to the extent permitted by law; and
2. Will not be broader than that which you are required by the contract or agreement to provide for such additional insured.

A person's or organization's status as an additional insured under this endorsement ends when your operations for that additional insured are completed.

B. With respect to the insurance afforded to these additional insureds, the following additional exclusions apply:

This insurance does not apply to:

1. "Bodily injury", "property damage" or "personal and advertising injury" arising out of the rendering of, or the failure to render,

any professional architectural, engineering or surveying services, including:

- a. The preparing, approving, or failing to prepare or approve, maps, shop drawings, opinions, reports, surveys, field orders, change orders or drawings and specifications; or
- b. Supervisory, inspection, architectural or engineering activities.

This exclusion applies even if the claims against any insured allege negligence or other wrongdoing in the supervision, hiring, employment, training or monitoring of others by that insured, if the "occurrence" which caused the "bodily injury" or "property damage", or the offense which caused the "personal and advertising injury", involved the rendering of or the failure to render any professional architectural, engineering or surveying services.

2. "Bodily injury" or "property damage" occurring after:

- a. All work, including materials, parts or equipment furnished in connection with such work, on the project (other than service, maintenance or repairs) to be performed by or on behalf of the additional insured(s) at the location of the covered operations has been completed; or
- b. That portion of "your work" out of which the injury or damage arises has been put to its intended use by any person or organization other than another contractor or subcontractor engaged in

performing operations for a principal as a part of the same project.

- C. With respect to the insurance afforded to these additional insureds, the following is added to **Section III – Limits Of Insurance**: The most we will pay on behalf of the additional insured is the amount of insurance:

1. Required by the contract or agreement you have entered into with the additional insured; or

2. Available under the applicable Limits of Insurance shown in the Declarations; whichever is less.

This endorsement shall not increase the applicable Limits of Insurance shown in the Declarations.

SAMPLE

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

PRIMARY AND NONCONTRIBUTORY – OTHER INSURANCE CONDITION

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART
PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART

The following is added to the **Other Insurance** Condition and supersedes any provision to the contrary:

Primary And Noncontributory Insurance

This insurance is primary to and will not seek contribution from any other insurance available to an additional insured under your policy provided that:

(1) The additional insured is a Named Insured under such other insurance; and

(2) You have agreed in writing in a contract or agreement that this insurance would be primary and would not seek contribution from any other insurance available to the additional insured.

SAMPLE

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

**ADDITIONAL INSURED – OWNERS, LESSEES OR
CONTRACTORS – COMPLETED OPERATIONS**

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

SCHEDULE

Name Of Additional Insured Person(s) Or Organization(s):	Location And Description Of Completed Operations
Information required to complete this Schedule, if not shown above, will be shown in the Declarations.	

Section II – Who Is An Insured is amended to include as an additional insured the person(s) or organization(s) shown in the Schedule, but only with respect to liability for "bodily injury" or "property damage" caused, in whole or in part, by "your work" at the location designated and described in the schedule of this endorsement performed for that additional insured and included in the "products-completed operations hazard".

Document Review

Global Account Terms and the Consolidated Service Agreements

Please keep in mind that J.P. Morgan also requires execution of all applicable account opening documents, as well as all relevant product and service agreements. As part of our efforts to manage our environmental footprint in an efficient and sustainable manner, sample documents are provided through the links below. Please note that these documents may be modified by the bank from time to time.

- 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>

The sample documents cover the comprehensive set of products and services that may be offered to our Commercial Banking clients in general, and many of those in the standard package may not apply to the services currently proposed to the Village. 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.

Exceptions to the Account and Service Terms and Conditions

J.P. Morgan has identified below the Account and Service 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 TERMS AND CONDITIONS

We have reviewed the Sample Agreement (the "Agreement"). Rather than provide a specific mark-up of the Agreement at this time, we note there are certain sections and provisions for which we request further discussion and negotiation. Many of our proposed changes relate to customizing the standard Agreement to better align to and articulate provisions related to banking services and to remove and modify other sections. We are also providing our form agreements for the services contemplated in this RFP, which directly relate to the services J.P. Morgan is proposing to provide. These agreements would also be part of the overall agreement between J.P. Morgan and the Village. In addition, and if applicable, the Commercial Card and the Merchant Services groups have their own form of agreement which would serve as the contract for those respective services. We agree to negotiate in good faith with the Village to reach a mutually beneficial agreement.

Compliance with Laws

The Proposer shall at all times observe and make all reasonable efforts to comply with all laws, ordinances and regulations of the federal, state, local and Village governments, which may in any manner affect the preparation of proposals or the performance of the Contract. Proposer hereby agrees that it will make all reasonable efforts to comply with all requirements of the Illinois Human Rights Act, 775 ILCS 5/1-101 et seq., including the provision dealing with sexual harassment and that if awarded the Contract will make all reasonable efforts to not engage in any prohibited form of discrimination in employment as defined in that Act and will require that its subcontractors agree to the same restrictions. Proposers and all subcontractors shall make all reasonable efforts to comply with all requirements of the Act and of the Rules of the Illinois Department of Human Rights with regard to posting information on employees' rights under the Act. Proposers are also required to make all reasonable efforts to comply with all applicable federal laws, state laws and regulations regarding minimum wages, limit on payment to minors, minimum fair wage standards for minors, payment of wage due employees, and health and safety of employees. Proposers are required to pay employees all rightful salaries, medical benefits, pension and social security benefits pursuant to applicable labor agreements and federal and state statutes and to further require withholdings and deposits therefore.

16. Compliance with Laws

The Proposer shall make all reasonable efforts to at all times observe and comply with all laws, ordinances and regulations of the federal, state, local and Village governments, which may in any manner affect the preparation of proposals or the performance of the Contract. Proposer hereby agrees that it will make all reasonable efforts to comply with all requirements of the Illinois Human Rights Act, 775 ILCS 5/1-101 et seq., including the provision dealing with sexual harassment and that if awarded the Contract will not engage in any prohibited form of discrimination in employment as defined in that Act and will require that its subcontractors agree to the same restrictions. Proposers and all subcontractors shall make all reasonable efforts to comply with all requirements of the Act and of the Rules of the Illinois Department of Human Rights with regard to posting information on employees' rights under the Act. Proposers are also required to make all reasonable efforts to comply with all applicable federal laws, state laws and regulations regarding minimum wages, limit on payment to minors, minimum fair wage standards for minors, payment of wage due employees, and health and safety of employees. Proposers are required to pay employees all rightful salaries, medical benefits, pension and social security benefits pursuant to applicable labor agreements and federal and state statutes and to further require withholdings and deposits, therefore.

17. Equal Employment Opportunity:

The Consultant shall be an "equal opportunity employer" as defined in the United States Code Annotated. The Consultant shall be required to make all reasonable efforts to comply with the President's Executive Order No. 11246, as amended, and the requirements for Bidders and Consultants under this order are explained in 41 CFR 60-4. The Consultant shall **fully** make all reasonable efforts to comply with all applicable provisions of the Illinois Human Rights Act.

Insurance

The successful Proposer shall ~~produce and~~ maintain for the term of the Contract ~~and any renewals or extensions thereof~~, the various insurance coverage requirements as stated on the enclosed Insurance

Requirements certification in Section III of this RFP. Proposers must sign and submit with the proposal, the Insurance Requirements in Section III of this RFP, as recognition of the insurance coverages and amounts that will be required to be in place before the commencement of any work by the successful Proposer. ~~By signing this form, proposers certify that in the event the proposer does not already have the required insurance coverages in place, the proposer has checked with their insurance carrier and verified that the coverages and endorsements requested will be able to be obtained by the proposed within ten (10) days after the date of the Notice of Award of the Contract.~~ Certified copies of evidence of policies evidencing required insurance coverage and all certificates of insurance in connection therewith shall be furnished to the Village at its request prior to commencement of any work. All ~~such~~ applicable policies shall ~~name~~ include the Village as an additional insured and shall provide that the policy may not be terminated or canceled without at least thirty (30) days advance written notice to the Village, or, except upon prior written approval of the Village, materially changed. Proposers have the sole responsibility of verifying that the coverages and endorsements will be available for purchase and that they have made any and all inquiries necessary to satisfy this requirement and fully inform themselves in regards to any additional policy premiums the successful Proposer may incur as a result of obtaining said required coverage's. Proposers also represent that they have taken the insurance requirements into account and at Proposers' sole discretion, has factored this into the proposal prices submitted. The successful Proposer is solely and entirely responsible for the payment of policy premiums and in no event will the Village be obligated to incur any additional expense, nor will the Village increase the amount of the Contract above the amount proposal, as a result of any expense the successful Proposer may incur to satisfy the obligations required herein.

RFP 24-106 -Exhibit A – Investment policy

VI. Safekeeping and Custody

A Delivery Vs. Payment - All security transactions, including collateral for repurchase agreements, entered into by the Village of Orland Park, shall be conducted on a delivery-versus-payment (DVP) basis. Securities will be held by an independent third-party custodian designated by the Finance Director and evidenced by safekeeping receipts- *The Federal Reserve Bank (FRB) will provide original safekeeping receipts directly. The Entity must maintain correct instruction with the FRB to ensure delivery of safekeeping receipts. The Bank has no control of the submission of FRB receipts.* and a written custodial agreement.

B.Safekeeping – Securities will be held by an independent third party custodian selected by the Village of Orland Park with all securities held in the Village's name. The safekeeping institution shall annually provide a copy of their most recent report on internal controls, if applicable. - *The Federal Reserve Bank (FRB) will provide original safekeeping receipts directly. The Entity must maintain correct instruction with the FRB to ensure delivery of safekeeping receipts. The Bank has no control of the submission of FRB receipts.*

C. Collateralization - Funds on deposit (checking accounts, certificates of deposit, etc.) in excess of FDIC limits must be secured by some form of collateral, witnessed by a written agreement and held at an independent, third party institution in the name of the Village of Orland Park. - *The Bank is a Federal Reserve Bank (FRB) member and is subject to FRB Operating Circular (OC) 7. The entity will be required to agree to OC 7, Appendix C, and complete the FRB Pledgee Agreement. The FRB will not execute a tri-party agreement.*

The amount of collateral provided will be not less than 105%-of the fair market value of the net amount of public funds secured. The ratio of fair market value of collateral to the amount of funds secured will be reviewed monthly and additional collateral will be requested when the ratio declines below the level

required. Pledged collateral will be held by the Village of Orland Park or in safekeeping and evidenced by a safekeeping agreement. If collateral is held in safekeeping, it may be held by an independent third party deposit, of the Federal Reserve Bank, or by an escrow agent of the pledging institution. Collateral agreements will preclude the release of the pledged assets without an authorized signature from the Village of Orland Park, but they will allow for an exchange of collateral of like value. The market value of collateral will be determined by Bloomberg on the last business day of the month and presented to the Village on monthly statements. – See “Security Valuation” herein

Financial institutions pledging collateral will sign a collateral agreement that meets the requirements of the Financial Institution Resource Recovery Enforcement Act (FIRREA) acceptable to the Finance Director.

- 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.

Exhibit B – ACFR” (Annual Comprehensive Financial Report)

Custodial credit risk for deposits is the risk that, in the event of a bank failure, the Village’s deposits might not be recovered. The Village’s Investment Policy protects the Village from custodial credit risk by requiring funds on deposit (checking accounts, certificates of deposit, etc.), in excess of FDIC limits, to be secured by some form of collateral, witnessed by a written agreement and held at an independent, third-party institution in the name of the Village of Orland Park. Funds on deposit in excess of Federal Deposit Insurance Corporation (FDIC) limits are collateralized at not less than 110% of the fair market value of the net amount of public funds secured. As of December 31, 2021, the Village’s bank balances were \$37,763,133, of which \$750,000 was covered by the Federal Deposit Insurance Corporation and the balance is collateralized with securities held by the pledging financial institution trust department in the Village’s name. The Bank will apply the maximum deposit insurance amount provided by the Federal Deposit Insurance Corporation (“FDIC”) as described in applicable law 12 CFR section 330.15.

Investments

For an investment, custodial credit risk is the risk that, in the event of the failure of the counterparty, the Village will not be able to recover the value of its investments or collateral securities that are in the possession of an outside party.

The Village investment policies require that all security transactions entered into shall be conducted on a delivery-verses-payment (DVP) basis. Securities will be held by a third-party custodian designated by the Village and evidenced by safekeeping receipts- The Federal Reserve Bank (FRB) will provide original safekeeping receipts directly. The Entity must maintain correct instruction with the FRB to ensure delivery of safekeeping receipts. The Bank has no control of the submission of FRB receipts.

Know Your Customer (KYC)

J.P. Morgan is required to know its customer and to adhere to policies and procedures intended to meet those regulatory requirements that apply to safety and soundness and to fight against the funding of terrorism, money laundering and sanction related activities including performing certain transaction screenings. This means J.P. Morgan will request information about the Village and its management and those having authority to transact business with J.P. Morgan in order for J.P. Morgan to comply with its policies and procedures. This is an ongoing

requirement and the provision of services pursuant to this proposal and any additional products or services that may be requested is subject to and conditioned upon the ongoing satisfaction of those policies and procedures and compliance by the Village with applicable law with respect to the services provided and J.P. Morgan's policies of which the Village is informed.

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.

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If this is a Commercial Card product proposal, this proposal is valid for 60 days from February 28, 2024. J.P. Morgan reserves the right to amend this proposal thereafter.

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This document does not constitute a commitment by any J.P. Morgan entity to extend or arrange credit.

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J.P. Morgan supports sustainable business practices and adheres to the principles of environmental sustainability wherever possible.

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J.P.Morgan

Proposal for Village of Orland Park

Appendices





Appendix 1

Pro forma

Pro Forma Analysis

February 2024
 Customer: Village of Orland Park

J.P.Morgan

ECR Rate: 5.1000%

Balance Analysis*

Average Ledger Balance			\$1,670,000.00
Less Average Float			\$83,500.00
Average Collected Balance			\$1,586,500.00
Less Reserve Requirement	Rate	0.00%	\$0.00
Average Available Balance			\$1,586,500.00
Less Balance Required			\$1,541,273.33
Net Available Balance			\$45,226.67
Earnings Credit Allowance	Rate	5.1000%	\$6,650.26
Total Charge for Services			\$6,460.68
Net Credit Amount			\$189.58
	Service Charge Amount:		\$0.00

Service Analysis*

Service Description	Service Definition	AFP	Number of Units	Unit Price	Charge For Service	Balance Required
ACCOUNT SERVICES						
108 - NEGATIVE COLLECTED BAL FEE	Interest charge assessed on negative collected balances. A calculation is performed next day on the overdraft balance amount and charged monthly.	000210	1	\$0.1150	\$0.12	\$28.63
1005 - ACCOUNT MAINTENANCE	Monthly maintenance charge for a Demand Deposit Account.	010000	9	\$5.0000	\$45.00	\$10,735.29
3499 - POST NO CHECKS MAINTENANCE	Monthly charge for preventing all checks from posting to a DDA (Demand Deposit Account).	1500ZZ	3	\$0.0000	\$0.00	\$0.00
7640 - CREDIT POSTED- ELECTRONIC	Charge for a deposit/credit of funds made electronically into a Demand Deposit Account.	010101	194	\$0.0100	\$1.94	\$462.81
7641 - DEBIT POSTED - ELECTRONIC	Charge for a withdrawal/debit of funds made electronically out of a Demand Deposit Account.	010100	279	\$0.0100	\$2.79	\$665.59
7856 - ADT CASH CNTRN MAINT MASTER	Monthly master account maintenance charge for the Automatic Dollar Transfer (ADT) service to transfer account balances within a cash concentration relationship opened July 2011 and afterwards	010020	1	\$5.0000	\$5.00	\$1,192.81
7857 - ADT CASH CNTRN MAINT SUB	Monthly sub account maintenance charge for the Automatic Dollar Transfer (ADT) service to transfer account balances within a cash concentration relationship opened July 2011 and afterwards	010021	4	\$5.0000	\$20.00	\$4,771.24
Subtotal					\$74.85	\$17,856.37
AUTOMATED CLEARING HOUSE						
2237 - TRANS REVIEW MAINTENANCE	Charge for each account enabled for ACH Transaction Review via ACCESS Checks	250000	9	\$5.0000	\$45.00	\$10,735.29
2239 - TRANS REVIEW REJECT - MANUAL	Charge for each return (reject) requested via ACH Transaction Review	250302	1	\$5.0000	\$5.00	\$1,192.81
2695 - ACH MAINTENANCE	Monthly maintenance charge per company ID for ACH Direct Send services.	250000	9	\$5.0000	\$45.00	\$10,735.29
2700 - CREDIT ORIGINATED	Charge for each ACH credit origination transaction.	250101	1,336	\$0.0500	\$66.80	\$15,935.95
2705 - DEBIT ORIGINATED	Charge for each ACH debit origination transaction.	250100	2,368	\$0.0500	\$118.40	\$28,245.75
2716 - CREDIT RECEIVED	Charge per ACH credit transaction received.	250201	69	\$0.0000	\$0.00	\$0.00
2717 - DEBIT RECEIVED	Charge per ACH debit transaction received.	250200	48	\$0.0000	\$0.00	\$0.00
2732 - ELOCKBOX FILE PROCESSING	Charge per transmission of Electronic Lockbox data file.	250501	20	\$5.0000	\$100.00	\$23,856.21
2746 - JPM ACCESS ACH MAINTENANCE	Monthly maintenance charge per company ID for J.P. Morgan ACCESS ACH services.	250000	2	\$5.0000	\$10.00	\$2,385.62
2765 - ACH BATCH/FILE PROCESSED	Charge per company ID for ACH origination files received from client via direct transmission and/or service bureau.	250501	7	\$5.0000	\$35.00	\$8,349.67
2796 - ADDENDA RECORD ORIGINATED	Charge for each addenda record attached to ACH originations.	250120	2	\$0.0000	\$0.00	\$0.00
5488 - ELOCKBOX IMPLEMENTATION	Set-up charge for implementation of ACH Receiver Services Electronic Lockbox.	251000	1	\$0.0000	\$0.00	\$0.00
5489 - ELOCKBOX MAINTENANCE	Monthly maintenance charge for an ACH Receiver Services Electronic Lockbox application.	250000	1	\$25.0000	\$25.00	\$5,964.05
5490 - ELOCKBOX TRANSACTION RECEIVED	Charge for each ACH transaction received in an eLockbox.	050300	1,149	\$0.0500	\$57.45	\$13,705.39
5497 - ELOCKBOX TRN REPAIR MAINT	Charge for each eLockbox application (ID) enabled for the Transaction Repair Service	250000	1	\$20.0000	\$20.00	\$4,771.24
8019 - ACH ORIGINATED SAME DAY CREDIT	Charge for each ACH credit transaction originated with same day settlement.	250101	82	\$0.1500	\$12.30	\$2,934.31
Subtotal					\$539.95	\$128,811.60
BALANCE BASED CHARGES						
35 - BALANCE BASED CHARGES	A monthly administrative fee assessed to address various regulatory and other charges affecting J.P. Morgan. The fee is set by J.P. Morgan, in its sole discretion, and is subject to periodic review and adjustment.	000230	1	\$178.4300	\$178.43	\$42,566.63
Subtotal					\$178.43	\$42,566.63
BANKING CENTER SERVICES						
1306 - BRANCH CREDITS POSTED	Charge for a deposit of cash, check, or cash and check made at a Banking Center.	100000	30	\$2.5000	\$75.00	\$17,892.16
1320 - BRANCH DEPOSIT IN NON STD BAG	Charge for a deposit of cash not enclosed in a dual pouch tamper evident bag made at a Banking Center Night Drop.	100012	5	\$2.0000	\$10.00	\$2,385.62
7174 - TELLER LINE CASH VERIFICATION	Charge per dollar for a deposit of dollars deposited over the counter to a branch teller.	100000	2,567	\$0.0033	\$8.47	\$2,020.62
Subtotal					\$93.47	\$22,298.40
DEPOSITORY SERVICES						
501 - CHECK DEPOSITED-ON US	Charge per check for deposit of checks drawn on local J.P. Morgan banks.	100220	30	\$0.2000	\$6.00	\$1,431.37
513 - CHECK DEPOSITED-TRANSIT	Charge per check for deposit of checks drawn on other banks.	100224	32	\$0.3000	\$9.60	\$2,290.20
541 - REMOTE DEPOSIT CAPTURE ITEM	Charge for each check image submitted for deposit and clearing through the Remote Deposit Capture system.	101310	1,746	\$0.0500	\$87.30	\$20,826.47
548 - REMOTE DEPOSIT CAPTURE MAINT	Monthly maintenance charge for the Remote Deposit Capture service.	101300	3	\$25.0000	\$75.00	\$17,892.16
1400 - CREDITS POSTED	Charge per credit for any credit posted to an account. Examples include deposits, interest credits, adjustment credits, transfer credits, and other credits.	010101	31	\$0.4000	\$12.40	\$2,958.17
1435 - RETURN ITEM	Charge per item for deposited checks that are returned unpaid.	100400	6	\$1.0000	\$6.00	\$1,431.37
1450 - RETURN ITEM REDEPOSIT	Charge per item for redepositing a check that was returned unpaid in another attempt to clear it.	100402	6	\$5.0000	\$30.00	\$7,156.86
Subtotal					\$226.30	\$53,986.60
DISBURSEMENT SERVICES						
2370 - CHECK / DEBIT POSTED	Charge per check paid or debit posted to a Demand Deposit Account.	010100	221	\$0.1500	\$33.15	\$7,908.33
Subtotal					\$33.15	\$7,908.33
INT REC & PAY - REPORT						
6179 - RECEIVABLES MAINT - ONLINE	Monthly maintenance charge per lockbox subscribed to Receivables Online Check and Document Image Presentation via web access. Checks and documents are available for same day viewing.	050005	3	\$50.0000	\$150.00	\$35,784.31
6187 - LONG TERM STORAGE - CHECK	Assessed first month for each check image page for long term storage in the bank's archive for a lockbox subscribing to Doc Image or Receivables Presentation. Includes initial month on high-speed storage & 10 years in tape archive.	050620	3,481	\$0.0300	\$104.43	\$24,913.04
6188 - LONG TERM STORAGE - DOCUMENT	Assessed first month for each document image page for long term storage in the bank's archive with Doc Image or Receivables Presentation subscription. Includes initial month of high-speed storage and 10 years in tape archive.	050620	4,816	\$0.0300	\$144.48	\$34,467.45
6191 - ALERTS - PER ALERT	Charge for each transaction included in an alert sent to the client for a lockbox.	011021	50	\$1.0000	\$50.00	\$11,928.10
6852 - TRANSMISSION MAINT - DATA	Monthly maintenance charge per lockbox and/or per account for Data Transmission.	050400	3	\$50.0000	\$150.00	\$35,784.31
6853 - TRANSMISSION PER ITEM - DATA	Charge per item for each payment or invoice delivered in a data transmission, each time item(s) is delivered (e.g., if a payment is included in two transmissions, the volume will be two).	050401	8,297	\$0.0100	\$82.97	\$19,793.50
Subtotal					\$681.88	\$162,670.72
JPMORGAN ACCESS						
6040 - MONTHLY SERVICE	Monthly account maintenance charge for J.P. Morgan ACCESS.	401000	11	\$50.0000	\$550.00	\$131,209.15
6041 - ACCOUNTS REPORTED	Monthly maintenance charge for a J.P. Morgan ACCESS Cash Balances and Transactions Reporting account.	40044Z	13	\$25.0000	\$325.00	\$77,532.68
6045 - TRANSACTIONS REPORTED - 1 YEAR	Charge per transaction loaded to J.P. Morgan ACCESS Cash Balances and Transactions Reporting with a 1 year history.	40066Z	3,145	\$0.0400	\$125.80	\$30,011.11
6053 - EXTENDED TRANSACTION DETAIL	Charge per item for Extended Transaction Detail loaded to J.P. Morgan ACCESS.	40066Z	1	\$0.0000	\$0.00	\$0.00
6076 - ACCT TRANSFER ITEM	Charge per transaction for J.P. Morgan ACCESS Account Transfers.	350120	8	\$2.2500	\$18.00	\$4,294.12

