

## OPA EFT Payroll Account - Bank Services

Service Name	Service Description	Comments
<b>General Services</b>		
ACCOUNT MAINTENANCE	Monthly account maintenance for a Demand Deposit Account.	
AUTOMATIC DOLLAR TRANSF-MAINT	Monthly per account ZBA related maintenance fee.	
CHECK / DEBIT POSTED	Per item fee for each check issued and paid off a commercial DDA account.	OPA issues a low volume of checks from this account solely for their internal funding procedures.
DEBIT BLOCK MAINTENANCE	A monthly product fee for each account setup by Chase Bank for ACH Debit Authorization (ADA). ADA is a service for preventing unauthorized ACH debit transactions from posting to an account.	
<b>ACH Services</b>		
ACH ADA AUTHORIZED ID	Per item fee for maintaining each authorized ACH debit originator record on file. Chase can filter transactions and only allow preapproved ACH debits.	
ACH EMAIL NOC	Charge for each ACH Notification of Change reported via email.	
ACH NOC TRANSMISSION REPORTING	Per item fee for each ACH Notification of Change reported via electronic transmission.	
ACH RETURN EMAIL NOTIFICATION	Charge for each ACH return transaction reported via email.	
ADDENDA RECORD	Per item fee for each addenda record attached to ACH originations. Addenda records are supplemental fields describing additional payment details.	
CREDIT ORIGINATED	Charge for each ACH credit origination transaction. ACH credit origination gives you the ability to provide direct deposit of payroll to your employees, or to electronically transfer funds to accounts at other banks.	
DEBIT ORIGINATED	Charge for each ACH debit origination transaction. ACH debit origination can be used for billings, collecting accounts receivable, or initiating any preauthorized payment to accounts at any bank in the U.S.	
FED CLEARING ORIGINATED ITEM	Per transaction charge for ACH transactions processed through the Federal Reserve and Electronic Payments Network clearinghouses.	
FED CLEARING-1 DAY ITEM	Surcharge for ACH transactions processed in the late cycle through the Federal Reserve and Electronic Payments Network clearinghouses.	
RETURN ITEM NOTIF-TRANSMISSION	Charge for each ACH return transaction reported via electronic transmission.	
<b>Deposit Services</b>		
BRANCH CREDITS POSTED	Per item fee for a deposit of cash, check, or cash and check made at a JPM Chase Banking Center.	
CHECK DEPOSITED-ON US	Per item fee for checks deposit processing by checks drawn off a JPM Chase checking account.	OPA deposits a low volume of checks into this account solely for their internal funding procedures.
<b>Disbursement Services</b>		
IMAGE STORAGE PER ITEM	Charge per check paid for an account with the Payables Web Services Inquiry with Image Retention Bill Plan.	
ISSUE INPUT UPLOAD	Charge for each issue input file transmission uploaded via Payables Web Services.	
PWS CHECK INQUIRY MAINTENANCE	Monthly maintenance charge for Account Reconciliation Processing accounts for the Payables Web Services Check Inquiry module.	
PWS PAID CHK DATA STORAGE-12MO	Charge per item for the retention of paid check data on Payables Web Services for 12 months.	
<b>Fund Transfer Services</b>		
BOOK CREDIT	Per item fee for a Credit to customer's account where the debit party was another JPM Chase account holder.	
MAIL CREDIT ADVICE	Charge for the notification of a funds transfer credit forwarded to the client via the mail.	
<b>Online Access and Reporting Services</b>		

