REGULAR CITY COUNCIL AGENDA

City Hall - Council Chambers
4381 Broadway St., Suite 201, American Canyon
March 17, 2026
6:30 PM

Mayor: Pierre Washington
Vice Mayor: Mayor Mark Joseph
Councilmembers: Brando Cruz, Melissa Lamattina, David Oro

AMENDED AGENDA

This agenda has been amended to update Business Item 11. House Concurrent Resolution 46 (Thompson).

5:30 P.M. CLOSED SESSION

The mayor will call the meeting to order and conduct roll call. Following public comment on Closed Session items, the Council will immediately convene in Closed Session.

CALL TO ORDER - CLOSED SESSION

ROLL CALL - CLOSED SESSION

PUBLIC COMMENT - CLOSED SESSION ITEMS

This time is reserved for members of the public to address the City Council on Closed Session Business items only. Oral comments must be made in person and are limited to three (3) minutes per speaker.

MEETING RECESSED TO CLOSED SESSION

The Council will reconvene in Open Session at 6:30 p.m. The Council may reconvene in Closed Session at the conclusion of the meeting, if necessary, to address any remaining items.

CLOSED SESSION - BUSINESS

1. **Conference with Real Property Negotiators - Authorized Pursuant to Government Code Section 54956.8**

   Property: APN's: 057-090-065, 057-120-036, 057-090-066, 057-120-017.
   Agency negotiator: Jason Holley, City Manager

2. **Threat to Public Services or Facilities (Govt. Code Section 54957(a)(1). Consultation with City Manager Jason Holley**

6:30 P.M. OPEN SESSION

CALL TO ORDER - OPEN SESSION

PLEDGE OF ALLEGIANCE

ROLL CALL - OPEN SESSION

CLOSED SESSION REPORT OUT / CONFIRMATION OF REPORTABLE ACTION

PROCLAMATIONS AND PRESENTATIONS

3. **Proclamation: Red Cross Month**

4. **Proclamation: Government Finance Professionals Week**

PUBLIC COMMENT - ITEMS NOT ON THE AGENDA

This time is reserved for members of the public to address the City Council on items not appearing on the agenda that are within the Council's jurisdiction. Comments are limited to three (3) minutes per speaker. Pursuant to the Brown Act, the City Council is generally prohibited from discussing or taking action on items not listed on the agenda.

AGENDA CHANGES

The City Council may change the order of the agenda or request discussion of an item on the Consent Calendar. Members of the public may request discussion of a Consent Calendar item during Public Comment.

CONSENT CALENDAR

5. **Minutes of the February 25, 2026, Special City Council Town Hall Meeting.**
Recommendation: Approve the minutes of the Special City Council Town Hall meeting held February 25, 2026.

6. **Minutes of the February 26, 2026, Special City Council Town Hall Meeting.**
Recommendation: Approve the minutes of the Special City Council Town Hall meeting held February 26, 2026.

7. **Minutes of March 3, 2026**
Recommendation: Approve the minutes of the Regular City Council meeting held March 3, 2026.

PUBLIC HEARINGS

There are no public hearing matters.

BUSINESS

8. **2025 Calendar Year General Plan and Housing Element Annual Progress Report**
Recommendation: Receive and file annual 2025 Calendar Year General Plan and Housing Element Annual Progress Report

9. **City Banking Services with JPMorgan Chase Bank**
Recommendation: Adopt a resolution authorizing the City Manager to execute a contract with JPMorgan Chase Bank N.A. for banking and merchant services.

10. **Fiscal and Budgetary Policies Update**
Recommendation: Adopt a resolution approving amendments to the Fiscal and Budgetary

Policies to update Section 3 (Reserves/Unallocated Funds).

11. House Concurrent Resolution 46 (Thompson)
Recommendation: Adopt a Resolution endorsing House Concurrent Resolution 46 regarding climate restoration goals.

12. Napa Countywide Climate Action Committee Regional Climate Action and Adaption Plan Implementation
Recommendation: Provide direction to the Napa Climate Action Committee regarding the Regional Climate Action and Adaption Plan.

MANAGEMENT / STAFF ORAL REPORTS

13. Communications Update

CITY COUNCIL COMMENTS / COMMITTEE REPORTS

City Council may provide brief comments on matters of public concern, announce matters of public interest, and provide Council Committee reports. No action will be taken.

14. City Council Committee Report - Councilmember David Oro

15. City Council Committee Report - Mayor Pierre Washington

FUTURE AGENDA ITEM REVIEW

The City Council will review upcoming agenda items. Councilmembers may request that items be added to future City Council agendas.

16. Future Agenda Items of Note

ADJOURNMENT

CERTIFICATION

I, Taresa Geilfuss, City Clerk for American Canyon, do hereby declare that the foregoing agenda was posted in compliance with the Brown Act prior to the meeting date.

_____

Taresa Geilfuss, City Clerk

PUBLIC PARTICIPATION

This meeting is a limited public forum. The City expects respectful conduct from all participants. Offensive language or discriminatory remarks based on any protected classification under federal, state, or local law will not be tolerated, and the speaker may be immediately disconnected.

Meetings are conducted in person and are also available via Zoom. Meetings are broadcast live on Napa Valley TV, the City's website, and YouTube.

Zoom Link: Click here. **Webinar ID:** 847 1017 1711. **Passcode:** 123456. **Phone-in:** (408) 638-0968

Oral Comments: In person during Open/Closed Session, or via Zoom during Open Session only. Use "Raise Your Hand" during public comment periods only.

Written Comments: Submit via eComments on the City's Meetings & Agendas webpage. eComments close at 3:00 p.m. on the day of the meeting.

Agenda Materials: Posted 72 hours in advance at www.americancanyon.gov.

ADA: Requests for accommodations or alternative formats must be submitted at least three calendar days in advance to the City Clerk at 4381 Broadway, Suite 201, American Canyon, CA 94503 or cityclerk@americancanyon.gov.

Need Additional Assistance? Contact the City Clerk by phone at (707) 647-4369 or by email at cityclerk@americancanyon.gov.

CITY OF AMERICAN CANYON
PROCLAMATION

March 2026 is Red Cross Month

WHEREAS, this March, we celebrate American Red Cross Month by recognizing the compassionate acts of people in American Canyon and by renewing our commitment to lend a helping hand to our neighbors in need; and

WHEREAS, since Clara Barton founded the American Red Cross almost 150 years ago, generation after generation has stepped up to deliver relief and care across our country and around the world; and

WHEREAS, the volunteers, blood and platelet donors, and financial supporters who now give back through the Sonoma/Napa Disaster Response Area of the American Red Cross remain unwavering in their commitment to prevent and alleviate human suffering in the face of today's emergencies; and

WHEREAS, these voluntary and generous contributions shine a beacon of hope in people's darkest hours — whether it's delivering shelter, food and comfort during disasters; providing critical blood donations for hospital patients; supporting service members, veterans and their families; saving lives with first aid, CPR, AED and other skills; or delivering international aid and reconnecting loved ones separated by global crises; and

WHEREAS, this work to uplift our community is truly made possible by those who selflessly answer the call to help, whenever and wherever it's needed; and

NOW, THEREFORE, I, Mayor Pierre Washington, on behalf of the American Canyon City Council, do hereby proclaim March 2026 as Red Cross Month. I encourage all citizens of American Canyon to reach out and support its humanitarian mission.

Dated: March 17, 2026

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Pierre Washington, Mayor

CITY OF AMERICAN CANYON
PROCLAMATION

Government Finance Professionals Week
March 23-27, 2026

WHEREAS, the California Society of Municipal Finance Officers (CSMFO) is the state's leading professional organization dedicated to promoting excellence in financial management for California's local governments; and

WHEREAS, government finance professionals serve cities, counties, special districts, and joint powers authorities, by ensuring transparency, accountability, and responsible stewardship of public funds; and

WHEREAS, these professionals play a critical role in managing complex budgets, complying with state and federal laws, maintaining accurate financial reporting in compliance with government accounting standards, administering utility rate processes and enterprise funds, and supporting long-term financial sustainability; and

WHEREAS, California's financial landscape—shaped by Proposition 13, Proposition 218, the Gann Appropriations Limit, CalPERS pension obligations, and fluctuating economic conditions—requires expert analysis and sound financial leadership; and

WHEREAS, finance professionals work diligently, often behind the scenes, to provide critical information that enables informed policy decisions and ensures the delivery of essential public services; and

WHEREAS, recognizing Government Finance Professionals Week during the last week of March helps highlight the dedication, integrity, and professionalism of these essential public servants;

NOW, THEREFORE, I, Pierre Washington, on behalf of the City Council, do hereby proclaim March 23-27, 2026 as Government Finance Professionals Week and encourage all residents to recognize and appreciate the hard work and contributions of the finance professionals who serve our community.

Dated: March 17, 2026

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Pierre Washington, Mayor

CITY OF AMERICAN CANYON
SPECIAL CITY COUNCIL TOWN HALL MEETING

ACTION MINUTES
February 25, 2026

6:30 P.M. OPEN SESSION

CALL TO ORDER - OPEN SESSION
The meeting was called to order at 6:30 p.m.

PLEDGE OF ALLEGIANCE
The Pledge of Allegiance was recited.

ROLL CALL - OPEN SESSION
Present: Councilmember Brando Cruz, Councilmember Melissa Lamattina, Councilmember David Oro, Vice Mayor Mark Joseph
Absent: Mayor Pierre Washington

PUBLIC COMMENT - ITEMS NOT ON THE AGENDA
Council received public comments.

BUSINESS

1. State of the City Town Hall Meeting
Council participated in the State of the City Town Hall meeting.

ADJOURNMENT
The meeting was adjourned at 9:38 p.m.

CERTIFICATION

Respectfully Submitted,

Taresa Geilfuss, City Clerk

CITY OF AMERICAN CANYON
SPECIAL CITY COUNCIL TOWN HALL MEETING

ACTION MINUTES
February 26, 2026

11:00 A.M. OPEN SESSION

CALL TO ORDER - OPEN SESSION
The meeting was called to order at 11:00 a.m.

PLEDGE OF ALLEGIANCE
The Pledge of Allegiance was recited.

ROLL CALL - OPEN SESSION
Present: Councilmember Melissa Lamattina, Councilmember David Oro, Vice Mayor Mark Joseph, Mayor Pierre Washington
Absent: Councilmember Brando Cruz

PUBLIC COMMENT - ITEMS NOT ON THE AGENDA
Council received public comments.

BUSINESS

1. State of the City Town Hall Meeting
Council participated in the State of the City Town Hall meeting.

ADJOURNMENT
The meeting was adjourned at 12:38 p.m.

CERTIFICATION

Respectfully Submitted,

Taresa Geilfuss, City Clerk

CITY OF AMERICAN CANYON
REGULAR CITY COUNCIL MEETING

ACTION MINUTES
March 3, 2026

6:30 P.M. OPEN SESSION

CALL TO ORDER - OPEN SESSION
The City Council meeting was called to order at 6:32 p.m.

PLEDGE OF ALLEGIANCE
The Pledge of Allegiance was recited.

ROLL CALL - OPEN SESSION

Present: Councilmember Brando Cruz, Councilmember Melissa Lamattina, Councilmember David Oro, Vice Mayor Mark Joseph, Mayor Pierre Washington
Absent: None

CLOSED SESSION REPORT OUT / CONFIRMATION OF REPORTABLE ACTION
There were no Closed Session matters.

PROCLAMATIONS AND PRESENTATIONS

1. Proclamation: National Women's History Month
Mayor Washington announced the National Women's History Month proclamation. It was received by women of the community.

2. Proclamation: Acknowledging Holi
Mayor Washington announced the Acknowledging Holi proclamation. It was received by Arvind Nischal and community members. Arvind provided refreshments for all.

Meeting recessed at 6:55 p.m.

Meeting reconvened at 7:10 p.m.

PUBLIC COMMENT - ITEMS NOT ON THE AGENDA
Mayor Washington opened a public comment period. Written comments: none. Oral comments: Sherry Tennyson was called to speak; Katherine Bit was called to speak; Jenelle Sellick was called

to speak; Anne Payne was called to speak; Steve Harris was called to speak; Justin Hamilton Hole was called to speak; Beth Marcus was called to speak. The public comment period was closed.

AGENDA CHANGES

There were no changes to the agenda.

CONSENT CALENDAR

Action: Motion to adopt the CONSENT CALENDAR made by Councilmember Brando Cruz, seconded by Vice Mayor Mark Joseph, and CARRIED by roll call vote.

Yea: Councilmember Brando Cruz, Councilmember Melissa Lamattina, Councilmember David Oro, Vice Mayor Mark Joseph, Mayor Pierre Washington
Nay: None
Abstain: None
Absent: None

3. Minutes of February 6, 2026
Action: Approved the minutes of the Special City Council meeting held February 6, 2026.

4. Minutes of February 17, 2026
Action: Approved the minutes of the Regular City Council meeting held February 17, 2026.

PUBLIC HEARINGS

There were no Public Hearing matters.

BUSINESS

5. Zone 5 Water Pump Station Project (WA25-0200): Project Budget Increase

Council received a Zone 5 Water Pump Station Project (WA25-0200): Project Budget Increase staff report from Public Works Director Erica Ahmann Smithies. Mayor Washington opened a public comment period. Written comments: none. Oral comments: Justin Hamilton Hole was called to speak. The public comment period was closed.

Action: Motion to adopt Resolution 2026-13 increasing the Zone 5 Water Pump Station (WA25-0200) project budget from $2,000,000 to $5,500,000 and appropriating an additional $3,500,000 of Fund 520 Water Capacity Fee to the project budget made by Vice Mayor Mark Joseph, seconded by Councilmember Brando Cruz, and CARRIED by roll call vote.

Yea: Councilmember Brando Cruz, Councilmember Melissa Lamattina, Councilmember David Oro, Vice Mayor Mark Joseph, Mayor Pierre Washington
Nay: None
Abstain: None

Absent: None

6. Building E Pump Station Improvements Project (WW26-0200)

Council received a Building E Pump Station Improvements Project (WW26-0200) staff report from Public Works Director Erica Ahmann Smithies. Mayor Washington opened a public comment period. Written comments: none. Oral comments: none. The public comment period was closed.

Action: Motion to adopt Resolution 2026-14 amending the Fiscal Year 2025-26 Capital Improvement Program Budget to include the Building E Pump Station Improvements Project (WW26-0200) for an amount not to exceed $350,000 and appropriating $350,000 from Fund 550 Wastewater Capacity Fee to the project budget made by Councilmember Brando Cruz, seconded by Vice Mayor Mark Joseph, and CARRIED by roll call vote.

Yea: Councilmember Brando Cruz, Councilmember Melissa Lamattina, Councilmember David Oro, Vice Mayor Mark Joseph, Mayor Pierre Washington
Nay: None
Abstain: None
Absent: None

7. Human Resources Annual Presentation and Vacancy Report

Council received and filed a report on City workforce trends and demographics, and the annual vacancies report from Human Resources Manager Scott Corey with Human Resources Analyst Cherry Flathers. Mayor Washington opened a public comment period. Written comments: none. Oral comments: none. The public comment period was closed.

MANAGEMENT / STAFF ORAL REPORTS

8. Utilities Update

Council received a Utilities Update presentation from Assistant Public Works Director Norman Woods with Water Systems Manager Dominic Patrick, Environmental Services Manager Pam Philips, and Interim Wastewater Manager Nolan Garcia.

Council received oral updates from Deputy City Manager Alexandra Ikeda.

CITY COUNCIL COMMENTS / COMMITTEE REPORTS

The mayor and council members provided oral reports and announced items of community interest.

9. City Council Committee Report - Councilmember David Oro
10. City Council Committee Report - Vice Mayor Mark Joseph

FUTURE AGENDA ITEM REVIEW

11. Future Agenda Items of Note

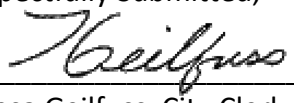
Future agenda items were reviewed.

ADJOURNMENT

The City Council meeting was adjourned at 8:47 p.m.

CERTIFICATION

Respectfully Submitted,



Taresa Geilfuss, City Clerk

TITLE

2025 Calendar Year General Plan and Housing Element Annual Progress Report

RECOMMENDATION

Receive and file annual 2025 Calendar Year General Plan and Housing Element Annual Progress Report

CONTACT

Brent Cooper, AICP, Community Development Director
William He, AICP, Senior Planner

BACKGROUND & ANALYSIS

General Plan Annual Report

California law requires each city and county to maintain a long-term General Plan that outlines a shared vision for a healthy, resilient, equitable, and economically vibrant community. As the City's guiding document, the General Plan directs decisions on land use, municipal services, capital projects, and funding priorities.

Under Government Code 65400(b), the City must submit an Annual Progress Report (APR) to the City Council and the Governor's Office of Land Use and Climate Innovation (LCI). The APR:

- Evaluates progress toward General Plan goals, policies, and implementation measures.
- Identifies opportunities to improve implementation or recommend updates.
- Summarizes how land use decisions made during the year align with the General Plan.
- Reports on the City's progress toward meeting its share of regional housing needs and removing governmental barriers to housing.

In 2025, the City updated the General Plan with an additional emphasis on sustainability. This year's report, in addition to evaluating fulfillment of general plan policies and new programs in process, highlights policies and actions to advance the new General Plan's sustainability goals. Attachment 1 includes the 2025 General Plan Annual Report.

Housing Element Annual Report

California requires every city to adopt a Housing Element as part of its General Plan. This document acts as the City's long-term plan for meeting housing needs - identifying where housing can be built

and reducing barriers to development for all income levels.

The City Council adopted the 6th Cycle Housing Element (2023-2031) on January 31, 2023, and it was certified by the California Department of Housing and Community Development (HCD) on June 30, 2023. We are now in the third year of this 8-year cycle.

Annual Reporting Requirements

Each year, the City must submit a Housing Element Annual Progress Report (APR) by April 1 to both HCD and the Governor's Office of Land Use and Climate Innovation (LCI). The APR tracks housing activity across three stages:

1. Entitlements - Land use or Design Permit approvals
2. Building Permits - Authorization to start construction
3. Certificates of Occupancy - Construction completion and readiness for residents

The 2025 APR includes new state-mandated reporting metrics, such as tracking ministerial vs. discretionary approvals (AB 1743) and use of streamlining laws (SB 6 and AB 2011). A full copy of the report is included as Attachment 2.