Service Description	Service Definition	AFP	Number of Units	Unit Price	Charge For Service	Balance Required
Subtotal					\$1,018.80	\$243,047.06
RECONCILIATION SERVICES						
3205 - FULL RECONCILEMENT - PER ITEM	Charge for each item reconciled on an account that has Full Reconciliation service.	200110	221	\$0.0400	\$8.84	\$2,108.89
3207 - FULL RECONCILEMENT - MAINT	Monthly charge for each account on the Full Reconciliation service.	200010	9	\$25.0000	\$225.00	\$53,676.47
3228 - PAYEE NAME VERIFICATION	Charge for each check presented for payment on accounts that subscribe to the Payee Name Positive Pay service.	150122	221	\$0.0100	\$2.21	\$527.22
3262 - POSITIVE PAY MAINTENANCE	Monthly fixed charge for each account with Positive Pay Services.	150030	9	\$0.0000	\$0.00	\$0.00
3270 - POS PAY WITHOUT RECON ITEMS	Charge for each item in a non-reconciled Positive Pay account.	150120	36	\$0.1000	\$3.60	\$858.82
3271 - ISSUE INPUT FILE WITH RECON	Charge for each account on an input transmission that has Account Reconciliation Processing (ARP) services.	200201	4	\$5.0000	\$20.00	\$4,771.24
3290 - ISSUE FILE TRANSMITTAL REPORT	Charge for non-standard file confirmation of summary information contained in an Account Reconciliation Processing issue file transmission.	151200	9	\$4.0000	\$36.00	\$8,588.24
3291 - OUTPUT FILE	Charge for each Account Reconciliation Processing output transmission.	200301	8	\$10.0000	\$80.00	\$19,084.97
Subtotal					\$375.65	\$89,615.85
SCANNABLE LOCKBOX						
6107 - SNLB SCANNABLE ITEM	Charge per check processed by Wholesale Network Lockbox when remitted with OCR (Optical Character Recognition) scannable documents. Includes check image capture without paper copy.	050101	3,481	\$0.3000	\$1,044.30	\$249,130.39
6108 - SNLB OCR DOCUMENT	Charge for processing each OCR-scannable Optical Character Recognition) remittance document (coupon).	050122	4,816	\$0.0300	\$144.48	\$34,467.45
6255 - SNLB CREDIT CARD AUTHORIZATION	Charge for each attempted credit card authorization for credit card transactions received by a lockbox.	05013A	96	\$2.0000	\$192.00	\$45,803.92
Subtotal					\$1,380.78	\$329,401.76
VAULT SERVICES						
1310 - VAULT DEPOSIT	Charge per for deposits processed through the vault.	100100	59	\$2.0000	\$118.00	\$28,150.33
1459 - VAULT DEPOSIT PER \$1,000	Charge per \$1,000 deposited for processing through the vault.	10011Z	99	\$1.5000	\$148.50	\$35,426.47
1476 - VAULT ORDER COIN ROLLS	Charge for a rolled coin order that is less than a full box of 50 rolls.	100144	5	\$0.1000	\$0.50	\$119.28
1506 - VAULT DEP PARTIAL OR MIXED BAG	Charge per deposit for coin deposited in either mixed or in non-standard FED coin bags.	100111	7	\$5.0000	\$35.00	\$8,349.67
1573 - VAULT ORDER SUPPLIES	Charge for deposit supplies (currency strap or coin envelopes) ordered by client.	1008ZZ	1	\$0.0000	\$0.00	\$0.00
1617 - VAULT DEPOSIT ADJUSTMENT	Charge for an adjustment to a client-declared deposit amount identified during the verification process.	100501	5	\$10.0000	\$50.00	\$11,928.10
Subtotal					\$352.00	\$83,973.86
WHOLESALE LOCKBOX						
6101 - LOCKBOX - MAINT	Monthly maintenance charge per box for Wholesale/Scannable Network Lockbox services.	050001	3	\$150.0000	\$450.00	\$107,352.94
6106 - WHOLESALE ITEM	Charge per check with non-scannable documents processed by Lockbox. Includes capture of check image without paper copy.	050100	28	\$0.5000	\$14.00	\$3,339.87
6114 - UNPROCESSEABLE ITEM	Charge per check received by a Wholesale/Scannable Network Lockbox that cannot be processed for deposit (e.g. unacceptable payee).	050530	107	\$0.5000	\$53.50	\$12,763.07
6115 - NO CHECK ITEM	Charge per envelope received by a Wholesale/Scannable Network Lockbox that does not contain a check.	05011M	28	\$0.5000	\$14.00	\$3,339.87
6116 - CHECK CLEARING	Charge per check for check clearing for all checks deposited through a lockbox site.	10021Z	3,481	\$0.1000	\$348.10	\$83,043.46
6117 - INCOMING COURIER PACKAGE	Charge for handling each package delivered via any non-First Class package including courier, messenger, walk-in deposit, or USPS Priority Express.	05011P	4	\$25.0000	\$100.00	\$23,856.21
6126 - CHECK MICR CAPTURE	Charge for automated capture and repair of the check MICR line.	050121	3,481	\$0.0200	\$69.62	\$16,608.69
6135 - PAPER DELIVERY PREP	Charge for preparing to forward to the client: 1) each processed check; 2) each No Check transaction; and 3) each Unprocessable check.	05011L	5	\$1.0000	\$5.00	\$1,192.81
6245 - DEPOSIT PREPARATION	Charge for each day when batches are processed. For lockboxes with additional daily deposits, volume may be multiplied by number of contracted deposit times.	050301	60	\$2.0000	\$120.00	\$28,627.45
6805 - ONLINE DECISION MGR MAINT	Monthly maintenance charge applied to each lockbox that uses the Online Decision Manager service.	050006	3	\$100.0000	\$300.00	\$71,568.63
Subtotal					\$1,474.22	\$351,693.01
WIRE - U.S.						
5882 - REPETITIVE INSTRUCTION STORAGE	Charge to store repetitive payment instructions on the bank's processing application.	350530	2	\$1.1000	\$2.20	\$524.84
5886 - BOOK CREDIT	Credit to customer's account where the debit party was another J.P.Morgan account holder.	350320	3	\$3.0000	\$9.00	\$2,147.06
5887 - FED CREDIT S/T	Charge for an incoming credit received from another bank via the Federal Reserve system and processed straight through without operator intervention.	350300	5	\$4.0000	\$20.00	\$4,771.24
Subtotal					\$31.20	\$7,443.14
Total Charge for Services					\$6,460.68	\$1,541,273.33

* Volumes and Balances on this Pro Forma are estimated. Actual volumes and balances may be different, which will result in different charges than are specified above.

** Denotes Service is a one-time charge and will not appear on customer statement on a monthly basis.

Ancillary Services

J.P.Morgan

Should the Village need additional services, we've provided an list and cost for our most commonly used treasury services. This isn't a full list and we look forward to working with the Village as additional treasury needs arise.

Service Description	Service Definition	AFP	Number of Units	Unit Price
ACCOUNT SERVICES				
105 - DAILY OVERDRAFT OCCURRENCE FEE	Flat charge incurred each business day that an account is negatively collected.	000212	0	\$50.0000
1006 - ACCT MAINT-INT	Maintenance charge for interest bearing products	010010	0	\$5.0000
1008 - ACCT MAINT-INT ADJ BAL	Maintenance charge for interest bearing accounts with a fixed peg	010010	0	\$30.0000
1010 - STATEMENT CYCLES	Charge per statement for each Demand Deposit Account statement provided during the billing cycle via an electronic file. Charges may accrue for accounts that produce more than one statement during the billing cycle (i.e. daily or weekly statements).	010307	0	\$0.0000
1756 - ONLINE AUDIT CONFIRMATIONS	Audit Confirmation requests generated via online portal	010630	0	\$0.0000
2286 - MISCELLANEOUS DEBIT	Charge per transaction for paper debits posted to a Demand Deposit Account.	010100	0	\$0.0000
AUTOMATED CLEARING HOUSE				
2710 - DELETION / REVERSAL - MANUAL	Charge for a Deletion (Stop Payment) or Reversal request initiated via fax for an ACH originated item	250620	0	\$10.0000
2720 - RETURN ITEM	Charge for each ACH return transaction received and processed by the Bank.	250302	0	\$0.0000
2722 - NOTIFICATION OF CHANGE	Charge for each ACH notification of change transaction received and processed by the Bank.	251070	0	\$1.0000
2729 - RETURN NOTIFICATION - ONLINE	Charge for each Return item reported online via the J.P. Morgan ACCESS Special Report module	250400	0	\$1.0000
2730 - NOTIF OF CHANGE - ONLINE	Charge for each Notification of Change item reported online via the J.P. Morgan ACCESS Special Report module	250400	0	\$1.0000
2740 - RETURN ITEM REDEPOSIT	Charge for each eligible Return item reinitiated for collection to the receiver's account	250310	0	\$1.0000
2742 - CREDIT ORIGINATED - JPM ACCESS	Charge per ACH credit transaction originated via J.P. Morgan ACCESS.	250101	0	\$0.0500
2744 - DEBIT ORIGINATED - JPM ACCESS	Charge per ACH debit transaction originated via J.P. Morgan ACCESS.	250100	0	\$0.0500
2751 - ELOCKBOX RETURN - ELECTRONIC	Charge for each eLockbox Return item initiated via direct transmission, eServe or Transaction Repair	250302	0	\$2.5000
2752 - ELOCKBOX NOC - ELECTRONIC	Charge for each eLockbox Notification of Change item initiated via eServe or Transaction Repair	251070	0	\$2.5000
2753 - DELETION / REVERSAL - ELEC	Charge for a Deletion (Stop Payment) or Reversal request initiated via eServe or J.P. Morgan ACCESS for an ACH originated item	250620	0	\$5.0000
2809 - NOTIF OF CHANGE - EMAIL	Charge for each Notification of Change item reported via email	251070	0	\$1.0000
2810 - RETURN NOTIFICATION - EMAIL	Charge for each Return item reported via email	250400	0	\$1.0000
2814 - NOTIF OF CHANGE - TRANSM	Charge for each Notification of Change item reported via direct transmission	251070	0	\$1.0000
2818 - RETURN NOTIFICATION - TRANSM	Charge for each Return item reported via direct transmission	250400	0	\$1.0000
2860 - TRANSACTION BLOCK MAINTENANCE	Monthly maintenance charge per block setup on ACH Transaction Blocking.	251050	0	\$5.0000
2861 - ACH TRANS BLOCK AUTHORIZED ID	Monthly charge per allowable/non-allowable company ID for each account on ACH Debit Block.	251051	0	\$0.2500
5493 - ELOCKBOX ADDENDA RECEIVED	Charge per addenda record attached to received ACH Receiver Services Electronic Lockbox transactions.	250220	0	\$0.0100
5498 - ELOCKBOX TRN REPAIR ITEM EDIT	Charge for each eLockbox received transaction modified (automatically or manually) via the Transaction Repair service	359999	0	\$0.5000
8020 - ACH ORIGINATED SAME DAY DEBIT	Charge for each ACH debit transaction originated with same day settlement.	250100	0	\$0.1500
8021 - ACH ONLINE SAME DAY CREDIT	Charge for each ACH credit transaction originated online with same day settlement.	250101	0	\$0.2000
8022 - ACH ONLINE SAME DAY DEBIT	Charge for each ACH debit transaction originated online with same day settlement.	250100	0	\$0.2000
BAI/SWIFT/ISO REPORTING				
3653 - H2H FILES TRANSMITTED OVER 67	Charge per transmission for BAI/SWIFT/ISO File Management Services Direct Transmissions. Charges are incurred for each transmission in excess of 67 per month.	4004ZZ	0	\$0.0000
BANKING CENTER SERVICES				
1316 - BRANCH DEPOSIT-BAGGED COIN	Charge per bag for a deposit which includes bags of same or mixed coin made at a Banking Center	100012	0	\$7.5000
1318 - BRANCH ORDER - COIN ROLL	Charge per roll for a purchase of rolled coins at a Banking Center.	100044	0	\$0.1500
1319 - BRANCH ORDER CURRENCY STRAP	Charge per strap for a purchase of strapped currency at a Banking Center.	10004A	0	\$0.2500
1332 - BRANCH DEPOSIT ADJUSTMENT	Charge per debit or credit adjustment to a cash deposit made via Business Deposit Express at a Banking Center.	100500	0	\$5.0000
1333 - BRANCH ORDER PROCESSED	Per order charge for change orders filled at Banking Centers.	100040	0	\$3.0000
7173 - NIGHT DROP CASH VERIFICATION	Charge per dollar for a deposit of dollars deposited via the branch night drop/depository.	100000	0	\$0.0030
DEPOSITORY SERVICES				
519 - IMAGE GROUP ONE	Per transaction charge for Image Cash Letter items received between 6:01am and 7:00pm ET and further cleared via a third party provider. Endpoints designated by the Bank.	100214	0	\$0.0250
520 - ON-US STANDARD	Per transaction charge for Image Cash Letter deposited items drawn on the Bank (On Us) and processed with next day ledger credit.	100210	0	\$0.0250
521 - IRD PERIOD ONE	Per transaction charge for Image Cash Letter items received between 6:01am and 7:00pm ET and further cleared as an IRD (Image Replacement Document). Endpoints designated by the Bank.	100214	0	\$0.0250
524 - FILE TRANSMISSION REC.- VPN	Monthly charge for Image Cash Letter Transmissions received and processed via FTP (File Transfer Protocol) with encryption or via VPN (Virtual Private Network).	101321	0	\$75.0000
526 - IMAGE GROUP TWO	Per transaction charge for Image Cash Letter deposited items cleared via the Bank's designated image clearing partners.	100214	0	\$0.0250
528 - IMAGE GROUP TWO - TIER 2	Per transaction Charge for Image Cash Letter deposited items cleared via the Bank's designated Tier 2 image clearing partners	100214	0	\$0.0250
746 - ON US PREMIUM	Per transaction charge for Image Cash Letter deposited items drawn on the Bank (On Us) and processed with same day ledger credit.	100210	0	\$0.0250
751 - IMAGE GROUP ONE - PERIOD TWO	Per transaction charge for Image Cash Letter items received between 7:01pm and 12:00am ET and further cleared via a third party provider. Endpoints designated by the Bank.	100200	0	\$0.0250
756 - ICL DEPOSIT STANDARD	Per deposit charge for an Image Cash Letter file received between 7:00pm and 11:59pm ET.	100200	0	\$1.0000
757 - IMAGE QUALITY SUSPECT ITEMS	Per transaction charge for Image Cash Letter deposited items that fail first pass quality inspection and are sent on for further review before being forwarded for collection.	100200	0	\$0.0500
758 - NON-CONFORMING IMAGE ITEMS	Per transaction charge for Image Cash Letter deposited items that fail all quality and data inspections and cannot be forwarded for collection.	100200	0	\$2.0000

Service Description	Service Definition	AFP	Number of Units	Unit Price
759 - ICL DEPOSIT EARLY	Per deposit charge for an Image Cash Letter file received between 3:01am and 6:59pm ET.	100200	0	\$1.0000
1390 - REMOTE DEPOSIT CAPTURE MOBILE	Mobile Monthly Device Fee for the Remote Deposit Capture Service.	101300	0	\$1.0000
1437 - RETURN MULTIPLE LOCATIONS	Charge per item for identification of deposit locations for deposited checks returned unpaid.	100430	0	\$0.6000
1438 - RETURN ALTERNATE ADDRESS	Charge per item for mailing advices and deposited checks returned unpaid to an address other than the normal account address.	100401	0	\$1.5000
1448 - RETURN DETAIL REPORTING	Charge per item for providing detail reporting information on deposited checks returned unpaid or redeposited.	100411	0	\$0.3000
1449 - RETURN SINGLE ITEM ADVICE	Charge per item for providing a separate advice for each deposited check returned unpaid, rather than the standard of multiple returns per advice.	100401	0	\$0.5000
1452 - RETURN - EMAIL NOTIFICATION	Charge per item for notification via email of deposited checks returned unpaid.	100415	0	\$1.0000
DISBURSEMENT SERVICES				
2205 - CONTROLLED DISB ACCT MAINT	Monthly maintenance charge for each Controlled Disbursement Account.	150000	0	\$50.0000
2210 - CONTROLLED DISB CHECK POSTED	Charge per check for checks paid on a Controlled Disbursement Account.	150110	0	\$0.3200
2338 - STOP PAYMENT AUTOMATIC RENEWAL	Charge for the automatic annual renewal of a commercial stop payment instruction.	150412	0	\$2.0000
3377 - IMAGE TRANSMISSION PER ITEM	Charge for each item in a file of check images provided in a scheduled electronic delivery.	151351	0	\$0.0100
3378 - IMAGE TRANSMISSION PER TRANS	Charge per transmission for a scheduled electronic delivery of a file containing check images.	151354	0	\$20.0000
3472 - CHECK PRINT ITEM-JPM ACCT	Charge per check for the printing of checks.	151810	0	\$0.4000
3473 - CHECK PRINT ITEM-NON JPM ACCT	Charge per check for the printing of checks drawn on other banks by Check Print services.	151810	0	\$1.0000
3474 - CHECK PRINTING STMT PRINT	Charge for printing the first non-negotiable statement page for Check Print clients.	151830	0	\$1.0000
3475 - CHECK PRINTING ADDL PAGE	Charge for printing each additional page, after page one, of remittance details with the check. Additional pages are printed on the front and back of the paper.	151830	0	\$0.2000
3487 - CHECK PRINT POSTAGE	Postage charge per mail piece for mailing a printed check to an address within the United States. This only applies to the CKO Check Outsourcing product, not the ACCESS Check Print product.	151850	0	\$0.5319
3488 - CHECK PRINT FOREIGN POSTAGE	Postage charge per mail piece for mailing a printed check to an address outside the United States. This only applies to the CKO Check Outsourcing product, not the ACCESS Check Print product.	151850	0	\$1.3006
3493 - PRINT OUTSOURCING ENVELOPES	Envelope fee when mailing checks printed by the Bank requires an oversized flat envelope	151870	0	\$0.0522
3494 - PRINT OUTSOURCING SHIPPING BOX	Postage charge per box for a mailing of printed checks that requires a shipping box.	151870	0	\$2.9021
3495 - IMAGE STORAGE PER ITEM	Charge per check paid for an account with the ACCESS Checks Inquiry with Image Retention Bill Plan.	151351	0	\$0.0300
5234 - CONTROLLED DISB FUNDING	Charge per transfer for transferring funds from a Master Funding Account to replenish a Controlled Disbursement Account.	010112	0	\$1.5000
7714 - CHECK PRNT CASHIER'S CHECK	Charge for printing of a cashier check via the ACCESS Check Print application.	151810	0	\$5.0000
7715 - CHECK PRINT DIRECT ENTRY	Direct Entry Check print fee for single check upload via ACCESS Checks.	151810	0	\$1.5000
7772 - CHECK PRINT ONLINE MAINT	Monthly maintenance charge per client for the Payables Web Services Check Print module. Includes ability to create/test check templates, create/test file formats, maintain special handling codes, upload files.	150040	0	\$50.0000
HOST TO HOST				
1033 - EDI 822 ANALYSIS MODULE MAINT	Monthly maintenance charge per client for delivery of account analysis statement using EDI transaction set X12 822.	010400	0	\$35.0000
1034 - EDI 822 ANALYSIS ACCT MAINT	Monthly maintenance charge per account set up for delivery of account analysis statement using EDI transaction set X12 822.	010400	0	\$5.0000
3608 - PAYSOURCE MTHLY MAINT (PER ID)	Monthly maintenance charge per client ID for PaySource.	3000ZZ	0	\$200.0000
INT REC & PAY - REPORT				
6198 - RECEIVABLES MAIN - REPORTS	Monthly charge for each special report a lockbox subscribes to from Receivables Online. Special reports include CSV+ Detail, Extended Detail and Box Complete Report.	05031Z	0	\$0.0000
6280 - RECEIVABLES MAINT - RETURNS	Monthly maintenance charge for a lockbox subscribing to Return Items Reassociation.	100416	0	\$10.0000
6854 - RECEIVABLES MAINT - DOWNLOADS	Monthly maintenance charge for using the Receivables Online Web Download Manager to receive data files from a lockbox.	050406	0	\$10.0000
6855 - TRANSMISSION MAINT - IMAGE	Monthly charge for a lockbox set up to transmit images to a client's in-house application.	050420	0	\$50.0000
6856 - TRANSMISSION PER ITEM - IMAGE	Charge per image for each payment and document image transmitted, each time the image is transmitted to client's internal system or to Web Download Manager.	050420	0	\$0.0100
INTERNATIONAL SERVICES				
3941 - DEPOSITED CHECK - CANADIAN	Charge per check for processing a Canadian check.	609999	0	\$8.0000
3943 - FOREIGN CHECK DEPOSIT(GROUP 1)	Charge per check for processing checks in euro, Australian Dollar, British Pound or Pound Sterling currencies.	609999	0	\$15.0000
3947 - FOREIGN CHECK RETURN (CAD)	Charge per check for a Canadian check deposited and returned unpaid.	609999	0	\$25.0000
3948 - FOREIGN CHECK COLLECTION	Charge per check for a foreign check processed via standard collection.	609999	0	\$75.0000
JPMORGAN ACCESS				
6043 - TRANSACTIONS REPORTED - 45 DAY	Charge per transaction loaded to the J.P. Morgan ACCESS Cash Balances and Transactions Reporting service with a 45 day history.	40066Z	0	\$0.1500
6044 - TRANSACTIONS REPORTED - 90 DAY	Charge per transaction loaded to J.P. Morgan ACCESS Cash Balances and Transactions Reporting with a 90 day history.	40066Z	0	\$0.2000
6051 - TRANSACTIONS REPORTED - 2 YEAR	Charge per transaction loaded to the J.P. Morgan ACCESS Cash Balances and Transactions Reporting service with a 2 year history.	40066Z	0	\$0.3500
OTHER PRODUCT SERVICES				
7950 - AVS ACCOUNT VERIFICATION	Charge for each transaction that goes through account verification offered by Account Validation Service.	250101	0	\$0.2000
7951 - AVS ACCOUNT AUTHENTICATION	Charge for each transaction that goes through account authentication offered by Account Validation Service.	250101	0	\$0.2000
RECONCILIATION SERVICES				
3263 - EXCEPTION ITEM	Charge per item for each Account Reconciliation Processing exception item reported to the client for their pay or return decision.	150300	0	\$2.0000
3268 - PP NON RECON MAINTENANCE	Monthly charge for a Positive Pay account that is not reconciled.	150030	0	\$35.0000

