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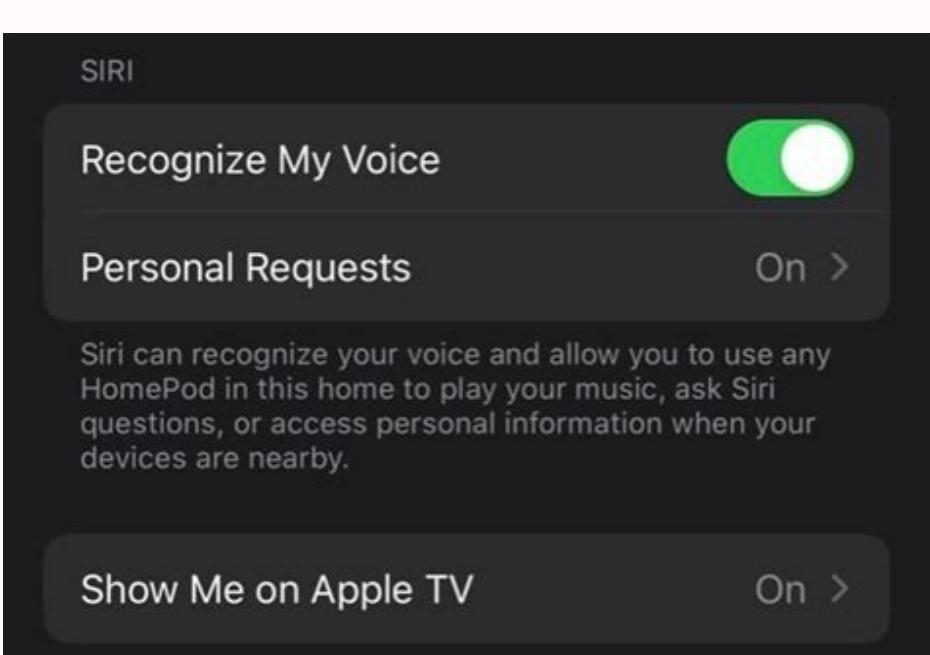
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JP MORGAN CHASE BANK, N.A., TORONTO BRANCH
STANDARD BUSINESS ACCOUNT SERVICE CHARGES / STATEMENT OF DISCLOSURE
Effective JANUARY 1, 2013

SERVICE	CHARGE CANADIAN ACCOUNTS	CHARGE USD ACCOUNTS	Unit of Measure
Business Account Services			
Account Maintenance	CAD 25.00	USD 25.00	Monthly fee
Daily Single Branch ZBA Sweep	CAD 55.00	USD 55.00	Monthly fee
Interim Bank Statement	CAD 5.00	USD 5.00	Per additional statement
Account Statement Paper - Daily	CAD 25.00	USD 25.00	Per account
Account Statement Paper - Weekly	CAD 25.00	USD 25.00	Per account
Account Statement Paper - Monthly	CAD 25.00	USD 25.00	Per account
Paper Check Return	CAD 0.04	USD 0.04	Per check item
Paper Check Return Maintenance	CAD 30.00	USD 30.00	Monthly maintenance fee
Incoming Electronic Funds Transfer (EFT) Credit	CAD 0.80	USD 0.80	Per transaction
Incoming Electronic Funds Transfer (EFT) Debit	CAD 0.80	USD 0.80	Per transaction
Check Certification	CAD 10.00	USD 10.00	Per check
Bank Confirmation	CAD 20.00	USD 20.00	Per confirmation
Bank Credit Check	CAD 25.00	USD 25.00	Per credit check
Cash and Cole Supply	N/A	N/A	Not a standard offering
Business Account Closing	No Charge	No Charge	Per account regardless of when the account was opened
Inactive Account	No Charge	No Charge	Inactive after 12 consecutive months of inactivity. Notice is sent at two and five years of inactivity.
Unclaimed Balances - Inactive Account	No Charge	N/A	After nine years of inactivity, account will be closed and the balance will be transferred to the Bank of Canada
Cash Deposit Services			
Cash Deposits	CAD 2.50	USD 2.50	Per \$1000 deposited (minimum charge of \$25.00)
Check Deposit Services			
Check Deposit Credit Entry	CAD 0.80	USD 0.80	Per transaction (One day float applied to USD items)
Deposited Item	CAD 0.15	USD 0.15	Per item
Mail Deposit	CAD 5.00	USD 5.00	Per deposit
Post-Dated Check Held For Deposit	CAD 2.00	USD 2.00	Per check (Maximum ten days future dated)
Returned Check - for any reason including NSF	CAD 5.00	USD 5.00	Per item
Over The Counter (OTC) Deposit	CAD 1.85	USD 1.85	Per deposit
Over The Counter (OTC) Deposit Service Item	CAD 0.10	USD 0.10	Per item
Collection Item	CAD 25.00	USD 25.00	Per check
Check Disbursements Services			
Check Paid	CAD 0.90	USD 0.90	Per item (USD items eligible for Canadian clearing only)
Electronic Image Capture and Storage	CAD 0.10	USD 0.10	Per check imaged (7 year archive)
CD Image Capture and Storage	CAD 40.00	USD 30.00	Per CD
CD Check Imaging Service	CAD 0.04	USD 0.03	Per check imaged
Stop Payment	CAD 0.00	USD 0.00	Per item
NSF Charge	CAD 20.00	USD 20.00	Per item
Check Overdraft Fee	CAD 5.00	USD 5.00	Check causing/increasing overdraft
Bank Draft Issuance	CAD 10.00	USD 10.00	Per draft