2025 Housing Production Summary

Housing Element reporting includes all three stages of housing unit development (Entitled, Permitted & Completed). The RHNA allocation progress is measured by building permits issued only.

Entitled: 104 units

- Crawford Way 100 multifamily units
- 4 ADUs

Permitted: 156 units

- Domaine Apartments on Oat Hill102 units at
- Harvest at Watson Ranch 36 single family homes
- Sorrel at Watson Ranch 5 single family homes
- Enclave at Canyon Estates 1 single family model home
- 6 ADUs

Completed: 78 units

- Harvest at Watson Ranch 70 homes
- 8 ADUs

Housing Element Policy Implementation

Highlights from program implementation include:

Program F - ADUs:

17 affordable ADU permits issued, which exceeds the 8-year goal (16 units) within just three years.

Program P - Density Bonus:
Crawford Way used the State Density Bonus Law to increase capacity from 87 to 100 units.

Program II - Staffing & Technology:
Launched OpenGov permitting software in September 2025 to improve processing times and transparency.

Program JJ - Sustainability:
The 2040 General Plan update (November 2025) added 200+ sustainability (green leaf) policies.
The City is also participating in the countywide Regional Climate Action and Adaptation Plan, expected in 2026.

A full review of all Housing Element programs is included as Attachment 3.

Upcoming Development Projects for 2026

- Domaine Apartments - 291 units; Parcel B received temporary occupancy in 2026; Parcel A under construction.
- Sun Square Mixed-Use - Proposed increase from 20 to 30 affordable units; no construction expected in 2026.
- Enclave at Canyon Estates - 35 homes; model home construction began in late 2025; work continues through 2026.
- Serrano Subdivision (Watson Ranch Lot 7) - 136 units; model homes expected in early 2026.
- Sorrel Subdivision (Watson Ranch Lot 8) - 25 units; 5 started in 2025.
- Harvest Subdivision (Lot 10) - 180 of 219 homes completed; KB Homes will construct the remaining 39.
- Crawford Way - 100 townhomes subject to the inclusionary housing ordinance; permit issuance expected in 2026.

Next Steps
The Planning Commission reviewed the Housing Element Annual Report on February 26, 2026. After the Council review, staff will transmit the final APR to HCD and LCI by April 1, 2026.

COUNCIL PRIORITY PROGRAMS AND PROJECTS

Economic Development and Vitality: "Attract and expand diverse business and employment opportunities."

FISCAL IMPACT

The City is required to complete the annual General Plan and Housing Element Progress Report to comply with State Law. The completion of the annual report also enables the City to participate in many housing-related grant programs.

ENVIRONMENTAL REVIEW

15378(b) - The action is not a "Project" subject to the California Environmental Quality Act ("CEQA") because it does not qualify as a "Project" under Public Resources Code Sections 21065 and 21080 and in Section 15378(b) of Title 14 of the California Code of Regulations.

COMMUNICATION

Level 0: No Further Public Communication Needed

ATTACHMENTS:

1. General Plan Annual Progress Report 2025
2. Housing Element Annual Progress Report 2025
3. Housing Element Implementation Program



Photo Credit: Bob McLenahan

City of American Canyon 2025 General Plan Annual Progress Report

February 26, 2026

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Purpose of this Document

California law requires every city and county adopt a long-term General Plan that expresses a long-term shared vision of a Healthy, Equitable, Resilient, and Economically Vibrant community. As the constitution of development, General Plan policies are fulfilled through City functions related to land use decisions, municipal service delivery, capital improvement projects, and consideration of funding priorities including potential service level changes.

Section 65400(b) of the State of California Government Code requires planning agencies to provide an annual report to their legislative body and the Governor's Office of Planning and Research (OPR) on the status of the General Plan and progress in its implementation. The four basic purposes of the annual report are as follows:

- Assess General Plan implementation progress consistent with the goals, policies and implementation measures.
- Provide information that may lead to needed General Plan modifications to improve implementation.
- Correlate land use decisions made during the reporting period, and General Plan goals, policies and implementation measures.
- Inform local agency progress in meeting its share of regional housing needs and local efforts to remove governmental constraints to housing development.

This APR draws significantly on published annual reports, such as the State of the City, Community Development published monthly status reports, the American Canyon Police Annual Report, and the Fire District monthly newsletter. All these reports reflect priorities that fulfill General Plan policies. This year's General Plan Annual Report looks back at 2025 and the City's progress toward implementing the General Plan.

A copy of the Housing Element Annual Progress Report is included in this report as "Appendix A" to complete the General Plan review. The 2025 Calendar Year Housing Element and General Plan Annual Progress Report was presented to the Planning Commission on February 26, 2025 and the City Council on March 17, 2025.

General Plan Background/Element Status

Following incorporation in January 1992, the City adopted its first General Plan in 1994. Since then, the General Plan has been amended numerous times. In 2025, the City completed and adopted a comprehensive General Plan update. The updated Plan includes the following elements:

- Land Use,
- Housing,
- Mobility,
- Utilities,
- Culture, Environment & Sustainability,
- Parks, Recreation & Open Space,
- Environmental Justice, and
- Safety.

The Housing Element had been previously adopted and certified in 2023. Additional components of the

General Plan include the Bicycle Plan (Appendix 4-1), adopted in 2020; the Pedestrian Plan (Appendix 4-2), adopted in 2017; and the Napa County Airport Land Use Compatibility Plan (Appendix 9-1), adopted in 2020. The comprehensive General Plan update was evaluated under a Program Environmental Impact Report (SCH# 2022070038).

City's Responsibility

The effectiveness of the General Plan depends on how well it is implemented and maintained over time. As the City's primary guide for managing physical development, the General Plan provides the foundation for local decision-making. All Capital Improvement Projects, land use ordinances, development approvals, impact fees, infrastructure dedications, and conditions of approval must remain consistent with the General Plan.

General Plan Amendments

State law limits cities to no more than four General Plan amendments per year. These amendments may be proposed and acted upon at any time, and a single action may include multiple amendments. In most cases, modifying the General Plan requires a City Council public hearing and environmental review consistent with the California Environmental Quality Act (CEQA).

Aside from the Comprehensive General Plan Update, the City did not adopt any additional General Plan amendments in 2025. However, in 2025 the Napa County Local Agency Formation Commission approved an expansion of the City of American Canyon's Sphere of Influence (SOI). This action required the City to update several General Plan exhibits to reflect the new SOI boundary. These exhibit updates were incorporated into a nonsubstantive City Council confirmation vote in November 2025 (Resolution 2025-92).

Monitoring Long-Term Growth

The City monitors long-term growth by ensuring consistency among all General Plan elements so that future development is coordinated with the infrastructure needed to support it. Implementation tools—such as traffic, water, parks, and other impact fees—help fund the improvements required to serve new development. Master plans, including the Urban Water Master Plan, the Five-Year Capital Improvement Plan (CIP), and other long-range infrastructure plans, also guide how the City addresses the impacts of land-use growth.

Specific Plans, such as the Broadway District Specific Plan and the Watson Ranch Specific Plan, further link future development to necessary infrastructure. In addition, the California Environmental Quality Act (CEQA) plays a key role by requiring evaluation of how proposed projects relate to infrastructure capacity and needs.

Major Development Applications

The City processed the following major development applications during Calendar Year 2025. A current list of projects and status is available on the City's website at this link address: https://www.americancanyon.gov/Work/Community-Infrastructure-Development/Construction-Development-Updates

Crawford Way Multifamily Project – A Design Pemit application for development of 100 townhome-style apartments at a 4.27-acre site at the SW corner of the Crawford Way and Hwy 29 Intersection. This application was approved by the Planning Commission in May 2025.

Napa Airport Corporate Center Development Agreement Extension – A request to retain entitlements for the business park for an additional 5 years to September 2035. This request was approved by the City Council in August 2025.

Giovannoni Logistics Center Modification – This request modified an approved logistics center by reducing the size of one warehouse and adding two additional smaller buildings to the site plan. This request was administratively approved as a minor modification in March 2025.

Outfront Billboards Zone Change – this request would amend the zoning code to permit two billboards in American Canyon to be converted to electronic message billboards in return for long-term city funding. The review for this request is ongoing.

Major Development Construction

Construction was approved, initiated or completed within American Canyon for the following major projects during the Calendar Year 2025:

Napa Junction Solar Project – A 3 megawatt solar utility facility at a 6.6-acre site at 5381 Broadway St. The project includes a 1,000 SF office and approximately 253 parking stalls for RV and boat storage. The grading is ongoing. Improvement plans and building permits have been issued.

SDG 220 Distribution Center - A new 219,834 square foot single-story wine storage and distribution center on a 10.17-acre parcel 1055 Commerce Court. The improvement plans and grading permits are under review.

Watson Ranch Lot 7 Subdivision – A 136 single family home subdivision. Grading is under way. Building permits for tract homes were approved, and the model homes are under construction.

Watson Ranch Lot 8 Subdivision – A 25 single family home subdivision. Grading was completed. Building permits for tract homes were approved, and the model homes are completed.

Watson Ranch Harvest Lot 10 Subdivision – A 216 single family home subdivision. All but 26 homes were completed.

Oat Hill (Domaine) Residential Project – The Oat Hill Residential project includes 291 multifamily residential units on 20 acres. By the end of 2025, permits were issued for all dwelling units. Occupancy for the first 85 units is expected in early 2026.

Enclave at Canyon Estates – A 33 single family subdivision. The master plan building permits are under review and a model home is under construction.

Promontory Residential Project - A 216 single family home subdivision. Grading and improvement plans are under review.

Home2Suites Hotel – This project consists of 102 hotel rooms on 2 acres. The building received site plan approval in 2020, construction permits in 2022, and is now under construction. Occupancy is expected in mid-2026.

Hampton Inn Hotel - This project consists of 112 hotel rooms on 2 acres. The construction permits are under review.

Napa Valley Ruins & Gardens - Site Improvements for the NVRG are under review and other components of the project are under construction.

Giovannoni Logistics Center - Grading permits under review were put on hold in 2024. A parcel map and Design Permit extension was approved in 2025 with construction anticipated in 2026.

Major 2025 Planning Activities that Support General Plan Goals

Comprehensive General Plan Update – As previously mentioned, the City completed a Comprehensive General Plan update in 2025. A significant feature in this General Plan update is highlighting sustainability goals. The general Plan notates each sustainable goal with a green leaf. The annual report beginning in 2026 will specifically highlight sustainable goals that are achieved each year.

OpenGov Building and Planning Project Management System – The City transitioned from a 20+ year old Project Management system to OpenGov On-Line Software for Building, Planning, Code Enforcement, Fire District, and Public Works permitting.

Citizens Academy – Completed the 9th season of the American Canyon Citizens Academy, an 8-week hands-on behind-the-scenes civic program. A 6-week American Canyon High School Citizens Academy Program was accomplished as well.

Paoli/Watson Lane Annexation - The City Council authorized staff to submit an annotation application to the Napa County Local Agency Formation Commission (LAFCO). The application was submitted to LAFCO in August.

Napa Valley Transportation Authority Countywide Active Transportation Plan – This plan will replace earlier approved Bicycle and Pedestrian plans to improve a network of regional bicycle and pedestrian facilities to make American Canyon a safer and more accessible community. An on-line survey was completed and the plan drafted in 2025.

Regional Climate Action and Adaptation Plan (RCAAP) – This is a Countywide plan to adopt policies that will combat climate change and improve climate change adaptability.

Napa Valley Transportation Authority Highway 29 PID Study – This plan comprehensively reviews Highway 29 through American Canyon to improve traffic flow, increase transit, bicycle, and pedestrian activity, underground overhead utilities and add landscaping.

January Highlights

New Commission Appointees – The City Council swore in the new Commission appointees for a 4-year term.

February Highlights

State of the City – The City conducted an open house at City Hall to share information about all City departments and Elected Officials at a workshop. The City also prepared a video that explains that State of the City which is available at this link: https://www.youtube.com/watch?v=pZfAVkfzCJ4

March Highlights

Annual Housing Element Report - The Planning Commission and City Council each conducted a public hearing to review the Housing Element Annual Report prior to the April 1 deadline.

Annual General Plan Report - The Planning Commission and City Council reviewed the General Plan Element Annual Report.

Wetlands Edge Environmental Enhancement Project – The City Council authorized a grant for the Wetland Edge Environmental Enhancement project.

April Highlights

Annual CIP General Plan Conformance Determination – The Planning Commission affirmed that the annual CIP conforms to the goals and policies of the General Plan.

Hazard Severity Zone Map – The American Canyon Fire Protection District approved the Fire Hazard Severity Zone Map as recommended by the California State Fire Marshal.

Council Strategic Plan – The City Council approved an update to its Strategic Plan for Fiscal Year 25/26.

Comprehensive General Plan Update - The Parks and Community Services (PCS) Commission and Open Space, Active Transportation, and Sustainability (OSATS) Commission conducted a workshop on the comprehensive General Plan update. The Planning Commission recommended approval of the comprehensive General Plan Update and certification of the Environmental Impact Report.

May Highlights

Comprehensive General Plan Update – The City Council adopted the comprehensive General Plan update.

Utility Management Update – The Public Works Utility division presented a report to the City Council on the status of the city's water, wastewater, and recycled water programs.

Fair Housing Napa Valley - the City Council received an Annual Report from Fair Housing Napa Valley on work accomplished in American Canyon during Calendar Year 2024

City of Napa Housing Authority - the City Council received an Annual Report from the City of Napa Housing Authority on affordable housing monitoring and grant allocation work accomplished in American Canyon during Calendar Year 2024.

Napa Sonoma ADU Center - the City Council received an Annual Report from the Napa Sonoma ADU Center on assistance to American Canyon homeowners interested in building an ADU at their home during Calendar Year 2024.

June Highlights

Open Space, Active Transportation, and Sustainability (OSATS) Commission Work Plan – The City Council approved the annual OSATS work plan.

General Plan Zoning Consistency – The City Council approved the Final Reading for zoning code amendments to ensure consistency with the newly- adopted General Plan.

Proposed FY 25/26 Budget – The City Council adopted a balanced annual citywide budget.

Napa Valley Transportation Authority Countywide Active Transportation Plan – An on-line survey was completed and the plan drafted in 2025.

July Highlights

Paoli Watson Annexation - The City Council authorized staff to submit an annotation application to the Napa County Local Agency Formation Commission (LAFCO). The application was submitted to LAFCO in August.

August Highlights

National Night Out - The City Council and Department Management Team visited approximately 15 block parties throughout American Canyon during the annual National Night Out event in August 2025.

Regional Climate Action and Adaptation Plan (RCAAP) – A public meeting and draft plan was released.

September Highlights

Subregional Shoreline Adaptation Plan report – The Planning Commission conducted a workshop to learn more about the Bay Conservation and Development Commission (BCDC) mandated Subregional Shoreline Adaptation Plan requirements to adapt to rising tides in the San Francisco Bay and its tributaries.

Napa County Regional Climate Action and Adaptation Plan (RCAAP) – The City Council received a presentation on the RCAAP to understand its broad ranging impacts and implementation requirements.

TDA-3 Resolution of Local Support for Green Island Road Class I Trail – the City Council supported a resolution to facilitate funding for a Class 1 trail on Green Island Road.

2025 Newell Open Space Management Plan - the City Council approved an updated management plan for the Newell Open Space

National Community Planning Month – the City Council celebrated National Community Planning Month by adopting a Proclamation to commemorate the event.

October Highlights

National Code Enforcement Appreciation Month - The City Council recognized the importance of Code Enforcement in a proclamation recognizing November as the National Code Enforcement Appreciation Month in October.

Park Master Plan Open House – The Parks and Community Services (PCS) Commission conducted an open house to discuss an update to the Parks Master Plan.

Citizens Academy – The Community Development Department along with all other City departments informed residents about local governance with a multi-week Citizens Academy. The Academy is further extended to the American Canyon High School and Chamber of Commerce members.

November Highlights

Updated 2025 Building Codes - The City Council approved the 2025 California Building Codes with local amendments.

Artificial Intelligence (AI) Policy Workshop - The City Council conducted a workshop to aide in the development of a citywide AI policy.

December Highlights

Complete Streets Approach for Capital Improvement Projects (CIP) workshop – the Open Space, Active Transportation, and Sustainability (OSATS) Commission conducted a workshop to ways that complete streets techniques are incorporated into the City's CIP program.

Impact Fee Inflation Adjustment – To maintain the buying power of impact fees over time, the City Council approved an annual inflation adjustment to impact fees.

Status of General Plan Implementation Actions

With adoption of the new General Plan, there is greater attention to sustainability policies. This year's Annual Report identifies sustainable policies and actions taken in the last year to fulfill the spirit and intent. The table below analyzes selected General Plan policies and action items that made notable progress in 2025.

Element	2025 Activity	Sustainable Policies	Explanation
Environment & Climate	2025 Newell Open Space Management Plan update	ENV-1.3, PR-1.1, ENV-1.10	Protects open space habitat, manages wildfire risk, and enhances biodiversity.
Environment & Climate	Coastal Cleanup Day	ENV-2.5, ENV-1.8	Promotes environmental cleanup and community stewardship.
Environment & Climate	Napa County RCAAP presentation	ENV-3.1, ENV-3.5, U-6.1	Coordinates regional climate mitigation and adaptation actions.
Environment & Climate	Napa Junction Solar Project (3MW)	ENV-4.2, ENV-4.3, ENV-3.1	Expands renewable energy generation and reduces GHG emissions.