Service Description	Service Definition	AFP	Number of Units	Unit Price
3269 - ISSUE INPUT WITHOUT RECON	Charge for each account on an input transmission for an account without reconciliation services	200201	0	\$10.0000
3272 - CHECK EXCEPTION RETURN	Charge for a check that is returned based upon a request made by an Account Reconciliation Processing client.	150320	0	\$4.0000
3273 - PENDING POSITIVE PAY EXCEPTION	Charge per item for each exception reported on accounts that have not yet activated the Positive Pay service and are currently in the Pending Positive Pay status.	150120	0	\$0.0000
3293 - EXCESSIVE ARP REJECTS	Charge for Account Reconciliation check exceptions that were in excess of 1% of the total monthly paid check volume.	200209	0	\$2.0000
3294 - DATA ENTRY - MANUAL	Charge for each item manually keyed by Account Reconciliation Processing including any issues or voids.	200209	0	\$2.0000
3384 - CD ROM - PER CD	Charge per CD ROM Disc created with images.	151353	0	\$100.0000
3385 - CD ROM MAINTENANCE	Monthly maintenance for CD ROM service including setup; billing; technical support group; and applications support.	151353	0	\$35.0000
3386 - IMAGE CAPTURE PER ITEM	Charge per image for capture of all imageable transaction items (paid checks, deposit tickets, etc.) that are included in the CD ROM Image Viewer or made available for viewing online.	151351	0	\$0.0300
SCANNABLE LOCKBOX				
6141 - SNLB OCR DOC IMAGE CAPTURE	Charge per document to image the OCR (Optical Character Recognition) side of a document for a lockbox subscribing to SNLB Document Image Presentation or Consolidated Receivables.	05011R	0	\$0.0900
6209 - SNLB SORT - MANUAL	Charge per check if manual sorting is required for presentment to client.	050113	0	\$0.3000
6210 - SNLB BALANCING	Charge per check when checks are balanced to accompanying invoices prior to deposit.	05011P	0	\$0.1000
6745 - SNLB SCANNABLE ITEM - HC	Charge per check processed by Wholesale Network Lockbox for Healthcare client when remitted with OCR (Optical Character Recognition) scannable documents. Includes check image capture without paper copy.	050101	0	\$0.4000
VAULT SERVICES				
1475 - VAULT DEPOSIT ROLLED COIN	Charge per roll for re-wrapping a deposit of rolled coin.	100110	0	\$0.2000
1479 - VAULT ORDER COIN BAG LOOSE	Charge per FED standard bag of coin ordered.	100147	0	\$3.7500
1495 - VAULT STANDARD ORDERS	Charge per order for a standard currency and coin order placed via VRU (Voice Response Unit), Web or electronic order file.	100141	0	\$5.0000
1497 - VAULT ORDER CURRENCY STD STRAP	Charge per strap for an order of a Fed standard (100 bills) strap.	10014A	0	\$0.2500
1498 - VAULT EXPEDITED SPECIAL ORDERS	Charge per order for expedited or special cash vault orders.	100143	0	\$30.0000
1499 - VAULT ORDER CURR NON STD STRAP	Charge per loose bill ordered in a non-Fed standard strap.	100148	0	\$0.0500
1525 - VAULT DEPOSIT STD COIN BAG	Charge per deposit for coin deposited in full, FED standard coin bags.	100113	0	\$3.0000
1535 - VAULT ENVELOPE DEPOSIT VERIF	Additional charge for balancing deposits back to each envelope or strap.	100104	0	\$2.0000
1623 - REMOTE CASH CAPTR DEP PER \$1K	Charge per \$1,000 deposited in a Remote Cash Capture device	100100	0	\$1.0000
1641 - REMOTE CASH CAPTR PER LOC FEE	Flat monthly maintenance fee for a Remote Cash Capture device.	100100	0	\$50.0000
WHOLESALE LOCKBOX				
6102 - WNLB ADDITIONAL DAILY DEPOSIT	Monthly charge per Wholesale/Scannable Network Lockbox for each additional deposit time in excess of standard of one deposit per day at the end of each business day.	050302	0	\$25.0000
6103 - WEEKEND PROCESSING	Charge per deposit for weekend processing of a Wholesale/Scannable Network Lockbox. Weekend deposits are made with a credit date of the next business day.	050136	0	\$50.0000
6120 - CASH PROCESSING	Charge for each cash payment processed.	05013B	0	\$11.0000
6121 - WNLB CREDIT CARD AUTHORIZATION	Charge for each attempted credit card authorization for credit card transactions received by a lockbox.	05013A	0	\$2.0000
6127 - DATA CAPTURE	Charge for each alpha or numeric character captured.	050126	0	\$0.0100
6137 - COURIER DELIVERY SERVICE	Charge for packages delivered to client via courier or overnight package if client does not provide a courier/overnight billing account to Lockbox.	050413	0	\$4.0000
6138 - POSTAGE	Charge for check copies and/or materials forwarded to client via First Class Mail. Applies to: 1)each processed check and/or related material; 2)each No Check transaction; and 3) each Unprocessable check.	050410	0	\$0.5319
6139 - CLOSED LBX IMAGE VIEWING	Long Term Viewing of data and images on Receivables Edge for lockboxes that have been closed. DDA must remain open for billing through Account Analysis.	050005	0	\$20.0000
6140 - DOCUMENT IMAGE CAPTURE	Charge for each document page imaged for a lockbox subscribing to Document Image Presentation or Image Transmission.	05011R	0	\$0.1000
6154 - ADDITIONAL PROGRAMMING	Hourly charge for custom programming, including data transmissions; special formats for reports; emails or faxes; etc.	050137	0	\$150.0000
6167 - WNLB >10 ACCEP PAY > 5 UNACCE	Charge per check if the client requests that the bank compare the payee on a check to a list of 11 to 24 Acceptable Payees AND/OR 6 to 9 Unacceptable Payees in a lockbox.	050131	0	\$1.0000
6170 - WNLB GROUP/SORTS - COMPLEX	Charge per check if checks are manually sorted for presentment to the client for a wholesale lockbox.	050113	0	\$0.3000
6171 - WNLB BALANCING	Charge assessed per check when checks are balanced to accompanying invoices prior to deposit.	05011P	0	\$0.1500
6173 - FORGN ITEMS SENT FOR COLL	Charge per item for each foreign check sent for collection, excluding Canadian checks.	050105	0	\$10.0000
6174 - MULTIPLE DEPOSIT ACCOUNTS	Charge for each deposit made into an additional Demand Deposit Account from single lockbox. Client must define check sort for deposits.	050316	0	\$25.0000
6744 - WHOLESALE ITEM - HC	Charge per check with non-scannable documents processed by Lockbox for Healthcare client. Includes capture of check image without paper copy.	050100	0	\$0.6000
WIRE - U.S.				
5446 - FW SURCHARGE \$10 MILLION+ D/C	Pass-through of Fed surcharge on all Fedwire debit or credit instructions received by JPMC that are greater than \$10 million	350531	0	\$0.1400
5447 - FW SURCHARGE \$100 MILLION+ D/C	Pass-through of Fed surcharge on all Fedwire debit or credit instructions received by JPMC that are greater than \$100 million	350531	0	\$0.3600
5822 - ELECTRONIC BOOK DEBIT S/T	Charge per transaction for a debit to a client's account, initiated via an electronic banking system and processed straight through without operator intervention, which resulted in a credit to another J.P. Morgan account.	350120	0	\$3.0000
5823 - ELECTRONIC BOOK DEBIT REPAIR	Charge per transaction for a debit to a client's account, initiated via an electronic banking system and that required a Bank operator's intervention to process, which resulted in a credit to another J.P. Morgan account.	350122	0	\$5.0000
5824 - ELECTRONIC FED DEBIT S/T	Charge per transaction for a debit to a client's account, initiated via an electronic banking system and processed straight through without operator intervention, which resulted in an outbound Fedwire.	350100	0	\$4.0000
5825 - ELECTRONIC FED DEBIT REPAIR	Charge per transaction for a debit to a client's account, initiated via an electronic banking system and that required a Bank operator's intervention to process, which resulted in an outbound Fedwire.	350102	0	\$5.0000

Service Description	Service Definition	AFP	Number of Units	Unit Price
5826 - ELECTRONIC CHIP DEBIT S/T	Charge per transaction for a debit to a client's account, initiated via an electronic banking system and processed straight through without operator intervention, which resulted in an outbound CHIPS payment.	350110	0	\$5.0000
5827 - ELECTRONIC CHIP DEBIT REPAIR	Charge per transaction for a debit to a client's account, initiated via an electronic banking system and that required a Bank operator's intervention to process, which resulted in an outbound CHIPS payment.	350541	0	\$4.0000
5888 - FED CREDIT REPAIR	Charge for an incoming credit received from another bank via the Federal Reserve system that required a Bank operator's intervention to process.	350330	0	\$4.0000
5889 - CHIPS CREDIT S/T	Charge for an incoming credit received from another bank via CHIPS and processed straight through without operator intervention.	350300	0	\$4.0000
5890 - CHIPS CREDIT REPAIR	Charge for an incoming credit received from another bank via CHIPS that required a Bank operator's intervention to process.	350330	0	\$4.0000



Prepared for VILLAGE OF ORLAND PARK

FINANCIAL PROPOSAL
February 15, 2024

FINANCIAL PROPOSAL

Financial Incentives – U.S. Programs

Annual Standard Volume Incentive

J.P. Morgan is pleased to offer a volume rebate based on annual Total Charge Volume and Settlement Terms for your programs. The Settlement Terms in your contract determine the volume rebate rate we apply to the annual Net Charge Volume for your programs, according to the schedule below.

Settlement Terms of 30 & 14 means your billing cycle has 30 calendar days and you have 14 calendar days after the cycle ends to make a payment.

Combined U.S. One Card and U.S. Virtual Card programs	
	Volume Rebate Rate applied to annual Net Charge Volume by Program Settlement Terms
Annual Total Charge Volume at or above:	@ 30 & 14 Settlement Terms
\$250,000	0.20%
\$500,000	0.30%
\$1,000,000	1.05%
\$2,000,000	1.10%
\$3,000,000	1.16%
\$4,000,000	1.18%
\$5,000,000	1.20%
\$6,000,000	1.21%
\$7,000,000	1.22%
\$8,000,000	1.23%
\$9,000,000	1.24%
\$10,000,000+	1.25%

Discount Interchange Rate

Should Client achieve the minimum annual Total Charge Volume required to earn a Volume Rebate as stated above, Bank will pay Client a rebate based on annual Discount Interchange Rate Transaction Volume associated with each Program. The rebate will be calculated as the Discount Interchange Rebate Rate (with categories as determined according to the following schedule) multiplied by the annual Discount Interchange Rate Transaction Volume for each respective category associated with each Program, subject to the rebate adjustments below.

Discount Interchange Rebate Rate for Combined U.S. One Card and U.S. Virtual Card programs Volume by Program Settlement Terms	
Settlement Terms	@ 30 & 14 Settlement Terms
Category 1	0.55%
Category 2	0.15%

FINANCIAL PROPOSAL

Terms and Conditions

- This offer will be effective at time of contract signing.
- The U.S. One Card and U.S. Virtual Card programs will be on a Visa platform.
- Settlement of any centrally billed account must be made by automatic debit.
- You shall not be liable for fraudulent transactions provided you operate your program in accordance with J.P. Morgan's fraud reduction requirements (i.e., block required high risk MCCs, maintain reasonable security precautions and controls regarding accounts and transaction info, and comply with other requirements as J.P. Morgan may reasonably require from time to time).
- Credit losses will be deducted from all rebates. In cases where rebates earned are insufficient to cover these deductions, you will be invoiced for the difference.
- To qualify for rebates, you must be current at the time of rebate calculation/payment, meet Settlement Terms and not be in default under the contract. Rebates will be calculated annually in arrears and paid in the first quarter for the previous contract year and will be paid by wire transfer to an account that you designate.
- In the event that the network lowers its interchange rates, J.P. Morgan reserves the right to adjust rebates and fees accordingly.
- J.P. Morgan reserves the right to set Supplier Fees on the J.P. Morgan Virtual Connect Network and to adjust client rebates and fees accordingly.
- All clients are subject to prior credit approval before a firm commitment will be issued from J.P. Morgan.

FINANCIAL PROPOSAL

UNITED STATES

The following are the fees associated with U.S. One Card and U.S. Virtual Card programs:

STANDARD SERVICES AND FEES

Late payment charge	Central bill: 1% of full amount past due assessed at end of the Cycle in which payment first became due and each Cycle thereafter Individual bill: 1% of full amount past due assessed 28 days after end of the Cycle in which payment first became due and each Cycle thereafter
International transaction	1.5% of the US Dollar amount charged
Standard card	\$0.00

ADDITIONAL SERVICES AND FEES

Cash advances	2.5% of amount advanced (\$2.50 minimum with no maximum)
Convenience check	2% of check amount (\$1.50 minimum with no maximum)
Executive card	\$75 annual fee per card

FINANCIAL PROPOSAL

Pricing Assumptions, Definitions and Disclaimer – U.S. Programs

The proposed pricing for your requested card programs is based on the following assumptions:

COMMERCIAL CARD PROGRAMS			
	U.S. One Card	U.S. Virtual Card	Total
Annual Total Charge Volume	\$300,000	\$2,000,000	\$2,300,000
Statement Billing Period	30	30	
Payment Days from Statement Date	14	14	
Cards	92	n/a	92
Contract Initial Term	5 years with one-year auto renewals		
Type of Liability, Billing, and Payment	Corporate, Central, Central	Corporate, Central, Central	

Definitions

“Net Charge Volume” means total charges made on any and all cards or accounts, net of returns, cash advances, convenience check amounts, and fraudulent transactions. U.S. Net Charge Volume does not include any Discount Interchange Rate Transaction Volume.

“Total Charge Volume” means the sum of Net Charge Volume and Discount Interchange Rate Transaction Volume.

“Discount Interchange Rate Transactions” means Transactions made on any and all cards or accounts, with an interchange rate or Supplier Fee below 2.00% under either applicable Credit Card Network rules or the JPMorgan Virtual Connect Network. Those Transactions include but are not limited to Large Ticket Transactions, level 3 Transactions, MasterCard and Visa Partnership programs, and any other programs entered into by the Networks, Client, Bank, merchant, or others whereby the parties to those programs have agreed to interchange rates or Supplier Fees below 2.00% for certain transactions. This does not include returns, cash advances, convenience check amounts, or Fraudulent Transactions.

“Discount Interchange Rate Transaction Volume” means total Discount Interchange Rate Transactions made on any and all cards or accounts. **Discount Interchange Rate Transaction Volume** is comprised of two categories based on the interchange rate of each transaction:

- **“Discount Interchange Transaction Volume Category 1”** covers all **Discount Interchange Rate Transaction Volume** with interchange rate or Supplier Fee 1.00% and above (interchange rates or Supplier Fee from 1.00% - 1.99%).
- **“Discount Interchange Transaction Volume Category 2”** covers all **Discount Interchange Rate Transaction Volume** with interchange rate or Supplier Fee below 1.00 % (interchange rates or Supplier Fee from 0.00 % -0.99 %).

“Supplier Fee” means the agreed upon fee(s) charged to merchants accepting payment through the JPMorgan Virtual Connect Network.

Disclaimer

We prepared this confidential and proprietary proposal exclusively for you in order to help you evaluate some of JPMorgan Chase Bank, N.A.’s products and services. In preparing this proposal, we have relied upon and assumed, without independent verification, the accuracy and completeness of all information provided by you, or otherwise obtained from public sources that we have otherwise reviewed.

This proposal:

- Is not legally binding
- Cannot be disclosed to a party other than the one we addressed and delivered it to, or its subsidiaries, and can only be used to evaluate the products and services here unless we otherwise agree in writing

FINANCIAL PROPOSAL

- Is valid for 180 days; thereafter, we can change it at any point or upon any requested changes, which can result in a new proposal.

Any products, services, terms, or other matters described in this proposal (other than in respect of confidentiality) are subject to the terms of separate legally binding documentation and are subject to change without notice. Additionally, we make no representations about the legal, regulatory, tax or accounting implications of anything in this proposal.

Neither we nor any of our directors, officers, employees or agents are responsible or liable to you or any other party for the contents of this proposal, anything referred to in it, and anything discussed as a result of it.

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Appendix 2

Sample vendor agreement

**Commercial Card
Application & Agreement | JPMORGAN CHASE BANK, N.A.**

V2.5 12 16 16

Client		State of Incorporation:
Address Line 1		
Address Line 2		
City		
State		
Zip Code		
Phone		
Fax		
REBATES		
Please identify a Business Account to which rebates associated with Client's Commercial Card rebate program should be deposited. Deposits will be made via Wire Transfer only.		
Business Account at:	<i>(Enter the name of Client's financial institution)</i>	
ABA:	<i>(Enter ABA for Client's financial institution)</i>	
Business Account Number:	<i>(Enter Client's business account number)</i>	
Business Account Name:	<i>(Enter the name of Client's business account)</i>	
Please enter the Financial Institution and Business Account Name exactly as it appears on Client's account. <u>Black ink only.</u>		
*Requests to modify the account information set forth above must be provided to J.P. Morgan in writing and sent to the following address: CCS.Rebate@jpmchase.com . A form will be provided to Client upon receipt of Client's request to modify the business account information. Client will be instructed to complete the form and return it to J.P. Morgan at the address specified. Changes to the business account information will be effective when J.P. Morgan has a reasonable opportunity to act upon such request.		
SIGNATURE		
This Application must be signed by an owner, officer or partner of the Client with the authority to bind the Client to the terms and conditions of the following Commercial Card Agreement. I hereby certify that I am the duly authorized and acting officer, partner or owner of this Client with the authority to bind the Client to the obligations of the Commercial Card Agreement. I have read and agree to the terms of the Commercial Card Agreement. <u>Black ink only.</u>		
Signature of Authorized Officer	Date	
Name		
Title		
CLIENT ATTESTATION		
The undersigned, a duly authorized officer or representative of Client, does hereby certify that Client has been duly authorized to enter into and perform the Commercial Card Agreement and that the person signing above on behalf of Client, whose execution of this Commercial Card Agreement was witnessed by the undersigned, is an owner, officer, partner, or other representative of Client possessing authority to execute this Commercial Card Agreement.* <u>Black ink only.</u>		
Signature	Date	
Name		
Title		
*Note: The person signing the attestation shall be someone different from the person signing above on behalf of Client.		
ADDRESS FOR NOTICES		
Client	See above	
Bank	JPMorgan Chase Bank, N.A.	
	10 South Dearborn, Floor 06	
	Mail Code IL1-0286	
	Chicago, IL, 60603-2300	
	Attn: Commercial Card Contracts Manager	

Commercial Card

Application & Agreement | JPMORGAN CHASE BANK, N.A.

V2.5_12_16_16

This Commercial Card Agreement (the "Agreement") sets forth the terms and conditions under which JPMorgan Chase Bank, N.A. ("Bank") shall provide commercial card services to Client who executes this Agreement and/or one or more of such Client's Affiliates. This Agreement is effective as of the date of the first signature above. By signing this Agreement Client hereby agrees to be bound by the terms and conditions referenced herein.

1. Definitions

Each capitalized term used in this Agreement shall have the following defined meanings set forth below or as otherwise set forth herein.

Account means each account established in the name of Client pursuant to the Agreement.

Affiliate means an entity controlling, controlled by, or under common control with, directly or indirectly, a party to this Agreement. For this purpose, one entity "controls" another entity if it has the power to direct the management and policies of the other entity (for example, through the ownership of voting securities or other equity interest, representation on its board of directors or other governing body, or by contract).

Agreement means the Commercial Card Agreement in each case as amended, supplemented or replaced from time to time.

Applicable Law means for any country, all federal, state, provincial and local laws, statutes, regulations, rules, executive orders, supervisory requirements, licensing requirements, export requirements, directives, circulars, decrees, interpretive letters, guidance or other official releases of or by any government, any authority, department or agency thereof, or any regulatory or self-regulatory organization, that apply to a party's obligations under the Agreement.

Business Day means a day on which Bank is open for business.

Card means a Network-branded card that is issued to Cardholders by the Bank upon the request of the Client and approval by the Bank, and includes any plastic card bearing a card number and Accounts with no associated plastic card, which includes Single-Use Accounts.

Cardholder means: (A) an individual in whose name a Card is issued, and (B) any person or entity authorized by Client or named Cardholder to use a Card.

Cardholder Agreement means documentation provided by Bank to Client or Cardholder governing use of a Card by such Cardholder.

Cardholder Credit Limit means the maximum spending limit established in relation to a Cardholder.

Corporate Liability means Client is solely liable for the Transactions, subject to the Agreement and any Cardholder Agreement.

Credit Limit means the maximum spending limit established for Client in connection with the Program.

Cycle means the monthly period ending on the same day each month or, if that day is not a Business Day, then the following Business Day or preceding Business Day, as systems may require, or such other period as Bank may specify.

Effective Date means the date indicated as such on the introductory paragraph.

Fraudulent Transactions means transactions made on a Card by a person, other than Client or Cardholder, who does not have actual, implied, or apparent authority for such use, and for which neither Cardholder nor Client receives direct or indirect benefit.

Joint and Several Liability means Client and Cardholder are jointly and severally liable for the Transactions, subject to the Agreement, and the Cardholder Agreement.

MCC means merchant category code.

Network means MasterCard International, Inc.

Program means the commercial card system composed of Accounts, Card-use controls, reports to facilitate purchases of and payments for business goods and services, and related services, all as established in connection with the Agreement.

Single-Use Account means a one-time virtual card number generated for a single transaction.

System means the system through which Client can access Account and Transaction data and reports.

Transaction means a purchase, a cash advance, fees, charges or any other activity charged to an Account in respect of a Card.

2. Conditions Precedent

Prior to the commencement of the Program rendered by Bank pursuant to this Agreement, Client will provide the information listed on the Application, included with this Agreement, and additional documents as required by the Bank, and will certify to the accuracy of such information.

3. Certain Bank Services

- A. Subject to prior financial, risk management and compliance approvals by Bank, Bank shall: (i) establish Accounts in the name of Client; (ii) issue Cards to Cardholders designated by a person authorized to bind the Client to these terms and conditions (an "Authorized Person"); (iii) implement the Credit Limits specified by an Authorized Person from time to time and accepted by Bank; and (iv) deliver Cards and billing statements only to a U.S. address. Notwithstanding anything contained in this Agreement to the contrary, Bank shall not be obligated to extend credit to Client in violation of any limitation or prohibition imposed by Applicable Law or Bank policies and procedures.
- B. Notwithstanding the foregoing, Bank shall not be obligated to provide any Account to Client or any Client Affiliate or any Card to an employee or authorized representative of Client or any Client Affiliate or to process any transactions in violation of any limitation or prohibition imposed by Applicable Law, including, but not limited to, the regulations issued by the U.S. Department of Treasury's Office of Foreign Assets Control ("OFAC").
- C. Extension of Program. Upon Client's submission of a request from time to time in the form required by Bank and following Bank's agreement to do so, Bank will extend Program to Client's Affiliates. Client is responsible as principal obligor for all obligations under the Agreement (including, without limitation, as principal obligor with respect to all payment and other obligations as the same relate to its Affiliates and their respective Cardholders and waives any defenses or offsets available to such Affiliates). Client shall cause each of its Affiliates and their respective Cardholders to comply with the Agreement.