ACCOUNT MAINT - 10 DAY HISTORY	Monthly per account fee for access to cash balances and transaction reporting with a 10 day history retention period on JPM Chase Access online platform.
JPM ACCESS MONTHLY MAINT	Monthly maintenance charge per client ID for JPM Chase ACCESS.
TRANSACTION REPORTED	Charge per transaction loaded for reporting through JPM Chase ACCESS Cash Balances and Transactions Reporting.
<b>Account Reconciliation Services</b>	
ARP SHIPPING PREP FEE	Monthly per account fee for the preparation and shipping of Account Reconciliation Processing paper reports.
FULL RECONCILEMENT - MAINT	Monthly charge for each account on the Full Reconciliation service.
FULL RECONCILEMENT - PER ITEM	Charge for each item reconciled on an account that has Full Reconciliation service.
IMAGE CAPTURE PER ITEM	Charge per image for capture of all image able transaction items (paid checks, deposit tickets, etc.) that are included in the CD ROM Image Viewer or made available for viewing online.
OUTPUT FILE	Charge for each Account Reconciliation Processing output transmission.
PAYEE NAME VERIFICATION	Charge for each check presented for payment on accounts that subscribe to the Payee Name Positive Pay service.

# OPA Check Payroll Accounts - Bank Services

Service Name	Service Description	Comments
<b>General Services</b>		
CHECK / DEBIT POSTED	Per item fee for each check issued and paid off a commercial DDA account.	OPA issues a low volume of checks from this account solely for their internal funding procedures.
DEBIT BLOCK MAINTENANCE	A monthly product fee for each account setup by Chase Bank for ACH Debit Authorization (ADA). ADA is a service for preventing unauthorized ACH debit transactions from posting to an account.	
DEPOSIT INSURANCE FEE	Charge for insuring demand deposit with the Federal Deposit Insurance Corporation, per \$1000 dollars.	
<b>Deposit Services</b>		
BRANCH CREDITS POSTED	Per item fee for a deposit of cash, check, or cash and check made at a JPM Chase Banking Center.	OPA deposits a low volume of checks into this account solely for their internal funding procedures.
CHECK DEPOSITED-ON US	Per item fee for checks deposit processing by checks drawn off a JPM Chase checking account.	
CHECK DEPOSITED-TRANSIT	Charge per check for deposit of checks drawn on other banks.	
CONTROLLED DISB ACCT MAINT	A per item charge for only one returned item per advice. Customer will see one debit to their monthly statement for each single item	
<b>Disbursement Services</b>		
CONTROLLED DISB CHECK POSTED	Charge per check for checks paid on a Controlled Disbursement Account.	99% of the checks issued from these ZBA disbursement accounts are Controlled Disbursement checks, as opposed to the regular checks detailed in comments above.
IMAGE RETENTION EXT PER ITEM	Per Item charge for check/document image availability extension.	
ISSUE INPUT UPLOAD	Charge for each issue input file transmission uploaded via Payables Web Services.	
PWS EXTENDED REPORT RETENTION	Charge for report retention beyond standard time frame on Payables Web Services.	
PWS PAID CHK DATA STORAGE-24MO	Charge per item for the retention of paid check data on Payables Web Services for 24 months.	
SPECIAL SERVICES	Charge for customized Disbursement services.	
STALE DATE THRESHOLD MAINT	Monthly maintenance fee for stale date verification of checks.	
STOP PAYMENT - ELECTRONIC	Fee for a stop payment order received via Payables Web Services or sent electronically to alternate reconciliation systems.	
<b>Online Access and Reporting</b>		
ACCOUNT MAINT - 10 DAY HISTORY	Monthly per account fee for access to cash balances and transaction reporting with a 10 day history retention period on JPM Chase Access online platform.	
ACCOUNT MAINT - 45 DAY HISTORY	Monthly per account fee for access to cash balances and transaction reporting with a 45 day history retention period on JPM Chase Access online platform.	
<b>Account Reconciliation</b>		
CD ROM	Per item fee for the first CD ROM disc created at end of cycle, containing check images.	
CHECK EXCEPTION RETURN	Charge for a check that is returned based upon a request made by an Account Reconciliation Processing client.	
DATA DOWNLOAD	The electronic transmission of account data – either issue/void data to the bank or paid/reconciled data back to the customer.	
EXCEPTION ITEM	Charge per item for each Account Reconciliation Processing exception item reported to the client for their pay or return decision.	