Element	2025 Activity	Sustainable Policies	Explanation
Environment & Climate	Sheep grazing vegetation management	ENV-1.10, ENV-1.3, PR-1.1, S-2.13	Reduces wildfire risk, restores biodiversity, supports non-mechanical vegetation management.
Environment & Climate	Watershed Explorer + WOW camps	ENV-1.8, PR-2.26, ENV-3.10	Delivers outdoor environmental education and hands-on watershed learning.
Environment & Climate	Wetlands Edge Enhancement project	ENV-1.4, PR-1.10, EJ-5.4, ENV-1.5	Adds native plants, ADA trails, outdoor classroom, improving environmental education and access.
Environment & Climate	Wetlands monitoring partnership with Point Blue	ENV-1.11, U-6.1, S-3.11, ENV-1.3	Science-based wetlands monitoring improves resilience, protects critical habitats, prepares for climate impacts.
Mobility	Expanded Saturday Vine Transit Route 29	MOB-5.3, MOB-5.9, MOB-1.11, ENV-3.5, ENV-5.5	Increases transit access, reduces VMT, improves regional mobility and air quality.
Mobility	Green Island Road Class I Trail funding support (TDA-3)	MOB-1.24, PR-2.3, MOB-1.1	Supports expansion of low-stress bicycle network and Complete Streets.
Mobility	Green Island Road reconstruction + Class I trail	MOB-1.1, MOB-1.24, MOB-1.22, PR-2.3, U-9.4	Adds sidewalks, bikeways, and Class I trail connections; underground utilities increase resilience.
Mobility	Melvin Road upgrades	MOB-2.5, MOB-1.12, U-4.	Enhances walkability, traffic calming, and stormwater resilience.
Mobility	Napa Junction Road improvements	MOB-1.5, MOB-1.22, MOB-1.26	Improves pedestrian safety, ADA access, and multimodal connectivity.
Mobility	Rancho Del Mar FDR-C neighborhood rehab	MOB-1.26, U-1.2, MOB-1.27, ENV-3.1	Sustainable reconstruction with FDR-C reduces emissions; improves ADA access and utilities.
Mobility	Senior nutrition + NVTA mobility	MOB-5.10, MOB-5.4, EJ-5.3	Provides accessible, affordable senior transit and nutrition services.
Parks & EJ	Napa River Ecology Center development	PR-2.26, ENV-1.8, ENV-1.5, EJ-5.3	Creates environmental education center, expands river access, strengthens habitat protection.

Element	2025 Activity	Sustainable Policies	Explanation
Parks & EJ	Northampton/Silver Oak park improvements	PR-2.10, EJ-5.4	Improves climate resilience in parks through shade and durable facilities.
Parks & EJ	Veterans Park inclusive redesign	EJ-5.4, EJ-3.6, PR-1.8	Delivers inclusive, accessible playground design aligned with equity goals.
Utilities, Housing & Land Use	2040 General Plan adoption	LU-1.4, MOB-1.1, ENV-3.1, PR-1.5, EJ-4.1-4.4	Provides long-term sustainability framework for land use, mobility, housing, and EJ.
Utilities, Housing & Land Use	Knightsbridge Way water and ADA improvements	U-1.2, MOB-1.26	Upgrades aging water infrastructure; adds ADA-compliant curb ramps.
Utilities, Housing & Land Use	Oat Hill Multifamily, Watson Ranch, Home2Suites projects	H-2.1, H-1.2, LU-1.4, MOB-5.9, ENV-3.5	Supports diverse housing, mixed-use development, and reduces VMT via compact patterns.
Utilities, Housing & Land Use	Subregional Shoreline Adaptation Plan workshop	U-6.1, S-3.7, S-3.11	Prepares community for sea level rise and climate-driven flood risks.
Parks & EJ	Wetlands Edge — Outdoor classroom (≈40 shaded seats)	PR-2.26, ENV-1.8, EJ-5.3	Construct a shaded outdoor classroom to expand environmental education and inclusive programming at Wetlands Edge.
Parks & EJ	Wetlands Edge — ADA-compliant nature trail (compacted DG)	PR-2.3, MOB-1.26, EJ-5.4	Build an ADA-accessible trail that formalizes circulation, protects sensitive grasses, and improves barrier-free access.
Parks & EJ	Wetlands Edge — Native & pollinator demonstration gardens	ENV-1.5, ENV-1.4	Install native and pollinator-friendly plantings to support habitat, biodiversity, and climate-resilient landscaping.
Parks & EJ	Wetlands Edge — Interpretive signage & exhibits	ENV-1.8, PR-2.26	Add interpretive signage and hands-on exhibits highlighting wildlife, native plants, migration, and wetlands conservation.
Parks & EJ	Wetlands Edge — Construction contract award & budget amendment	PR-1.10, PR-1.5	Advance the project from design to construction through Council award and budget amendment to deliver inclusive, climate-smart amenities.

Element	2025 Activity	Sustainable Policies	Explanation
Parks & EJ	Outdoor Environmental Education Facilities grant secured ($250,000) — Wetlands Edge	PR-1.5, ENV-3.10	Leverage State Parks grant funding to build long-term capacity for environmental education infrastructure.
Environment & Climate	Volunteer stewardship program expansion (2024: 124 volunteers; 615 hours)	ENV-1.8, EJ-5.3, PR-1.8	Expand community stewardship and participation across parks, events, and open spaces, strengthening shared responsibility.
Parks & EJ	No-cost facility & field access for community nonprofits (2024: 44 orgs; 49 events; 1,555 field hrs; 208 facility hrs)	EJ-3.6, EJ-5.3, PR-1.8	Provide free access to facilities and fields to reduce barriers and broaden equitable access to recreation and cultural programs.

In addition to sustainable policies, many others are fulfilled by actions taken over the past year. Listed below is a representative sample of General Plan policies fulfilled last year.

Element	2025 Activity	Policies Achieved	Explanation
Land Use	Wetlands Edge — Outdoor classroom (≈40 shaded seats)	LU-7.1	Provides a public educational facility that serves residents and visitors, expanding public and institutional facilities consistent with LU-7.1. Sources: Wetlands Edge staff report; General Plan (Nov 2025).
Land Use	Wetlands Edge — ADA-compliant nature trail (compacted DG)	LU-10.4, LU-10.14	Creates a barrier-free, comfortable route and improves safe pedestrian mobility within parks/open space, advancing LU-10.4 and LU-10.14. Sources: Wetlands Edge staff report; General Plan (Nov 2025).
Land Use	Wetlands Edge — Interpretive signage & exhibits	LU-10.4	Adds on-site features that contribute to an attractive and enjoyable public realm in parks and trails, consistent with LU-10.4. Sources: Wetlands Edge staff report; General Plan (Nov 2025).
Land Use	Volunteer stewardship expansion (2024: 124 volunteers; 615 hours)	LU-10.12, LU-10.11	Expands community- and neighborhood-based maintenance and stewardship; promotes programs with service groups to support upkeep, consistent with LU-10.12 and LU-10.11. Sources: Parks & Recreation Department Update (2024); General Plan (Nov 2025).

Element	2025 Activity	Policies Achieved	Explanation
Housing	No-cost facility & field access for community nonprofits (44 orgs; 49 events; 1,555 field hrs; 208 facility hrs)	H-8.6	Demonstrates equitable distribution of public investments and access to facilities and recreation across the community, fulfilling H-8.6. Sources: Parks & Recreation Department Update (2024); General Plan (Nov 2025).
Land Use	Wetlands Edge Court — Class I Bike Path gap closure (~800 ft) accepted into City system	LU-10.14, LU-2.5, LU-1.5	Closes an ~800-ft gap between Wetlands Edge Ct cul-de-sac and Eucalyptus Dr/Wetlands Edge Rd; enhances safe pedestrian & bicycle mobility (LU-10.14), implements active transportation linkages (LU-2.5), and coordinates public infrastructure with new development (LU-1.5). Sources: Jan 21, 2025 staff report; 2040 GP (Nov 2025).
Land Use	Adoption of FY2026–30 CIP — Transportation & Public Works (Green Island Rd Reconstruction & Widening; Melvin Sidewalk; Enhanced Crosswalk; Rule 20A/B Utility Undergrounding; Green Island Road Class I Trail)	LU-10.14, LU-2.5, LU-10.1	CIP adoption programs near-term delivery of safe, low-stress walking/biking and gateway improvements: funds sidewalk infill and enhanced crossings (Melvin Sidewalk; Benton Way), a Class I trail connection, and Rule 20A/20B undergrounding. Collectively, these actions advance bicycle and pedestrian safety (LU-10.14), active transportation linkages (LU-2.5), and gateway aesthetics through utility undergrounding and streetscape treatments (LU-10.1). Sources: FY2026–30 CIP summaries (Transportation & Public Works).
Land Use Mobility	Adoption of FY2026–30 CIP — Parks & Recreation (Veterans Park Playground R&R; Northampton Shade Canopy & Restroom; Aquatic Facility Improvements; Community Park I Improvements & Trail; Recreation Center Upgrades; Wetlands Environmental Education; Wetlands Restoration & Public Access)	LU-10.4, LU-7.1, MOB-1.21, MOB-1.22, MOB-1.24, MOB-1.26, MOB-1.7	Allocates funding to expand and upgrade public facilities and park amenities (e.g., shade, restrooms, playground replacements, aquatics, trails). These investments provide facilities that serve residents citywide (LU-7.1) and create an active, comfortable public realm with shade and restrooms (LU-10.4). Sources: FY2026–30 CIP summaries (Parks Projects).

Element	2025 Activity	Policies Achieved	Explanation
Land Use	Adoption of FY2026–30 CIP — Civic Facilities (City Hall Roof Replacement; Corporation Yard Relocation & Upgrades; Police Department Parking Lot; City Monument Sign Replacement; EV Charging Stations at Civic Sites)	LU-7.1, LU-10.1	Invests in core public facilities (City Hall, Corp Yard, PD) and City gateway identity (monument sign replacement). Supports ongoing provision of government services (LU-7.1) and improves gateway character through design/wayfinding tied to SR 29 corridor identity (LU-10.1). Sources: FY2026–30 CIP summaries (Civic Projects).
Land Use	Adoption of FY2026–30 CIP — Water System (Zone 5 Pump Station; Water Treatment Filter Media & Underdrain; SCADA at Water Treatment Plant; North Kelly Rd Water Main Upgrade; Northampton Water Main Replacement)	LU-1.5	Programs significant water supply and treatment reliability upgrades and targeted water main replacements to coordinate infrastructure with planned growth and service levels, consistent with Infrastructure Coordination (LU-1.5). Sources: FY2026–30 CIP summaries (Water Projects).
Land Use	Adoption of FY2026–30 CIP — Wastewater System (Broadway SS4 Sewer Rehabilitation; Andrew Rd Sewer Repair; Cartagena Manhole Rehab; WRF SCADA; Sludge Removal & Hauling)	LU-1.5	Funds critical wastewater collection and treatment projects to maintain system performance and align capacity with development and service needs, fulfilling Infrastructure Coordination (LU-1.5). Sources: FY2026–30 CIP summaries (Wastewater Projects).
Land Use	Adoption of FY2026–30 CIP — Recycled Water (Refill Station; Little League Field Irrigation)	LU-1.5, LU-7.1	Extends recycled water service to support municipal and community uses (e.g., refill station; park/field irrigation), coordinating utility infrastructure and public facilities delivery (LU-1.5; LU-7.1). Sources: FY2026–30 CIP summaries (Recycled Water Projects).
Land Use	Adoption of FY2026–30 CIP — Implementation & Prioritization	LU-16.2	The multi-year CIP establishes and annually updates the prioritization, timing, and funding of capital projects that implement General Plan programs, consistent with Implementation Program Monitoring (LU-16.2). Sources: FY2026–30 CIP summaries (all sections).

Element	2025 Activity	Policies Achieved	Explanation
Land Use	American Canyon Police Department — 2024 Annual Report outcomes (received by Council Mar 18, 2025)	LU-7.1	Maintains high-quality public safety services to support residents: 14,776 calls for service; clearance rates: 54.7% violent crime and 30.1% property crime (above 2023 statewide averages cited); vehicle thefts down to 50 (from 65); burglaries down to 11 (from 24); zero fatal traffic accidents; one homicide (first since 2020). Sources: Council staff report; ACPD 2024 Annual Report.
Land Use	Traffic safety & DUI enforcement (per ACPD 2024 Annual Report)	LU-10.14, LU-7.1	Improves roadway safety and supports enforcement: zero fatal traffic collisions in 2024; targeted DUI enforcement recognized by MADD; traffic safety reporting with collision trend analysis. Supports bicycle/pedestrian and overall traffic safety (LU-10.14) and provision of public safety services (LU-7.1). Sources: ACPD 2024 Annual Report; Council staff report.
Land Use	Community engagement & youth programs (per ACPD 2024 Annual Report)	LU-7.1	Expands public safety services through engagement and youth development: ACPD Explorers Program resumed; School Resource Officers provide campus safety and outreach; Coffee with the Cops; National Night Out; K-9 demonstrations. These programs foster trust and service accessibility in line with LU-7.1. Sources: ACPD 2024 Annual Report.
Land Use Safety	ACPD — Recognition & Awards (2024 outcomes)	LU-7.1, S-1.12, S-1.13, S-1.4	Honors demonstrate operational excellence and reinforce service capacity in public safety: Medal of Valor (5 officers), Officers of the Year (Cassie Fallon, Keoni Piceno), MADD DUI Award (Officer Fallon). These outcomes reflect strong staffing, training, and readiness that support City public safety services (LU-7.1) and align with the Safety Element's Emergency Response & Preparedness focus (EOP/EOC/communications). Sources: ACPD 2024 Annual Report; Council staff report receiving 2024 ACPD Annual Report.

Element	2025 Activity	Policies Achieved	Explanation
Land Use Safety	ACPD — New Deployments (Bicycle Patrol)	LU-10.14, LU-7.1, S-1.10, S-1.4, Safety Element — Emergency Response & Preparedness	Launch of Bicycle Patrol Team enhances officer visibility on trails and in parks, improves incident response access in hard-to-reach areas, and supports proactive safety presence—advancing bicycle/pedestrian safety (LU-10.14) and the delivery of public safety services (LU-7.1), consistent with Safety Element emergency response readiness. Sources: ACPD 2024 Annual Report.
Land Use Safety	ACPD — Youth & Schools (SRO / Explorers)	LU-7.1, S-1.11, S-1.12, S-1.13, Safety Element — Emergency Response & Preparedness	School Resource Officers (SROs) and the ACPD Explorers Program expand youth engagement, campus safety, and emergency readiness education—improving service accessibility and preparedness in line with LU-7.1 and Safety Element emergency preparedness objectives. Sources: ACPD 2024 Annual Report.
Land Use Safety	ACPD — Traffic Safety (collisions, DUI emphasis, reporting)	LU-10.14, LU-7.1, S-1.15, S-1.16, Safety Element — Emergency Response & Preparedness	Zero fatal traffic collisions in 2024, DUI enforcement emphasis (MADD-recognized), and annual traffic safety reporting strengthen roadway safety and operational coordination—advancing LU-10.14 (bicycle/pedestrian/traffic safety) and LU-7.1 (public safety services). Annual reporting aligns with local code requirements for traffic safety reporting and Safety Element emergency response. Sources: ACPD 2024 Annual Report; Council staff report; AMC 10.08.040.
Parks, Recreation & Open Space	Parks Master Plan Open House (PCS Commission) to discuss update	PR-2.2; PR-2.5	Public open house advanced preparation of a comprehensive Parks & Recreation Master Plan (PR-2.2) and ensured robust public input on facility design (PR-2.5).
Parks, Recreation & Open Space	2025 Newell Open Space Management Plan approved	PR-2.20; PR-2.25	Council approval of the updated management plan strengthened ongoing operations & maintenance (PR-2.20) and rehabilitated/enhanced existing park/open space conditions (PR-2.25).

Element	2025 Activity	Policies Achieved	Explanation
Parks, Recreation & Open Space	Wetlands Edge Enhancement Project (construction completed in 2025; ribbon cutting Jan 2026)	PR-2.12; PR-2.18; PR-2.21	Project delivered ADA-compliant nature trails (PR-2.12), expanded amenities and programming opportunities (PR-2.18), and leveraged partnerships/community programming (PR-2.21).
Parks, Recreation & Open Space	City Council adopted new names for Community Park I, Community Park II, and the community center (June 2025)	PR-2.5	Extensive outreach and community feedback for park/facility renaming is consistent with promoting a high level of public input (PR-2.5).
Parks, Recreation & Open Space	Installed shade canopy at Northampton Park picnic area	PR-2.25; PR-2.18	Shade canopy improves comfort/usability as part of rehabilitating existing parks (PR-2.25) and diversifies amenities for varying ages/interests (PR-2.18).
Parks, Recreation & Open Space	Launched Community Grant Program; Council awarded FY 25/26 grants to 12 local nonprofits (Dec 2025)	PR-2.21; PR-2.23	City funding/recognition of nonprofits strengthens partnerships supporting recreation system improvements (PR-2.21) and recognizes organizations providing opportunities for all ages (PR-2.23).
Parks, Recreation & Open Space	Napa River Ecology Center: City investment + federal funding; site to include future kayak launch (opening 2026)	PR-2.7; PR-2.17; PR-2.21	Funding and partnership commitments (City + federal + ACCPF/Point Blue) support future kayak launch at the wetlands (PR-2.7), pursue external funding for parks (PR-2.17), and formalize partnerships (PR-2.21).
Parks, Recreation & Open Space	Launched Wonders of the Wetlands (W.O.W.) Summer Camp and expanded youth environmental programs	PR-2.18; PR-2.21	New programming diversifies recreation services for different ages/interests (PR-2.18) and leverages partnerships (e.g., ACCPF) (PR-2.21).
Parks, Recreation & Open Space	Reintroduced Adult Softball & Volleyball Leagues; expanded open gym nights	PR-2.18	Expanded adult recreation offerings increase the variety of amenities/activities for residents (PR-2.18).

Element	2025 Activity	Policies Achieved	Explanation
Parks, Recreation & Open Space	Approved annual inflation adjustment to City impact fees (Dec 2025)	PR-2.13; PR-2.14	Regular fee maintenance supports cost recovery for park/recreation services (PR-2.13) and keeps park in-lieu/impact fees up to date (PR-2.14).
Utilities	Rancho Del Mar Paving & Utility Improvements — sewer main rehabilitation using CIPP (2025)	U-3.1	Rehabilitating sewer mains via capital work implements timely installation, maintenance, and upgrades to wastewater facilities as directed by the CIP process (U-3.1).
Utilities	Melvin Road corridor — underground storm drain enhancements and drainage improvements (2025)	U-4.1	Constructed upgraded storm drain facilities to protect existing areas and accommodate permitted development (U-4.1).
Utilities	Annual impact fee inflation adjustment approved by City Council (Dec 2025)	U-3.3	Maintains wastewater infrastructure impact fee schedules so that costs from new development remain proportional to demand (U-3.3).