4. Obligations of Client

In connection with the Program, Client shall:

- A. Notify each Cardholder at the earliest opportunity: (i) that Cards are to be used only for business purposes; (ii) of the Cardholder Credit Limit and any other applicable limit; (iii) of the extent, if any, to which Bank will provide Transaction and Account information to third parties at Client's request; and (iv) to collect and destroy any Cards which are no longer required.
- B. Client represents that the Cards to be issued under this Agreement are substitutes for an accepted credit card or will be issued in response only to a written request or application for such Card, by a prospective Cardholder, which Client has obtained in accordance with the requirements of Section 226.12(a) of Regulation Z of the Federal Truth in Lending Act. Client further represents that Client will retain the applications (paper or electronic) for any Card, when such application is not provided to Bank, for a period of two (2) years after the application has been received and acted upon.
- C. Client will immediately notify Bank by telephone of any lost, stolen, misappropriated, improperly used, or compromised Cards.
 - i. **Liability for Fraudulent Transactions Following Notification.** Notwithstanding anything to the contrary contained herein, Client shall not be liable for any Fraudulent Transactions occurring on a Card after the effective time of such notification to Bank of such Fraudulent Transaction.
 - ii. **Liability for Fraudulent Transactions Prior to Notification.** Subject to the terms and conditions contained in subsection (iii) below, Client shall not be liable for Fraudulent Transactions occurring on a Card prior to the effective time of such notification to Bank of such Fraudulent Transactions.
 - iii. Bank reserves the right, in its sole and absolute discretion, to hold Client liable for Fraudulent Transactions should Bank determine that subsequent to implementation of Client's Program and at the time that the Fraudulent Transaction occurred, Client failed to operate Client's Program in accordance with Bank's fraud reduction requirements as set forth below:
 - a. Client must block high risk MCC's identified by Bank and presented to Client;
 - b. Client must maintain reasonable security precautions and controls regarding the dissemination, use and storage of Card and Transaction data; and
 - c. Client must comply with all other requirements as Bank may reasonably require from time to time.

If Client fails to comply with Client's obligations described in this subsection (iii), and Bank determines Client to be liable for Fraudulent Transactions, Bank will either: (i) invoice Client for the amount of such Fraudulent Transaction minus any amounts collected, or (ii) deduct the amount of such Fraudulent Transaction from Client's rebate.

- D. Notify Bank of any Transaction that Client disputes as soon as practicable after the last day of the Cycle during which such Transaction is charged to Client and, in any event, within sixty (60) days of such day. Client shall use commercially reasonable efforts to assist in obtaining reimbursement from a merchant. Client or, subject to any Cardholder Agreement and in the case of Cards under any Joint and Several Liability Accounts, the Cardholder, shall not be relieved of liability for any disputed Transaction if the charge-back is rejected in accordance with the applicable Network's charge-back policy. Bank shall not be liable to Client where notice is received after such sixty (60) day period. Client shall not make a claim against Bank or refuse to pay any amount because Client or the person using the Card may have a dispute with any merchant.
- E. Unless previously provided to Bank, obtain and provide to Bank such information as Bank may reasonably request for the purposes of investigating the identity of an actual or prospective Cardholder or Client, evidencing authority for Card issuance requests, and assisting in any review of Bank by a regulator with relevant jurisdiction. Any information provided by Client to Bank shall be, to the best of Client's knowledge, information and belief, accurate and complete in all material respects.
- F. Make payments for all Transactions posted to Accounts no later than the payment date (the "Payment Date"), as specified in the periodic statement. In the event that Client makes payments other than as contemplated by the periodic statement, Bank may require, and Client shall provide, such documentation as reasonably required by Bank to reconcile such payments to the amounts stated as due in the periodic statement by the Payment Date. Any amount due which is not received by the Payment Date shall be subject to the late fees and delinquency fees as set forth in the fees schedule of Exhibit A attached hereto. If collection is initiated by Bank, Client shall be liable for payment of Bank's reasonable attorneys' fees and other costs and expenses of collection.
- G. In the case of any Joint and Several Liability Account, Client shall pay Bank within ten (10) days of written notice, for any Transactions within one hundred and twenty (120) days of the first billing in respect of the relevant Transaction.
- H. Unless otherwise provided to Bank, provide Bank with such financial statements and other related information requested by Bank in form and in such detail as Bank may reasonably request, from time to time.
- I. Client represents and warrants that it will use commercially reasonable efforts to ensure that such applicants to whom it requests Bank issue Cards and whom Client authorizes to use the Cards/Accounts are not identified on a prohibited government sanctions list, are not located or resident in a sanctioned country, or otherwise subject to a sanctions program applicable to Client.
- J. Adhere to, and hereby acknowledges the existence of, all license agreements, security procedures, and terms and conditions regarding the System.

5. Credit Limits and Certain Bank Rights

- A. Bank may establish a Credit Limit and Cardholder Credit Limit and may establish other limits from time-to-time. Client will not exceed the Credit Limit; provided however, that if Client exceeds the Credit Limit, Client shall pay all amounts exceeding the Credit Limits.
- B. Bank may at any time: (i) increase or decrease any Credit Limit or the Cardholder Credit Limit or any other limit in connection with any Card or any Account or the Program; (ii) refuse to authorize Transactions; (iii) vary the payment terms, or require the provision of security or additional security; (iv) suspend or terminate any Card or any Account; (v) decline to open any Account or issue any Card; or (vi) require MCC authorization restrictions in connection with a Program.

6. Notices. All notices required or permitted to be given under this Agreement shall be addressed as set forth above or as otherwise agreed in writing by the parties from time to time, and shall be effective upon receipt.

7. Representations and Warranties. Client represents and warrants that this Agreement constitutes a legal, valid, and binding obligation, enforceable against Client, in accordance with its terms, and that execution and performance of this Agreement: (i) does not breach any agreement with any third party; (ii) does not violate any law, rule, or regulation, or any duty arising in law or equity applicable to it; (iii) is within Client's organizational powers; and (iv) has been authorized by all necessary organizational action.

8. Fees. Client agrees to pay the fees and charges incurred by Client as specified by Bank, from time to time, on a periodic invoice. The fees initially applicable are specified in Exhibit A attached hereto. Bank may change the fees and charges payable by Client at any time, provided Bank notifies Client at least thirty (30) days prior to the effective date of the change.

9. Term and Termination. This Agreement shall have an initial term of three (3) years from the date first written above unless otherwise terminated pursuant to the provisions of this paragraph. Thereafter, this Agreement shall be successively renewed for one-year terms upon the anniversary of the effective date. This Agreement may be terminated by either party at any time for any reason. In the event this Agreement is terminated, Client shall immediately pay all amounts owing under this Agreement, without set-off or deduction, and destroy all physical Cards furnished to Cardholders. Sections 4.B, 4.E, 4.F, 4.G, 4.I, 7, 8, 9, 10.A, 10.B, 11, 12.D, 12.F, 12.G, 12.H, 12.K, 12.L, 12.M, and 12.N shall survive the termination of this Agreement.

10. Limitation of Liability.

- A. Subject to Section 10.B below, Bank shall be liable only for Client's actual damages which Client suffers or incurs as a direct result of Bank's negligence or willful misconduct and shall not be liable for any other loss or damage of any nature.
- B. TO THE MAXIMUM EXTENT PERMITTED BY LAW, IN NO EVENT SHALL EITHER PARTY BE LIABLE TO THE OTHER UNDER ANY THEORY OF TORT, CONTRACT, STRICT LIABILITY OR OTHER LEGAL OR EQUITABLE THEORY FOR ANY EXEMPLARY, PUNITIVE, SPECIAL, INDIRECT, INCIDENTAL, OR CONSEQUENTIAL DAMAGES OR THE LIKE, INCLUDING, WITHOUT LIMITATION, LOST PROFITS, EACH OF WHICH ARE EXPRESSLY EXCLUDED BY AGREEMENT OF THE PARTIES HEREIN REGARDLESS OF WHETHER SUCH DAMAGES WERE REASONABLY FORESEEABLE AND WHETHER EITHER PARTY HAS BEEN ADVISED OF THE POSSIBILITY OF SUCH DAMAGES.

11. Confidentiality. Except as expressly provided in the Agreement, all information furnished by either party in connection with the Agreement shall be kept confidential. The foregoing obligation shall not apply to information that: (A) is already lawfully known when received without an obligation of confidentiality other than under this Agreement; (B) is or becomes lawfully obtainable from other sources; (C) is in the public domain when received or thereafter enters the public domain through no breach of this Section; (D) is required to be disclosed to, or in any document filed with, the U.S. Securities and Exchange Commission (or any analogous body or any registrar of companies or other organizations in any relevant jurisdiction), banking regulator, or any other governmental agencies; (E) is required by law to be disclosed and notice of such disclosure is given (when legally permissible) by the disclosing party; or (F) may be disclosed as provided in the Cardholder Agreement or other Cardholder-related documentation. Notice under (E), when practicable, shall be given sufficiently in advance of the disclosure to permit the other party to take legal action to prevent disclosure. Bank may exchange (and the Client insofar as necessary hereby consents to such exchange) Client and (to the extent authorized) Cardholder confidential information with Affiliates. Bank may also disclose confidential information to service providers in connection with Bank's provision of Program services; provided that the service providers comply with the terms of this **Section 11**. Bank may exchange information concerning the Client or Cardholders with merchants and, in the case of Cardholder information, with the Client.

12. Miscellaneous

- A. If any provision of this Agreement is found by a court of competent jurisdiction to be unenforceable, such provision shall not affect the other provisions, but such unenforceable provision shall be deemed modified to the extent necessary to render it enforceable, preserving to the fullest extent permissible the intent of the parties set forth in this Agreement. The failure of either party hereto to enforce any right or pursue any remedy hereunder shall not be construed to be a waiver thereof.
- B. In the regular course of business, Bank may monitor, record, and retain telephone conversations made or initiated to or by Bank from or to Client or Cardholders.
- C. The terms and provisions of this Agreement shall be binding upon and inure to the benefit of Client and Bank and their respective successors and assigns. This Agreement, or any of the rights or obligations hereunder, may not be assigned by Client without the prior written consent of Bank.
- D. This Agreement embodies the entire agreement and understanding between Client and Bank and supersedes all prior agreements and understandings between Client and Bank relating to the subject matter thereof.
- E. This Agreement may be signed in one or more counterparts, each of which shall be an original, with the same effect as if the signatures were upon the same document. Facsimile signatures shall have the same force and effect as the original.
- F. If applicable, to the extent that Client would have been able to claim sovereign immunity in any action, claim, suit, or proceeding brought by Bank, Client irrevocably waives and agrees not to claim such immunity.
- G. Neither Bank nor Client shall be liable for any loss or damage to the other for its failure to perform or delay in the performance of its obligations under this Agreement, if such non-performance or delay is caused directly or indirectly by an act of God, act of governmental authority, de jure or de facto, legal constraint, war, terrorism, catastrophe, fire, flood or electrical, computer, mechanical or telecommunications failure, or failure of any agent or correspondent, or unavailability of a payment system, or other natural disaster or any cause beyond its reasonable control.
- H. CHOICE OF LAW. THIS AGREEMENT AND ANY CLAIM, CONTROVERSY, OR DISPUTE ARISING UNDER OR RELATED TO THIS AGREEMENT, THE RELATIONSHIP OF THE PARTIES, AND/OR THE INTERPRETATION AND ENFORCEMENT OF THE RIGHTS AND DUTIES OF THE PARTIES SHALL BE GOVERNED BY AND CONSTRUED IN ACCORDANCE WITH THE INTERNAL LAWS (AND NOT THE LAW OF CONFLICTS) OF THE STATE OF NEW YORK, BUT GIVING EFFECT TO FEDERAL LAWS APPLICABLE TO NATIONAL BANKS. TO THE EXTENT PERMITTED BY APPLICABLE LAW, EACH PARTY HEREBY WAIVES ANY AND ALL RIGHT TO A TRIAL BY JURY IN ANY ACTION OR PROCEEDING OF ANY KIND ARISING OUT OF, BY REASON OF, OR RELATING TO THIS AGREEMENT, THE

INTERPRETATION THEREOF OR TO ANY TRANSACTIONS HEREUNDER. THIS WAIVER IS KNOWINGLY, WILLINGLY, AND VOLUNTARILY MADE BY THE PARTIES.

- I. Client acknowledges that Bank prohibits the use of Cards under any Accounts to conduct transactions (including, without limitation, the acceptance or receipt of credit or other receipt of funds through an electronic funds transfer, or by check, draft or similar instrument, or the proceeds of any of the foregoing) that are related, directly or indirectly, to unlawful internet gambling. The term "unlawful internet gambling," as used here, shall have the meaning as set forth in 12 C.F.R. Section 233.2(bb).
- J. International Transactions include any transaction made in a foreign currency or that is made outside the United States of America even if it is made in U.S. dollars. If an international transaction is made in a currency other than U.S. dollars, the Network will convert the transaction into U.S. dollars using its respective currency conversion procedures. The exchange rate the Network uses to convert currency is a rate that it selects either from the range of rates available in the wholesale currency markets for the applicable processing date (which rate may vary from the rate the respective entity itself receives), or the government-mandated rate in effect on the applicable processing date. The rate in effect on the applicable processing date may differ from the rate on the date when the international transaction occurred or when the Account was used. Bank reserves the right to charge an international transaction fee, as specified in Exhibit A. Bank may charge a commission on the relevant currency amount at the rate provided to it by the Network as set forth in the fee schedules attached hereto. The international transaction fee will be calculated on the U.S. dollar amount provided to Bank by the Network. The same process and charges may apply if any international transaction is reversed.
- K. Bank may at any time offset any obligation of Client to Bank under this Agreement or otherwise against any obligation Bank owes to Client.
- L. This Agreement and Cards are non-transferable, non-assignable, and shall remain the property of Bank.
- M. *USA PATRIOT Act Disclosure.* Section 326 of the USA PATRIOT Act mandates that Bank obtain, verify and record information that identifies each business or person that opens a new account. By signing this Agreement Client agrees to provide and consent to us obtaining, if necessary from third parties, any and all information reasonably necessary to verify Client's identity.
- N. This Agreement may be amended or waived only by notice to Client, in writing from Bank.

**EXHIBIT A to the Commercial Card Application & Agreement
INCENTIVES & FEES**

SAMPLE



Appendix 3

Funds Availability

TREASURY SERVICES

Wholesale Lockbox Services

**J.P. Morgan
Accelerated Availability
Schedule**

BELLEVILLE, MICHIGAN
Sorted by Transit Routing Number

Transit Routing Number	MONDAY - FRIDAY			SATURDAY		SUNDAY	
	Deadline (Military Time)	Availability (Days)	Fractional Availability	Availability (Days)	Fractional Availability	Availability (Days)	Fractional Availability
0000-0020	0900	0	100%	0	100%	0	100%
0000-0050	0900	0	100%	0	100%	0	100%
0000-0051	0900	0	100%	0	100%	0	100%
0000-0100	0900	0	100%	0	100%	0	100%
0000-0800	0900	0	100%	0	100%	0	100%
0000-9000	0900	0	100%	0	100%	0	100%
0110-XXXX	0130	0/1	84%/16%	2	100%	2	100%
0111-XXXX	0130	1/2	84%/16%	2	100%	2	100%
0112-XXXX	0130	1/2	84%/16%	2	100%	2	100%
0113-XXXX	0130	1/2	84%/16%	2	100%	2	100%
0114-XXXX	0130	1/2	84%/16%	2	100%	2	100%
0115-XXXX	0130	1/2	84%/16%	2	100%	2	100%
0116-XXXX	0130	1/2	84%/16%	2	100%	2	100%
0117-XXXX	0130	1/2	84%/16%	2	100%	2	100%
0118-XXXX	0130	1/2	84%/16%	2	100%	2	100%
0119-XXXX	0130	1/2	84%/16%	2	100%	2	100%
0210-0002	1600	0	100%	0	100%	0	100%
0210-0012	1600	0	100%	0	100%	0	100%
0210-XXXX	0130	0/1	84%/16%	0/1	84%/16%	0/1	84%/16%
0211-0036	1600	0	100%	0	100%	0	100%
0211-XXXX	0130	1/2	84%/16%	2	100%	2	100%
0212-0233	1600	0	100%	0	100%	0	100%
0212-0271	1600	0	100%	0	100%	0	100%
0212-7272	1600	0	100%	0	100%	0	100%
0212-XXXX	0130	1/2	84%/16%	2	100%	2	100%
0213-0046	1600	0	100%	0	100%	0	100%
0213-0937	0400	0	100%	0	100%	0	100%
0213-XXXX	0130	1/2	84%/16%	1/2	84%/16%	1/2	84%/16%
0214-1063	1600	0	100%	0	100%	0	100%
0214-XXXX	0130	1/2	84%/16%	2	100%	2	100%
0215-XXXX	0130	1/2	84%/16%	2	100%	2	100%
0216-XXXX	0130	1/2	84%/16%	2	100%	2	100%
0219-XXXX	0130	1/2	84%/16%	2	100%	2	100%
0220-0026	1600	1	100%	1	100%	1	100%
0220-0084	0400	0	100%	0	100%	0	100%
0220-XXXX	0130	0/1	84%/16%	0/1	84%/16%	0/1	84%/16%
0223-0017	1600	0	100%	0	100%	0	100%
0223-XXXX	0130	1/2	84%/16%	1/2	84%/16%	1/2	84%/16%
0260-XXXX	0130	0/1	84%/16%	0/1	84%/16%	0/1	84%/16%
0280-0012	1600	0	100%	0	100%	0	100%
0280-XXXX	0130	0/1	84%/16%	0/1	84%/16%	0/1	84%/16%
0310-XXXX	0130	0/1	84%/16%	0/1	84%/16%	0/1	84%/16%
0311-0026	0400	0	100%	0	100%	0	100%
0311-XXXX	0130	1/2	84%/16%	1/2	84%/16%	1/2	84%/16%
0312-XXXX	0130	1/2	84%/16%	1/2	84%/16%	1/2	84%/16%
0313-XXXX	0130	1/2	84%/16%	1/2	84%/16%	1/2	84%/16%
0319-XXXX	0130	1/2	84%/16%	1/2	84%/16%	1/2	84%/16%
0360-XXXX	0130	0/1	84%/16%	0/1	84%/16%	0/1	84%/16%
0410-XXXX	0130	0/1	84%/16%	0/1	84%/16%	0/1	84%/16%
0412-XXXX	0130	1/2	84%/16%	1/2	84%/16%	1/2	84%/16%

0420-XXXX	0130	0/1	84%/16%	0/1	84%/16%	0/1	84%/16%
0421-XXXX	0130	1/2	84%/16%	1/2	84%/16%	1/2	84%/16%
0422-XXXX	0130	1/2	84%/16%	1/2	84%/16%	1/2	84%/16%
0423-XXXX	0130	1/2	84%/16%	1/2	84%/16%	1/2	84%/16%
0430-XXXX	0130	0/1	84%/16%	0/1	84%/16%	0/1	84%/16%
0432-XXXX	0130	1/2	84%/16%	1/2	84%/16%	1/2	84%/16%
0433-XXXX	0130	1/2	84%/16%	1/2	84%/16%	1/2	84%/16%
0434-XXXX	0130	1/2	84%/16%	1/2	84%/16%	1/2	84%/16%
0440-0003	1600	0	100%	0	100%	0	100%
0440-XXXX	0130	0/1	84%/16%	0/1	84%/16%	0/1	84%/16%
0441-1544	0400	0	100%	0	100%	0	100%
0441-XXXX	0130	1/2	84%/16%	1/2	84%/16%	1/2	84%/16%
0442-XXXX	0130	1/2	84%/16%	1/2	84%/16%	1/2	84%/16%
0510-0003	1600	1	100%	1	100%	1	100%
0510-XXXX	0130	0/1	84%/16%	0/1	84%/16%	0/1	84%/16%
0514-XXXX	0130	1/2	84%/16%	1/2	84%/16%	1/2	84%/16%
0515-XXXX	0130	1/2	84%/16%	1/2	84%/16%	1/2	84%/16%
0519-0036	1600	0	100%	0	100%	0	100%
0519-XXXX	0130	0/1	84%/16%	1/2	84%/16%	1/2	84%/16%
0520-XXXX	0130	0/1	84%/16%	0/1	84%/16%	0/1	84%/16%
0521-XXXX	0130	1/2	84%/16%	1/2	84%/16%	1/2	84%/16%
0522-XXXX	0130	1/2	84%/16%	1/2	84%/16%	1/2	84%/16%
0530-XXXX	0130	0/1	84%/16%	0/1	84%/16%	0/1	84%/16%
0531-XXXX	0130	1/2	84%/16%	1/2	84%/16%	1/2	84%/16%
0532-XXXX	0130	1/2	84%/16%	1/2	84%/16%	1/2	84%/16%
0539-XXXX	0130	0/1	84%/16%	0/1	84%/16%	0/1	84%/16%
0540-XXXX	0130	1/2	84%/16%	1/2	84%/16%	1/2	84%/16%
0550-XXXX	0130	1/2	84%/16%	1/2	84%/16%	1/2	84%/16%
0560-XXXX	0130	1/2	84%/16%	1/2	84%/16%	1/2	84%/16%
0570-XXXX	0130	1/2	84%/16%	1/2	84%/16%	1/2	84%/16%
0610-0876	1600	1	100%	1	100%	1	100%
0610-9238	1600	0	100%	0	100%	0	100%
0610-XXXX	0130	0/1	84%/16%	0/1	84%/16%	0/1	84%/16%
0611-XXXX	0130	1/2	84%/16%	1/2	84%/16%	1/2	84%/16%
0612-XXXX	0130	1/2	84%/16%	1/2	84%/16%	1/2	84%/16%
0613-XXXX	0130	1/2	84%/16%	1/2	84%/16%	1/2	84%/16%
0620-XXXX	0130	0/1	84%/16%	0/1	84%/16%	0/1	84%/16%
0621-XXXX	0130	1/2	84%/16%	1/2	84%/16%	1/2	84%/16%
0622-XXXX	0130	1/2	84%/16%	1/2	84%/16%	1/2	84%/16%
0630-XXXX	0130	0/1	84%/16%	0/1	84%/16%	0/1	84%/16%
0631-XXXX	0130	1/2	84%/16%	1/2	84%/16%	1/2	84%/16%
0632-XXXX	0130	1/2	84%/16%	1/2	84%/16%	1/2	84%/16%
0640-XXXX	0130	0/1	84%/16%	0/1	84%/16%	0/1	84%/16%
0641-XXXX	0130	1/2	84%/16%	1/2	84%/16%	1/2	84%/16%
0642-XXXX	0130	1/2	84%/16%	1/2	84%/16%	1/2	84%/16%
0650-XXXX	0130	0/1	84%/16%	0/1	84%/16%	0/1	84%/16%
0651-XXXX	0130	1/2	84%/16%	1/2	84%/16%	1/2	84%/16%
0652-0475	0400	0	100%	0	100%	0	100%
0652-XXXX	0130	1/2	84%/16%	1/2	84%/16%	1/2	84%/16%
0653-XXXX	0130	1/2	84%/16%	1/2	84%/16%	1/2	84%/16%
0654-0013	1600	0	100%	0	100%	0	100%
0654-XXXX	0130	1/2	84%/16%	1/2	84%/16%	1/2	84%/16%
0655-XXXX	0130	1/2	84%/16%	1/2	84%/16%	1/2	84%/16%
0660-XXXX	0130	0/1	84%/16%	1/2	84%/16%	1/2	84%/16%
0670-XXXX	0130	1/2	84%/16%	1/2	84%/16%	1/2	84%/16%

