

County Request No. _____

REQUEST FOR LEGAL SERVICES

This form is used to provide legal opinions and contract approval by the District Attorney's Office. Only that advice that is related to a pending or potential claim against the County or its officers and employees is protected by the attorney-client privilege. Opinions that are privileged should not be disclosed to anyone or the privilege may be waived.

All legal opinions and approvals rendered are based only on the documentation and information stated below or attached to this form and, thus, it is important that all relevant facts and information be provided at the time of review. Please advise the District Attorney's Office of new or additional information, as it may cause the opinion to change. In all cases, the opinions of the District Attorney's Office are not binding on the County, its officers or employees and may be followed or disregarded in the discretion of the elected official.

Date of Request: 6-24-26 Department: Treasurer (C. Miller x 1313)

State the nature of the legal request: Approval as to form & legality on Annual Bank Fee Agreement with JP Morgan Chase Bank, N.A. for fiscal year 2026-2027. There are no bank fee changes from fiscal year 2025-2026.

Forrest "Butch" Freeman
County Officer or Department Director

Reply of District Attorney's Office: _____

Date of Reply: _____
Assistant District Attorney

BANK FEE AGREEMENT

This agreement, entered into the 1st day of July, 2026, by and between JPMorgan Chase Bank, N.A. of Oklahoma City, with offices located in Oklahoma City, Oklahoma, hereinafter referred to as "Bank", and the County Treasurer of Oklahoma County, Oklahoma hereinafter referred to as "Client", witnesseth:

Whereas, Client has found it necessary and desirable to retain the services of Bank. The Bank is competent and qualified to perform these services during the term of the contract.

Now, therefore, in consideration of the foregoing and of the mutual covenants and agreements hereinafter set forth, Bank agrees to provide, and Client agrees to accept, those services which are described herein, in accordance with the terms and conditions set forth as follows:

1. Effective Date, Duration and Termination

This agreement shall be effective as of July 1, 2026, and will terminate June 30, 2027, unless terminated earlier by the Client by a written thirty day notice to the Bank, or until the Client has received a written thirty day notification of change, or termination, by an Officer of the Bank. Bank shall be entitled to receive compensation for all services performed hereunder through the date of termination.

2. Client's Obligations

Client's responsibility is to compensate the Bank as set forth in item 4.

3. Bank's Obligations

As Client, the County Treasurer agrees that the Bank's responsibility under this agreement will be subject to the same terms and conditions as would apply in a normal banking transaction, generally attained through the standard of reasonable care. Bank shall provide, but is not limited to the following banking services in Exhibit 1. In addition, Bank is obligated to respond timely to audit confirmation requests made by the State Auditor & Inspector with respect to Client's accounts. Notwithstanding anything to the contrary herein, the parties agree (1) Bank's responsibility under this agreement will be in accordance with "ordinary care" standard of care imposed upon banks under the

Uniform Commercial Code; (2) Client's audit rights will be as mutually agreed upon as to time and scope and at Client's expense; Bank does not permit general inspections or general third party audits due to the confidentiality and security obligations related to financial and customer data required of financial institutions, however, the Bank will make the Client's records available; and (3) Bank's Account Terms and Service Terms are incorporated herein, and made a part of this agreement.

4. Bank's Compensation

All account expenses shall be reflected in separate monthly account analysis of the County Treasurer's account's as outlined in Exhibit 1; *provided, however*, in the event Client initiates or causes to be performed a transaction that generates a charge for a service that is not listed on Exhibit 1, Client agrees to pay the cost for the services performed by Bank. The monthly account analysis will provide itemized detail of all charges and average ledger balance information. Any interest earnings and bank fees will be invoiced as stated in Exhibit 2. The invoices, issued quarterly, will be paid within thirty (30) days of receipt, provided there are no disputes with the corresponding analysis. Invoices for the duration of the agreement are not to exceed \$ 50,000.00.

5. Governing Law

This agreement shall be construed in accordance with and governed by the laws of the State of Oklahoma.