Housing Element Annual Progress Report Overview (Appendix A)
Preserving and enhancing the range and affordability of housing is an important goal of the General Plan. Attached to this report is the Annual Housing Element Progress Report. This report was presented to the Planning Commission on February 26, 2025 and the City Council on March 17, 2025.

Please Start Here

General Information	
Jurisidiction Name	American Canyon
Reporting Calendar Year	2025
Contact Information	
First Name	William
Last Name	He
Title	Senior Planner
Email	whe@americancanyon.gov
Phone	7076474337
Mailing Address	
Street Address	4381 Broadway St - Suite 201
City	American Canyon
Zipcode	94503

Optional: Click here to import last year's data. This is best used when the workbook is new and empty. You will be prompted to pick an old workbook to import from. Project and program data will be copied exactly how it was entered in last year's form and must be updated. If a project is no longer has any reportable activity, you may delete the project by selecting a cell in the row and typing ctrl + d.

Click here to download APR Instructions

Click here to add rows to a table. If you add too many rows, you may select a cell in the row you wish to remove and type ctrl + d.

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Jurisdiction	American Canyon	
Reporting Year	2025	(Jan. 1 - Dec. 31)
Housing Element Planning Period	6th Cycle	01/31/2023 - 01/31/2031

Building Permits Issued by Affordability Summary		
Income Level		**Current Year**
Acutely Low	Deed Restricted	0
	Non-Deed Restricted	0
Extremely Low	Deed Restricted	0
	Non-Deed Restricted	0
Very Low	Deed Restricted	0
	Non-Deed Restricted	5
Low	Deed Restricted	0
	Non-Deed Restricted	1
Moderate	Deed Restricted	0
	Non-Deed Restricted	0
Above Moderate		150
Total Units		**156**

Units by Structure Type	**Entitled**	**Permitted**	**Completed**
Single-family Attached	0	0	0
Single-family Detached	0	48	70
2 to 4 units per structure	0	0	0
5+ units per structure	100	102	0
Accessory Dwelling Unit	4	6	8
Mobile/Manufactured Home	0	0	0
Total	**104**	**156**	**78**

Infill Housing Developments and Infill Units Permitted	**# of Projects**	**Units**
Indicated as Infill	10	156
Not Indicated as Infill	0	0

Housing Applications Summary	
Total Housing Applications Submitted:	8
Number of Proposed Units in All Applications Received:	107
Total Housing Units Approved:	104
Total Housing Units Disapproved:	0

Use of SB 423 Streamlining Provisions - Applications	
Number of SB 423 Streamlining Applications	0
Number of SB 423 Streamlining Applications Approved	0

Units Constructed - SB 423 Streamlining Permits			
Income	**Rental**	**Ownership**	**Total**
Acutely Low	0	0	0
Extremely Low	0	0	0
Very Low	0	0	0
Low	0	0	0
Moderate	0	0	0
Above Moderate	0	0	0
Total	**0**	**0**	**0**

Streamlining Provisions Used - Permitted Units	**# of Projects**	**Units**
SB 9 (2021) - Duplex in SF Zone	0	0
SB 9 (2021) - Residential Lot Split	0	0
AB 2011 (2022)	0	0
SB 6 (2022)	0	0
SB 423 (2023)	0	0

Ministerial and Discretionary Applications	**# of**	**Units**
Ministerial	8	107
Discretionary	0	0

Density Bonus Applications and Units Permitted	
Number of Applications Submitted Requesting a Density Bonus	1
Number of Units in Applications Submitted Requesting a Density Bonus	100
Number of Projects Permitted with a Density Bonus	0
Number of Units in Projects Permitted with a Density Bonus	0

Housing Element Programs Implemented and Sites Rezoned	**Count**
Programs Implemented	91
Sites Rezoned to Accommodate the RHNA	0

Jurisdiction	American Canyon	
Reporting Year	2025	(Jan. 1 - Dec. 31)
Planning Period	6th Cycle	01/31/2023 - 01/31/2031

ANNUAL ELEMENT PROGRESS REPORT

Housing Element Implementation

Note: "+" indicates an optional field

Cells in grey contain auto-calculation formulas

Table A

Housing Development Applications Submitted

Project Identifier					Unit Types		Date Application Submitted	Proposed Units - Affordability by Household Incomes											Total PROPOSED Units by Project	Total Approved Units by Project	Total Disapproved Units by Project	Streamlining	Historic Sites	Density Bo… Applica…
1					2	3	4	5											6	7	8	9	10	11
Prior APN+	Current APN	Street Address	Project Name+	Local Jurisdiction Tracking ID	Unit Category (SFA,SFD,2 to 4,5+,ADU,MH)	Tenure R=Renter O=Owner	Date Application Submitted (see instructions)	Acutely Low-Income Deed Restricted	Acutely Low-Income Non Deed Restricted	Extremely Low-Income Deed Restricted	Extremely Low-Income Non Deed Restricted	Very Low-Income Deed Restricted	Very Low-Income Non Deed Restricted	Low-Income Deed Restricted	Low-Income Non Deed Restricted	Moderate-Income Deed Restricted	Moderate-Income Non Deed Restricted	Above Moderate-Income	Total PROPOSED Units by Project	Total APPROVED Units by project	Total DISAPPROVED Units by Project	Please select state streamlining provision/s the application was submitted pursuant to.	Is this project located on a site with an associated historical designation as outlined in Government Code Section 65400(a)(2)(N) and reported on Table L?	Did the housing development application seek incentives or concessions pursuant to Government Code section 65915?
Summary Row: Start Data Entry Below								0	0	0	0	0	7	9	0	0	0	91	107	104	0			
058-602-049	058-602-049	522 Wetlands Edge	522 Wetlands Edge ADU	BP25-0241	ADU	R	5/7/2025						1						1	1		NONE	No	No
058-174-006	058-174-006	227 W. Carolyn	227 W. Carolyn ADU	BP25-0288	ADU	R	5/22/2025						1						1	0		NONE	No	No
058-602-005	058-602-005	186 Gadwall	186 Gadwall ADU	BP25-0300	ADU	R	5/28/2025						1						1	1		NONE	No	No
059-342-025	059-342-025	18 Marsala	18 Marsala ADU	BP25-0304	ADU	R	5/29/2025						1						1	1		NONE	No	No
058-117-014	058-117-014	239 Los Altos	239 Los Altos ADU	BP25-0288	ADU	R	6/3/2025						1						1	0		NONE	No	No
058-174-006	058-174-006	227 W. Carolyn	227 W. Carolyn ADU no. 2	BP25-0430	ADU	R	8/4/2025						1						1	1		NONE	No	No
058-151-019	058-151-019	39 Flamingo	39 Flamingo ADU	BP25-0573	ADU	R	10/6/2025						1						1	0		NONE	No	No
058-302-001	058-302-001	TBD	Crawford Way Multifamily	PL23-0003	5+	O	5/22/2025							9				91	100	100		NONE	No	Yes
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Jurisdiction	American Canyon	
Reporting Year	2025	(Jan. 1 - Dec. 31)
Planning Period	6th Cycle	01/31/2023 - 01/31/2031

ANNUAL ELEMENT PROGRESS REPORT

Housing Element Implementation

Note: "+" indicates an optional field

Cells in grey contain auto-calculation formulas

Table A2

Annual Building Activity Report Summary - New Construction, Entitled, Permits and Completed Units

Project Identifier					Unit Types		Affordability by Household Incomes - Completed Entitlement													Affordability by Household Incomes - Building Permits													Affordability by Household Incomes - Certificates of Occupancy													Streamlining	Historic Sites	Infill	Housing with Financial Assistance and/or Deed Restrictions		Housing without Financial Assistance or Deed Restrictions	Term of Affordability or Deed Restriction	Demolished/Destroyed Units			Density Bonus				Notes
1					2	3	4											5	6	7											8	9	10											11	12	13	14	15	16	17	18	19	20			21	22	23	24	25
Prior APN+	Current APN	Street Address	Project Name+	Local Jurisdiction Tracking ID	Unit Category (SFA,SFD,2 to 4,5+,ADU,MH)	Tenure R=Renter O=Owner	Acutely Low-Income Deed Restricted	Acutely Low-Income Non Deed Restricted	Extremely Low-Income Deed Restricted	Extremely Low-Income Non Deed Restricted	Very Low-Income Deed Restricted	Very Low-Income Non Deed Restricted	Low-Income Deed Restricted	Low-Income Non Deed Restricted	Moderate-Income Deed Restricted	Moderate-Income Non Deed Restricted	Above Moderate-Income	Entitlement Date Approved	# of Units issued Entitlements	Acutely Low-Income Deed Restricted	Acutely Low-Income Non Deed Restricted	Extremely Low-Income Deed Restricted	Extremely Low-Income Non Deed Restricted	Very Low-Income Deed Restricted	Very Low-Income Non Deed Restricted	Low-Income Deed Restricted	Low-Income Non Deed Restricted	Moderate-Income Deed Restricted	Moderate-Income Non Deed Restricted	Above Moderate-Income	Building Permits Date Issued	# of Units Issued Building Permits	Acutely Low-Income Deed Restricted	Acutely Low-Income Non Deed Restricted	Extremely Low-Income Deed Restricted	Extremely Low-Income Non Deed Restricted	Very Low-Income Deed Restricted	Very Low-Income Non Deed Restricted	Low-Income Deed Restricted	Low-Income Non Deed Restricted	Moderate-Income Deed Restricted	Moderate-Income Non Deed Restricted	Above Moderate-Income	Certificates of Occupancy or other forms of readiness (see instructions) Date Issued	# of Units issued Certificates of Occupancy or other forms of readiness	Please select the state streamlining provision the project was APPROVED pursuant to. (may select multiple)	Is this project located on a site with an associated historical designation as outlined in Government Code Section 65400(a)(2)(N) and reported on Table L?	Infill Units? Y/N+	Assistance Programs for Each Development (may select multiple - see instructions)	Deed Restriction Type (may select multiple - see instructions)	For units affordable without financial assistance or deed restrictions, explain how the locality determined the units were affordable (see instructions)	Term of Affordability or Deed Restriction (years) (if affordable in perpetuity enter 1000)+	Number of Demolished/Destroyed Units	Demolished or Destroyed Units	Demolished/Destroyed Units Owner or Renter	Total Density Bonus Applied to the Project (Percentage Increase in Total Allowable Units or Total Maximum Allowable Residential Gross Floor Area)	Number of Other Incentives, Concessions, Waivers, or Other Modifications Given to the Project (Excluding Parking Waivers or Parking Reductions)	List the incentives, concessions, waivers, and modifications (Excluding Parking Waivers or Parking Modifications)	Did the project receive a reduction or waiver of parking standards? (Y/N)	Notes+
Summary Row: Start Data Entry Below							0	0	0	0	0	4	9	0	0	0	91		104	0	0	0	0	0	5	0	1	0	0	150		156	0	0	0	0	0	4	0	4	0	0	70		78								0							
	059-430-015	101 Goldback	WRSP Lot 10: Harvest	PL21-0014	SFD	O											219	9/21/2021	219											42	7/28/2025	42											70	12/4/2025	70	NONE	No	Y												
	059-430-044	80 Cartier	WRSP Lot 8	PL24-0022	SFD	O											25	9/26/2024	25											5	9/16/2025	5													0	NONE	No	Y												
	058-380-008	99 Opus	Oat Hill Domaine Parcel A	PL20-0022	5+	R											210	9/21/2021	210											102	10/20/2025	102													0	NONE	No	Y												
	058-302-001	TBD	Crawford Way Multifamily	PL23-0003	5+	O							9				91	5/22/2025	100													0													0	NONE	No	Y	Other	DB		55				20.0%	4	Development Standards Modification	Yes	
	058-484-06	236 Newbury	236 Newbury ADU	BP23-0589	ADU	R						1						8/3/2023	1						1						10/26/2023	1						1						2/27/2025	1	NONE	No	Y			Self-certified income survey									
	058-123-010	26 Amarillo	26 Amarillo ADU	BP24-0216	ADU	R								1				4/17/2024	1								1				6/21/2024	1								1				7/31/2025	1	NONE	No	Y			Self-certified income survey									
	058-201-003	230 Andrew	230 Andrew ADU	BP22-0269	ADU	R								1				6/1/2022	1								1				7/2/2024	1								1				8/15/2025	1	NONE	No	Y			Self-certified income survey									
	059-361-019	299 Cantada	299 Cantada ADU	BP24-0166	ADU	R								1				4/2/2024	1								1				8/16/2024	1								1				1/28/2025	1	NONE	No	Y			Self-certified income survey									
	058-202-003	239 Andrew	239 Andrew ADU	BP24-0275	ADU	R						1						5/20/2024	1						1						9/24/2024	1						1						1/3/2025	1	NONE	No	Y			Self-certified income survey									
	058-571-002	427 Northrup	427 Northrup ADU	BP23-0688	ADU	R						1						9/19/2023	1						1						12/18/2024	1						1						8/26/2025	1	NONE	No	Y			Self-certified income survey									
	058-573-023	122 Wetlands Edge	122 Wetlands Edge ADU	BP24-0614	ADU	R								1				10/28/2024	1								1				1/3/2025	1								1				4/2/2025	1	NONE	No	Y			Self-certified income survey									
	058-602-049	522 Wetlands Edge	522 Wetlands Edge ADU	BP25-0241	ADU	R						1						5/7/2025	1						1						10/15/2025	1						1						12/23/2025	1	NONE	No	Y			Self-certified income survey									
	058-611-019	1707 Rio Grande	1707 Rio Grande ADU	BP24-0384	ADU	R						1						3/17/2022	1						1						2/21/2025	1													0	NONE	No	Y			Self-certified income survey									
	058-602-005	186 Gadwall	186 Gadwall ADU	BP25-0300	ADU	R						1						5/28/2025	1						1						7/15/2025	1													0	NONE	No	Y			Self-certified income survey									
	058-174-006	227 W. Carolyn	227 W. Carolyn ADU	BP25-0430	ADU	R						1						8/4/2025	1						1						9/26/2025	1													0	NONE	No	Y			Self-certified income survey									
	059-342-025	18 Marsala	18 Marsala ADU	BP25-0304	ADU	R						1						5/29/2025	1						1						12/19/2025	1													0	NONE	No	Y			Self-certified income survey									
	059-040-078	100 Canyon Estates	Enclave at Canyon Estates	PL15-0004	SFD	O											35	2/16/2016	35											1	11/5/2025	1													0	NONE	No	Y												
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Jurisdiction	American Canyon	
Reporting Year	2025	(Jan. 1 - Dec. 31)
Planning Period	6th Cycle	01/31/2023 - 01/31/2031

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Housing Element Implementation

This table is auto-populated once you enter your jurisdiction name and current year data. Past year information comes from previous APRs.
Please contact HCD if your data is different than the material supplied here

Table B
Regional Housing Needs Allocation Progress
Permitted Units Issued by Affordability

		1	Projection Period	2									3	4
Income Level		**RHNA Allocation by Income Level**	**Projection Period - 06/30/2022-01/30/2023**	**2023**	**2024**	**2025**	**2026**	**2027**	**2028**	**2029**	**2030**	**2031**	**Total Units to Date (all years)**	**Total Remaining RHNA by Income Level**
Acutely Low	Deed Restricted	-	-	-	-	-	-	-	-	-	-	-	-	-
	Non-Deed Restricted		-	-	-	-	-	-	-	-	-	-		
Extremely Low	Deed Restricted	-	-	-	-	-	-	-	-	-	-	-	-	-
	Non-Deed Restricted		-	-	-	-	-	-	-	-	-	-		
Very Low	Deed Restricted	169	-	-	-	-	-	-	-	-	-	-	12	157
	Non-Deed Restricted		1	4	2	5	-	-	-	-	-	-		
Low	Deed Restricted	109	-	-	-	-	-	-	-	-	-	-	5	104
	Non-Deed Restricted		-	-	4	1	-	-	-	-	-	-		
Moderate	Deed Restricted	95	-	-	-	-	-	-	-	-	-	-	2	93
	Non-Deed Restricted		-	2	-	-	-	-	-	-	-	-		
Above Moderate		249	88	78	259	150	-	-	-	-	-	-	575	-
Total RHNA		622												
Total Units			89	84	265	156	-	-	-	-	-	-	594	354

*For years prior to 2025, Acutely Low-Income units are reported within the Extremely Low-Income category

*For jurisdictions that received RHNA determinations for the current cycle prior to the passage of AB 3093 (September 19, 2024):
- You were not allocated Acutely Low-Income and Extremely Low-Income RHNA targets, therefore the allocations in Field 1 are listed as "0"
  - If you wish to set your own targets in these income categories for informational purposes, contact HCD staff at apr@hcd.ca.gov.
- All Acutely Low-Income and Extremely Low-Income units reported during the cycle are counted towards Very-Low Income RHNA progress

*For years prior to 2025, data on deed-restricted vs. non-deed restricted Extremely Low-Income units is approximated from whether the projects reported any deed-restricted Very Low-Income Units. If you wish to edit this historical data for accuracy or have any questions about the data, you may login to HCD's online APR system, or contact HCD staff at apr@hcd.ca.gov.

Please Note: Table B does not currently contain data from Table F or Table F2 for prior years. You may login to the APR system to see Table B that contains this data.

Please note: The APR form can only display data for one planning period. To view progress for a different planning period, you may login to HCD's online APR system, or contact HCD staff at apr@hcd.ca.gov.