EXCESSIVE ARP REJECTS	Manual data entry charge for customers sending written or faxed account reconciliation instructions for miscellaneous issues or void/cancels.
FULL RECONCILEMENT - MAINT	Monthly charge for each account on the Full Reconciliation service.
FULL RECONCILEMENT - PER ITEM	Charge for each item reconciled on an account that has Full Reconciliation service.
IMAGE CAPTURE PER ITEM	Charge per image for capture of all image able transaction items (paid checks, deposit tickets, etc.) that are included in the CD ROM Image Viewer or made available for viewing online.
ISSUE INPUT FILE WITH RECON	Charge for each input transmission received that is associated with an account that has Account Reconciliation Processing services.
OUTPUT FILE	Charge for each Account Reconciliation Processing output transmission.

## OPA Funding and Imprest Accounts - Bank Services

Service Name	Service Description	Comments
<b>General Services</b>		
ACCOUNT MAINTENANCE	Monthly account maintenance for a Demand Deposit Account.	
ACCT STATEMENT W/FLOAT-PAPER	Monthly per account fee for providing a hard copy DDA statement, with a special cut-off cycle period.	
ADDITIONAL ADDRESS PAPER	Charge for providing additional hard copy DDA statement copies. The statement may be provided daily, weekly, monthly or on a special cutoff or accounting cycle.	
CHECK / DEBIT POSTED	Per item fee for each check issued and paid off a commercial DDA account.	Applicable to Imprest account only.
DEBIT BLOCK MAINTENANCE	A monthly product fee for each account setup by Chase Bank for ACH Debit Authorization (ADA). ADA is a service for preventing unauthorized ACH debit transactions from posting to an account.	
DEPOSIT INSURANCE FEE	Charge for insuring demand deposit with the Federal Deposit Insurance Corporation, per \$1000 dollars.	
POST NO CHECKS MAINTENANCE	Monthly charge for preventing all checks from posting to a DDA (Demand Deposit Account).	Not applicable to Imprest account.
<b>Deposit Services</b>		
BRANCH CREDITS POSTED	Per item fee for a deposit of cash, check, or cash and check made at a JPM Chase Banking Center.	
ACCOUNT STATEMENT - PAPER	Fee for vault deposit.	
CHECK DEPOSITED-ON US	Per item fee for checks deposit processing by checks drawn off a JPM Chase checking account.	Applicable to Imprest account only.
CHECK DEPOSITED-TRANSIT	Charge per check for deposit of checks drawn on other banks.	
<b>Disbursement Services</b>		
PAPER CHECK RETURN	Per item charge for return of processed checks.	Applicable to Imprest account only.
PAPER CHECK RETURN MAINTENANCE	Monthly maintenance charge for return of processed checks.	
<b>Funds Transfer Services</b>		
BOOK CREDIT	Per item fee for a Credit to customer's account where the debit party was another JPM Chase account holder.	
MAIL CREDIT ADVICE	Charge for the notification of a funds transfer credit forwarded to the client via the mail.	
CONTROLLED DISB FUNDING	Fee for ACH except processing file deletion.	
<b>Online Access and Reporting</b>		
ACCOUNT MAINT - 45 DAY HISTORY	Monthly per account fee for access to cash balances and transaction reporting with a 45 day history retention period on JPM Chase Access online platform.	
TRANSACTION REPORTED	Charge per transaction loaded for reporting through JPM Chase ACCESS Cash Balances and Transactions Reporting.	
<b>Account Reconciliation</b>		
ARP SHIPPING PREP FEE	Monthly per account fee for the preparation and shipping of Account Reconciliation Processing paper reports.	
FULL RECONCILEMENT - MAINT	Monthly charge for each account on the Full Reconciliation service.	