6. Causes Beyond Control

Neither party shall be responsible for delays or failure in providing services or payment resulting from acts beyond the control of such party. Such acts shall include, but not be limited to acts of God, strikes, riots, lockouts, acts of war, epidemics, governmental regulations superimposed after the fact, fire, communication line failures, power failures, earthquakes, or other disasters.

7. All Amendments in Writing

No amendment to the agreement shall be effective unless in writing, approved and signed by duly authorized representatives of both parties.

8. Entire Agreement

CLIENT AND BANK REPRESENT THAT THIS AGREEMENT SUPERSEDES ALL PREVIOUS CONTRACTS, AGREEMENTS, NEGOTIATIONS AND ALL OTHER COMMUNICATIONS, ORAL OR WRITTEN, BETWEEN THE PARTIES WITH RESPECT TO THE SUBJECT MATTER HEREOF.

DATED this 4th day of May, 2026

OKLAHOMA COUNTY TREASURER

Forrest "Butch" Freeman

FORREST "BUTCH" FREEMAN

APPROVED this _____ day of _____, 2026

BOARD OF COMMISSIONERS
OF OKLAHOMA COUNTY, OKLAHOMA

ATTEST:

OKLAHOMA COUNTY CLERK

ACCEPTED this 22nd day of June, 2026

JPMORGAN CHASE BANK, N.A.
OKLAHOMA CITY, OK

BY: Keith Rudnick

TITLE: Authorized Officer

APPROVED AS TO FORM AND LEGALITY:

ASSISTANT DISTRICT ATTORNEY

DATE

REQUISITION NUMBER: _____

BLANKET PURCHASE ORDER NUMBER: _____

EXHIBIT 1

	Unit Price
ACCOUNT SERVICES	
ACCOUNT MAINTENANCE	15.0000
ACCOUNT STATEMENT - PAPER	25.0000
CREDIT POSTED - ELECTRONIC	0.0500
DEBIT POSTED - ELECTRONIC	0.0500
AUTOMATED CLEARING HOUSE	
CREDIT ORIGINATED	0.0500
DEBIT ORIGINATED	0.0500
DELETION/REVERSAL - MANUAL	30.0000
CREDIT RECEIVED	0.0500
DEBIT RECEIVED	0.0500
RETURN ITEM	2.0000
NOTIFICATION OF CHANGE	1.0000
RETURN NOTIFICATION - ONLINE	1.0000
NOTIF OF CHANGE - ONLINE	1.0000
RETURN ITEM REDEPOSIT	3.5000
CREDIT ORIGINATED - JPM ACCESS	0.0500
DEBIT ORIGINATED - JPM ACCESS	0.0500
JPM ACCESS ACH MAINTENANCE	35.0000
DELETION/REVERSAL - ELEC	5.0000
ACH BATCH/FILE PROCESSED	5.0000
NOTIF OF CHANGE - EMAIL	1.5000
RETURN NOTIFICATION - EMAIL	1.5000
NOTIF OF CHANGE - FAX	1.0000
RETURN NOTIFICATION FAX	1.0000
TRANSACTION BLOCK MAINTENCE	12.0000
TRANSACTION SUMMARY REPORT	10.0000
ACH TRANS BLOCK AUTHORIZED ID	0.5000
UNAUTHORIZED ENTRY FEE	4.5000
BANKING CENTER SERVICES	
BRANCH CREDITS POSTED	1.5000
BRANCH DEPOSIT - BAGGED COIN	7.5000
BRANCH DEPOSIT IN NON STD BAG	2.0000
BRAND DEPOSIT ADJUSTMENT	5.0000
TELLER LINE CASH VERIFICATION	0.0025
NIGHT DROP CASH VERIFICATION	0.0018
BRANCH ORDER CURRENCY STRAP	0.5000
BRANCH ORDER PROCESSED	2.5000