Jurisdiction	American Canyon	
Reporting Year	2025	(Jan. 1 - Dec. 31)
Planning Period	6th Cycle	01/31/2023 - 01/31/2031

ANNUAL ELEMENT PROGRESS REPORT

Housing Element Implementation

Note: "+" indicates an optional field

Cells in grey contain auto-calculation formulas

Table C

Sites Identified or Rezoned to Accommodate Shortfall Housing Need and No Net-Loss Law

Project Identifier				Date of Rezone	RHNA Shortfall by Household Income Category				Rezone Type	Sites Description							
1				2	3				4	5	6	7	8		9	10	11
APN	Street Address	Project Name+	Local Jurisdiction Tracking ID+	Date of Rezone	Very Low-Income	Low-Income	Moderate-Income	Above Moderate-Income	Rezone Type	Parcel Size (Acres)	General Plan Designation	Zoning	Minimum Density Allowed	Maximum Density Allowed	Realistic Capacity	Vacant/Nonvacant	Description of Existing Uses
Summary Row: Start Data Entry Below																	

ANNUAL ELEMENT PROGRESS REPORT
Housing Element Implementation

Jurisdiction	American Canyon	
Reporting Year	2025	(Jan. 1 - Dec. 31)

Table D

Program Implementation Status pursuant to GC Section 65583

Housing Programs Progress Report

Describe progress of all programs including local efforts to remove governmental constraints to the maintenance, improvement, and development of housing as identified in the housing element.

1	2	3	4	5	6	7	8	9
Name of Program	**Objective**	**Projected Completion Date in Housing Element**	**Applicable Cycle**	**Status of Program Implementation**	**Program Implementation Details**	**Quantified Outcomes: Category**	**Quantified Outcomes: Count**	**Supporting Documents**
A. No-Net-Loss Evaluation Procedure	Maintain a supply of developable land adequate to accommodate the RHNA.	1/1/2031	6th Cycle	Continuous	In 2025, there were no net reductions to the supply of developable land for residential units. There has been no net reductions in this housing cycle.	Units		None
B. Available Sites Inventory	B.1. Identify housing sites suitable to accommodate 622 housing units: •Very low income: 169 units •Low-income: 109 units •Moderate-income: 95 units •Above moderate-income: 249 units	1/1/2031	6th Cycle	In Progress	City issued permits for 156 units in 2025, and a total of 594 units in the 6th H.E. Cycle. City issued 268 of the required 622 housing units.	Units	268	None
B. Available Sites Inventory	B.2. Maintain a publicly available inventory of parcels on the City website that meet the requirements of Government Code Section 65583.2(c). Provide sites appropriate for affordable housing in low density and higher income areas to proactively work to overcome concentrations of lower- and moderate-income earning populations.	1/1/2031	6th Cycle	Continuous	Site Inventory is updated annually.	Other		None
C. Municipal Code Updates	C.1. Provide zoning for a variety of housing types. C.2. Identify and remove constraints to housing production. C.3. Evaluate and update existing zoning to ensure compliance with State-mandated streamlining requirements (ADUs, area planning, and objective design standards) to address disproportionate housing needs and disparities in access to opportunity related to land use and zoning issues.	12/31/2026	6th Cycle	Completed	Municipal Code updates completed in April 2, 2024 under CC Ordinance 2024-04.	Meetings	2	https://portal.laserfiche.com/Portal/DocView.aspx?id=190948&repo=r-f53bdda4
D. General Plan Update	Compliance with State law. Identify and remove constraints to housing production.	12/31/2023	6th Cycle	Completed	Growth limits were removed on April 2023 (Resolution 2023-06).	Meetings	2	CC Resolution 2023-06 Link: https://portal.laserfiche.com/Portal/DocView.aspx?id=78876&repo=r-f53bdda4
E. Missing Middle/Workforce Housing	E.1. Revise zoning standards to encourage missing middle housing by 2026.	12/31/2026	6th Cycle	In Progress	Review of zoning ordinance and standards to make development of Missing Middle housing scheduled for 2026.	Other		None

E. Missing Middle/Workforce Housing	E.2. Provide informational materials about missing middle housing development and related zoning code revisions in multiple languages on the City website.	12/31/2026	6th Cycle	In Progress	Informational materials about Missing Middle Housing and the application process is scheduled for 2026.	Other		None
E. Missing Middle/Workforce Housing	E. 3. Enhance housing mobility and housing choice, encourage development of a variety of missing middle housing types in infill projects.	1/1/2031	6th Cycle	In Progress	Staff is continuously working with developers on a variety of housing options	Other		None
E. Missing Middle/Workforce Housing	E4. Through revised zoning standards, support development of 4 missing middle housing developments between 3 and 20 units and 15 moderate-income units in modereate and high-resource areas.	1/1/2031	6th Cycle	In Progress	Staff is continuously working with developers on a variety of housing options	Units		None
F. Accessory Dwelling Units	F.1. Update the Accessory Dwelling Unit Ordinance by 2025	1/1/2031	6th Cycle	Completed	ADU Ordinance updated in 2024.	Meetings	2	https://portal.laserfiche.com/Portal/DocView.aspx?id=190948&repo=r-f53bdda4
F. Accessory Dwelling Units	F.2. Encourage development of 26 ADUs in the planning period across all income categories.	1/1/2031	6th Cycle	In Progress	In 2025, the City issued 6 ADU permits and approved occupancy for 8 permits. From 2023 to 2025, the City issued permits for 18 ADU units.	Units	18	None
F. Accessory Dwelling Units	F.3. Encourage development of the following number of ADUs affordable to low-income households in low-density or high resource areas: •5 ADUs by 2025 •10 ADUs by 2028 •15 ADUs by 2031	1/1/2031	6th Cycle	Completed	City issued 6 ADU permits in 2025, of which 4 were VLI and 2 were Low income affordable. As of 2025, the City has issued 17 affordable ADUs in the planning period.	Units	17	None
F. Accessory Dwelling Units	F.4. Provide informational materials about ADUs and ADU development in multiple languages on the City website.	1/1/2031	6th Cycle	Completed	City works with the Napa Sonoma ADU Center to provide informational materials, which is translated to multiple langauges.	Other		https://napasonomaadu.org/
G. Neighborhood Preservation Program	Continue to maintain high-quality neighborhoods and minimize impacts to public health, safety, and welfare through active code enforcement.	1/1/2031	6th Cycle	Continuous	In 2025, the Code Enforcement Officer opened 91 cases related to Neighborhood Preservation. Of the 91, 80 of those cases were resolved with compliance (88%).	Other		None
H. Residential Rehabilitation Loan Program	H.1. Apply for additional funding annually and as notices of funding available are released. Support the City of Napa Housing Authority to provide funding to repair or replace deficiencies to residential structural, mechanical, plumbing, and electrical systems, roofing, water damage, energy conservation, correction of health and safety issues and accessibility/mobility modifications.	1/1/2031	6th Cycle	Continuous	City and HACN will seek additional funding opportunities in 2026.	Households		None

H. Residential Rehabilitation Loan Program	H.2. Pursue rehabilitation financing assistance for at least 5 households annually during the 2023- 2031 planning period to address disproportionate housing needs and disparities in access to opportunity related to housing cost factors.	1/1/2031	6th Cycle	In Progress	City and HACN will seek additional funding opportunities in 2026.	Households		None
H. Residential Rehabilitation Loan Program	H.3. Provide informational materials in multiple languages on the City website. Concentrate program outreach in areas where rehabilitation needs are greatest (e.g., east of Highway 29, neighborhoods in the southern part of the city).	1/1/2031	6th Cycle	In Progress	City contracts with HACN, and their website is translated into multiple languages. Outreach to focused areas will begin in 2026.	Other		https://www.cityofnapa.org/840/Housing-Resources
I. Code Enforcement	Provide direct technical assistance on the Residential Rehabilitation Loan Program to at least 60 households with substandard housing issues that led to code compliance, including: •15 extremely low-income households •15 very low-income households, and •30 low-income households	1/1/2031	6th Cycle	Continuous	There were no Code Enforcement cases that required technical assistance in 2025.	Households		None
J. Evaluate Parking Standards	J.1. In 2023, engage housing developers to discuss parking standards and any constraints posed by existing standards.	12/31/2023	6th Cycle	Continuous	Staff is continuously working with developers on parking standards on a case-by-case basis.	Other		None
J. Evaluate Parking Standards	J.2. Evaluate parking requirements by 2024, and revise, as necessary, by 2025.	12/31/2025	6th Cycle	Continuous	Staff is continuously working with developers on parking standards on a case-by-case basis.	Other		None
J. Evaluate Parking Standards	J.3. Removing unnecessary requirements and constraints posed by parking restrictions will incentivize development of 50 units in the planning period.	1/1/2031	6th Cycle	Completed	Reductions for required parking is reviewed on a case-by-case basis. In 2025, the City approved the Crawford Way Project, that reduced the required parking by 9 spaces.	Units	100	https://d2kbkoa27fdvtw.cloudfront.net/americancanyon/7e621fe13816607d2036e152d0bac70a0.pdf
K. City-owned Land for Affordable Housing	K.1. Encourage development of affordable housing on City-owned land.	1/1/2031	6th Cycle	Continuous	There were no city-owned land available for affordable housing opportunities in 2025. There were no sites available in this Housing cycle.	Other		None
K. City-owned Land for Affordable Housing	K.2. Regularly maintain an inventory of publicly owned surplus or excess land on the City website. Annually release information regarding publicly owned sites that have been sold, leased, or disposed.	1/1/2031	6th Cycle	Continuous	Inventory of publicly owned surplus or excess land will be developed in 2026	Other		None
K. City-owned Land for Affordable Housing	K.3. Notify non-profit affordable housing developers via email as City-owned land becomes available for sale and as the public-facing inventory is revised.	1/1/2031	6th Cycle	Continuous	There were no city-owned land available for affordable housing opportunities in 2025. There were no sites available in this Housing cycle.	Other		None
K. City-owned Land for Affordable Housing	K.4. Reduce disproportionate housing needs and disparities by evaluating sources of additional public sites for affordable housing.	1/1/2031	6th Cycle	Continuous	There were no city-owned land available for affordable housing opportunities in 2025. There were no sites available in this Housing cycle.	Other		None

L. Affordable Housing Fund	L.1. Provide financial assistance for development of at least 65 moderate and lower-income housing units: •10 extremely low-income units •15 very low-income units •15 low-income units •25 moderate-income units	1/1/2031	6th Cycle	In Progress	Staff is continuously working with developers on affordable housing.	Units		None
L. Affordable Housing Fund	L.2. Hold bi-annual coordination meetings with local affordable housing providers. Prioritize affordable projects in moderate- and high-resource areas with convenient access to transportation, services, and recreation opportunities. Identify additional sources of public funds for affordable housing.	1/1/2031	6th Cycle	Continuous	Staff meets with developers regularly through the Project Review Committee meetings, which is available virtually. In 2025, staff met affordable housing developers 3 times.	Meetings	3	None
L. Affordable Housing Fund	L. 3. Prioritize affordable projects in moderate- and high-resource areas with convenient access to transportation, services, and recreation opportunities. Identify additional sources of public funds for affordable housing.	1/1/2031	6th Cycle	Continuous	In 2025, the City approved the Crawford Way Project, that consisted of 9 affordable units and 91 market rate units. The project site is conveniently located with access to shops and transit.	Units	9	https://d2kbkoa27fdvtw.cloudfront.net/americancanyon/7e621fe13816607d2036e152d0bac70a0.pdf
L. Affordable Housing Fund	L. 4. Identify additional sources of public funds for affordable housing.	1/1/2031	6th Cycle	Continuous	City received $555,781 in affordable housing nexus fees for 2025. Staff meets with developers regularly through the Project Review Committee (PRC) meetings.	Other		None
M. Incentives for Affordable Housing	M.1. During the planning period, support development of at least 115 lower- and moderate-income units: •81 extremely low-income units •88 very low-income units •109 low-income units •95 moderate-income units	1/1/2031	6th Cycle	Continuous	In 2025, the City approved the Crawford Way Project that includes 9 affordable condo units.	Units	9	https://d2kbkoa27fdvtw.cloudfront.net/americancanyon/7e621fe13816607d2036e152d0bac70a0.pdf
M. Incentives for Affordable Housing	M.2. Provide accessible information on incentives for affordable housing development on City website.	1/1/2031	6th Cycle	Completed	The City receives housing services from the City of Napa Housing Authority (HACN). The HACN website has been updated to allow for multiple languages in 2024.	Other		https://www.cityofnapa.org/840/Housing-Resources
M. Incentives for Affordable Housing	M.3. Meet with at least one established and bona fide developer annually to provide information on density bonus programs and other available incentives.	1/1/2031	6th Cycle	Continuous	Staff met with affordable housing developers 3 times in 2025.	Meetings	3	None
N. Identification and Application for Funding	N.1. Partner with affordable housing developers or non-profit agencies in the pursuit of four project-based funding opportunities in the planning period.	1/1/2031	6th Cycle	Continuous	City staff and HACN also conducted 3 "meet me in the streets" events that provided housing information to the public in 2025.	Other		None
N. Identification and Application for Funding	N.2. Create an inventory of funding opportunities available to the City and local developers within six month of the adoption deadline.	1/1/2024	6th Cycle	Completed	City contracts housing services with HACN, which administers funding opportunities.	Other		https://www.cityofnapa.org/840/Housing-Resources

N. Identification and Application for Funding	N.3. Provide information regarding identified funding opportunities on the City website in 2023 with annual updates thereafter.	12/31/2023	6th Cycle	Continuous	City contracts housing services with HACN, which administers funding opportunities.	Other		https://www.cityofnapa.org/840/Housing-Resources
N. Identification and Application for Funding	N.4. Contact affordable housing developers and non-profit housing agencies to explore potential funding opportunities and public-private partnerships.	1/1/2031	6th Cycle	Continuous	Meeting with developers and non-profit organizations is ongoing.	Meetings		None
O. Funding to Address Nongovernmental Constraints	O.1. During the planning period, submit competitive CDBG grant applications funds to support development of: •10 very low-income units •10 low-income units •20 moderate-income units	1/1/2031	6th Cycle	Continuous	City is actively pursuing CDBG funding opportunities. We will pursue funding opportunities when available.	Other		None
O. Funding to Address Nongovernmental Constraints	O.2. Improve public funds invested in development of affordable housing that contributes to disproportionate housing needs and disparities in access to opportunity.	1/1/2031	6th Cycle	Continuous	City is looking into opportunities to work with affordable housing developers.	Other		None
P. Density Bonus Program	P.1. Ensure density bonus information is easily available to the public and housing developers.	1/1/2026	6th Cycle	In Progress	In 2025, the City approved the Crawford Way Project that includes 9 affordable condo units. The project requested a density bonus of 20% to increase the total units from 87 to 100.	Units	9	https://d2kbkoa27fdvtw.cloudfront.net/americancanyon/7e621fe13816607d2036e152d0bac70a0.pdf
P. Density Bonus Program	P.2. During the planning period, implement density bonus regulations for development of: •15 extremely low-income units •45 very low-income units •65 low-income units	12/31/2026	6th Cycle	Completed	City completed an update to ADU and Density Bonus regulations in March of 2024.	Other		https://portal.laserfiche.com/Portal/DocView.aspx?id=190948&repo=r-f53bdda4
P. Density Bonus Program	P.3. Provide informational materials on the City website and at the planning counter.	12/31/2024	6th Cycle	Completed	Density Bonus brochure was updated in 2023. Density bonus chapter of Municipal Code is available online.	Other		https://portal.laserfiche.com/Portal/Browse.aspx?id=68299&repo=r-f53bdda4 and https://law.cityofamericancanyon.org/us/ca/cities/american-canyon/code/19.27
P. Density Bonus Program	P.4. Work to overcome the lack of language access by providing informational materials in multiple languages on the City website.	12/31/2024	6th Cycle	In Progress	Translation of brochure is scheduled for 2026.	Other		None
Q. Planned Development Process	Q.1. Consistent with State Law, evaluate proposed alternative development standards to support development of: •6 very low-income units •10 low-income units •40 units accessible to seniors or persons with a disability	1/1/2031	6th Cycle	In Progress	In 2025, the City approved the Crawford Way Project that includes 9 affordable condo units. The project will provide the 9 units at the low-income level.	Units	9	https://portal.laserfiche.com/Portal/DocView.aspx?id=267288&repo=r-f53bdda4
Q. Planned Development Process	Q.2. Provide informational materials in on the City website by 2024.	12/31/2024	6th Cycle	Completed	Planned Development Brochure was available since 2024.	Other		https://portal.laserfiche.com/Portal/Browse.aspx?id=68299&repo=r-f53bdda4

R. Assist in Accessing Grant Funding	R.1. Partner with, or provide technical assistance to, affordable housing developers in the pursuit of funding to assist in development of: •20 very-low income units •20 low-income units •60 units accessible to seniors or persons with a disability	1/1/2031	6th Cycle	Continuous	There were no affordable-housing projects that utiliized local, State, or Federal funding in 2025.	Units		None
R. Assist in Accessing Grant Funding	R.2. Address the shortage of public funds invested in development of affordable housing that contributes to disproportionate housing needs and disparities in access to opportunity	1/1/2031	6th Cycle	Continuous	City is continuously looking into opportunities for more public funding for affordable housing.	Other		None
S. Partner with the Housing Authority	S.1. Meet with the Housing Authority to explore potential partnership opportunities at least once a year.	1/1/2031	6th Cycle	Continuous	City corresponds with the Housing Authority regularly. In 2025, City staff and the Housing Authority hosted 3 "Meet me in the streets" events, which brought housing information to the public.	Meetings	3	None
S. Partner with the Housing Authority	S.2. Obtain additional funding to address the shortage of public funds invested in development of affordable housing that contributes to disproportionate housing needs and disparities in access to opportunity.	1/1/2031	6th Cycle	Continuous	City is continuously looking into opportunities for more public funding for affordable housing.	Other		None
T. Homebuyer Assistance Program	T.1. Identify and apply for two funding opportunities.	1/1/2031	6th Cycle	In Progress	No additional funding opportunities were available in 2025. Homebuyer Assistance Program is on track for 2026. We are hopeful a funding source will be available by 2026 for Homebuyer Assistance.	Households		None
T. Homebuyer Assistance Program	T.2. Depending on funding availability, provide direct assistance to eight first-time homebuyers.	1/1/2031	6th Cycle	In Progress	No additional funding opportunities were available in 2025. Homebuyer Assistance Program is on track for 2026.	Households		None
T. Homebuyer Assistance Program	T.3. Increase opportunities for housing mobility by providing direct assistance to first-time and lower-income homebuyers.	1/1/2031	6th Cycle	Continuous	City and HACN are hopeful a funding source will be available by 2026 for Homebuyer Assistance.	Households		None
T. Homebuyer Assistance Program	T.4. Work to overcome lack of language access by providing informational materials in multiple languages on the City website.	12/31/2023	6th Cycle	Completed	City partners with HACN, which has a website available in multiple languages for Homebuyer assistance.	Other		https://www.cityofnapa.org/840/Housing-Resources
U. Incentives for Lot Consolidation	U.1. Through a lot consolidation program, incentivize development of: •10 units affordable to lower incomes •10 units accessible to seniors or persons with a disability	12/31/2025	6th Cycle	In Progress	In 2025, there were no housing projects that required lot consolidation. Lot Consolidation Program is scheduled for 2026.	Units		None