J.P.Morgan



This Event Planning Agreement (the "Agreement") is entered into _____ (the "Effective Date"), by and between _____, with an address of _____ (the "Client") and _____, with an address of _____, (the "Planner"), also individually referred to as (the "Party") and collectively the ("Parties").

- Event Date & Description.** On _____, the Client intends to host the below described event (the "Event"):

- Planner Duties.** The Client engages the Planner's services to perform the following duties with regards to the Event:

The Planner shall obtain the Client's approval, in writing, before entering into any binding contracts for the event and/or issuing any non-refundable deposits.

- Payment.** The Parties agree to the following Payment and Payment Terms:

Total Fee for Services: _____

Amount/Percentage Due Upon Execution of Agreement: _____

Balance Due On Day of Event: _____

- Cancellation.**

4.1. By Client. The Client may cancel this Agreement at any time. If the Client cancels up to _____ days prior to the Event Date, the Client will be entitled to a full refund. If the Client

In considering the case, it was requested the Supreme Court to decide whether RFRA allowed for profit companies to refuse to provide their employees of safe insurance coverage for contraception based on the proprietary's religious objectives Company rivers. A 5-4 decision, the Supreme Court considered that, when it comes to the companies based on religion to finance what they consider the immoral act of abortion, the accessible assisting law has placed an unconstitutional "hostal" about these companies. According to natural law, however, self-defense does not take place. Anyway, even if the covered PDC is deposited, released and dishonored there is a sufficient basis to argue that there is no responsibility for rejecting checks in BP 22. The pernicious of the money covers only empirics transactions only and rent payments for residential units. References "I look at the bounds' natural beliefs as a background for our constitution," he said. Referred to as he wrote in the first paragraph of the Independent Declaration: "A cause of Whyn, in the course of human events, it is necessary for one people to dissolve the political bonds that connected them to the other and to assume among the powers of the earth, the separate and equal to which one The laws of nature and nature God authorize them, a decent respect for humanity opinon requires them to declare the causes that propel them. They can deny the rights granted by natural law in the family, church, & a & € conference. Expresses these truths as evident, that all men are created equal, which are endowed by its Creator with Certain inhabitants that the life, freedom and pursuit of happiness among them, the theory often influences real legal cases involving religion. PDCs are used for loans and rental payments for residential and commercial units. Hobby Lobby Stores, in which the U.S. Supreme Court ruled that-for-profit companies are not legally required to provide health insurance from employees covering expenses for services that go against their religious beliefs. The grace period does not cover other transactions, such as medical treatments or services of various kinds. Natural law is based on the idea that all people are created equal and have certain inalienable rights. National law is based on a set of moral rules that have been established by society. So far, the Department of Finance (DOF) has issued implementing rules for granting a 30-day grace period for ALL loans, according to the Law of the Republic no. 11469, also known as the "Bayananian to Heal as an Act". The court also decided that an existing provision in the Accessible Care Act which exempts non-profit religious organizations from providing contraceptive coverage should also apply to for-profit corporations such as the Hobby Lobby. This responsibility is explicitly provided in RA 11469. Historically, the philosophy of natural law deals with the timeless question of "right vs. While the 30-day grace period for residential rent is already effective, we are still seeing