0710-0001	1600	0	100%	0	100%	0	100%
0710-0077	1600	0	100%	0	100%	0	100%
0710-7452	1600	0	100%	0	100%	0	100%
0710-XXXX	0130	0/1	84%/16%	0/1	84%/16%	0/1	84%/16%
0711-0026	1600	0	100%	0	100%	0	100%
0711-XXXX	1600	1/2	84%/16%	1/2	84%/16%	1/2	84%/16%
0712-XXXX	1600	1/2	84%/16%	0/1	84%/16%	1/2	84%/16%
0719-2322	0400	0	100%	0	100%	0	100%
0719-XXXX	1600	1/2	84%/16%	1/2	84%/16%	1/2	84%/16%
0720-0029	1600	1	100%	1	100%	1	100%
0720-0032	1600	0	100%	0	100%	0	100%
0720-XXXX	0130	0	100%	0	100%	0	100%
0724-1292	0400	0	100%	0	100%	0	100%
0724-XXXX	0130	0	100%	0	100%	0	100%
0730-XXXX	0130	0/1	84%/16%	0/1	84%/16%	0/1	84%/16%
0739-XXXX	1600	1/2	84%/16%	1/2	84%/16%	1/2	84%/16%
0740-0001	1600	0	100%	0	100%	0	100%
0740-XXXX	1600	1	100%	0	100%	1	100%
0749-XXXX	1600	1	100%	0	100%	1	100%
0750-0001	1600	0	100%	0	100%	0	100%
0750-XXXX	0130	0/1	84%/16%	0/1	84%/16%	0/1	84%/16%
0759-0272	0400	0	100%	0	100%	0	100%
0759-XXXX	1600	1/2	84%/16%	1/2	84%/16%	1/2	84%/16%
0810-0004	1600	1	100%	1	100%	1	100%
0810-XXXX	0130	0/1	84%/16%	0/1	84%/16%	0/1	84%/16%
0812-XXXX	0130	1/2	84%/16%	2	100%	2	100%
0813-XXXX	0130	1/2	84%/16%	2	100%	2	100%
0815-XXXX	0130	1/2	84%/16%	2	100%	2	100%
0819-XXXX	0130	1/2	84%/16%	2	100%	2	100%
0820-0013	1600	1	100%	1	100%	1	100%
0820-XXXX	0130	0/1	84%/16%	0/1	84%/16%	0/1	84%/16%
0829-XXXX	0130	1/2	84%/16%	1/2	84%/16%	1/2	84%/16%
0830-0013	1600	0	100%	0	100%	0	100%
0830-0059	1600	1	100%	1	100%	1	100%
0830-XXXX	0130	0/1	84%/16%	0/1	84%/16%	0/1	84%/16%
0839-XXXX	0130	1/2	84%/16%	2	100%	2	100%
0840-0003	1600	1	100%	1	100%	1	100%
0840-XXXX	0130	0/1	84%/16%	0/1	84%/16%	0/1	84%/16%
0841-XXXX	0130	1/2	84%/16%	1/2	84%/16%	1/2	84%/16%
0842-XXXX	0130	1/2	84%/16%	1/2	84%/16%	1/2	84%/16%
0843-XXXX	0130	1/2	84%/16%	1/2	84%/16%	1/2	84%/16%
0863-XXXX	0130	1/2	84%/16%	2	100%	2	100%
0865-XXXX	0130	1/2	84%/16%	1/2	84%/16%	1/2	84%/16%
0910-XXXX	0130	0/1	84%/16%	0/1	84%/16%	0/1	84%/16%
0911-XXXX	0130	1/2	84%/16%	2	100%	2	100%
0912-XXXX	0130	1/2	84%/16%	2	100%	2	100%
0913-XXXX	0130	1/2	84%/16%	2	100%	2	100%
0914-XXXX	0130	1/2	84%/16%	2	100%	2	100%
0915-XXXX	0130	1/2	84%/16%	2	100%	2	100%
0918-XXXX	0130	1/2	84%/16%	2	100%	2	100%
0919-XXXX	0130	1/2	84%/16%	2	100%	2	100%
0920-XXXX	0130	0/1	84%/16%	1/2	84%/16%	1/2	84%/16%
0921-XXXX	0130	1/2	84%/16%	2	100%	2	100%
0929-XXXX	0130	1/2	84%/16%	2	100%	2	100%
0960-XXXX	0130	0/1	84%/16%	0/1	84%/16%	0/1	84%/16%

1010-0004	1600	1	100%	1	100%	1	100%
1010-XXXX	0130	0/1	84%/16%	0/1	84%/16%	0/1	84%/16%
1011-0194	1600	1	100%	1	100%	1	100%
1011-XXXX	0130	1/2	84%/16%	2	100%	2	100%
1012-XXXX	0130	1/2	84%/16%	2	100%	2	100%
1019-XXXX	0130	1/2	84%/16%	2	100%	2	100%
1020-0019	1600	1	100%	1	100%	1	100%
1020-0101	1600	0	100%	0	100%	0	100%
1020-XXXX	0130	0/1	84%/16%	0/1	84%/16%	0/1	84%/16%
1021-XXXX	0130	1/2	84%/16%	2	100%	2	100%
1022-XXXX	0130	1/2	84%/16%	2	100%	2	100%
1023-XXXX	0130	1/2	84%/16%	2	100%	2	100%
1030-0064	1600	0	100%	0	100%	0	100%
1030-XXXX	0130	0/1	84%/16%	0/1	84%/16%	0/1	84%/16%
1031-XXXX	0130	1/2	84%/16%	2	100%	2	100%
1039-XXXX	0130	1/2	84%/16%	2	100%	2	100%
1040-XXXX	0130	0/1	84%/16%	0/1	84%/16%	0/1	84%/16%
1041-XXXX	0130	1/2	84%/16%	2	100%	2	100%
1049-XXXX	0130	1/2	84%/16%	2	100%	2	100%
1070-8955	1600	0	100%	0	100%	0	100%
1070-XXXX	0130	0/1	84%/16%	2	100%	2	100%
1110-0003	1600	1	100%	1	100%	1	100%
1110-0061	1600	0	100%	0	100%	0	100%
1110-0115	1600	0	100%	0	100%	0	100%
1110-XXXX	0130	0/1	84%/16%	0/1	84%/16%	0/1	84%/16%
1111-XXXX	0130	1/2	84%/16%	2	100%	2	100%
1113-0088	0400	0	100%	0	100%	0	100%
1113-XXXX	0130	1/2	84%/16%	2	100%	2	100%
1119-2186	1600	0	100%	0	100%	0	100%
1119-9377	1600	0	100%	0	100%	0	100%
1119-XXXX	0130	1/2	84%/16%	2	100%	2	100%
1120-0001	1600	1	100%	1	100%	1	100%
1120-XXXX	0130	0/1	84%/16%	0/1	84%/16%	0/1	84%/16%
1122-XXXX	0130	1/2	84%/16%	2	100%	2	100%
1123-XXXX	0130	1/2	84%/16%	2	100%	2	100%
1130-0004	1600	1	100%	1	100%	1	100%
1130-0060	1600	0	100%	0	100%	0	100%
1130-0767	1600	0	100%	0	100%	0	100%
1130-XXXX	0130	0/1	84%/16%	0/1	84%/16%	0/1	84%/16%
1131-XXXX	0130	1/2	84%/16%	2	100%	2	100%
1140-0072	1600	1	100%	1	100%	1	100%
1140-XXXX	0130	0/1	84%/16%	0/1	84%/16%	0/1	84%/16%
1149-0016	1600	1	100%	1	100%	1	100%
1149-XXXX	0130	1/2	84%/16%	2	100%	2	100%
1163-XXXX	0130	1/2	84%/16%	2	100%	2	100%
1210-XXXX	0130	0/1	84%/16%	1/2	84%/16%	1/2	84%/16%
1211-4507	1600	2	100%	2	100%	2	100%
1211-XXXX	0130	1/2	84%/16%	2	100%	2	100%
1212-XXXX	0130	1/2	84%/16%	2	100%	2	100%
1213-XXXX	0130	1/2	84%/16%	2	100%	2	100%
1214-XXXX	0130	1/2	84%/16%	2	100%	2	100%
1220-XXXX	0130	0/1	84%/16%	1/2	84%/16%	1/2	84%/16%
1221-0002	1600	0	100%	0	100%	0	100%
1221-XXXX	0130	1/2	84%/16%	2	100%	2	100%
1222-XXXX	0130	1/2	84%/16%	2	100%	2	100%

1223-XXXX	0130	1/2	84%/16%	1/2	84%/16%	1/2	84%/16%
1224-XXXX	0130	1/2	84%/16%	2	100%	2	100%
1230-XXXX	0130	0/1	84%/16%	0/1	84%/16%	0/1	84%/16%
1231-XXXX	0130	1/2	84%/16%	2	100%	2	100%
1232-7197	1600	0	100%	0	100%	0	100%
1232-XXXX	0130	1/2	84%/16%	2	100%	2	100%
1233-XXXX	0130	1/2	84%/16%	2	100%	2	100%
1240-0154	1600	0	100%	0	100%	0	100%
1240-XXXX	0130	0/1	84%/16%	0/1	84%/16%	0/1	84%/16%
1241-XXXX	0130	1/2	84%/16%	2	100%	2	100%
1242-XXXX	0130	1/2	84%/16%	2	100%	2	100%
1243-XXXX	0130	1/2	84%/16%	2	100%	2	100%
1250-XXXX	0130	0/1	84%/16%	0/1	84%/16%	0/1	84%/16%
1251-XXXX	0130	1/2	84%/16%	2	100%	2	100%
1252-XXXX	0130	1/2	84%/16%	2	100%	2	100%
2110-XXXX	0130	0/1	84%/16%	2	100%	2	100%
2111-XXXX	0130	1/2	84%/16%	2	100%	2	100%
2112-XXXX	0130	1/2	84%/16%	2	100%	2	100%
2113-XXXX	0130	1/2	84%/16%	2	100%	2	100%
2114-XXXX	0130	1/2	84%/16%	2	100%	2	100%
2115-XXXX	0130	1/2	84%/16%	2	100%	2	100%
2116-XXXX	0130	1/2	84%/16%	2	100%	2	100%
2117-XXXX	0130	1/2	84%/16%	2	100%	2	100%
2118-XXXX	0130	1/2	84%/16%	2	100%	2	100%
2119-XXXX	0130	1/2	84%/16%	2	100%	2	100%
2210-XXXX	0130	0/1	84%/16%	0/1	84%/16%	0/1	84%/16%
2211-XXXX	0130	1/2	84%/16%	2	100%	2	100%
2212-XXXX	0130	1/2	84%/16%	2	100%	2	100%
2213-XXXX	0130	1/2	84%/16%	1/2	84%/16%	1/2	84%/16%
2214-XXXX	0130	1/2	84%/16%	2	100%	2	100%
2215-XXXX	0130	1/2	84%/16%	2	100%	2	100%
2216-XXXX	0130	1/2	84%/16%	2	100%	2	100%
2219-XXXX	0130	1/2	84%/16%	2	100%	2	100%
2220-XXXX	0130	0/1	84%/16%	0/1	84%/16%	0/1	84%/16%
2223-XXXX	0130	1/2	84%/16%	1/2	84%/16%	1/2	84%/16%
2260-XXXX	0130	0/1	84%/16%	0/1	84%/16%	0/1	84%/16%
2280-XXXX	0130	0/1	84%/16%	0/1	84%/16%	0/1	84%/16%
2310-XXXX	0130	0/1	84%/16%	0/1	84%/16%	0/1	84%/16%
2311-XXXX	0130	1/2	84%/16%	1/2	84%/16%	1/2	84%/16%
2312-XXXX	0130	1/2	84%/16%	1/2	84%/16%	1/2	84%/16%
2313-XXXX	0130	1/2	84%/16%	1/2	84%/16%	1/2	84%/16%
2319-XXXX	0130	1/2	84%/16%	1/2	84%/16%	1/2	84%/16%
2360-XXXX	0130	0/1	84%/16%	0/1	84%/16%	0/1	84%/16%
2410-XXXX	0130	0/1	84%/16%	0/1	84%/16%	0/1	84%/16%
2412-XXXX	0130	1/2	84%/16%	1/2	84%/16%	1/2	84%/16%
2420-XXXX	0130	0/1	84%/16%	0/1	84%/16%	0/1	84%/16%
2421-XXXX	0130	1/2	84%/16%	1/2	84%/16%	1/2	84%/16%
2422-XXXX	0130	1/2	84%/16%	1/2	84%/16%	1/2	84%/16%
2423-XXXX	0130	1/2	84%/16%	1/2	84%/16%	1/2	84%/16%
2430-XXXX	0130	0/1	84%/16%	0/1	84%/16%	0/1	84%/16%
2432-XXXX	0130	1/2	84%/16%	1/2	84%/16%	1/2	84%/16%
2433-XXXX	0130	1/2	84%/16%	1/2	84%/16%	1/2	84%/16%
2434-XXXX	0130	1/2	84%/16%	1/2	84%/16%	1/2	84%/16%
2440-XXXX	0130	0/1	84%/16%	0/1	84%/16%	0/1	84%/16%
2441-XXXX	0130	1/2	84%/16%	1/2	84%/16%	1/2	84%/16%

2442-XXXX	0130	1/2	84%/16%	1/2	84%/16%	1/2	84%/16%
2510-XXXX	0130	0/1	84%/16%	0/1	84%/16%	0/1	84%/16%
2514-XXXX	0130	1/2	84%/16%	1/2	84%/16%	1/2	84%/16%
2515-XXXX	0130	1/2	84%/16%	1/2	84%/16%	1/2	84%/16%
2519-XXXX	0130	0/1	84%/16%	1/2	84%/16%	1/2	84%/16%
2520-XXXX	0130	0/1	84%/16%	0/1	84%/16%	0/1	84%/16%
2521-XXXX	0130	1/2	84%/16%	1/2	84%/16%	1/2	84%/16%
2522-XXXX	0130	1/2	84%/16%	1/2	84%/16%	1/2	84%/16%
2530-XXXX	0130	0/1	84%/16%	0/1	84%/16%	0/1	84%/16%
2531-XXXX	0130	1/2	84%/16%	1/2	84%/16%	1/2	84%/16%
2532-XXXX	0130	1/2	84%/16%	1/2	84%/16%	1/2	84%/16%
2539-XXXX	0130	0/1	84%/16%	0/1	84%/16%	0/1	84%/16%
2540-XXXX	0130	1/2	84%/16%	1/2	84%/16%	1/2	84%/16%
2550-XXXX	0130	1/2	84%/16%	1/2	84%/16%	1/2	84%/16%
2560-XXXX	0130	1/2	84%/16%	1/2	84%/16%	1/2	84%/16%
2570-XXXX	0130	1/2	84%/16%	1/2	84%/16%	1/2	84%/16%
2610-XXXX	0130	0/1	84%/16%	0/1	84%/16%	0/1	84%/16%
2611-XXXX	0130	1/2	84%/16%	1/2	84%/16%	1/2	84%/16%
2612-XXXX	0130	1/2	84%/16%	1/2	84%/16%	1/2	84%/16%
2613-XXXX	0130	1/2	84%/16%	1/2	84%/16%	1/2	84%/16%
2620-XXXX	0130	0/1	84%/16%	0/1	84%/16%	0/1	84%/16%
2621-XXXX	0130	1/2	84%/16%	1/2	84%/16%	1/2	84%/16%
2622-XXXX	0130	1/2	84%/16%	1/2	84%/16%	1/2	84%/16%
2630-XXXX	0130	0/1	84%/16%	0/1	84%/16%	0/1	84%/16%
2631-8986	1600	0	100%	0	100%	0	100%
2631-XXXX	0130	1/2	84%/16%	1/2	84%/16%	1/2	84%/16%
2632-XXXX	0130	1/2	84%/16%	1/2	84%/16%	1/2	84%/16%
2640-XXXX	0130	0/1	84%/16%	0/1	84%/16%	0/1	84%/16%
2641-XXXX	0130	1/2	84%/16%	1/2	84%/16%	1/2	84%/16%
2642-XXXX	0130	1/2	84%/16%	1/2	84%/16%	1/2	84%/16%
2650-XXXX	0130	0/1	84%/16%	0/1	84%/16%	0/1	84%/16%
2651-XXXX	0130	1/2	84%/16%	1/2	84%/16%	1/2	84%/16%
2652-XXXX	0130	1/2	84%/16%	1/2	84%/16%	1/2	84%/16%
2653-XXXX	0130	1/2	84%/16%	1/2	84%/16%	1/2	84%/16%
2654-XXXX	0130	1/2	84%/16%	1/2	84%/16%	1/2	84%/16%
2655-XXXX	0130	1/2	84%/16%	1/2	84%/16%	1/2	84%/16%
2660-XXXX	0130	0/1	84%/16%	1/2	84%/16%	1/2	84%/16%
2670-8413	1600	0	100%	0	100%	0	100%
2670-XXXX	0130	1/2	84%/16%	1/2	84%/16%	1/2	84%/16%
2710-XXXX	0130	0/1	84%/16%	0/1	84%/16%	0/1	84%/16%
2711-XXXX	1600	1/2	84%/16%	1/2	84%/16%	1/2	84%/16%
2712-XXXX	1600	1/2	84%/16%	0/1	84%/16%	1/2	84%/16%
2719-XXXX	1600	1/2	84%/16%	1/2	84%/16%	1/2	84%/16%
2720-XXXX	0130	0	100%	0	100%	0	100%
2724-XXXX	0130	0	100%	0	100%	0	100%
2730-XXXX	0130	0/1	84%/16%	0/1	84%/16%	0/1	84%/16%
2739-XXXX	1600	1/2	84%/16%	1/2	84%/16%	1/2	84%/16%
2740-XXXX	1600	1	100%	0	100%	1	100%
2749-XXXX	1600	1	100%	0	100%	1	100%
2750-XXXX	0130	0/1	84%/16%	0/1	84%/16%	0/1	84%/16%
2759-XXXX	1600	1/2	84%/16%	1/2	84%/16%	1/2	84%/16%
2810-XXXX	0130	0/1	84%/16%	0/1	84%/16%	0/1	84%/16%
2812-XXXX	0130	1/2	84%/16%	2	100%	2	100%
2813-XXXX	0130	1/2	84%/16%	2	100%	2	100%
2815-XXXX	0130	1/2	84%/16%	2	100%	2	100%

2819-XXXX	0130	1/2	84%/16%	2	100%	2	100%
2820-XXXX	0130	0/1	84%/16%	0/1	84%/16%	0/1	84%/16%
2829-XXXX	0130	1/2	84%/16%	1/2	84%/16%	1/2	84%/16%
2830-XXXX	0130	0/1	84%/16%	0/1	84%/16%	0/1	84%/16%
2839-XXXX	0130	1/2	84%/16%	2	100%	2	100%
2840-XXXX	0130	0/1	84%/16%	0/1	84%/16%	0/1	84%/16%
2841-XXXX	0130	1/2	84%/16%	1/2	84%/16%	1/2	84%/16%
2842-XXXX	0130	1/2	84%/16%	1/2	84%/16%	1/2	84%/16%
2843-XXXX	0130	1/2	84%/16%	1/2	84%/16%	1/2	84%/16%
2863-XXXX	0130	1/2	84%/16%	2	100%	2	100%
2865-XXXX	0130	1/2	84%/16%	1/2	84%/16%	1/2	84%/16%
2910-XXXX	0130	0/1	84%/16%	0/1	84%/16%	0/1	84%/16%
2911-XXXX	0130	1/2	84%/16%	2	100%	2	100%
2912-XXXX	0130	1/2	84%/16%	2	100%	2	100%
2913-XXXX	0130	1/2	84%/16%	2	100%	2	100%
2914-XXXX	0130	1/2	84%/16%	2	100%	2	100%
2915-XXXX	0130	1/2	84%/16%	2	100%	2	100%
2918-XXXX	0130	1/2	84%/16%	2	100%	2	100%
2919-XXXX	0130	1/2	84%/16%	2	100%	2	100%
2920-XXXX	0130	0/1	84%/16%	1/2	84%/16%	1/2	84%/16%
2921-XXXX	0130	1/2	84%/16%	2	100%	2	100%
2929-XXXX	0130	1/2	84%/16%	2	100%	2	100%
2960-XXXX	0130	0/1	84%/16%	0/1	84%/16%	0/1	84%/16%
3010-XXXX	0130	0/1	84%/16%	0/1	84%/16%	0/1	84%/16%
3011-XXXX	0130	1/2	84%/16%	2	100%	2	100%
3012-XXXX	0130	1/2	84%/16%	2	100%	2	100%
3019-XXXX	0130	1/2	84%/16%	2	100%	2	100%
3020-XXXX	0130	0/1	84%/16%	0/1	84%/16%	0/1	84%/16%
3021-XXXX	0130	1/2	84%/16%	2	100%	2	100%
3022-XXXX	0130	1/2	84%/16%	2	100%	2	100%
3023-XXXX	0130	1/2	84%/16%	2	100%	2	100%
3030-XXXX	0130	0/1	84%/16%	0/1	84%/16%	0/1	84%/16%
3031-XXXX	0130	1/2	84%/16%	2	100%	2	100%
3039-XXXX	0130	1/2	84%/16%	2	100%	2	100%
3040-XXXX	0130	0/1	84%/16%	0/1	84%/16%	0/1	84%/16%
3041-XXXX	0130	1/2	84%/16%	2	100%	2	100%
3049-XXXX	0130	1/2	84%/16%	2	100%	2	100%
3070-XXXX	0130	0/1	84%/16%	2	100%	2	100%
3110-XXXX	0130	0/1	84%/16%	0/1	84%/16%	0/1	84%/16%
3111-XXXX	0130	1/2	84%/16%	2	100%	2	100%
3113-XXXX	0130	1/2	84%/16%	2	100%	2	100%
3119-XXXX	0130	1/2	84%/16%	2	100%	2	100%
3120-XXXX	0130	0/1	84%/16%	0/1	84%/16%	0/1	84%/16%
3122-XXXX	0130	1/2	84%/16%	2	100%	2	100%
3123-XXXX	0130	1/2	84%/16%	2	100%	2	100%
3130-XXXX	0130	0/1	84%/16%	0/1	84%/16%	0/1	84%/16%
3131-XXXX	0130	1/2	84%/16%	2	100%	2	100%
3140-XXXX	0130	0/1	84%/16%	0/1	84%/16%	0/1	84%/16%
3149-XXXX	0130	1/2	84%/16%	2	100%	2	100%
3163-XXXX	0130	1/2	84%/16%	2	100%	2	100%
3210-XXXX	0130	0/1	84%/16%	1/2	84%/16%	1/2	84%/16%
3211-XXXX	0130	1/2	84%/16%	2	100%	2	100%
3212-XXXX	0130	1/2	84%/16%	2	100%	2	100%
3213-XXXX	0130	1/2	84%/16%	2	100%	2	100%
3214-XXXX	0130	1/2	84%/16%	2	100%	2	100%

3220-XXXX	0130	0/1	84%/16%	1/2	84%/16%	1/2	84%/16%
3221-XXXX	0130	1/2	84%/16%	2	100%	2	100%
3222-7162	1600	0	100%	0	100%	0	100%
3222-XXXX	0130	1/2	84%/16%	2	100%	2	100%
3223-XXXX	0130	1/2	84%/16%	1/2	84%/16%	1/2	84%/16%
3224-XXXX	0130	1/2	84%/16%	2	100%	2	100%
3230-XXXX	0130	0/1	84%/16%	0/1	84%/16%	0/1	84%/16%
3231-XXXX	0130	1/2	84%/16%	2	100%	2	100%
3232-XXXX	0130	1/2	84%/16%	2	100%	2	100%
3233-XXXX	0130	1/2	84%/16%	2	100%	2	100%
3240-XXXX	0130	0/1	84%/16%	0/1	84%/16%	0/1	84%/16%
3241-XXXX	0130	1/2	84%/16%	2	100%	2	100%
3242-XXXX	0130	1/2	84%/16%	2	100%	2	100%
3243-XXXX	0130	1/2	84%/16%	2	100%	2	100%
3250-7076	1600	0	100%	0	100%	0	100%
3250-XXXX	0130	0/1	84%/16%	0/1	84%/16%	0/1	84%/16%
3251-XXXX	0130	1/2	84%/16%	2	100%	2	100%
3252-XXXX	0130	1/2	84%/16%	2	100%	2	100%
8000-0011	0400	0	100%	0	100%	0	100%
8000-XXXX	0130	0/1	84%/16%	0/1	84%/16%	0/1	84%/16%

WHOLESALE LOCKBOX AVAILABILITY SCHEDULE DISCLAIMER

Items available for processing by noon local time (at the processing site) on a banking day are eligible for same day deposit. Items that are available for processing after that time may be deposited on the same banking day if such items are actually processed prior to 4:00 p.m., otherwise, such items will be deposited on the next banking day.