EXHIBIT 1

	Unit Price
DEPOSITORY SERVICES	
CHECK DEPOSITED-ON US	0.0550
CHECK DEPOSITED-TRANSIT	0.2500
IMAGE GROUP ONE	0.0300
ON-US STANDARD	0.0300
IRD PERIOD ONE	0.0300
FILE TRANSMISSION REC - VPN	100.0000
IMAGE GROUP TWO	0.0300
IMAGE GROUP TWO - TIER 2	0.0300
DEPOSIT CORRECTION	5.0000
ON US PREMIUM	0.0300
ICL DEPOSIT STANDARD	1.5000
IMAGE QUALITY SUSPECT ITEMS	0.2500
ICL DEPOSIT EARLY	1.0000
CREDITS POSTED	1.0000
RETURN ITEM	2.2500
RETURN ITEM REDEPOSIT	1.7500
DISBURSEMENT SERVICES	
CHECK PHOTOCOPY RETRIEVAL	4.0000
STOP PAYMENT - MANUAL	10.0000
STOP PAYMENT - ONLINE	20.0000
CHECK/DEBIT POSTED	0.0500
STOP PAYMENT - ELECTRONIC	5.0000
RETURN ITEMS	9.0000
CHECK INQUIRY MAINTENANCE	15.0000
IMAGING MAINTENANCE	25.0000
RPP EXCEPTION REVIEW MAINTENANCE	30.0000
REVERSE POSPAY EXCEPTIONS	0.0731
IMAGE STORAGE PER ITEM	0.0250
FUNDS TRANSFER SERVICES	
ELECTRONIC FED DEBIT S/T	5.0000
ELECTRONIC FED DEBIT REPAIR	12.5000
ELECTRONIC CHIP DEBIT S/T	5.0000
ELECTRONIC CHIP DEBIT REPAIR	12.5000
BANK INITIATED BOOK DEBIT	100.0000
BANK INITIATED FED DEBIT	200.0000
BANK INITIATED CHIPS DEBIT	200.0000
INTERNATIONAL ELEC. DEBIT	30.0000
FED CREDIT S/T (Wire - U.S.)	6.0000
FED CREDIT REPAIR	12.5000
CHIPS CREDIT S/T	6.0000
CHIPS CREDIT REPAIR	12.5000
INVESTIGATION	60.0000
BANK INITIATED INTL DEBIT	200.0000

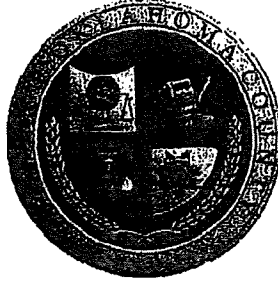
EXHIBIT 1

	Unit Price
INTERNATIONAL SERVICES	
DEPOSITED CHECK - CANADIAN	3.5000
FOREIGN CHECK RETURN (CAD)	25.0000
JPMORGAN ACCESS	
MONTHLY SERVICE	40.0000
ACCOUNTS REPORTED	30.0000
TRANS REPORTED - 45 DAY	0.0500
TRANS REPORTED - 90 DAY	0.0500
ACCT TRANSFER ITEM	2.2500
TRANSACTIONS REPORTED - 1 YEAR	0.1000
TRANSACTIONS REPORTED - 2 YEAR	0.1200
OTHER CHARGES AND SERVICES	
MISCELLANEOUS SERVICES	Pass-through
RECONCILIATION SERVICES	
CD ROM - Per CD	25.0000
CD ROM MAINTENANCE	25.0000
IMAGE CAPTURE PER ITEM	0.0250
CHECK EXCEPTION RETURN	20.0000
BALANCED BASED CHARGES	
BALANCED BASED CHARGES	13 Basis Points

EXHIBIT 2

ACCOUNT NAME	ACCOUNT NUMBER	LEAD ACCT. TO ...	EARNINGS CREDIT OR INTEREST BEARING	BANK CHARGES
Depository	10020109	n/a	Earnings Credit Allowance - credit netted against fees monthly Interest Bearing - interest netted against fees monthly	Monthly Analysis Invoiced Quarterly

RETURN THIS FORM WITH W-9



Maressa Treat
Oklahoma County Clerk
Kerrie Hudson, Chief Deputy

VENDOR:

In order to process your vendor payments, we are required to keep on file ALL Vendor Tax ID numbers.