U. Incentives for Lot Consolidation	U.2. Engage developers to identify and discuss potential sites annually and as new lots are identified.	1/1/2031	6th Cycle	Continuous	City is actively pursuing opportunities for lot consolidation. Staff meets with developers regularly in the Project Review Committee meetings.	Meetings		None
V. Inclusionary Housing Program	V.1. Encourage development of: •20 very low-income units •20 low-income units •20 moderate-income units •20 units accessible to seniors and persons with a disability	1/1/2031	6th Cycle	Continuous	The City approved the Crawford Way Multifamily Project in 2025, which consisted of 100 units, where 9 were low-income.	Units	9	https://portal.laserfiche.com/Portal/DocView.aspx?id=267288&repo=r-f53bdda4
V. Inclusionary Housing Program	V.2. At least once annually during the planning period, review and propose updates to the City's existing inclusionary zoning ordinance to address disproportionate housing needs and disparities in access to opportunity related to housing cost factors.	1/1/2031	6th Cycle	Continuous	Review of Inclusionary Zoning Ordinance scheduled for 2026.	Meetings		None
V. Inclusionary Housing Program	V.3. Engage with market-rate developers and organizations that represent low-income households to discuss constraints and potential revisions to the Inclusionary Housing Program annually.	1/1/2031	6th Cycle	Continuous	The City approved the Crawford Way Multifamily Project in 2025, which consisted of 100 units, where 9 were low-income.	Units	9	https://portal.laserfiche.com/Portal/DocView.aspx?id=267288&repo=r-f53bdda4
W. Preserve At-Risk Housing	W.1. Preserve all affordable units during the planning period. W.2. Monitor at-risk status of assisted affordable housing units annually.	1/1/2031	6th Cycle	Continuous	City does not show any regulatory agreements at risk in the next 2 years.	Units		None
X. Mobilehome Park Rent Stabilization Program	X.1. Enforce the Mobilehome Park Rent Stabilization Program. X.2. Retain all affordable mobilehome park units	1/1/2031	6th Cycle	Continuous	City continued to enforce the Mobilehome Park Rent Stabilization Program in 2025.	Other		None
Y. Rental Assistance Programs	Y.1. Address the high cost of rent for lower income households by partnering with the Housing Authority in the administration of at least 140 housing choice vouchers regionally, including 34 at the Valley View Senior Apartments in American Canyon.	1/1/2031	6th Cycle	Continuous	The City partners with the Napa City Housing Authority, and rental assistance programs are available. Rental Assistance Programs are all operating normally.	Households		https://www.cityofnapa.org/209/Rental-Assistance-Section-8
Y. Rental Assistance Programs	Y.2. Engage with the Housing Authority annually to discuss opportunities to pursue additional funds for rental assistance programs.	1/1/2031	6th Cycle	Continuous	The City partners with the Napa City Housing Authority, and rental assistance programs are available. Rental Assistance Programs are all operating normally.	Other		https://www.cityofnapa.org/209/Rental-Assistance-Section-8
Y. Rental Assistance Programs	Y.3. Provide informational materials detailing existing rental assistance programs and available resources on the City website by 2024.	12/31/2024	6th Cycle	Completed	The City partners with the Napa City Housing Authority, and rental assistance information is available on their website in multiple langauges.	Other		https://www.cityofnapa.org/209/Rental-Assistance-Section-8
Z. Senior Homeowner Assistance	Z.1. Inform seniors about City programs that assist with rehabilitation costs by providing information on the City website by 2024.	12/31/2024	6th Cycle	Completed	Home Repair assistance applications are available on the City website since 2024.	Other		https://www.americancanyon.gov/Live/Local-Resources/Housing-Resources

Z. Senior Homeowner Assistance	Z.2. Outreach directly with 100 senior homeowners during the planning period, including 50 in the first three years of the planning period.	1/1/2031	6th Cycle	Continuous	City staff and HACN conducted 3 "meet me in the streets" events that provided information and applications to the public in 2025. City met 20 seniors and provided 2 applications in 2025.	Persons	20	None
Z. Senior Homeowner Assistance	Z.3. Provide technical assistance to assist 10 senior households with funding applications.	1/1/2031	6th Cycle	Continuous	City is on track to assist in 10 senior household applications.	Households		None
AA. Housing for Persons with Disabilities	AA. 1. Encourage development of 40 affordable units accessible to persons with a disability, including 25 by 2028 .	1/1/2028	6th Cycle	In Progress	City is actively pursuing opportunities to work with developers on developing affordable housing for persons with disabilities.	Units		None
AA. Housing for Persons with Disabilities	AA.2. Provide information on financial and regulatory incentives to prospective developers directly and on the City website.	1/1/2028	6th Cycle	In Progress	Informational flyers are scheduled to be completed by 2026.	Other		None
BB. Outreach to Developmentally Disabled	BB. 1. Provide direct outreach to 20 households with persons with a developmental disability.	1/1/2031	6th Cycle	In Progress	City is working with North Bay Regional Center on outreach efforts.	Households		None
BB. Outreach to Developmentally Disabled	BB.2. Provide information on available resources and the North Bay Regional Center on the City website.	1/1/2031	6th Cycle	Completed	North Bay Regional Center contact information is on the City's Housing Resources Website.	Other		https://www.americancanyon.gov/Live/Local-Resources/Housing-Resources
CC. Facilitate Construction of Large Units	CC.1. Encourage development of 40 large housing units, including 20 available to lower income households	1/1/2031	6th Cycle	Continuous	In 2025, the City approved the Crawford Way Project that includes 9 affordable condo units. 3 of the 9 units are large units.	Units	3	None
CC. Facilitate Construction of Large Units	CC.2. Review and revise the informational materials provided on the City website and at the planning division counter by 2024.	12/31/2024	6th Cycle	Continuous	Construction of Large Units brochure available since 2024.	Other		https://portal.laserfiche.com/Portal/Browse.aspx?id=68299&repo=r-f53bdda4
DD. Farmworker Housing	DD.1. Provide incentives to encourage development of 25 units intended as farmworker housing.	1/1/2031	6th Cycle	In Progress	In April of 2024, the City Council revised the Zoning Code to remove the conditional use permit (CUP) requirement for large farm employee housnig in the Community Commercial Zone. City works with neighboring jurisdictions regarding farmworker housing.	Units		https://www.napacounty.gov/467/Napa-County-Housing-Authority
DD. Farmworker Housing	DD.2. Meet bi-annually with regional partners and neighboring jurisdictions to coordinate regional efforts.	1/1/2031	6th Cycle	Continuous	City will look into meeting with jurisdictions regarding farmworker housing in 2026.	Meetings		None
EE. Distribute Homeless Shelter Information	EE.1. Provide information on resources to those in need of shelter, with a goal to directly connect with 50 households in the planning period, including 30 by 2028.	12/31/2028	6th Cycle	In Progress	Homeless Shelter Information is available from Napa County, which is updated annually. In 2025, there were no cases of homelessness in the City.	Households		https://www.napacounty.gov/272/Homeless-Services

EE. Distribute Homeless Shelter Information	EE.2. Provide information and training, as necessary, to City staff in direct contact with residents experiencing homelessness.	1/1/2031	6th Cycle	Continuous	City will look into information and training for contact with residents experiencing homelessness by 2031.	Other		
FF. Affirmatively Furthering Fair Housing	FF.1. Identify private programs for shared living that connect those with a home and are willing to share living accommodations with those that are seeking housing, particularly persons with disabilities, seniors, students, and single person households, and provide information and links to the programs on the City website by 2024.	12/31/2024	6th Cycle	In Progress	City will look into shared living programs in 2026.	Other		None
FF. Affirmatively Furthering Fair Housing	FF. 2. Invest and encourage outside investment in infrastructure improvements throughout the city, particularly to increase connectivity and fill gaps. Investigate investment opportunities annually and with each update to the Capital Improvement Program.	1/1/2031	6th Cycle	Continuous	The City's CIP progress for 2025 was explained to the Planning Commission and found consistent with the General Plan in April of 2025. It was approved by the City Council on June 3, 2025.	Other		https://d2kbkoa27fdvtw.cloudfront.net/americancanyon/433321c7daa801508b67c2ed5ca2a8e30.pdf, and https://d2kbkoa27fdvtw.cloudfront.net/americancanyon/65446a5c68b5ba41ea7da6b59e21eda40.pdf
FF. Affirmatively Furthering Fair Housing	FF.3. Participate in Napa Valley Transportation Authority Transit Route Updates as they occur to encourage transit improvements to VineGo and American Canyon Transit in neighborhoods with below average walkability scores (Figure C21) and areas that are not within 0.5 miles of a transit stop.	1/1/2031	6th Cycle	Continuous	City meets with NVTA regularly. City will look into encouraging transit improvements to the VineGo in 2026.	Other		None
FF. Affirmatively Furthering Fair Housing	FF. 4. Expand the bicycle and pedestrian infrastructure network throughout the city to improve bikeability and walkability, especially in areas with below-average walkability scores, as shown on Figure C21.	1/1/2031	6th Cycle	Continuous	City will work with NVTA to look into opportunities to expand the bicycle and pedestrian network in 2026.	Other		None
FF. Affirmatively Furthering Fair Housing	FF. 5. By 2026, update the City's accessibility program with emphasis on improving access to public buildings, facilities and housing, and infrastructure improvements including sidewalks and pedestrian crossings to increase accessibility for all residents of the city, especially for persons with disabilities. Within this effort, engage with disability rights groups to conduct a neighborhood gap analysis.	12/31/2026	6th Cycle	In Progress	City will review their accessibility program in 2026.	Other		None
GG. Distribute Fair Housing Information	GG. 1. Provide information to City staff immediately. GG. 2. Update informational materials and website content related to Housing Authority services by 2024 and annually thereafter. Provide these materials in multiple languages.	1/1/2024	6th Cycle	Completed	City contracts fair housing services with Fair Housing Napa Valley (FHNV). The FHNV site has been updated to include multiple languages in 2024, including Arabic, Chinese, Spanish, Tagalog, and Vietnamese.	Other		https://napafairhousing.org/

GG. Distribute Fair Housing Information	GG. 3. Increase fair housing outreach through staff training, updated resource materials, and multi-language outreach (in particular, Spanish and Tagalog). Ensure materials are available at mobilehome parks.	1/1/2031	6th Cycle	Continuous	City contracts fair housing services with Fair Housing Napa Valley (FHNV). The FHNV site has been updated to include multiple languages in 2024, including Arabic, Chinese, Spanish, Tagalog, and Vietnamese.	Other		https://napafairhousing.org/
HH. Fair Housing Enforcement and Outreach	•Participate in FHNV meetings, at least once annually, to coordinate regional responses to housing discrimination issues. •At least once annually, work with FHNV to obtain feedback through a multimedia campaign, including public surveys, focused discussions, and in-person to obtain public input and feedback on fair housing issues. With FHNV, modify approach to outreach or provide information to the community as needed. •Work with the FHNV to conduct random testing at least once every five years. Specifically, with the release of the 2020 Census, determine the appropriate biases be tested in the city. •At least once a year during the 2023 – 2031 planning period, ensure the City's contract with FHNV continues to mutually resolve rent disputes and provide education to tenants and landlords on their rights. •Conduct at least one fair housing workshop annually with targeted populations, including residents of mobilehome parks, people who speak English as a second language, seniors, and people with disabilities. •Partner with neighborhood groups and other community organizations to conduct outreach and education activities. •Conduct an annual workshop and partner	1/1/2031	6th Cycle	Continuous	On 5/20/2025, FHNV provided their annual report to the City Council.	Other		https://americancanyon.granicus.com/MediaPlayer.php?view_id=18&clip_id=1866
II. Maintain Adequate Staffing	Maintain adequate staffing levels. Recruit a diverse and multilingual staff by considering diversity in hiring decisions and by promoting job postings in a variety of languages and on a variety of platforms.	1/1/2031	6th Cycle	Continuous	There were no job postings for the Community Development Department or housing-related positions in 2025. However, the Community Development Department has purchased a new state-of-the-art permitting software that will help streamline permits and entitlements. The new software decreases processing times and provides more transparency for the users. The new software deployed in 2025.	Persons		https://americancanyonca.portal.opengov.com/categories/1076

JJ. Encourage Sustainable Building	JJ. 1. Encourage sustainable building design in all residential development.	1/1/2031	6th Cycle	Completed	The City identified sustainability policies in the General Plan in November of 2025.	Meetings	2	https://portal.laserfiche.com/Portal/DocView.aspx?id=402733&repo=r-f53bdda4
JJ. Encourage Sustainable Building	JJ.2. Update the Building Code as necessary for compliance with periodic updates to State building code and CalGreen requirements.	1/1/2031	6th Cycle	Completed	City amended the Municipal Code that references the 2022 CBC to comply with the 2025 CBC in November of 2025.	Meetings	2	https://portal.laserfiche.com/Portal/DocView.aspx?id=404233&repo=r-f53bdda4
JJ. Encourage Sustainable Building	JJ.3. Provide information on resources and incentives on the City website.	1/1/2031	6th Cycle	Continuous	Information on resources and incentives to encourage sustainable building is scheduled for 2026	Other		None
KK. Energy Conservation Fact Sheet	Provide and update, as necessary, information fact sheets on energy conservation measures on the City website and at the planning counter.	1/1/2031	6th Cycle	In Progress	City is planning on updating energy fact sheets in 2026	Other		None
LL. Adjust Utility Allowances for Green Affordable Housing Units	Incentivize green affordable housing projects. Review and update utility allowances annually.	1/1/2031	6th Cycle	Continuous	Utility Allowances were updated in 2024. There were no changes in 2025.	Other		https://www.americancanyon.gov/Live/Local-Resources/Housing-Resources
MM. Adopt Streamlined Application Approval Procedures	Create a process to facilitate review of applications submitted pursuant to SB 35.	1/1/2025	6th Cycle	Continuous	City did not receive any SB-35 applications in 2025. City complies with SB 35 application procedures outlined by HCD.	Other		https://www.hcd.ca.gov/policy-research/docs/sb-35-guidelines-update-final.pdf
NN. Pipeline Projects	Facilitate the development of all 1,539 units anticipated to be developed in the 12 pending and approved projects in sites inventory.	1/1/2031	6th Cycle	Continuous	City updated their Pipeline Projects list in 2025. The City issued permits for 594 units in this housing cycle.	Units	1539	None

Jurisdiction	Canyon	
Reporting Period	2025	(Jan. 1 - Dec. 31)
Planning	6th Cycle	01/31/2023 - 01/31/2031

ANNUAL ELEMENT PROGRESS REPORT
Housing Element Implementation
(CCR Title 25 §6202)

Note: "+" indicates an optional field
Cells in grey contain auto-calculation formulas

Table E
Commercial Development Bonus Approved pursuant to GC Section 65915.7

Project Identifier				Units Constructed as Part of Agreement				Description of Commercial Development Bonus	Commercial Development Bonus Date Approved
1				2				3	4
APN	Street Address	Project Name+	Local Jurisdiction Tracking ID+	Very Low Income	Low Income	Moderate Income	Above Moderate Income	Description of Commercial Development Bonus	Commercial Development Bonus Date Approved
Summary Row: Start Data Entry Below									

Jurisdiction	Canyon	
Reporting Period	2025	(Jan. 1 - Dec. 31)
Planning Period	6th Cycle	01/31/2023 - 01/31/2031

ANNUAL ELEMENT PROGRESS REPORT

Housing Element Implementation

Note: "+" indicates an optional field

Cells in grey contain auto-calculation formulas

Table F

Units Rehabilitated, Preserved and Acquired for Alternative Adequate Sites pursuant to Government Code section 65583.1(c)

Please note this table is optional: The jurisdiction can use this table to report units that have been substantially rehabilitated, converted from non-affordable to affordable by acquisition, and preserved, including mobilehome park preservation, consistent with the standards set forth in Government Code section 65583.1, subdivision (c). Please note, motel, hotel, hostel rooms or other structures that are converted from non-residential to residential units pursuant to Government Code section 65583.1(c)(1)(D) are considered net-new housing units and must be reported in Table A2 and not reported in Table F.

Activity Type	Units that Do Not Count Towards RHNA+ Listed for Informational Purposes Only				Units that Count Towards RHNA + Note - Because the statutory requirements severely limit what can be counted, please contact HCD at apr@hcd.ca.gov and we will unlock the form which enable you to populate these fields.				The description should adequately document how each unit complies with subsection (c) of Government Code Section 65583.1+. For detailed reporting requirements, see the chcklist here:
	Extremely Low-Income+	Very Low-Income+	Low-Income+	TOTAL UNITS+	Extremely Low-Income+	Very Low-Income+	Low-Income+	TOTAL UNITS+	https://www.hcd.ca.gov/community-development/docs/adequate-sites-checklist.pdf
Rehabilitation Activity									
Preservation of Units At-Risk									
Acquisition of Units									
Mobilehome Park Preservation									
Total Units by Income									

Jurisdiction	American Canyon	
Reporting Period	2025	(Jan. 1 - Dec. 31)
Planning Period	6th Cycle	01/31/2023 - 01/31/2031

ANNUAL ELEMENT PROGRESS REPORT

Housing Element Implementation

Note: "+" indicates an optional field

Cells in grey contain auto-calculation formulas

Table F2
Above Moderate Income Units Converted to Moderate Income Pursuant to Government Code section 65400.2

For up to 25 percent of a jurisdiction's moderate-income regional housing need allocation, the planning agency may include the number of units in an existing multifamily building that were converted to deed-restricted rental housing for moderate-income households by the imposition of affordability covenants and restrictions for the unit. Before adding information to this table, please ensure housing developments meet the requirements described in Government Code 65400.2(b).