The Federal Reserve banking system does not allow forward processing of any check item over \$99,999,999.99. J.P. Morgan will handle any such item as a collection item, with customer credit and availability deferred accordingly.

Domestic checks will be available no later than the second (2nd) business day after the day of deposit.

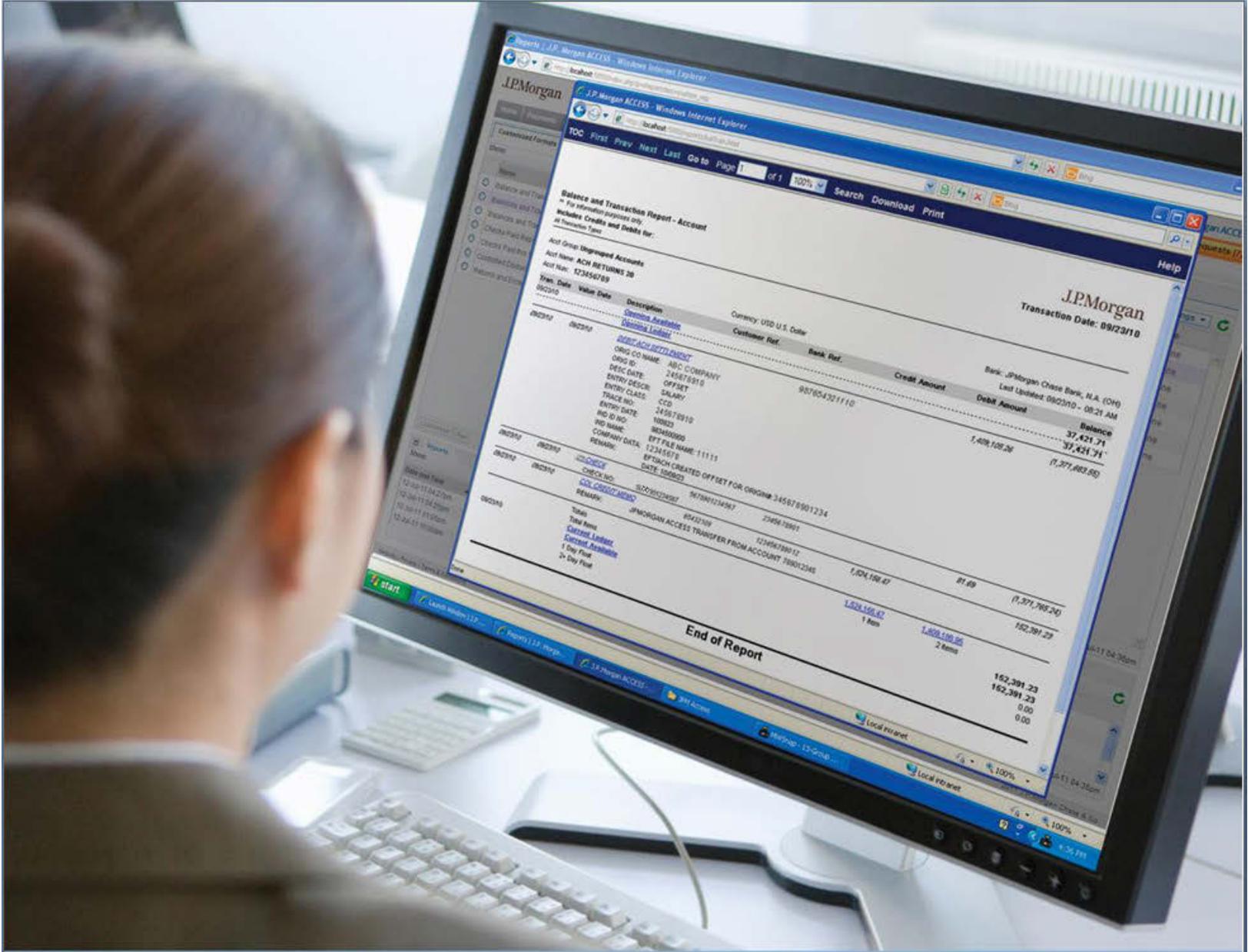
Availability schedules may be changed without notification.

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Appendix 4

J.P. Morgan Access sample reports



TREASURY SERVICES

J.P. Morgan Access® Sample Reports Guide

June 2022

J.P.Morgan

Last Modified: June 29, 2022

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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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 shows 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 of reports. The table has columns for Name, Type, Description, Source, Output, and SharedBy. At the bottom, there are buttons for 'RUN', 'CUSTOMIZE OR EDIT', 'COPY', and 'MORE', along with a status bar indicating '15 Reports' and '0 Selected'.

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.	
	EDI Payments with Invoices Report	16
	EDI Payments Report	17

5

Regional

Reports designed for specific regional branches and their unique information needs. Only available for Asia based and other select accounts.

Check Status Report	18
Check Draft Collections Report	19
Direct Debit Report	20
Post Dated Check Report	21
Standard Collections Report	22
Withholding Tax Report	23

6

Returns and Exceptions

Provides a detailed view of your return items, including check returns, ACH returns and ACH Notification of Change (NOC).

Returns and Exceptions Report	24
--	----

7

Transaction Detail Report - Interactive

Provides list view of transactions with several interactive features to customize the report in your way. Report also produces charts on transactions.

Transaction Detail Report - Interactive	25
--	----

8

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.

Wire Detail Report - Date	26
--	----

9

Payment

Provides payment transaction (wire, ACH and account transfer) information for current, pending and completed transactions originated by your company.

Payment Summary Report	27
Payment Detail Report	28

10

Template

Provides payment template information for all payment types by account. Transactions are displayed for each account separately.

Template Summary Report	29
Template Detail Report	30

Balance and Transaction Account Report

1

Provides a detailed view of balance and transactions by account.

ABC Company
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
		S/R:	STRAIGHT			
		YOUR REF :	HK1bbb116PSUGWK3K			

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					
SUMMARY						
	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		
SUMMARY OF OTHER BALANCES						
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			
Debits						
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. **					
Balance and Transaction Report - Summary					
		Transaction Date: 28-Nov-2016			
Includes Credits and Debits for:		Report Settings:			
All Transaction Types		Only Include Accounts with Activity			
Account Group:	Operational Accounts			Last Updated:	
Account Name:	ABC Company			29-Nov-2016	
Account Number:	1bbb56789			01:40 AM EST	
Currency:	USD - US Dollar				
Bank:	02100002 - JPMORGAN CHASE NEW YORK				
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 TRANSFERS			11 072.31		
TOTAL SECURITY CREDITS			44 593.13		
TOTAL SECURITY DEBITS			33 291.69		
TOTAL ZERO BAL ACCOUNT DEBITS			22 373.75		
END OF REPORT					
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.

ABC Company		J.P.Morgan				
** All values are subject to verification and adjustments. **		Transaction Date: 28-Nov-2016				
Balance and Transaction Report - Location						
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				
Credits						
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
Debits						
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.

ABC CORP		J.P.Morgan	
** All values are subject to verification and adjustments. **		Transaction Date: 03/14/2017	
Controlled Disbursement Report - Summary and Detail			
Report Settings:	Sort Order:		
Only Include Accounts with Activity	Amount Descending		
Bank:	04400003 - JPMorgan Chase Bank, N.A. (OH)	FINAL PRESENTMENT	
Account Name:	ABC CORP	Last Updated:	
Account Number:	6bbb12345	03/14/2017	
Currency:	USD US DOLLAR	09:50 AM EDT	
SUMMARY			
	Total Checks Presented	Items	Amount
	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		92,293.45
CHECKS PRESENTED			
	Customer Ref.	Amount	
	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.

ABC CORP		J.P.Morgan	
** All values are subject to verification and adjustments. **		Transaction Date: 03/14/2017	
Controlled Disbursement Report - Summary			
Report Settings:	Sort Order:		
Only Include Accounts with Activity	Amount Descending		
Bank: 04400003 - JPMorgan Chase Bank, N.A. (OH)		FINAL PRESENTMENT	
Account Name:	ABC CORP	Last Updated:	
Account Number:	6bbb12345	03/14/2017	
Currency:	USD US DOLLAR	09:50 AM EDT	
SUMMARY			
		Items	Amount
Total Checks Presented		51	92,293.30
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			92,293.45
04400003 - JPMORGAN CHASE BANK, N.A. (OH) TOTAL, FINAL FUNDING, 03/14/2017			
		Items	Amount
Total Checks Presented		51	92,293.30
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			92,293.45
GRAND TOTAL, FINAL FUNDING, 03/14/2017			
		Items	Amount
Total Checks Presented		51	92,293.30
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			92,293.45
END OF REPORT			
Controlled Disbursement Report - Summary		Page 1 of 1	
Created On: 03/16/2017 04:57 AM EDT			

Controlled Disbursement Detail Report

Provides paid check details for controlled disbursement accounts.

ABC CORP		J.P.Morgan	
** All values are subject to verification and adjustments. **		Transaction Date: 03/14/2017	
Controlled Disbursement Report - Detail			
Report Settings:		Sort Order:	
Only Include Accounts with Activity		Amount Descending	
Bank:	04400003 - JPMorgan Chase Bank, N.A. (OH)	FINAL PRESENTMENT	
Account Name:	ABC CORP	Last Updated:	
Account Number:	8bbb12345	03/14/2017	
Currency:	USD US DOLLAR	09:50 AM EDT	
CHECKS PRESENTED			
Customer Ref.	Amount		
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		

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: 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
*=====
* 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: 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
*=====
* 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.

ABC CORP ** All values are subject to verification and adjustments. **	J.P.Morgan
EDl Report - Payments	Transaction Date: 03/20/2017
Account Name: MAIN OPERATING ACCT	Last Updated: 03/22/2017
Account Number: 5bbb91234	04:31 AM EDT
Bank: 12400154 - JPMORGAN CHASE BANK, NA (UT)	