Please complete the appropriate boxes below and fill out the attached W-9 form and email to: accounts.payable@oklahomacounty.org

If your company provides one of the services listed below to Oklahoma County, please check the appropriate box: Legal _____ Medical _____ Rent _____

PLEASE TYPE OR PRINT LEGIBLY ALL INFORMATION TO ASSURE ACCURACY.

<input checked="" type="checkbox"/> Corporation <input type="checkbox"/> Partnership <input type="checkbox"/> Individual/Proprietorship <input type="checkbox"/> Other (Please explain)	Tax Identification Number 134994650 <hr/> <hr/> <hr/> (List Social Security Number) <hr/>
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Legal name as it appears on tax documents filed with the IRS _____

Phone Number: 817-733-1321 _____

Email: keith.m.rudnick@jpmorgan.com _____

The IRS requires 33% withholding on amounts paid to persons who have not submitted required Taxpayer Identification information. A Form 1099 will be mailed to the W-9 address on file to report payments to Individual or Partnerships.

***** NOTE: If your company is listed as LLC, please designate whether it is Individual/ Sole Proprietor, Corporation, or Partnership in accordance with IRS regulations.**

If you have any questions, please contact the Oklahoma County Clerk's office Accounts Payable Department at 405-713-1516, 405-713-1549 or 405-713-1547

Request for Taxpayer Identification Number and Certification

**Give Form to the
 requester. Do not
 send to the IRS.**

▶ Go to www.irs.gov/FormW9 for instructions and the latest information.

1 Name (as shown on your income tax return). Name is required on this line; do not leave this line blank.

JPMorgan Chase Bank, National Association

2 Business name/disregarded entity name, if different from above

3 Check appropriate box for federal tax classification of the person whose name is entered on line 1. Check only **one** of the following seven boxes.

Individual/sole proprietor or single-member LLC **C Corporation** S Corporation Partnership Trust/estate

Limited liability company. Enter the tax classification (C, S, Partnership) ▶ _____

Note: Check the appropriate box in the line above for the tax classification of the single-member owner. Do not check LLC if the LLC is classified as a single-member LLC that is disregarded from the owner unless the owner of the LLC is another LLC that is **not** disregarded from the owner for U.S. federal tax purposes. Otherwise, a single-member LLC that is disregarded from the owner should check the appropriate box for the tax classification of its owner.

Other (see instructions) ▶ _____

4 Exemptions (codes apply only to certain entities, not individuals; see instructions on page 3):

Exempt payee code (if any) 5

Exemption from FATCA reporting code (if any) E

5 Address (number, street, and apt. or suite no.) See instructions.

1111 Polaris Parkway

6 City, state, and ZIP code

Columbus, Ohio 43240

7 List account number(s) here (optional)

Requester's name and address (optional)

Print or type. See Specific Instructions on page 3.

Part I Taxpayer Identification Number (TIN)

Enter your TIN in the appropriate box. The TIN provided must match the name given on line 1 to avoid backup withholding. For individuals, this is generally your social security number (SSN). However, for a resident alien, sole proprietor, or disregarded entity, see the instructions for Part I, later. For other entities, it is your employer identification number (EIN). If you do not have a number, see *How to get a TIN*, later.

Note: If the account is in more than one name, see the instructions for line 1. Also see *What Name and Number To Give the Requester* for guidelines on whose number to enter.

Social security number

			-			-			
--	--	--	---	--	--	---	--	--	--

or

Employer identification number

1	3	-	4	9	9	4	6	5	0
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Part II Certification

Under penalties of perjury, I certify that:

- The number shown on this form is my correct taxpayer identification number (or I am waiting for a number to be issued to me); and
- I am not subject to backup withholding because: (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding; and
- I am a U.S. citizen or other U.S. person (defined below); and
- The FATCA code(s) entered on this form (if any) indicating that I am exempt from FATCA reporting is correct.

Certification instructions. You must cross out item 2 above if you have been notified by the IRS that you are currently subject to backup withholding because you have failed to report all interest and dividends on your tax return. For real estate transactions, item 2 does not apply. For mortgage interest paid, acquisition or abandonment of secured property, cancellation of debt, contributions to an individual retirement arrangement (IRA), and generally, payments other than interest and dividends, you are not required to sign the certification, but you must provide your correct TIN. See the instructions for Part II, later.