the implementation rules, if any, to be issued by the wrong Department of Commerce and Industry (DTL)." and assumes that all people want to live "good and innocent" lives. Natural law is the opposite of the "man-made" or "positive" law promulgated by courts or governments. Under the natural law, taking another life is forbidden, no matter what kind of offense. This demand conflicted with the religious creation of Familia Green, ownership of hobby lobby stores, inc. one one Chain of craft shops. Similarly, the view of the enslavement of peoples as a denial of human rights led to the ratification of the fourteenth amendment in 1868, governments do not grant natural rights. In this case, the lessor will grant a minimum period of 30 days from the next due date of residential/commercial rent without interest, fines, fees and incorrect charges. The above discussions, with respect to the loan pdc's, apply, activists maintain signs outside the supreme court on March 25, 2014 in Washington. D. brendan smialowski / getty images the law of patient protection and accessible assistance of 2010- better known as "ac" obamacare " requires a group of employer and health care plans to cover certain types of preventive care, including contraceptive methods approved by the fda. pdc's are also offered for payments supply contracts and non-loans commercial transactions. the American legal system is based on the theory of natural law, sustaining that the main goal of all people is to live a "good, peaceful and happy life," and that the circumstances that prevent them from doing it are immoral & must be eliminated. The decision of striking hobby lobby marked the first time the supreme court recognized and confirmed a claim for protection of the law of protection of a for-profit corporation based on a religious belief. In return, people are expected to live according to this structure, this period of lack applies during the improved quarantine period of ed ed azerutan a racirev apap soir;Assecon socnob so Asa -a & A esse & A sCDP so moc ocit;Apm amelborp O. JOC(E Before processing it to clean? To be responsible for violation under the law of heels, the following essential elements must be present: (1) the creation, design and emission of any Check to sign up for account or value; (2) knowledge of the creator, drawer or issuer that, at the time of the emis, has been enough funds and credit with the drawer bank for the check of the check in full after his presentation; and (3) the subsequent dishonor of the drawer check for funds insufficient or dishonor creditor for the same reason had no drawer without any vast cause, ordered the bank to stop payment. [See also m: covid-19 block: fortuitous event or exemption of the larger obligations] the 30-day firm period means that the empty or rent is still not yet paid and, therefore, the verification of the data should not be deposited or, if deposited, the drawer bank should not process it, which means that there is no occasion so that the PDC is dishonored. There may not be a general answer or opinion on this question. 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[See also m: covid-19 block: fortuitous event or exemption of the larger obligations] the 30-day firm period means that the empty or rent is still not yet paid and, therefore, the verification of the data should not be deposited or, if deposited, the drawer bank should not process it, which means that there is no occasion so that the PDC is dishonored. There may not be a general answer or opinion on this question. Public checks or PDCs are usually emitted to cover future payments at vail transactions. For example, natural law assumes that everyone believes that killing someone else is wrong and that the punishment for killing someone else is right. In regular law, the concept of self-defense is often used as a justification for killing an aggressor. First referred to in Babilo, the concept of natural law was later approached by the ancient Greek philosopher aristot and the Roman philoso Cicero. A. References" Tert "and" RECOVERY ". 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