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          *
*=====*
```

EDl 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	
ABC CORP LTD ** All values are subject to verification and adjustments. ** Regional Report - Check Draft Collections						J.P.Morgan Date: 02-Mar-2017	
Account Name:		ABC CORP				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	INR			
Payer Name:	0000000000 - NOT APPLICABLE / PROV	Slip	Number: 264599				
Customer Ref.:		Number: 26773777	Date: 02-Mar-2017				
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:							
END OF REPORT							
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: 08/31/2016 08:44 AM GMT +05:30
Account Name:	XYZ CORP				
Account Number:	6bbb12345				
Currency:	THB Baht				
Bank:	CHASTHBB - JPMorgan Chase Bank, NA Thailand				
References	Amount	Dates	Status	Return / Reject Reason	
Payer		Value:			
Name:	ABCDE SERVICE CO. LTD.	2,696,728.07	09/01/2016	Rejected	9 Others
Bank:			Transmission: 08/31/2016		
Account Number:	4bbb89123		Return/Reject: 08/31/2016		
Payment Reference:	AP2433 TSS-183/16				
Customer Reference:	3bb678912				
Payer		Value:			
Name:	ABCDE SERVICE CO. LTD.	2,696,728.07	09/01/2016	Processed	
Bank:	WXYZ BANK		Transmission: 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	
Regional Report - Post Dated Check			
Date Type(s):	Deposit Date, Value Date	Data Display:	Only Include Accounts with Activity, Page Break by Account, Include Multi-Byte and Accented Characters
Check Status:	All		
Account Name:	ABCD CORP		Last Updated:
Account Number:	6bbb12345		01/03/2017
Currency:	THB BAHIT		01:09 PM EDT
Bank:	CHASTHBB - JPMorgan Chase Bank, NA Thailand		
Value Date:	01/24/2017	Amount:	2,605,200.00
Customer Reference:	7715782745	Status:	Cleared
Deposit Branch:	JPMorgan Chase Bank, NA Thailand	Drawee Bank / Branch:	0040578
Deposit Date:	01/03/2017		
Payer Name:	XYZ CORP		
Check Number:	8014914		
Value Date:	01/24/2017	Amount:	3,263,100.00
Customer Reference:	7715782890	Status:	Cleared
Deposit Branch:	JPMorgan Chase Bank, NA Thailand	Drawee Bank / Branch:	0240047
Deposit Date:	01/03/2017	Reference:	7715783166
Payer Name:	BUSINESS 123		
Check Number:	2438258		
Value Date:	01/24/2017	Amount:	5,950,111.91
Customer Reference:	7715782940	Status:	Cleared
Deposit Branch:	JPMorgan Chase Bank, NA Thailand	Drawee Bank / Branch:	0240047
Deposit Date:	01/03/2017	Reference:	7715782941 7715782957 7715783052 771596989
Payer Name:	ENGINEERING CO		
Check Number:	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:			
Account Name:	ABC COMPANY LLC	12/01/2016			
Account Number:	1bbb56789	02:53 AM GMT +05:30			
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			

Regional Report - Withholding Tax

Provides the detailed information on Taxes withheld on a monthly basis for your J.P. Morgan account. Only available for Thailand based and other select accounts.

Regional Report - Withholding Tax

J.P.Morgan

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

ประจำเดือน: 04/2556 ใบต่อ ก.จ.ด. 53	เลขประจำตัวผู้เสียภาษีอากร (ของผู้นิติหน้าที่หักภาษี ณ ที่จ่าย): 1bbb56789 ABC CORP Ltd	สาขาที่: JPMorgan Chase Bank, NA Thailand วันที่ 1 ในจำนวน 7 แห่ง						
ลำดับที่	ชื่อผู้มีเงินได้ ที่อยู่ของผู้มีเงินได้ (ในกรณีเลขที่ ต.รอก/ซอย ถนน ตำบล/แขวง อำเภอ/เขต จังหวัด)	เลขประจำตัวผู้เสียภาษีอากร (ของผู้นิติหน้าที่หักภาษี ณ ที่จ่าย)	วัน เดือน ปี ที่จ่าย	รายละเอียดเกี่ยวกับการจ่ายเงิน (1) ประเภทเงินได้ (ถ้ามากกว่าหนึ่งประเภท ให้กรอกแยกลงไป)	อัตรา ภาษี ร้อยละ	จำนวนเงินที่จ่ายแต่ละ ประเภทในครั้ง นี้ บาท ส.ด.	รวมเงินภาษีที่หักและนำส่งในครั้ง นี้ จำนวนเงิน บาท ส.ด.	จำนวนเงิน เงิน เดือน ไซ
1	BUSINESS 123, 1122/33 - 4444 LAND MARK STREET, ROAD 2, SERVICE AREA, BANGKOK	1bbb56789	26/06/2556	00300 3% OTHER SERVICES	03.00	9,900,000.00	297,000.00	1
2	XYZ LTD, INDUSTRIAL AREA, 3337 BUSINESS STREET, AAA ROAD RING TOWER, BANGKOK	7bbb23456	26/06/2556	00300 3% OTHER SERVICES	03.00	1,961,100.00	58,833.00	1

	รวมยอดเงิน โดแนและภาษีที่นำส่ง (นำไปรวมกับใบต่อ ก.จ.ด. 53 ฉบับอื่น (ถ้ามี))	11,861,100.00	355,833.00
--	--	----------------------	-------------------

(ในกรอกลำดับต่อเนื่องกันไปทุกแผ่น)

หมายเหตุ

(1) โปรดระบุว่าเป็นค่าอะไร เช่น ค่าเช่าอาคาร ค่าซ่อมบัญชี ค่าขนถ่ายความ ค่าวิชาชีพของแพทย์ ค่าก่อสร้าง
รางวัลในการประกวด การแข่งขัน การชิงโชค ค่าจ้างแสดงภาพยนตร์ ร้องเพลง ดนตรี ค่าจ้างทำของ
ค่าจ้างโฆษณา ฯลฯ

(2) เงินไซการหักภาษี ในกรอกดังนี้

- หัก ณ ที่จ่าย	กรอก 1	ลงชื่อ _____ ผู้จ่ายเงิน (_____)
- ออกให้ตลอดไป	กรอก 2	ตำแหน่ง _____
- ออกให้ครั้งเดียว	กรอก 3	ยื่นวันที่ _____ พ.ศ. _____

ประทับตรานิติบุคคล (ถ้ามี)

Regional Report - Withholding Tax
Created On: 01/21/2014 10:08 PM GMT +05:30

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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.

WESTERGREEN GROUP						
** All values are subject to verification and adjustments. **						
Returns and Exceptions Report - Account						Original Date Range: 05/01/2022 - 05/31/2022
Account Name:	WESTERGREEN GROUP					Last Updated:
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	
Beneficiary		Originator:				
ID:	1bbb56789	WESTERGREEN GROUP				
Name:	BUSINESS 123	021000025165356				
Bank:	NORMAL STANDARDS BANK	07bbb23456				
Account:	8bbb34567	EPOSPYMNTS				
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	
Beneficiary		Originator:				
ID:	3bbb78912	WESTERGREEN GROUP				
Name:	ENGINEERING CO.	021000028232920				
Bank:	STABLE CHANNEL BANK	07bbb23456				
Account:	2bbb67891	EPOSPYMNTS				
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	
Beneficiary		Originator:				
ID:	4bbb89123	WESTERGREEN GROUP				
Name:	001EQUITECTRA CORPORATION	021000028233014				
Bank:	BANK OF ANDERTON CORP.	07bbb23456				
Account:	2bbb67891	EPOSPYMNTS				
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	
Beneficiary		Originator:				
ID:	3bbb78912	WESTERGREEN GROUP				
Name:	ENGINEERING CO.	021000028232920				
Bank:	STABLE CHANNEL BANK	07bbb23456				
Account:	2bbb67891	EPOSPYMNTS				

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.

J.P.Morgan
Interactive Report
** All values are subject to verification and adjustments **

Charts

Total Credits and Debits by Transaction Date

Total Credits by Description

Total Debits by Description

Configure Columns

Account Group	Account Number ¹	Account Name ²	Description ³	Credit Amount ⁴	Debit Amount ⁵	Transaction Date ²	Value Date	Customer Reference ⁶	Bank Reference ⁷
New Account Group 1	9bbb45678	ABC Corp	ATS CREDIT MEMO	0.01		03/13/2017	03/13/2017	00000945958767	1000002070SB
New Account Group 1	9bbb45678	ABC Corp	ATS DEBIT MEMO		0.01	03/13/2017	03/13/2017	00000945958759	1000002070SB
Ungrouped Accounts	9bbb45678	ABC Corp	FOREIGN EXCHANGE DEB		5.00	03/13/2017	03/13/2017	MAN7397002001	3422200069RE
Ungrouped Accounts	9bbb45678	ABC Corp	FOREIGN EXCHANGE DEB		5.00	03/13/2017	03/13/2017	MAN7397402001	3346800069RE
New Account Group 1	1bbb56789	ABC Corp	AUTOPAY - CR	10.00		03/13/2017	03/13/2017	PVT FUNDING 1303	LAU707208809738
New Account Group 1	1bbb56789	ABC Corp	AUTOPAY - DR		2200.00	03/13/2017	03/13/2017		0005489563



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	Last Updated:
Account Name:	AccountNickname1	29-Nov-2016
Account Number:	3bbb78912	01:40 AM EST
Currency:	USD US Dollar	
Bank:	02100002 - JPMORGAN CHASE NEW YORK	

Credits

Credit Amount	1 985.74 USD	Transaction Date / Time	28-Nov-2016 07:50 AM EST
Description	CHIPS CREDIT	Value Date / Time	28-Nov-2016 01:40 AM
Customer Reference	1bbb56789USGOR	Release Time	
GFP Reference		Bank Reference	EST 4bb789123FC
CHIP Seq/Ref	2bbb67891	GFP Received	1bbb56789
SRN		SRN	
Received From	SOME BANK 1095 XYZ AVENUE NEW YORK NY		
By Order Customer	1bbb56789 ABC CUSTOMER NAME, PLACE INDIA AND		
By Order Bank	NAME BANK LTD XYZ BRANCH PLACE INDIA 3bbb78912		
Beneficiary	XYZ BENEFICIARY NAME NEW YORK USA		
Account Party	NAME OF BANK: NEW BANK OF NY ADDRES: 1234 STREET NEW YORK		
Remarks	GIFT FROM BROTHER 25.00 FEE DEDUCTED DEBIT REF 2bbb67891		
Credit Amount	90.57 USD	Transaction Date / Time	28-Nov-2016 09:52 PM EST
Description	CHIPS CREDIT	Value Date / Time	28-Nov-2016 01:40 AM EST
Customer Reference	A/B SOMEBANK	Release Time	
GFP Reference		Bank Reference	1bbb56789FC
CHIP Seq/Ref	NYC 1bbb56789	GFP Received	2bbb67891
SRN		SRN	
Received From	SOME BANK 123 ANY STREET NEW YORK NY 10000-0000 /		
By Order Customer	CH7bbb6300394762111811 ABC AG HOLDINGS 5 3011		
By Order Bank	BCDE USER BANK 1 ANYWHERE SWITZERLAND CH 0001		
Account Party	9bbb45678 BILLINGHURST SANDRA 3 PLACE SQUARE VILL US-00000 NEW		
Remarks	YORK HONOABCD EQUIV. OF CHF 108.35 DEBIT REF 50bbb12345		
Credit Amount	8 996.00 USD	Transaction Date / Time	28-Nov-2016 02:57 PM EST
Description	FEDWIRE CREDIT	Value Date / Time	28-Nov-2016 01:40 AM EST
Customer Reference	HK1bbb56789	Release Time	
Bank Reference		Bank Reference	3bbb78912FF
FED Reference	B1Q8bb4C 003141 **VIA FED**	Fed Time (ET)	13:19
GFP Reference		GFP Received	11281819
MRN Sequence	3bbb78912	Sending Bank ID	2bbb67891
Received From	NAME1 BANK USA, N.A. 000 FIFTEENTH AVENUE NEW YORK NY 00000		
By Order Customer	/05bbb91234 SOME RESEARCH CONSULTING CO., LTD ROOM 111 11/F.CHINA XYZ BLDG, HONG KONG ID:1bbb56789		
By Order Bank	XYZ HONG KONG GENERAL REMITTANCE ATTN: NAME PO BOX 00 HONG KONG		
Account Party	HONG KONG /3bbb78912 NAME		
Remarks	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	
Wire - Pending Release								
15-Feb-2017	0000007bbb23456 021000002 - JPMORGAN CHASE NEW YORK 1bbb56789	XYZ Company Free Form		GBP	234.00	USD	369.51	
						Rate 1.5791		
	Event	Date / Time	Actioned By	User ID / Approval Category	Additional Information			
	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			
Wire - Pending Release Totals			Payments: 1	GBP	234.00	USD	369.51	
WIRE TOTALS			Total Payments	1	CCY GBP	Payment Amount 234.00	CCY USD	Debit Amount 369.51

END OF REPORT

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	
Payment Report - Detail			
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		
PAYMENT INFORMATION			
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			
BENEFICIARY			
Beneficiary ID	1bbb56789	Address	
Beneficiary ID Type	Account Number	NAME STREET	
Beneficiary Name	XYZ Company	LONDON	
		GB - UNITED KINGDOM	
BENEFICIARY BANK			
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			
INTERMEDIARY BANK			
Bank ID	ABCDEF11	Address	
Bank ID Type	Swift ID	456 WEST NAME	
Bank Name	NAME BANK	BOULEVARD CHICAGO,IL	
		US - UNITED STATES	
REFERENCE INFORMATION			
PAYMENT DETAILS			
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. **

J.P.Morgan

Template Report - Summary

Template Creation Date Range: 2016-09-29 - 2017-02-21

Data Display	Only Include Accounts with Activity
Payment Methods/Descriptions	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
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: 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

J.P.Morgan

Template Creation Date Range: 2016-09-29 - 2017-02-21

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	Template Type/ID	ENHANCED - 0000000006
Status	Pending Bank Review	Creation Method	MANUAL
Template Description	5th Nov		

PAYMENT INFORMATION

From Account	Account Currency	Account Name	XYZ HOLDING CORP
7bbb23456	USD		
Bank	02100002 - JPMORGAN CHASE NEW YORK		

Payment Method	Clearing Location	Bank to Bank Transfer	
Wire	LOCAL	Yes	
	Default Payment Amount		Maximum Payment Amount
	USD 12.00 Editable		USD 13.00

BENEFICIARY

Beneficiary ID	ABCD123	Address	0000 POINT PARKWAY
Beneficiary ID Type	Swift ID		SAN MATEO, CA
Beneficiary Name	1ST VIRTUAL MANAGEMENT		US - UNITED STATES

BENEFICIARY BANK

Bank ID	ABCABCD	Address	00 DANBURY ROAD
Bank ID Type	CHIPS Universal Identifier		US - UNITED STATES
Bank Name	ABC FINANCIAL PRODUCTS CORP.		

INTERMEDIARY BANK

Bank ID Type	No ID
---------------------	-------

REFERENCE INFORMATION

BY ORDER OF INFORMATION

Account Number	2bbb67891	Address	werwerw
Name	xyzabc		werwer
			cxbfxdgf
			US - UNITED STATES

Template Report - Detail
Created On: 2017-02-23 07:15 PM GMT +05:30
Page 1 of 4

Appendix 5

J.P. Morgan Access technology checklist

J.P. Morgan Access technical requirements (as of September 2023)

Applications launched from *More Services*

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 (1)
Microsoft Edge and Windows 10 are recommended										
ACH File Warehouse	X	X	X	X	X	X	X	X	X	X
ACH Services, U.S.	X	X	X	X	X	X	X	X	X	X
Electronic Specialty Account Portal	X	X	X	X	X	X	X	X	X	X
Host-to-Host Online	X	X	X	X	X	X	X	X	X	X
Health Care – CCMP	Last certified March 2023									
Receivables Online & Remote Capture	X	X	X	X	X	X	N/A			

Additional technical requirements and recommendations

Notes	(1) Firefox version 116 only certified on MacOS 10.15
Browsers	<p>As of October 1, 2023 Windows 7 & 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 > Download Guides > J.P. Morgan Access Online Technology Checklist.</p> <p>Outdated browser versions of Chrome v108 & older; Firefox v108 & older; Edge v107 & older; and Safari v14 & 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 your company's IT department to ensure all J.P. Morgan Access users are using an approved browser. Please refer to the above table for the current list of supported browsers and operating systems. This document is always available on J.P. Morgan Access Help > Download Guides > J.P. Morgan Access Online Technology Checklist.</p>
Cookies	The browser must allow cookies to be created 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	<ul style="list-style-type: none"> • Compression software (e.g., WinZip; SecureZIP for Windows) may be required to export reports and files. • Microsoft Excel 2013 CSV Unicode format for export of data reports is recommended, including for J.P. Morgan Embedded Solution for Excel. • J.P. Morgan Access, including Embedded Solution for Excel, are not currently compatible with Microsoft Office 365.
Workstation	<ul style="list-style-type: none"> • Memory: 4 GB RAM or higher is recommended, 2 GB RAM minimum. • Disk Space: Recommended 10GB free space available. • Monitor: 1280x1024 resolution or higher, 16-bit color or higher is recommended. • Best practices: Use a workstation dedicated to Internet banking (not for email or web browsing). DO NOT use a workstation shared by public, such as at a library or Internet café. • We strongly recommend that user workstations be regularly updated with operating system and browser security updates. • Regular virus scans should be completed, as well.
Email filtering	Bank email domains should not be blocked: @chase.com, @jpmchase.com, @jpmorgan.com.
Network proxy	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 make sure that your IT team configures your network proxy solution to allow access to the following domains: *.jpmorgan.com, *.jpmorganaccess.com, *.acctmanagement.com, *.jpmcontent.com.
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 online portal log on page, please click on "Contact Us" link for Local Help Desk numbers.



Appendix 6

Scannable coupon specs

J.P.Morgan

Scannable Lockbox - Scannable Coupon (Document) Specifications

Scannable Document Specifications: The following parameters should be utilized as a guideline during the initial design of your remittance document. Once finalized, however, the document specifications must remain constant so that processing of your lockbox remittance documents is not adversely impacted. Please notify your Implementation Consultant in advance of any changes to the document design or layout.

Length and Height	<p>For efficient handling and stacking of documents, we recommend that the length to height ratio be within the range of 3:2 to 3:1 and that the dimensions are within the following limits:</p> <table border="0" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 30%;"></th> <th style="text-align: center; border-bottom: 1px solid black;"><u>Minimum</u></th> <th style="text-align: center; border-bottom: 1px solid black;"><u>Maximum</u></th> </tr> </thead> <tbody> <tr> <td>Length</td> <td style="text-align: center;">4.75" (121 mm)</td> <td style="text-align: center;">8.50" (216 mm)</td> </tr> <tr> <td>Height</td> <td style="text-align: center;">2.75" (70 mm)</td> <td style="text-align: center;">4.25" (107 mm)</td> </tr> </tbody> </table> <p>Ideal coupon measurements are 8.50" in length and ~ 3.5" in height.</p>		<u>Minimum</u>	<u>Maximum</u>	Length	4.75" (121 mm)	8.50" (216 mm)	Height	2.75" (70 mm)	4.25" (107 mm)
	<u>Minimum</u>	<u>Maximum</u>								
Length	4.75" (121 mm)	8.50" (216 mm)								
Height	2.75" (70 mm)	4.25" (107 mm)								
Paper Weight/Grain	<p>The processing equipment can handle paper that has a weight of 20 (75 g/m²) to 28 (105 g/m²) LB. We recommend that the grain lie along the horizontal axis of the document.</p>									
Surface Texture	<p>The surface texture must be such that the ink will adhere to it during multiple passes through OCR readers. Documents should be encoded on their felt side, which is the obverse side of the document. The reverse side is the wire side.</p>									
Perforation Placement	<ul style="list-style-type: none"> • Perforations should be as far from the scan line as possible. A minimum distance of 12 millimeters is required. • Laser cut perforation is the required method due to the quality and consistency of the perforation. • If the remittance stub is part of a larger document separated by a line, perforation is required. To avoid potential tears from damaging the scan line data, it is strongly recommended that the coupon be located at the bottom of the page with the perforation line located on the top end of the coupon. A perforation line at the bottom end of the coupon is much more likely to result in scan line readability issues requiring manual keying of the scan line. 									
Laser Printing	<ul style="list-style-type: none"> • Scan line laser printing is required. It produces consistent ink application, character spacing, and character alignment. • Impact printing is not acceptable due to inconsistencies in ink application, character spacing, and character alignment. Misreads and rejects increase cost and reduce the amount of accurate information. • Remitters may not print coupons themselves. • Coupon originals must be provided to JPMorgan Chase & Co. for testing. PDF copies and photocopies are not tested. JPMorgan Chase & Co. only validates coupons printed as they would be in production. 									
Remittance Address	<ul style="list-style-type: none"> • Your Implementation Consultant will provide you with your remittance address. Any operation sites using Department Numbers along with P.O. Box Numbers must reach out to product management for further confirmation. • The remittance address must be printed on the face of the coupon. 									
Check Box Detection	<ul style="list-style-type: none"> • We do not physically inspect the back of documents for "notes" or other information. • If you request your customers mark a check box (for example: Name & Address Change information) and you require a sort of items with the box checked for your ease of identification, then the check box must be located on the front of the coupon. • Requirements for Check Box: <ul style="list-style-type: none"> - Between 4mm x 4mm to 6mm x 6mm (height & width) 									

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Wholesale Scannable Lockbox Scannable Coupon (Document) Specifications

Check Box Detection	<ul style="list-style-type: none"> - At least 7mm away from the edges of the coupon (right,left,top,bottom) and any other printing on the face of the coupon - Solid lines must be used (no shading/background around the borders) - The interior of the check box must be white (no shading) • Specifications for Envelopes (only applies if utilizing address change sorting) <ul style="list-style-type: none"> - A window is required - We do not recommend cellophane - A cross seam constructed envelope is recommended (a side seam is not) • Systematic detection of check box is required. • It is recommended that customers with address change requests be directed to an existing website that is owned and managed by you. • Any information on the back of the coupon should not overlap with the check box or scanline, whether it is printed in black or grayed-out ink, or it must pass a readability test.
Credit Card Processing	<ul style="list-style-type: none"> • Credit Card Number (16 digits) • Payment Amount • Expiration Date • Credit card information must be printed on the front of the coupon
Credit Card Redaction	<ul style="list-style-type: none"> • Placement of credit card information must be consistent across all sets of coupons. • Credit card transactions must utilize a shadow box if redaction services are activated. • Clients can redact up to two fields at a time. • Each digit of the credit card number must be provided in a 5mm x 5mm box. • For tri-fold invoices with coupon attached, we strongly recommend the fold be on the perforation line.
Testing and Validation	<p>We advise not printing a large supply of invoice stock until JPMorgan Chase & Co. tests and validates your scannable coupon (document). Please provide a sample of coupons to us each time you start a new print cycle or when you change your print vendor.</p>
Quality Assurance	<p>Before printing a large quantity of the OCR coupons (documents), a small number of sample coupons should be run off and checked for proper operations within the OCR. Most printing houses have proof presses specifically for this purpose. Verified samples should be retained as a standard for judging forms delivered in production quantities. A deviation from the standard that results in improper operation can be then attributed to the printing operation.</p>
Scan Line Font	<p>To ensure that the printed data is highly readable, the following must be observed:</p> <ul style="list-style-type: none"> • Font Type: OCR-A numeric/alphanumeric. The only acceptable scan line font is OCR-A. • Standard: OCR-A font characters are produced from ANSI X3.17-1981 specifications. • Font Size: 12pt (ANSI 1 size from the above standard) <ul style="list-style-type: none"> Character Height: 0.094" center to center Character Width: 0.055" center to center Character Bar Width: 0.014" • Pitch (density): 10 cpi (characters per inch). Compressed character spacing (standard). • Scan line font must not be bolded. • The data should be printed at the highest resolution possible (300 dpi is the recommended minimum).

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Wholesale Scannable Lockbox Scannable Coupon (Document) Specifications

<p>Scan Line Fields</p>	<p>Field Requirements: Check digit routine required, please refer to Scan Line Check Digit information below. All fields described below must be set up with fixed length. Variable length fields are not allowed.</p> <ul style="list-style-type: none"> • Lockbox Number: Strongly recommended as a field in your scan line to help prevent missorted and misdirected items from being deposited to the wrong lockbox. • Invoice Field: There must be at least one invoice field (e.g. Account Number) in the scan line (at least one field that is not an amount, check digit, filler, or lockbox number). • Amount Due: Must contain at least one dollar amount field and a maximum of 4 amount fields. Can be multiple amounts (i.e. invoice amount, minimum payment due, payment due plus late charge, etc.). • A maximum of 13 fields (not to exceed 70 characters in total) are allowed in the scan line based on the length and data type of each field. The 13 field maximum includes the check digit(s). Below are the available fields, their max lengths, and the data types they support. <table border="0" style="width: 100%;"> <thead> <tr> <th style="text-align: left;">Data Capture Field Types Available</th> <th style="text-align: left;">Maximum Available Length per field</th> </tr> </thead> <tbody> <tr> <td>4 Alphanumeric/Numeric fields</td> <td>16 digits</td> </tr> <tr> <td>6 Numeric only fields*</td> <td>10 digits</td> </tr> </tbody> </table> <p>*up to 4 of these fields can be an Amount field with balancing *all 6 of these fields will appear on Receivables Online as an Amount field (the decimal point will be included in the field on Receivables Online).</p> <table border="0" style="width: 100%;"> <tbody> <tr> <td>2 Numeric only fields</td> <td>4 digits</td> </tr> <tr> <td>1 Numeric only field</td> <td>1 digits</td> </tr> </tbody> </table> <ul style="list-style-type: none"> • A maximum of 70 characters are allowed per scan line. • A blank space can be used to separate fields. • Special Characters other than asterisk(*) or hyphen(-) are not supported. • Regarding Scanline data fields: <ul style="list-style-type: none"> ○ We recommend that all scan line data fields be printed elsewhere on the face of the coupon with field titles (e.g. Invoice #, Invoice Date, etc.) in English and the background behind the data should not be shaded. ○ We require that the primary scanline amount field is always labeled on the face of the coupon. (We do not require the check digit and filler fields to be labeled on the face of the coupon). ○ If you expect us to manually data key information from the coupon, we require that the expected fields are labeled on the face of the coupon. • For the field labels and corresponding data printed on the face of the coupon, we strongly recommend printing in black ink with no shading in order to ensure ideal image capture. • Please consult with your Implementation Consultant regarding any other required information in the scan line. 	Data Capture Field Types Available	Maximum Available Length per field	4 Alphanumeric/Numeric fields	16 digits	6 Numeric only fields*	10 digits	2 Numeric only fields	4 digits	1 Numeric only field	1 digits
Data Capture Field Types Available	Maximum Available Length per field										
4 Alphanumeric/Numeric fields	16 digits										
6 Numeric only fields*	10 digits										
2 Numeric only fields	4 digits										
1 Numeric only field	1 digits										
<p>Scan Line Check Digit</p>	<ul style="list-style-type: none"> • A check digit routine is required for either the entire scan line or the individual fields in the scan line. If the check digit is for the entire scan line it can be printed in any position in the scan line as long as it calculates the entire scan line. The lockbox number field and filler fields are not required to have a check digit if all other individual fields have a check digit. Please reference the Check Digit Calculation information below for further details. This will ensure the integrity of the scan line and reduce errors. • A check digit is the result of a mathematical calculation applied to a series of numbers. It is a digit that is used to test the validity of a field, a portion of a field, or a combination of fields determined by an algorithm. The most common check digit routine used in remittance processing is the Modulo 10, or Mod 10. When an invoice/bill/payment coupon is printed, a check digit routine is performed on the scan line and a check digit is calculated. 										

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Wholesale Scannable Lockbox Scannable Coupon (Document) Specifications

<p>Scan Line Check Digit</p>	<ul style="list-style-type: none"> The Modulus represents the divisor that is used for dividing the cumulative result of the calculation to obtain a Remainder. For example, when you divide the value "12" (cumulative result) by Modulus "10" (the divisor), the Remainder value "2" is generated and used in the check digit calculation. Alpha Case represents the option to convert alphabetic characters (representing the characters A-Z) in the scan line string into numeric characters for the check digit calculation. Alphabetic characters should be printed in uppercase. Each alphabetic character is converted at the beginning of the validation process to a numeric value. Please consult with your Implementation Consultant to verify your requirements are within our standard options.