Sign Here

Signature of U.S. person ▶

Baculic H

Date ▶

09/13/2023

General Instructions

Section references are to the Internal Revenue Code unless otherwise noted.

Future developments. For the latest information about developments related to Form W-9 and its instructions, such as legislation enacted after they were published, go to www.irs.gov/FormW9.

Purpose of Form

An individual or entity (Form W-9 requester) who is required to file an information return with the IRS must obtain your correct taxpayer identification number (TIN) which may be your social security number (SSN), individual taxpayer identification number (ITIN), adoption taxpayer identification number (ATIN), or employer identification number (EIN), to report on an information return the amount paid to you, or other amount reportable on an information return. Examples of information returns include, but are not limited to, the following.

- Form 1099-INT (interest earned or paid)

- Form 1099-DIV (dividends, including those from stocks or mutual funds)
- Form 1099-MISC (various types of income, prizes, awards, or gross proceeds)
- Form 1099-B (stock or mutual fund sales and certain other transactions by brokers)
- Form 1099-S (proceeds from real estate transactions)
- Form 1099-K (merchant card and third party network transactions)
- Form 1098 (home mortgage interest), 1098-E (student loan interest), 1098-T (tuition)
- Form 1099-C (canceled debt)
- Form 1099-A (acquisition or abandonment of secured property)

Use Form W-9 only if you are a U.S. person (including a resident alien), to provide your correct TIN.

If you do not return Form W-9 to the requester with a TIN, you might be subject to backup withholding. See What is backup withholding, later.

BANK FEE AGREEMENT

This agreement, entered into the 1st day of July, 2025, by and between JPMorgan Chase Bank, N.A. of Oklahoma City, with offices located in Oklahoma City, Oklahoma, hereinafter referred to as "Bank", and the County Treasurer of Oklahoma County, Oklahoma hereinafter referred to as "Client", witnesseth:

Whereas, Client has found it necessary and desirable to retain the services of Bank. The Bank is competent and qualified to perform these services during the term of the contract.

Now, therefore, in consideration of the foregoing and of the mutual covenants and agreements hereinafter set forth, Bank agrees to provide, and Client agrees to accept, those services which are described herein, in accordance with the terms and conditions set forth as follows:

1. Effective Date, Duration and Termination

This agreement shall be effective as of July 1, 2025, and will terminate June 30, 2026, unless terminated earlier by the Client by a written thirty day notice to the Bank, or until the Client has received a written thirty day notification of change, or termination, by an Officer of the Bank. Bank shall be entitled to receive compensation for all services performed hereunder through the date of termination.

2. Client's Obligations

Client's responsibility is to compensate the Bank as set forth in item 4.

3. Bank's Obligations

As Client, the County Treasurer agrees that the Bank's responsibility under this agreement will be subject to the same terms and conditions as would apply in a normal banking transaction, generally attained through the standard of reasonable care. Bank shall provide, but is not limited to the following banking services in Exhibit 1. In addition, Bank is obligated to respond timely to audit confirmation requests made by the State Auditor & Inspector with respect to Client's accounts. Notwithstanding anything to the contrary herein, the parties agree (1) Bank's responsibility under this agreement will be in accordance with "ordinary care" standard of care imposed upon banks under the

contrary herein, the parties agree (1) Bank's responsibility under this agreement will be in accordance with "ordinary care" standard of care imposed upon banks under the Uniform Commercial Code; (2) Client's audit rights will be as mutually agreed upon as to time and scope and at Client's expense; Bank does not permit general inspections or general third party audits due to the confidentiality and security obligations related to financial and customer data required of financial institutions, however, the Bank will make the Client's records available; and (3) Bank's Account Terms and Service Terms are incorporated herein, and made a part of this agreement.