Project Identifier					Unit Types		Affordability by Household Incomes After Conversion							Units credited toward Moderate Income RHNA		Notes
1					2	3	4							5		6
Prior APN+	Current APN	Street Address	Project Name+	Local Jurisdiction Tracking ID	Unit Category (2 to 4,5+)	Tenure R=Renter	Very Low-Income Deed Restricted	Very Low-Income Non Deed Restricted	Low- Income Deed Restricted	Low- Income Non Deed Restricted	Moderate-Income Deed Restricted	Moderate-Income Non Deed Restricted	Above Moderate-Income	Total Moderate Income Units Converted from Above Moderate	Date Converted	Notes
Summary Row: Start Data Entry Below							0	0	0	0	0	0	0	0		

Jurisdiction	American Canyon	
Reporting Period	2025	(Jan. 1 - Dec. 31)
Period	6th Cycle	01/31/2023 - 01/31/2031

NOTE: This table must only be filled out if the housing element sites inventory contains a site which is or was owned by the reporting jurisdiction, and has been sold, leased, or otherwise disposed of during the reporting

ANNUAL ELEMENT PROGRESS REPORT
Housing Element Implementation

Note: "+" indicates an optional field

Cells in grey contain auto-calculation formulas

Table G

Locally Owned Lands Included in the Housing Element Sites Inventory that have been sold, leased, or otherwise disposed of

Project Identifier						
1				2	3	4
APN	**Street Address**	**Project Name+**	**Local Jurisdiction Tracking ID+**	**Realistic Capacity Identified in the Housing Element**	**Entity to whom the site transferred**	**Intended Use for Site**
Summary Row: Start Data Entry Below						

Jurisdiction	American Canyon	
Reporting Period	2025	(Jan. 1 - Dec. 31)

NOTE: This table must contain an inventory of ALL surplus/excess lands the reporting jurisdiction owns

Note: "+" indicates an optional field
Cells in grey contain auto-calculation formulas

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Housing Element Implementation

Table H
Locally Owned Surplus Sites

Parcel Identifier				Designation	Size	Notes
1	2	3	4	5	6	7
APN	**Street Address/Intersection**	**Existing Use**	**Number of Units**	**Surplus Designation**	**Parcel Size (in acres)**	**Notes**
Summary Row: Start Data Entry Below						

Jurisdiction	American Canyon	
Reporting Period	2025	(Jan. 1 - Dec. 31)
Planning Period	6th Cycle	01/31/2023 - 01/31/2031

NOTE: STUDENT HOUSING WITH DENSITY BONUS ONLY. This table only needs to be completed if there were student housing projects WITH a density bonus approved pursuant to Government Code65915(b)(1)(F)

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Housing Element Implementation

Note:
Cells in gre

Table J

Student housing development for lower income students for which was granted a density bonus pursuant to subparagraph (F) of paragraph (1) of subdivision (b) of Se

Project Identifier				Project Type	Date	Units (Beds/Student Capacity) Approved						
1				2	3	4						
APN	**Street Address**	**Project Name+**	**Local Jurisdiction Tracking ID+**	**Unit Category** (SH - Student Housing)	**Date**	**Very Low-Income Deed Restricted**	**Very Low-Income Non Deed Restricted**	**Low- Income Deed Restricted**	**Low- Income Non Deed Restricted**	**Moderate-Income Deed Restricted**	**Moderate-Income Non Deed Restricted**	**Above Moderate-Income**
Summary Row: Start Data Entry Below												

Jurisdiction	American Canyon	
Reporting Period	2025	(Jan. 1 - Dec. 31)
Planning Period	6th Cycle	01/31/2023 - 01/31/2031

ANNUAL ELEMENT PROGRESS REPORT

Table K
Tenant Preference Policy

Local governments are required to inform HCD about any local tenant preference ordinance the local government maintains when the jurisdiction submits their annual progress report on housing approvals and production, per Government Code 7061 (SB 649, 2022, Cortese). Effective January 1, 2023, local governments adopting a tenant preference are required to create a webpage on their internet website containing authorizing local ordinance and supporting materials, no more than 90 days after the ordinance becomes operational.

Does the Jurisdiction have a local tenant preference policy?	No
If the jurisdiction has a local tenant preference policy, provide a link to the jurisdiction's webpage containing authorizing local ordinance and supporting materials.	
Notes	

Jurisdiction	American Canyon	
Reporting Period	2025	(Jan. 1 - Dec. 31)

NOTE: This table needs to be completed with any sites within your jurisdiction that were newly added to a National, State, or Local register of historic places within the reporting year. If none, leave blank.

Note: "+" indicates an optional field
Cells in grey contain auto-calculation formulas

ANNUAL ELEMENT PROGRESS REPORT
Housing Element Implementation

Table L
Historical Resources

Parcel Identifier		Designation				Size	Notes
1		2				3	4
APN	**Street Address/Intersection**	**Date of Designation**	**Designation Level**	**Historic Site Period**	**Areas of Significance**	**Parcel Size (in acres)**	**Notes**
Summary Row:							

Jurisdiction	American Canyon	
Reporting Year	2025	(Jan. 1 - Dec. 31)

ANNUAL ELEMENT PROGRESS REPORT
Local Early Action Planning (LEAP) Reporting
(CCR Title 25 §6202)

Please update the status of the proposed uses listed in the entity's application for funding and the corresponding impact on housing within the region or jurisdiction, as applicable, categorized based on the eligible uses specified in Section 50515.02 or 50515.03, as applicable.

Total Award Amount	$ -	*Total award amount is auto-populated based on amounts entered in rows 15-26.*

Task	$ Amount Awarded	$ Cumulative Reimbursement Requested	Task Status	Other Funding	Notes

Summary of entitlements, building permits, and certificates of occupancy (auto-populated from Table A2)

Completed Entitlement Issued by Affordability Summary		
Income Level		**Current Year**
Acutely Low	Deed Restricted	0
	Non-Deed Restricted	0
Extremely Low	Deed Restricted	0
	Non-Deed Restricted	0
Very Low	Deed Restricted	0
	Non-Deed Restricted	4
Low	Deed Restricted	9
	Non-Deed Restricted	0
Moderate	Deed Restricted	0
	Non-Deed Restricted	0
Above Moderate		91
Total Units		**104**

Building Permits Issued by Affordability Summary		
Income Level		**Current Year**
Acutely Low	Deed Restricted	0
	Non-Deed Restricted	0
Extremely Low	Deed Restricted	0
	Non-Deed Restricted	0
Very Low	Deed Restricted	0
	Non-Deed Restricted	5
Low	Deed Restricted	0
	Non-Deed Restricted	1
Moderate	Deed Restricted	0
	Non-Deed Restricted	0
Above Moderate		150
Total Units		**156**

Certificate of Occupancy Issued by Affordability Summary		
Income Level		**Current Year**
Acutely Low	Deed Restricted	0
	Non-Deed Restricted	0
Extremely Low	Deed Restricted	0
	Non-Deed Restricted	0
Very Low	Deed Restricted	0
	Non-Deed Restricted	4
Low	Deed Restricted	0
	Non-Deed Restricted	4
Moderate	Deed Restricted	0
	Non-Deed Restricted	0
Above Moderate		70
Total Units		**78**

	Programs	Objectives	Implements Which Policy(ies)	Responsible Party Supporting Department(s)	Potential Funding Source	Timeline
A	**No-Net-Loss Evaluation Procedure** Ensure sufficient residential capacity is maintained to accommodate the RHNA by continuing to implement an ongoing (project-by-project) evaluation procedure pursuant to Government Code Section 56863. The outcomes of monitoring shall be described in the City's annual housing reports submitted to HCD as required pursuant to GC Section 65400.	Maintain a supply of developable land adequate to accommodate the RHNA.	H-1.1 H-1.2 H-1.3 H-8.7 H-8.10	Community Development Department	General Fund	Annually

	Programs	Objectives	Implements Which Policy(ies)	Responsible Party Supporting Department(s)	Potential Funding Source	Timeline
B	**Available Sites Inventory** The City will prepare and maintain publicly available sites inventory that allows developers to understand suitable sites by household income level. The City will monitor the status of current development projects listed as credits toward RHNA capacity and will remove and replace units assumed on sites if development within the planning period becomes infeasible. The City will consider the need to affirmatively further fair housing in the inventory sites by designating sites for lower- and moderate-income households in the western portion of the city. The City will monitor progress toward program objectives and implement additional measures as necessary if the metrics are not being met.	Identify housing sites suitable to accommodate 622 housing units: • Very low income: 169 units • Low-income: 109 units • Moderate-income: 95 units • Above moderate-income: 249 units Maintain a publicly available inventory of parcels on the City website that meet the requirements of Government Code Section 65583.2(c). Provide sites appropriate for affordable housing in low density and higher income areas to proactively work to overcome concentrations of lower- and moderate-income earning populations.	H-1.1 H-1.3 H-8.7 H-8.10	Community Development Department	General Fund	Publicly available inventory on City website: 2023 Update sites inventory: annual
C	**Municipal Code Updates** The City will amend the Municipal Code to: • Allow low barrier navigation centers for compliance with Government Code Sections 65660 and 65668 (AB 101). • Allow small residential care facilities in the RRH zone in compliance with California Government Code Section 65583.	Provide zoning for a variety of housing types. Identify and remove constraints to housing production. Evaluate and update existing zoning to ensure compliance with State-mandated streamlining requirements (ADUs, area planning, and objective design standards) to address disproportionate	H-1.6 H-3.3 H-7.5 H-7.6 H-7.8 H-7.9 H-7.10 H-8.1 H-8.2 H-8.4 H-8.7	Community Development Department	General Fund State and regional grant funding	Update Municipal Code within three years of Housing Element adoption (by January 2026). Emergency Shelter resident parking requirements deleted on April 18, 2023 (Ordinance 2023-03)

Programs	Objectives	Implements Which Policy(ies)	Responsible Party Supporting Department(s)	Potential Funding Source	Timeline
• Define and create a process to permit large residential care facilities in all residential zones, subject to objective standards similar to other residential uses in the same district. • Update Chapter 19.27 (Density Bonus) for compliance with California Government Code Sections 65915 through 65918. • Define and allow manufactured housing subject only to the restrictions of single-family uses. • Update FAR standards in the CN and CC zoning districts to allow a minimum of 1.0 for projects with three to seven units or 1.25 for projects with eight to 10 units. • Update standards related to transitional and supportive housing for compliance with AB 2162. • Remove the conditional use permit requirement for large farm employee housing in the CC district. • Revise Chapter 19.41 (Design Permits) to limit subjectivity in review and approval of housing developments and provide objective design standards for developments protected by the Housing Accountability Act under Government Code Section 65589.5.	housing needs and disparities in access to opportunity related to land use and zoning issues.	H-8.10			

	Programs	Objectives	Implements Which Policy(ies)	Responsible Party Supporting Department(s)	Potential Funding Source	Timeline
	• Modify emergency shelter standards to remove the requirement for occupant parking.					
D	**General Plan Update** The City will update the General Plan for consistency with the 2023-2031 Housing Element Update and for State law compliance. As part of this update, the City will remove growth limits established within the General Plan Land Use Element.	Compliance with State law. Identify and remove constraints to housing production.	H-1.5 H-1.6 H-2.3 H-2.6 H-2.7 H-2.8 H-8.7 H-8.10	Community Development Department	General Fund State and regional grant funding	Growth limits were removed on April 2023 (Resolution 2023-05).
E	**Missing Middle/Workforce Housing** The City will review and amend the zoning ordinance and applicable development standards to encourage and promote missing middle-density housing types (e.g., triplexes, courtyard buildings, townhomes, live/work) to create a diversity of housing types and densities to reduce displacement pressures on residents overpaying for housing. Specifically, the City will evaluate and revise, as necessary, lot sizes, setbacks, height, and parking requirements to encourage development of missing middle housing, particularly in moderate and high resource areas and low-density residential zones.	Revise zoning standards to encourage missing middle housing by 2026. Provide informational materials about missing middle housing development and related zoning code revisions in multiple languages on the City website. Enhance housing mobility and housing choice, encourage development of a variety of missing middle housing types in infill projects. Through revised zoning standards, support development of four missing middle housing developments between 3 and 20 units and 15 moderate-income	H-2.1 H-2.2 H-2.9 H-2.8 H-2.9 H-6.7 H-8.7 H-8.10	Community Development Department City Council	General Fund	Review and revise zoning ordinance and development standards, as necessary, by 2026. Support development of at least four missing middle-density housing developments by 2031. Support development of at least 15 moderate-income units in moderate and high resource areas by 2031.

	Programs	Objectives	Implements Which Policy(ies)	Responsible Party Supporting Department(s)	Potential Funding Source	Timeline
		units in moderate and high-resource areas.				
F	**Accessory Dwelling Units** The City shall continue to incentivize development of accessory dwelling units (ADUs) and adopt, as appropriate, additional programs and incentives for encouraging ADUs, particularly in moderate and high resource, low density areas. For compliance with State law and HCD's findings documented in its February 7, 2023, letter, the City shall update American Canyon Municipal Code (ACMC) Section 19.39.090 to remove subjective design criteria and Sections 19.11.040 and 19.42.020 to allow ADUs in the CN and CC zones by-right. The City shall create informational guides for ADU development, including information on incentives, and make them available on the City website in multiple languages.	Update the Accessory Dwelling Unit Ordinance by 2025 Encourage development of 26 ADUs in the planning period across all income categories Encourage development of the following number of ADUs affordable to low-income households in low-density or high resource areas: • 5 ADUs by 2025 • 10 ADUs by 2028 • 15 ADUs by 2031 Provide informational materials about ADUs and ADU development in multiple languages on the City website.	H-2.7 H-2.8 H-4.6 H-6.7 H-8.7 H-8.10	Community Development Department	General Fund	ADU Ordinance was updated on April 18, 2023 (Ordinance 2023-03). Create informational guides and have available on the City's website by 2025. Support development of 26 ADUs in the city by 2031; including 3 ADUs affordable to low-income households.
G	**Neighborhood Preservation Program** The City shall continue to enforce Neighborhood Preservation (Chapter 9.04 of the Municipal Code), which is designed to ensure that individual properties within neighborhoods are maintained at levels that	Continue to maintain high-quality neighborhoods and minimize impacts to public health, safety, and welfare through active code enforcement.	H-4.1 H-4.2 H-4.3 H-4.4 H-4.5	Community Development Department	General Fund	Active program Ongoing

	Programs	Objectives	Implements Which Policy(ies)	Responsible Party Supporting Department(s)	Potential Funding Source	Timeline
	minimize potential nuisances and public health, safety, and welfare public impacts.					
H	**Residential Rehabilitation Loan Program** Working in collaboration with the City of Napa Housing Authority, the City shall apply as feasible for CDBG funding to support the Residential Rehabilitation Loan Program, which provides no or low deferred interest loans to low-income homeowners to finance home repairs. The City shall publicize information about the program on the City website and shall make information available in multiple languages.	Apply for additional funding annually and as notices of funding available are released. Support the City of Napa Housing Authority to provide funding to repair or replace deficiencies to residential structural, mechanical, plumbing, and electrical systems, roofing, water damage, energy conservation, correction of health and safety issues and accessibility/mobility modifications. Pursue rehabilitation financing assistance for at least 5 households annually during the 2023- 2031 planning period to address disproportionate housing needs and disparities in access to opportunity related to housing cost factors. Provide informational materials in multiple languages on the City website. Concentrate program outreach in areas where rehabilitation needs are greatest (e.g., east of Highway 29, neighborhoods in the southern part of the city).	H-4.1 H-4.2 H-4.3 H-6.7 H-7.9 H-8.6 H-8.7 H-8.10	City of Napa Housing Authority Community Development Department	General Fund CDBG Grant	Annually apply for CDBG funding. Translated materials on City website: within six weeks of English-version release. Provide support to ensure that at least 40 households in the city participate in the Residential Rehabilitation Loan Program by 2031.

	Programs	Objectives	Implements Which Policy(ies)	Responsible Party Supporting Department(s)	Potential Funding Source	Timeline
I	**Code Enforcement** The City shall continue to use code enforcement efforts to improve the existing housing stock. The City shall inform owners of residential housing units that received code enforcement actions caused by substandard housing conditions with Residential Rehabilitation Loan Program information and shall provide direct technical assistance to lower-income households dealing with code compliance issues. Technical assistance may include, but is not limited to, one-on-one assistance from staff with technical expertise, assistance with the rehabilitation loan program application, or informational workshop events.	Provide direct technical assistance on the Residential Rehabilitation Loan Program to at least 60 households with substandard housing issues that led to code compliance, including: • 15 extremely low-income households • 15 very low-income households, and • 30 low-income households	H-4.1 H-4.2 H-4.5 H-6.7 H-7.9 H-8.6 H-8.7 H-8.10	Community Development Department	General Fund	Provide technical assistance on applying for the Residential Rehabilitation Loan Program to at least 60 households with substandard housing identified through code compliance program by 2031.
J		In 2023, engage housing developers to discuss parking standards and any constraints posed by existing standards. Evaluate parking requirements by 2024, and revise, as necessary, by 2025. Removing unnecessary requirements and constraints posed by parking restrictions will incentivize development of 50	H-1.6 H-5.8 H-6.7 H-7.9 H-8.7 H-8.10 H-9.2	Community Development Department	General Fund	Evaluate parking requirements by 2024, and revise, as necessary, by 2025.