<p>Scan Line Location</p>	<ul style="list-style-type: none"> The data must be printed in the same orientation as other printing on the document (parallel to the bottom edge of the document). Scan line must be at least 6 millimeters from the bottom and top edge of the coupon. Scan line must be at least 12 millimeters from perforation. Background of the OCR scan line must be white. The ideal scan line location is towards the bottom of the coupon (with at least 6 millimeters distance from the bottom edge of the coupon). There must be at least 6 millimeters of margin from both the left and right edges of the document. There is a system tolerance for the scan line position of 1 millimeter up or down and 1 character left or right. If multiple return documents are utilized, it is required that the scan line location (height, start position, etc.) is consistent across all documents reading from the lower right edge of the document. All documents utilized must share a common scan line location, scan line layout, and breakdown Any other printing on the document should be kept a distance of at least 6 millimeters above and below the scan line and there should be no printing on either side of the scan line across the entire length of the coupon. Information printed on the back of the form should not be printed directly behind/opposite the scan line, as this may cause read errors. Back-of-coupon print should follow the same requirements above in relation to scan line position: There should be at least 6 millimeters clearance between the scan line and other printing above and below, or it must pass a readability test. Any information on the back of the coupon should be printed using grayed-out ink or it must pass a readability test.
<p>Test Coupons</p>	<ul style="list-style-type: none"> Once the printed scan document (remittance stub, coupon, or voucher) design is complete, JPMorgan Chase & Co. will need a minimum of... <ul style="list-style-type: none"> 20-50 (for existing scannable) 75-100 (for new scannable) 150-200 (for Check Box Detection Testing for either new or existing scannable) ...unique, original sample coupons for testing purposes. Sample coupons should be sent to your Implementation Consultant in order to guarantee system satisfaction. Check Box Detection Testing also requires 150-200 unsealed return envelopes Scannable OCR Coupons add increased demands on the printing operation. It is strongly suggested that the printer house you select is experienced in OCR forms production and fully comprehends the paper conditioning, printing and trimming requirements. Test coupons in 'pdf' format are not accepted.

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Wholesale Scannable Lockbox
Scannable Coupon (Document) Specifications

SAMPLE COUPON - COUPON BACK

Pay online at www.ayersboskeysupplies.com
Go paperless. Receive your monthly statements via email.

Developed by GreenPay™
Secure, Recycled Payment Slips
www.greenpay.com

Provide your updated address below:

Name

Address Line 1

Address Line 2

City

Zip Code

6+ mm

6+ mm

6+ mm

6+ mm

Outline of Scan Line (opposite scan line on coupon front) for visualization purposes.

Scan Line Clearance: The same clearance requirement for the coupon front also applies to the coupon back. Opposite the scan line should be an area devoid of any printing or graphics with at least 6 mm clearance above and below the scan line position. This clearance area applies to the entire length of the coupon along the same line as scan line and is depicted on this sample coupon by the overlaid red box.



Appendix 7

Information security program
letter

W. Patrick Opet
Managing Director
Global Chief Information Security Officer
Head of Cybersecurity and Technology Controls

Dear Valued Client:

JPMorgan Chase & Co. (“JPMC” or “Firm”) maintains a rigorous program to safeguard our clients’ information in our care. Our Information Security Program (“Program”) is designed to protect the Firm and our clients, support secure delivery of services to our clients, adjust to address the risks presented by an evolving threat landscape, and meet regulatory expectations in the places we operate. To help us ensure data security we ask our clients to also be vigilant about employing the necessary safeguards to protect their information.

How Our Program is Designed

Our information technology Policies and Standards provide the foundation for the Program and rules for safeguarding our technology environment.

Our program is designed to:

- Provide for the security, confidentiality and availability of customer, client, and employee information;
- Protect against anticipated threats or risks to the security or integrity of that information;
- Prohibit unauthorized access to, or use of, information that could harm any customer, client or employee;
- Properly store, transport and dispose of customer, client, and employee information;
- Inform our employees on their responsibilities to protect customer and client information and the security of our systems;
- Provide our employees with the necessary security awareness and training to protect the Firm and our clients;
- Require that our third party service providers adhere to our security policies and standards, as well as applicable regulatory obligations; and
- Adhere to all regulatory, legal and customer notification requirements for protecting information.

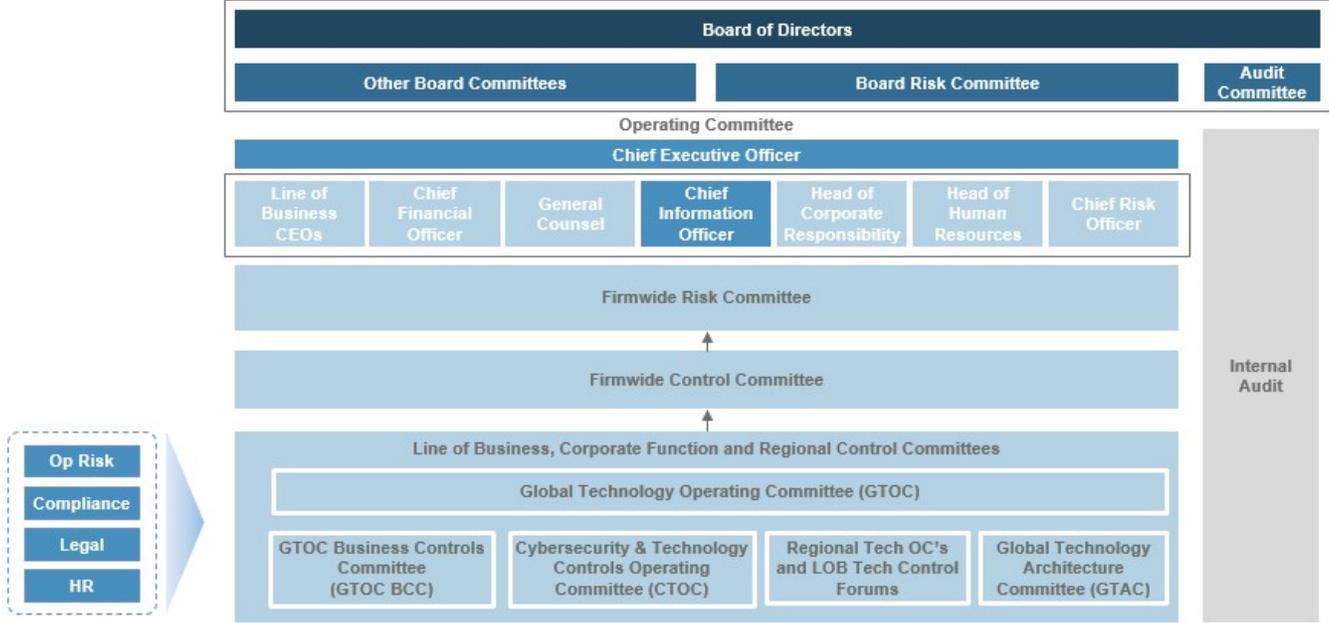
The Program’s coverage extends to applications, infrastructure, data stores and physical facilities of the Firm with client and customer information, as well as users with access to such information and service providers in possession of non-public information related to their engagement with the Firm.

How We are Governed

The Firm’s Board of Directors oversees the Program and a robust governance structure is designed to monitor, report, and escalate the status of information and cybersecurity risks. This structure uses key governance forums to disseminate management information and monitor Program efforts including through the use of key metrics. Established at multiple levels throughout the Firm, these forums include representatives from each line of business and relevant corporate functions including independent risk

management and internal audit. The Board of Directors’ Audit Committee reviews and approves the Program.

Oversight of Global Technology including the Firm’s technology risk framework comes from the Chief Information Officer and the Global Technology Operating Committee.



How Our Information Security Program is Implemented

With the accelerating change in technology and an increasingly sophisticated cyber threat landscape, the Program leverages JPMC’s Risk Management Framework to systematically and consistently identify, control, assess, measure, treat, and govern information and cybersecurity-related risks. The Program manages existing and emerging risks in a manner consistent with the Firm’s risk appetite and tolerance.

The Firm’s Cybersecurity and Technology Control (“CTC”) Function is responsible for governance and oversight of the Program. In partnership with the Firm’s lines of business, the CTC organization identifies information security risk issues and supports programs for the protection of JPMC’s information resources including applications, infrastructure, confidential and private information related to the Firm’s customers.

Risk Identification

JPMC maintains a continuous risk identification process to capture and understand significant information and cybersecurity risks and threats to the Firm, clients, and stakeholders through changing business, economic, and operating conditions. As required by Firm Policy, the Program adheres to the JPMC Risk Identification Framework to understand, document, prioritize, and communicate information and cybersecurity-related material risks and how they change over time. The Program uses business context, threat intelligence, and regulatory requirements to identify risks. These risks are leveraged by firmwide processes supporting strategic planning, risk appetite management, capital planning, and new business initiative approval.

Control

The development and ongoing management of the control catalogue is informed by threat intelligence, regulatory requirements, technology risk management frameworks, industry best practices, and lessons learned through internal and external events. Firm Policy and Standards are reviewed and approved annually.

The following table summarizes Program capabilities:

CAPABILITY	DESCRIPTION
Technology Governance, Risk & Controls	Establishes control requirements for implementing, maintaining, and executing the technology risk management program. This includes governance and reporting of the program through its risk identification, controls definition (i.e., policies, standards, procedures), assessments, and treatments phases.
Technology Asset Management	Establishes control requirements for the inventory and lifecycle governance of all technology assets used by the Firm, covering both hardware and software. It provides the taxonomies for managing assets and stipulates requirements for authoritative technology asset systems of record.
Identity & Access Management	Establishes control requirements for managing the identities of users and devices, and for the provisioning and removal of access to technology resources with regard to Least Privilege, Segregation of Technology Duties, Authentication, and Attribution.
Data Protection	Establishes control requirements that safeguard data during transit and at rest. These are the controls that are associated with the data itself (e.g., cryptographic controls) and that help prevent unauthorized disclosure and/or loss of integrity.
Security Configuration	Establishes control requirements for the security of technology assets (e.g., networks, endpoints, etc.) through the definition of secure builds, or baselines, and associated deployment patterns (e.g., segregation of systems, environments, network zones, etc.).
Vulnerability Management	Establishes control requirements for the identification, discovery, prioritization and remediation of technology vulnerabilities (e.g., in infrastructure, in applications, etc.) via firmwide programs of assessment, and testing.
Security Operations	Establishes control requirements for identification and assessment of technology-borne threats, the hunting, monitoring and detection of malicious activities, and associated investigations.
Technology Development	Establishes control requirements for the architecture, design, build, test, and deployment phases of the Technology Delivery Lifecycle (TDLC).
Technology Operations	Establishes control requirements for management of the production technology environment including change management, capacity management request fulfilment, standard operating procedures, and technology maintenance.
Incident and Event Management	Establishes control requirements for consistently responding to technology-based exception conditions. This includes the categorization, mitigation, reporting (e.g., communication, escalation, etc.) and root cause analysis associated with anomalous events and incidents.

CAPABILITY	DESCRIPTION
Business Resiliency	The firmwide Business Resiliency Program supports an integrated, risk-based approach to safeguard delivery of services to clients and partners in line with their requirements and the Firm's business strategy and principles. Our resiliency capabilities incorporate crisis management processes to support responses to global, regional, and local crises across all hazards. In partnership with senior leaders and teams from the lines of business and corporate functions, the Technology Resiliency Program supports firmwide resiliency efforts by providing governance and oversight of the Firm's application and data center resiliency status that is confirmed through a test strategy that includes scenario-based testing. In all regions, JPMC performs internal exercises and also participates in externally-led sector-wide cybersecurity exercises with other public and private sector entities. Lessons learned from test activities are provided to management with root cause analysis and recommendations to improve overall resiliency.
Physical Security	The Firm maintains physical security controls designed to protect employees, clients and our assets from external and internal threats. These include controls to restrict physical access and conduct surveillance monitoring at JPMC locations including data centers and computer facilities that contain critical systems and confidential information.
Workforce Screening & Investigations	JPMC's Global Security (GS) Function houses Global Workforce Screening (GWS), which is responsible for conducting the Firm's screening processes in order to ensure a safe and secure working environment and to protect against potential liability to JPMC employees, customers, facilities, assets and reputation. To the extent permitted by local laws and regulations, GWS manages and executes background checks of the Firm's prospective and current employees (regardless of employment type or physical access to JPMC premises), contingent workers and permit-vetted individuals who have access to JPMC premises, computer networks/systems and/or sensitive information, including Personal Information about JPMC customers, clients or employees (current/former/prospective), customer property, or any JPMC data.
Records Management & Disposal	The Firm's Centralized Records Management Program controls retention and destruction of the Firm's records and data based on regulatory and legal requirements. The Program governs adherence to these requirements by lines of business and corporate functions.
Third Party Oversight	The Firm's Corporate Third Party Oversight (CTPO) function identifies, controls, assesses, measures, treats, and governs risk from third-party suppliers. An Initial Supplier Control Assessment is required at onboarding for new critical, high, and medium risk engagements and aligned supplier-hosted applications. The resulting control effectiveness rating provides a view of the supplier's control environment to help make an informed decision regarding supplier selection and use of the standard Master Service Agreement. Subsequent periodic supplier control assessments, executed based on inherent risk rating, provide a view into instances where control effectiveness may have changed. The function leverages the Firm's Global Technology Standards for Technical Assessments and additional cybersecurity monitoring is executed in partnership with Security Operations where appropriate. The Firm's threat intelligence capabilities include continuous monitoring and intelligence collection for our most critical third parties in order to assess cyber threats posed to the Firm through these engagements.
Training & Awareness	The Firm maintains formal Training and Awareness Programs focused on privacy and information and cybersecurity tenets of maintaining data confidentiality, integrity, and availability. These Programs include training that reinforces the Firm's Policies and Standards including responding to unauthorized access to or use of information. Additionally, they offer live, virtual, and computer-based training on how to identify potential information and cybersecurity risks and protect the Firm's resources and information. This training is mandatory for all employees globally on a periodic basis, and it is supplemented by firmwide testing initiatives, including regular phishing tests.

Assess & Measure Risk

The Firm assesses and evaluates the adequacy of Program controls via manual or automated processes. Processes, risk, and controls are defined in alignment with Firm taxonomies and recorded in approved systems of record. Program control objectives are evaluated by the Firm's risk assessment processes and tests of controls in accordance with their risk-based methodologies and frequencies. Metrics are maintained to measure material risks and the effectiveness of key controls in accordance with Firm Standards for Operational Risk Metrics.

Risk Treatment

The Program monitors and manages risk exposure through prioritized remediation efforts. As required by Firm Policy, issues resulting from a control gap or weakness identified by Global Technology, Independent Risk Management, Internal Audit, and Regulators are recorded in the Firm's approved system of record. Risk Treatment Plans to remediate or accept the risk are approved and monitored regularly for completion with significant delivery issues escalated for senior management attention.

Thank you for your continued confidence in JPMorgan Chase & Co. We appreciate the partnership with you.



W. Patrick Opet

Managing Director

Global Chief Information Security Officer

Head of Cybersecurity and Technology Controls



Appendix 8

Implementation plan

ID	% Complete	Task Name	Resource Names	Duration	Start	Finish	Predecessors
0	0%	Village of Orland Park Implementation Plan		153 days	Wed 05/01/24	Mon 12/09/24	
1	0%	Initiation		3 days	Wed 05/01/24	Fri 05/03/24	
2	0%	Review initial project scope	JPMorgan	1 day	Wed 05/01/24	Wed 05/01/24	
3	0%	Schedule Kick-off Call	JPMorgan	2 days	Thu 05/02/24	Fri 05/03/24	2
4	0%	Planning		6 days	Mon 05/06/24	Mon 05/13/24	
5	0%	Conduct Project Kick-off Call		1 day	Mon 05/06/24	Mon 05/06/24	
6	0%	Define and confirm project scope	JPMorgan,Village of Orland Park	1 day	Mon 05/06/24	Mon 05/06/24	3
7	0%	Review and confirm project timeline	JPMorgan,Village of Orland Park	1 day	Mon 05/06/24	Mon 05/06/24	3
8	0%	Review KYC requirements	JPMorgan,Village of Orland Park	1 day	Mon 05/06/24	Mon 05/06/24	3
9	0%	Review documentation requirements	JPMorgan,Village of Orland Park	1 day	Mon 05/06/24	Mon 05/06/24	3
10	0%	Gather Product Requirement Information		5 days	Tue 05/07/24	Mon 05/13/24	
11	0%	Provide/Review product requirements	JPMorgan	1 day	Tue 05/07/24	Tue 05/07/24	6
12	0%	Complete/confirm detailed product requirements	JPMorgan,Village of Orland Park Primary Contact	4 days	Wed 05/08/24	Mon 05/13/24	11
13	0%	Execution		141 days	Wed 05/01/24	Wed 11/20/24	
14	0%	Account Opening		14 days	Tue 05/07/24	Fri 05/24/24	
105	0%	US Account Opening		14 days	Tue 05/07/24	Fri 05/24/24	
120	0%	Product & Service Setup		141 days	Wed 05/01/24	Wed 11/20/24	
143	0%	JPMorgan Access - New Profile Setup (Account Transfer, ACH, Reporting, Wires, Statements)		21 days	Fri 05/24/24	Wed 06/26/24	
302	0%	JPMorgan Access - Account Validation Service (AVS)		20 days	Fri 05/24/24	Tue 06/25/24	
306	0%	JPMorgan Access Checks		103 days	Wed 05/08/24	Thu 10/03/24	
369	0%	JPMorgan Access Liquidity Solutions		7 days	Mon 06/10/24	Thu 06/20/24	
375	0%	ACH Debit Blocking- Full Debit Block		1 day	Fri 05/24/24	Tue 05/28/24	
379	0%	ACH Origination - Direct Send		105 days	Fri 05/24/24	Thu 10/24/24	
391	0%	ACH Receiver Services/eLockbox		123 days	Fri 05/24/24	Wed 11/20/24	
491	0%	Business ATM Deposit Card		16 days	Fri 05/24/24	Tue 06/18/24	
505	0%	Cash Concentration		5 days	Fri 05/24/24	Mon 06/03/24	
507	0%	Cash Vault Services		6 days	Fri 05/24/24	Tue 06/04/24	
526	0%	Check Return Service		8 days	Fri 05/24/24	Thu 06/06/24	
528	0%	Commercial Card		115 days	Wed 05/01/24	Mon 10/14/24	
560	0%	Controlled Disbursement		14 days	Fri 05/24/24	Fri 06/14/24	
624	0%	End of Day Investment Sweep		5 days	Fri 05/24/24	Mon 06/03/24	
878	0%	Host-to-Host Direct Transmission (Reporting)		93 days	Fri 05/24/24	Tue 10/08/24	
888	0%	Host-to-Host Payments (ACH, Check Print, GACH, Wires)		17 days	Mon 09/16/24	Wed 10/09/24	
918	0%	Integrated Payables		107 days	Thu 05/02/24	Thu 10/03/24	

ID	% Complete	Task Name	Resource Names	Duration	Start	Finish	Predecessors
942	0%	Image Cash Letter (ICL)		93 days	Fri 05/24/24	Tue 10/08/24	
952	0%	Lockbox		106 days	Wed 05/01/24	Tue 10/01/24	
1059	0%	Standing Order Funds Transfer Instructions (SOFTI)		3 days	Fri 05/24/24	Thu 05/30/24	
1061	0%	SWIFT Initiated Wires		54 days	Fri 05/24/24	Tue 08/13/24	
1093	0%	SWIFT Statements		4 days	Fri 05/24/24	Fri 05/31/24	
1139	0%	Connectivity		26 days	Mon 08/26/24	Wed 10/02/24	
1194	0%	H2H		26 days	Mon 08/26/24	Wed 10/02/24	
1212	0%	Training		14 days	Mon 06/10/24	Mon 07/01/24	
1213	0%	Security Administrator		4 days	Fri 06/14/24	Fri 06/21/24	
1218	0%	Product Specific		14 days	Mon 06/10/24	Mon 07/01/24	
1237	0%	Closure		12 days	Wed 11/20/24	Mon 12/09/24	
1238	0%	Monitor Services During Production Verification Period	JPMorgan	10 days	Wed 11/20/24	Thu 12/05/24	120
1239	0%	Transition to Service/ Production Handover	JPMorgan	1 day	Thu 12/05/24	Fri 12/06/24	1238
1240	0%	Complete Project	JPMorgan	1 day	Fri 12/06/24	Mon 12/09/24	1239



Appendix 9

Home lending information

Chase Exclusive Home Financing Benefits Program

CHASE  HOME LENDING

Chase Home Lending Benefits for Employees



See if you can compare these offers below to save even more.

<p>\$1,000 credit at closing</p> <p>Get a \$1,000 credit when you buy a new home or refinance your current home.*</p> <p>Learn more</p>	<p>\$5,000 Closing Guarantee</p> <p>The Chase Closing Guarantee gives you peace of mind by providing an on-time closing in as little as three weeks† or you'll get \$5,000.*</p> <p>Learn more</p>	<p>Get \$1,000 when you buy a home</p> <p>Chase has teamed up with HomeVestor to reward you when you buy or sell a home through the Chase Agent Services program.*</p> <p>Learn more</p>
<p>Chase Homebuyer Advantage™</p> <p>How to think with confidence when you get an offer on a home. If closing, receive your ready-to-close and a conditional letter of approval.*</p> <p>Learn more</p>	<p>Chase Homebuyer Grant™</p> <p>Learn how to prequalify for competitive interest rates, low closing payments and earn a grant toward your new home purchase.*</p> <p>Learn more</p>	<p>Chase MyHome™</p> <p>10% off prices from, all-in-one space. See a home's associated risks, insights and more. Learn more and more. What you see. Chase MyHome.</p> <p>Learn more</p>

Homebuyer resources

Learn about the homebuying process, get valuable tips and more.



Mortgage process overview
A quick summary of the mortgage process to get you started.



Finding a home overview
First-time buyers share lessons to help you through the process.



Terms to know
Here are some financial terms that you should know when buying a home.

Exclusive Credit at Closing

Employees can take advantage of an exclusive \$1,000 credit at closing on a new home purchase or refinance of an existing home loan.

Affordable Lending Options

- Qualify for up to a \$5,000 Homebuyer Grant .
- Access to our affordable lending products with as little as 3% down payment Reduced mortgage insurance
- Lower credit score requirement

Relationship Based Pricing

Mortgage rate discounts up to .5% based on relationship

Closing Guarantee

\$5000 if we fail to close within 21 days of completed application

Chase Agent Express Realtor Network

Buy or sell a home through our approved realtor network and earn up to a \$5000 credit after closing.

VA Discount

\$2000 Discount Available for Military Veterans and Active Servicemembers

Ready to offer these benefits to your employees?

Visit our website www.Chase.com/ExclusiveBenefits or click the applicable button below to begin the enrollment process.

[Companies](#)

[Government Entities](#)

[Click here](#) to see a sample customized URL link that we will create for you to host on your HR/Benefits portal.

Once you host the customized Chase URL link on your HR/Benefits portal, your employees will have immediate access to the exclusive home financing benefits.

Employees will complete the entire home financing process online, by app, and by phone- no need to visit a Banking Center! Employees can also get pre-qualified before shopping for a new home!





Your Chase Home Lending Program Team:

National Sales Director: Mary.Ionescu@Chase.com (p) 630-699-0398

Client Account Manager: Corey.T.Fugitt@Chase.com (p) 614-422-4965

Our Commitment:

As your trusted financial partner, your Chase Team will keep you updated on the latest enhancements and provide you quarterly educational materials on the housing industry which can be shared with your employees. We are available to conduct Homebuyer Webinars and informational sessions so that your employees are fully educated on the Home Buying process. Chase may be also able to participate in any of your onsite financial wellness events based on location, timing and our availability.

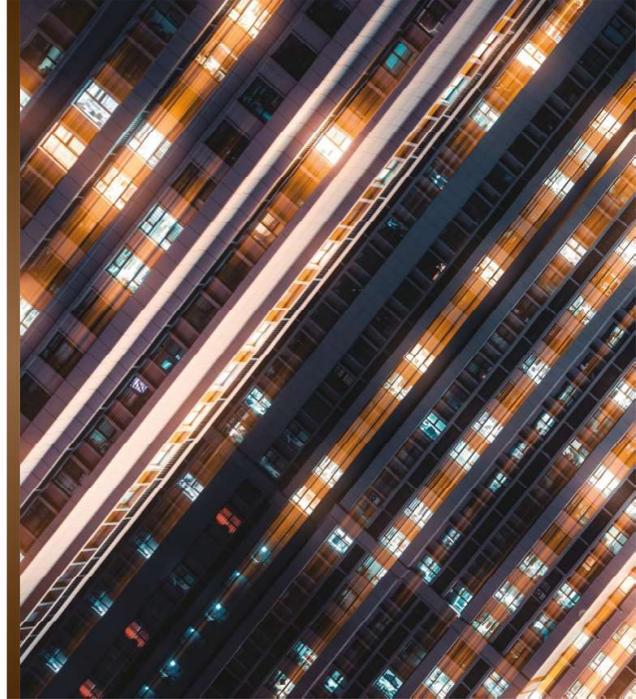


Appendix 10

Paymentworks

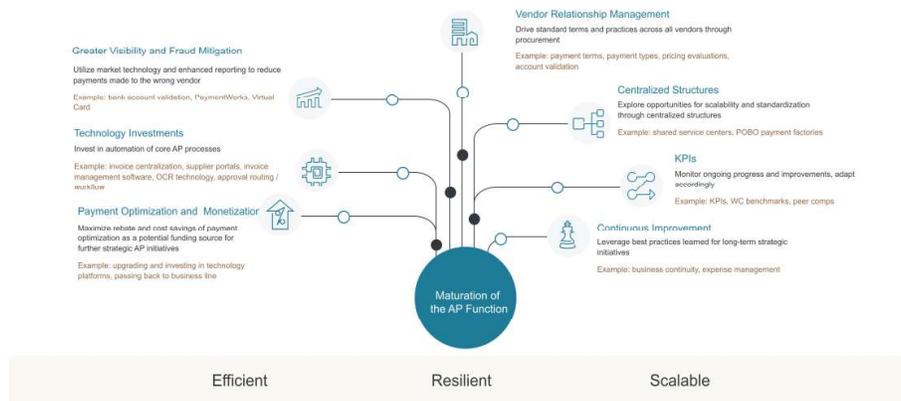
Partnering with PaymentWorks

STRICTLY PRIVATE AND CONFIDENTIAL



Transforming the Accounts Payable Function from Operational to Strategic

CONFIDENTIAL



What is PaymentWorks

What is **PaymentWorks**:

SaaS technology platform for payer and payee (networked)



What **PaymentWorks** does:

- Automates vendor onboarding, management, and validation
- Enables a payables strategy via continuous, digital vendor enrollment to the preferred payment method at the time of onboarding
- May drive increased rebate, offsetting costs of platform annual fee
- Provides indemnification of domestic ACH fraud (up to \$2MM/occurrence)¹

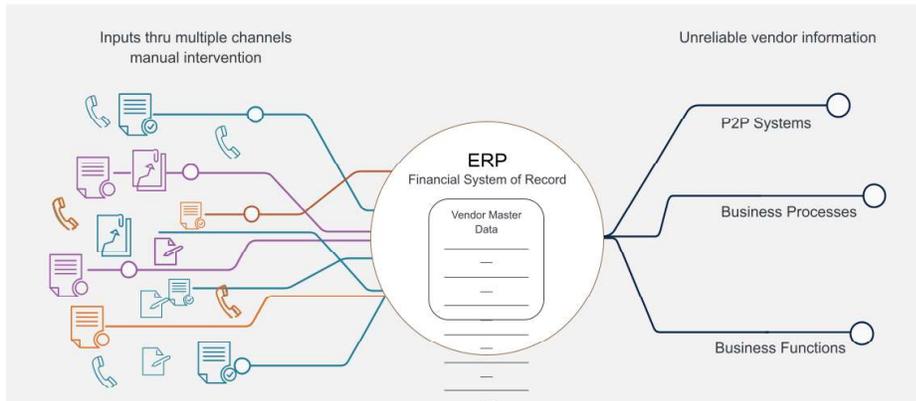
1. Third party trademarks, brand names, and descriptions of products and services that appear on this page are provided by the respective third party. JPMorgan is not liable or responsible for such trademarks, brand names, descriptions of products, companies and or services

The current state of managing vendor master data and the impacted downstream systems

Sourcing of vendor data and other inputs are entirely manual, leading to human errors which impact downstream solutions and drive organizational pain points.

Inconsistent Vendor Information Sourcing

Downstream Systems & Processes

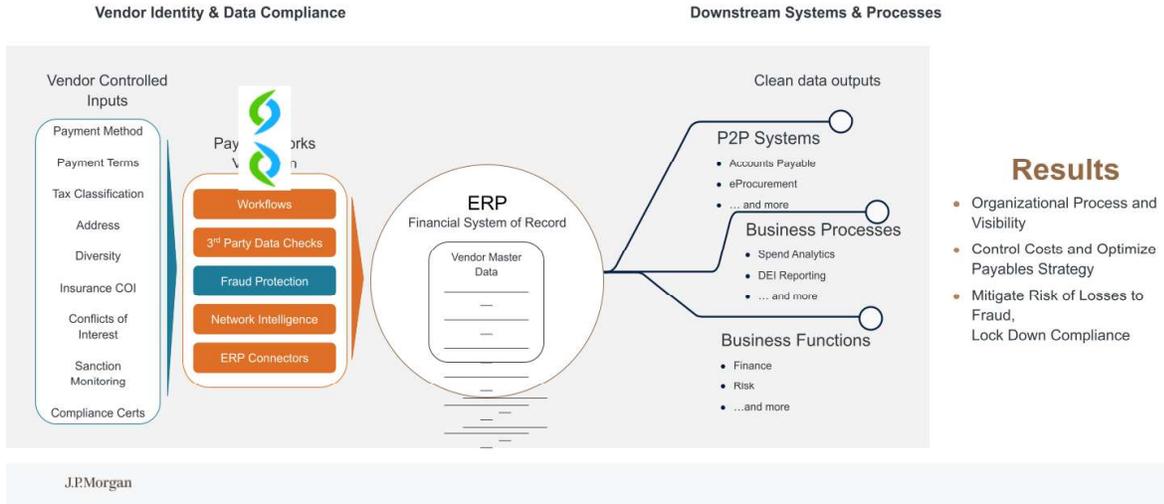


Pain Points

- Organizational Friction (Cost)
- Lack of Business Controls (Risk)
- Incomplete Payables Strategy (Lost Revenue)

PaymentWorks – creates a paradigm shift to a solid foundation for a new vendor master data management

The key to unlocking value of your entire P2P process is starting with a solid foundation



Grow your ACH program more efficiently & securely with J.P. Morgan & PaymentWorks

Payees choose electronic payment type



*2022 RPMG VIRTUAL CARD BENCHMARK SURVEY RESULTS – SUPPLIER ENABLEMENT

Bank Location*

Please indicate whether you will be using a USA Domestic Bank Account or a Foreign Bank Account to deposit your payment.

Select an Option*

USA Domestic Bank Account

Payment Terms for each Payment Method are listed below:

Virtual Card (Pay upon invoice approval) - A Virtual Card is a payment method that acts similar to a credit card, with associated merchant fees.

ACH(Net 45 Days) - An ACH payment is a type of electronic bank-to-bank payment, similar to direct deposit. It is only available for those with a USA Domestic Bank Account.

Check (Net 90 Days)

Payment Method for Payees with a USA Domestic Bank Account*

Select an Option*

Choose One

Virtual Card (Pay upon invoice approval)

ACH (Net 45 Days)

Check (Net 90 Days)