4. Bank's Compensation

All account expenses shall be reflected in separate monthly account analysis of the County Treasurer's account's as outlined in Exhibit 1; provided, however, in the event Client initiates or causes to be performed a transaction that generates a charge for a service that is not listed on Exhibit 1, Client agrees to pay the cost for the services performed by Bank. The monthly account analysis will provide itemized detail of all charges and average ledger balance information. Any interest earnings and bank fees will be invoiced as stated in Exhibit 2. The invoices, issued quarterly, will be paid within thirty (30) days of receipt, provided there are no disputes with the corresponding analysis. Invoices for the duration of the agreement are not to exceed \$ 50,000.00.

5. Governing Law

This agreement shall be construed in accordance with and governed by the laws of the State of Oklahoma.

6. Causes Beyond Control

Neither party shall be responsible for delays or failure in providing services or payment resulting from acts beyond the control of such party. Such acts shall include, but not be limited to acts of God, strikes, riots, lockouts, acts of war, epidemics, governmental regulations superimposed after the fact, fire, communication line failures, power failures, earthquakes, or other disasters.

8. Entire Agreement

CLIENT AND BANK REPRESENT THAT THIS AGREEMENT SUPERSEDES ALL PREVIOUS CONTRACTS, AGREEMENTS, NEGOTIATIONS AND ALL OTHER COMMUNICATIONS, ORAL OR WRITTEN, BETWEEN THE PARTIES WITH RESPECT TO THE SUBJECT MATTER HEREOF.

DATED this 29th day of April, 2025

OKLAHOMA COUNTY TREASURER

Forrest "Butch" Freeman

FORREST "BUTCH" FREEMAN

APPROVED this 1st day of July, 2025

BOARD OF COMMISSIONERS
OF OKLAHOMA COUNTY, OKLAHOMA

Steph D

Brian Maughan

Jason Lowe

ATTEST:

Marissa Ineart



OKLAHOMA COUNTY CLERK

ACCEPTED this 27th day of May, 2025

JPMORGAN CHASE BANK, N.A.
OKLAHOMA CITY, OK

BY: Keith Rudnick

TITLE: Authorized Officer

APPROVED AS TO FORM AND LEGALITY:

ASSISTANT DISTRICT ATTORNEY

DATE

REQUISITION NUMBER: 12600155-00 FY 2026

BLANKET PURCHASE ORDER NUMBER: _____

EXHIBIT 1

	Unit Price
ACCOUNT SERVICES	
ACCOUNT MAINTENANCE	15.0000
ACCOUNT STATEMENT - PAPER	25.0000
CREDIT POSTED - ELECTRONIC	0.0500
DEBIT POSTED - ELECTRONIC	0.0500
AUTOMATED CLEARING HOUSE	
CREDIT ORIGINATED	0.0500
DEBIT ORIGINATED	0.0500
DELETION/REVERSAL - MANUAL	30.0000
CREDIT RECEIVED	0.0500
DEBIT RECEIVED	0.0500
RETURN ITEM	2.0000
NOTIFICATION OF CHANGE	1.0000
RETURN NOTIFICATION - ONLINE	1.0000
NOTIF OF CHANGE - ONLINE	1.0000
RETURN ITEM REDEPOSIT	3.5000
CREDIT ORIGINATED - JPM ACCESS	0.0500
DEBIT ORIGINATED - JPM ACCESS	0.0500
JPM ACCESS ACH MAINTENANCE	35.0000
DELETION/REVERSAL - ELEC	5.0000
ACH BATCH/FILE PROCESSED	5.0000
NOTIF OF CHANGE - EMAIL	1.5000
RETURN NOTIFICATION - EMAIL	1.5000
NOTIF OF CHANGE - FAX	1.0000
RETURN NOTIFICATION FAX	1.0000
TRANSACTION BLOCK MAINTENCE	12.0000
TRANSACTION SUMMARY REPORT	10.0000
ACH TRANS BLOCK AUTHORIZED ID	0.5000
UNAUTHORIZED ENTRY FEE	4.5000
BANKING CENTER SERVICES	
BRANCH CREDITS POSTED	1.5000
BRANCH DEPOSIT - BAGGED COIN	7.5000
BRANCH DEPOSIT IN NON STD BAG	2.0000
BRAND DEPOSIT ADJUSTMENT	5.0000
TELLER LINE CASH VERIFICATION	0.0025
NIGHT DROP CASH VERIFICATION	0.0018
BRANCH ORDER CURRENCY STRAP	0.5000
BRANCH ORDER PROCESSED	2.5000

EXHIBIT 1

	Unit Price
DEPOSITORY SERVICES	
CHECK DEPOSITED-ON US	0.0550
CHECK DEPOSITED-TRANSIT	0.2500
IMAGE GROUP ONE	0.0300
ON-US STANDARD	0.0300
IRD PERIOD ONE	0.0300
FILE TRANSMISSION REC - VPN	100.0000
IMAGE GROUP TWO	0.0300
IMAGE GROUP TWO - TIER 2	0.0300
DEPOSIT CORRECTION	5.0000
ON US PREMIUM	0.0300
ICL DEPOSIT STANDARD	1.5000
IMAGE QUALITY SUSPECT ITEMS	0.2500
ICL DEPOSIT EARLY	1.0000
CREDITS POSTED	1.0000
RETURN ITEM	2.2500
RETURN ITEM REDEPOSIT	1.7500
DISBURSEMENT SERVICES	
CHECK PHOTOCOPY RETRIEVAL	4.0000
STOP PAYMENT - MANUAL	10.0000
STOP PAYMENT - ONLINE	20.0000
CHECK/DEBIT POSTED	0.0500
STOP PAYMENT - ELECTRONIC	5.0000
RETURN ITEMS	9.0000
CHECK INQUIRY MAINTENANCE	15.0000
IMAGING MAINTENANCE	25.0000
RPP EXCEPTION REVIEW MAINTENANCE	30.0000
REVERSE POSPAY EXCEPTIONS	0.0731
IMAGE STORAGE PER ITEM	0.0250
FUNDS TRANSFER SERVICES	
ELECTRONIC FED DEBIT S/T	5.0000
ELECTRONIC FED DEBIT REPAIR	12.5000
ELECTRONIC CHIP DEBIT S/T	5.0000
ELECTRONIC CHIP DEBIT REPAIR	12.5000
BANK INITIATED BOOK DEBIT	100.0000
BANK INITIATED FED DEBIT	200.0000
BANK INITIATED CHIPS DEBIT	200.0000
INTERNATIONAL ELEC. DEBIT	30.0000
FED CREDIT S/T (Wire - U.S.)	6.0000
FED CREDIT REPAIR	12.5000
CHIPS CREDIT S/T	6.0000
CHIPS CREDIT REPAIR	12.5000
INVESTIGATION	60.0000
BANK INITIATED INTL DEBIT	200.0000

EXHIBIT 1

	Unit Price
INTERNATIONAL SERVICES	
DEPOSITED CHECK - CANADIAN	3.5000
FOREIGN CHECK RETURN (CAD)	25.0000
JPMORGAN ACCESS	
MONTHLY SERVICE	40.0000
ACCOUNTS REPORTED	30.0000
TRANS REPORTED - 45 DAY	0.0500
TRANS REPORTED - 90 DAY	0.0500
ACCT TRANSFER ITEM	2.2500
TRANSACTIONS REPORTED - 1 YEAR	0.1000
TRANSACTIONS REPORTED - 2 YEAR	0.1200
OTHER CHARGES AND SERVICES	
MISCELLANEOUS SERVICES	Pass-through
RECONCILIATION SERVICES	
CD ROM - Per CD	25.0000
CD ROM MAINTENANCE	25.0000
IMAGE CAPTURE PER ITEM	0.0250
CHECK EXCEPTION RETURN	20.0000
BALANCED BASED CHARGES	
BALANCED BASED CHARGES	13 Basis Points

EXHIBIT 2

ACCOUNT NAME	ACCOUNT NUMBER	LEAD ACCT. TO ...	EARNINGS CREDIT OR INTEREST BEARING	BANK CHARGES
Depository	10020109	n/a	Earnings Credit Allowance - credit netted against fees monthly Interest Bearing - interest netted against fees monthly	Monthly Analysis Invoiced Quarterly