	Programs	Objectives	Implements Which Policy(ies)	Responsible Party Supporting Department(s)	Potential Funding Source	Timeline
		units in the planning period.				
K	**City-owned Land for Affordable Housing** The City shall sell City-owned land, as available and feasible for residential development, at a reduced cost to developers to build affordable housing. The City shall notify non-profit affordable housing developers of opportunity sites as they become available and shall provide information on the sites and incentives for affordable housing development on the City website and in informational brochures available at City Hall. The City shall distribute Requests for Proposals for housing development as sites become available. The City shall, in accordance with AB 1486 (2019) and AB 1255 (2019), annually identify and inventory sites owned by the City that have been sold, leased, or otherwise disposed in the prior year. This inventory shall be publicly available and be included in the Housing Element annual report presented to the City Council and submitted to HCD.	Encourage development of affordable housing on City-owned land. Regularly maintain an inventory of publicly owned surplus or excess land on the City website. Annually release information regarding publicly owned sites that have been sold, leased, or disposed. Notify non-profit affordable housing developers via email as City-owned land becomes available for sale and as the public-facing inventory is revised. Reduce disproportionate housing needs and disparities by evaluating sources of additional public sites for affordable housing.	H-5.8 H-5.16 H-6.7 H-7.9 H-8.5 H-8.7 H-8.10	City Council Community Development Department	General Fund	Annually identify and inventory sites owned by the City that are available for affordable housing development, and sites that have been sold, leased, or otherwise disposed of in the prior year.
L	**Affordable Housing Fund** The City shall provide Affordable Housing Fund financial assistance, as available, to assist	Provide financial assistance for development of at least 65 moderate and	H-5.3 H-5.10 H-5.14	Community Development Department	Affordable Housing Fund	Evaluate opportunities and meeting with developers: biannually.

Programs	Objectives	Implements Which Policy(ies)	Responsible Party Supporting Department(s)	Potential Funding Source	Timeline
construction of affordable housing and/or subsidize affordable housing development impact fees. The City shall review and prioritize potential affordable housing projects based on the following criteria: 1. Convenient access to transit (or provision of transit by the project to meet the needs of its prospective residents). 2. Convenient access to neighborhood services and facilities, as needed by the prospective residents. 3. Convenient access to neighborhood recreation facilities, or onsite provision of adequate facilities. 4. Minimal environmental constraints or cost-effective mitigation of constraints. 5. Cost-effective provision of services and utilities to the site and onsite. 6. Adequate site area to provide sufficient parking, open space, setbacks, and building separations. 7. Location within a moderate and high resource area of the city. The City shall hold informational meetings bi-annually, based on funding availability, to inform affordable	lower-income housing units: • 10 extremely low-income units • 15 very low-income units • 15 low-income units • 25 moderate-income units Hold bi-annual coordination meetings with local affordable housing providers. Prioritize affordable projects in moderate- and high-resource areas with convenient access to transportation, services, and recreation opportunities. Identify additional sources of public funds for affordable housing.	H-6.7 H-7.9 H-8.5 H-8.7 H-8.10	Planning Commission City Council		Provide financial assistance for development of at least 65 moderate and lower-income housing units by 2031.

	Programs	Objectives	Implements Which Policy(ies)	Responsible Party Supporting Department(s)	Potential Funding Source	Timeline
	housing developers of available funding.					
M	**Incentives for Affordable Housing** The City shall facilitate development of affordable housing through the following: 1. Regulatory incentives, such as expediting permit processing, deferred, reduced, or waived fees, or reduced parking requirements; and 2. Providing a density bonus and concessions/incentives for developments that include affordable housing, consistent with State density bonus law. The City shall publicize the above incentives to developers and/or other interested parties by providing informational fliers at the Community Development Department counter and on the City website. The City shall provide information in multiple languages on the City website. The City shall monitor progress toward program objectives annually in the Annual Progress Report and shall implement additional measures as necessary if the metrics are not being met.	During the planning period, support development of at least 115 lower- and moderate-income units: • 81 extremely low-income units • 88 very low-income units • 109 low-income units • 95 moderate-income units Provide accessible information on incentives for affordable housing development on City website. Meet with at least one established and bona fide developer annually to provide information on density bonus programs and other available incentives.	H-1.6 H-5.8 H-5.9 H-5.10 H-7.8 H-7.9 H-8.10	Community Development Department	Affordable Housing Fund General Fund CDBG Grant Federal Tax Credit Financing Section 8 Vouchers	Information on incentives in multiple languages: published on City website by 2024. Support development of at least 115 lower- and moderate-income units by 2031. Meet with developers annually. Monitor progress annually and implement changes as needed.

	Programs	Objectives	Implements Which Policy(ies)	Responsible Party: Supporting Department(s)	Potential Funding Source	Timeline
N	**Identification and Application for Funding** The City shall identify and apply for housing-related funding to assist in the development, rehabilitation, preservation, or acquisition of housing affordable to lower- and moderate-income households. In the pursuit of funding, the City shall create partnerships with affordable housing developers and non-profit organizations in the pursuit of competitive project-based grant opportunities.	Partner with affordable housing developers or non-profit agencies in the pursuit of four project-based funding opportunities in the planning period. Create an inventory of funding opportunities available to the City and local developers within six month of the adoption deadline. Provide information regarding identified funding opportunities on the City website in 2023 with annual updates thereafter. Contact affordable housing developers and non-profit housing agencies to explore potential funding opportunities and public-private partnerships.	H-1.6 H-5.8 H-5.10 H-5.12 H-6.7 H-7.9 H-8.10	Community Development Department	CDBG grants Federal Tax Credit Financing HOME CalHOME HomeKey PLHA AHSC ERAP HHC	Funding applications: four in the planning period, including two by 2026 Inventory of funding opportunities: within six months of the housing element deadline Information to website: 2023 with annual updates Engage developers/non-profits: annually
O	**Funding to Address Nongovernmental Constraints** The City may use CDBG funds to provide necessary on- and off-site improvements for affordable housing developments to reduce development costs. Further, as funding permits, the City may provide financial assistance to offset the cost of land acquisition for development of affordable housing.	During the planning period, submit competitive CDBG grant applications funds to support development of: • 10 very low-income units • 10 low-income units • 20 moderate-income units Improve public funds invested in development of affordable housing that contributes to disproportionate housing needs and	H-1.4 H-1.5 H-1.6 H-2.3 H-5.13 H-5.14 H-7.9 H-8.10	Community Development Department City of Napa Housing Authority	Affordable Housing Fund General Fund	Facilitate CDBG funds for improvements to support development of 40 lower- and moderate-income housing units by 2031

	Programs	Objectives	Implements Which Policy(ies)	Responsible Party Supporting Department(s)	Potential Funding Source	Timeline
		disparities in access to opportunity.				
P	**Density Bonus Program** The City shall continue to offer density bonuses consistent with State law for qualifying affordable housing and senior housing developments. The City shall continue to distribute and revise, as necessary, the City's informational brochure describing the density bonus provisions, and shall provide the information in multiple languages on the City website. As discussed in Program C, the City shall update Chapter 19.27 (Density Bonus) for compliance with California Government Code Sections 65915 through 65918.	Ensure density bonus information is easily available to the public and housing developers. During the planning period, implement density bonus regulations for development of: • 15 extremely low-income units • 45 very low-income units • 65 low-income units Provide informational materials on the City website and at the planning counter Work to overcome lack of language access by providing informational materials in multiple languages on the City website.	H-1.6 H-2.2 H-2.3 H-2.5 H-2.8 H-5.8 H-6.7 H-7.9 H-8.5 H-8.7 H-8.10	Community Development Department	General Fund	Annually Translated materials: by 2024 Update Municipal Code within three years of Housing Element adoption (by January 2026)
Q	**Planned Development Process** To promote development of affordable housing units, the City shall comply with State Law that permits affordable housing applicants to propose alternative development standards, such as alternative parking standards, street improvement standards, maximum density, lot coverage, and height limits.	Consistent with State Law, evaluate proposed alternative development standards to support development of: • 6 very low-income units • 10 low-income units • 40 units accessible to seniors or persons with a disability Provide informational materials in on the City website by 2024.	H-1.6 H-2.3 H-3.1 H-5.8 H-6.7 H-7.9 H-8.5 H-8.7 H-8.10 H-9.2	Community Development Department	General Fund	15 units by 2026. 30 units by 2028. 56 units within the planning period. Reporting: Annually. Information on the City website: by 2024.

	Programs	Objectives	Implements Which Policy(ies)	Responsible Party Supporting Department(s)	Potential Funding Source	Timeline
	The City shall publicize State Law information on the City website.					
R	**Assist in Accessing Grant Funding** The City shall offer assistance in accessing local, State, and Federal funding for affordable housing by applying for such funding, when feasible, in partnership with affordable-housing developer(s), or by providing technical assistance or documentation necessary to support an application for funding.	Partner with, or provide technical assistance to, affordable housing developers in the pursuit of funding to assist in development of: • 20 very-low income units • 20 low-income units • 60 units accessible to seniors or persons with a disability Address the shortage of public funds invested in development of affordable housing that contributes to disproportionate housing needs and disparities in access to opportunity	H-5-8 H-5.10 H-5.11 H-7.9 H-6.7 H-7.9 H-8.5 H-8.7 H-8.10	Community Development Department City of Napa Housing Authority	Affordable Housing Fund General Fund Federal Tax Credit Financing	Annually On-going
S	**Partner with the Housing Authority** The City shall continue to partner with the City of Napa Housing Authority or similar entity to take advantage of administrative resources and receive a reasonable share of federal, State, and private funding for housing.	Meet with the Housing Authority to explore potential partnership opportunities at least once a year. Obtain additional funding to address the shortage of public funds invested in development of affordable housing that contributes to disproportionate housing needs and	H-5.10 H-7.9 H-6.7 H-7.9 H-8.5 H-8.7 H-8.10	Community Development Department City of Napa Housing Authority	General Fund	Currently active program Meet with Housing Authority: annually

	Programs	Objectives	Implements Which Policy(ies)	Responsible Party Supporting Department(s)	Potential Funding Source	Timeline
		disparities in access to opportunity.				
T	**Homebuyer Assistance Program** The City shall continue to seek grant funding to assist first time and low-income homebuyers in purchasing housing. Program actions include down-payment assistance or the establishment of a mortgage credit certificate program. The City shall provide information on incentives available to homeowners in multiple languages on the City website.	Identify and apply for two funding opportunities. Depending on funding availability, provide direct assistance to eight first-time homebuyers. Increase opportunities for housing mobility by providing direct assistance to first-time and lower-income homebuyers. Work to overcome lack of language access by providing informational materials in multiple languages on the City website.	H-5.3 H-5.4 H-5.5 H-5.10 H-5.8 H-5.14 H-5.11 H-5.12 H-5.13 H-6.7 H-7.9 H-8.5 H-8.7 H-8.10	Community Development Department City of Napa Housing Authority	CDBG, HOME, and other grant funding as available	Establish homebuyer assistance program by 2026. Identify and apply for potential funding at least twice by 2031. Depending on funding availability provide direct assistance to eight first-time homebuyers by 2031. Provide materials in multiple languages on City website within six weeks of program initiation.
U	**Incentives for Lot Consolidation** The City shall offer incentives, such as reduced or deferred fees, expedited processing, or modified development standards to owners of small and underutilized properties to consolidate and/or re-use small lots to create larger parcels with greater affordable housing development potential. The City will post information on its website about available incentives for lot consolidation.	Through a lot consolidation program, incentivize development of: • 10 units affordable to lower incomes • 10 units accessible to seniors or persons with a disability Engage developers to identify and discuss potential sites annually and as new lots are identified.	H-1.2 H-1.6 H-2.1 H-2.3 H-5.8 H-6.7 H-7.9 H-8.4 H-8.5 H-8.7 H-8.10	Community Development Department	General Fund	Establish incentive policy/program: by 2025 Engage developers: annually and as new lots are identified.
V	**Inclusionary Housing Program** The City shall continue to require all residential	Encourage development of: • 20 very low-income units	H-1.6 H-2.1 H-2.3	Community Development Department	General Fund	Annually

	Programs	Objectives	Implements Which Policy(ies)	Responsible Party: Supporting Department(s)	Potential Funding Source	Timeline
	projects of three or more above moderate-income units to include affordable units consistent with the Inclusionary Housing Requirements (Municipal Code Chapter 19.28). The City will encourage developers to consider providing inclusionary units that are accessible to seniors or persons with a disability. The City will evaluate the inclusionary housing program and identify changes or revisions necessary to increase lower-income housing supply and remove constraints to production. As part of this effort, the City will explore alternative options for developers other than in-lieu fees for meeting requirements for providing affordable units.	• 20 low-income units • 20 moderate-income units • 20 units accessible to seniors and persons with a disability At least once annually during the planning period, review and propose updates to the City's existing inclusionary zoning ordinance to address disproportionate housing needs and disparities in access to opportunity related to housing cost factors. Engage with market-rate developers and organizations that represent low-income households to discuss constraints and potential revisions to the Inclusionary Housing Program annually.	H-5.1 H-5.13 H-6.7 H-7.1 H-7.5 H-7.8 H-7.9 H-8.4 H-8.7 H-8.11	City Council		
W	**Preserve At-Risk Housing** Although no assisted affordable units are currently at-risk of conversion to market rate, the City shall monitor at-risk status of all assisted units. If units are identified as at-risk of conversion, the City shall: • contact property owners two years from affordability expiration to discuss	Preserve all affordable units during the planning period. Monitor at-risk status of assisted affordable housing units annually.	H-6.1 H-6.2 H-6.4 H-6.6 H-6.7 H-7.3 H-7.9 H-8.5 H-8.7 H-8.10	Community Development Department City of Napa Housing Authority	General Fund	Monitor At-Risk Status: annually and with changes in ownership Engage property owners: two years from affordability expiration

	Programs	Objectives	Implements Which Policy(ies)	Responsible Party Supporting Department(s)	Potential Funding Source	Timeline
	options to preserve the units as affordable housing. • seek participation from agencies interested in purchasing and/or managing units at risk of conversion. • contact tenants and provide education regarding tenant rights and conversion procedures pursuant to California law.					
X	**Mobilehome Park Rent Stabilization Program** The City shall continue to protect the interests of residents living in existing mobile home parks by enforcing the Mobilehome Park Rent Stabilization Program (Chapter 15.04 of the Municipal Code, adopted 1995) which includes measures for rent stabilization, strict conversion standards, and relocation assistance and compensation to residents if parks are converted to another use.	Enforce the Mobilehome Park Rent Stabilization Program. Retain all affordable mobilehome park units	H-2.1 H-6.1 H-6.5 H-7.9 H-8.10	Community Development Department	General Fund	Annual enforcement.
Y	**Rental Assistance Programs** The City shall continue to partner with the City of Napa Housing Authority in the administration of the Housing Choice Voucher program and other tenant based rental assistance programs regionally. The City shall partner with the Housing Authority to	Address the high cost of rent for lower income households by partnering with the Housing Authority in the administration of at least 140 housing choice vouchers regionally, including 34 at the Valley View Senior Apartments in American Canyon.	H-2.7 H-2.8 H-5.1 H-5.2 H-5.8 H-5.9 H-5.10 H-5.11 H-5.12	Community Development Department	General Fund	Engage with the Housing Authority: Annually. Apply for funding: as available. Information on City website: by 2024.

	Programs	Objectives	Implements Which Policy(ies)	Responsible Party Supporting Department(s)	Potential Funding Source	Timeline
	pursue additional rental assistance funding and publicize existing programs information on the City website.	Engage with the Housing Authority annually to discuss opportunities to pursue additional funds for rental assistance programs. Provide informational materials detailing existing rental assistance programs and available resources on the City website by 2024.	H-5.14 H-5.15 H-6.1 H-6.4 H-6.5 H-6.6 H-6.7 H-7.3 H-7.6 H-7.8 H-7.9 H-8.5 H-8.7 H-8.10			
Z	**Senior Homeowner Assistance** The City shall conduct targeted outreach to senior homeowners to inform them of the Residential Rehabilitation Loan Program, PACE Program, and other resources available to assist with home rehabilitation.	Inform seniors about City programs that assist with rehabilitation costs by providing information on the City website by 2024. Outreach directly with 100 senior homeowners during the planning period, including 50 in the first three years of the planning period. Provide technical assistance to assist 10 senior households with funding applications.	H-7.1 H-7.3 H-7.4 H-7.5 H-7.9 H-8.2 H-9.5	Community Development Department	General Fund	Release information: by 2024. Outreach to 50 homeowners by 2026 and 100 homeowners by 2031.
AA	**Housing for Persons with Disabilities** The City shall facilitate construction of subsidized rental housing affordable to extremely low-, very low- and low-income persons that	Encourage development of 40 affordable units accessible to persons with a disability, including 25 by 2028 Provide information on financial and	H-1.6 H-2.1 H-2.3 H-2.4 H-3.5	Community Development Department	Affordable Housing Fund General Fund	Engage with developers: annually Encourage development of 40 affordable units accessible to persons with a

	Programs	Objectives	Implements Which Policy(ies)	Responsible Party Supporting Department(s)	Potential Funding Source	Timeline
	meet the physical and supportive service needs of persons with disabilities, including developmental disabilities, such as: handicapped accessibility; on-site supportive services and/or daily living assistance; and transportation. The City shall continue to publicize financial and regulatory incentive opportunities to developers interested in the construction of subsidized rental housing that meets the needs of persons with disabilities by providing informational fliers at the Community Development Department and in all general development application packets.	regulatory incentives to prospective developers directly and on the City website.	H-4.4 H-4.5 H-4.6 H-5.1 H-5.2 H-5.9 H-5.11 H-7.1 H-7.3 H-7.4 H-7.5 H-7.7 H-7.8 H-7.9 H-8.4 H-8.11			disability, including 25 by 2028.
BB	**Outreach to Developmentally Disabled** The City shall continue to work with the North Bay Regional Center to implement an outreach program informing residents of the housing and services available for persons with developmental disabilities. The City shall continue to make information available on the City website.	Provide direct outreach to 20 households with persons with a developmental disability. Provide information on available resources and the North Bay Regional Center on the City website.	H-7.1 H-7.4 H-7.5 H-7.9 H-8.1 H-8.2 H-8.4 H-8.5 H-8.6 H-8.7 H-8/10 H-8.11	Community Development Department	General Fund	Annually
CC	**Facilitate Construction of Large Units** The City shall encourage construction of housing	Encourage development of 40 large housing units, including 20 available	H-1.6 H-2.1 H-2.3	Community Development Department	General Fund	Encourage development of 40 large housing units, including 20

	Programs	Objectives	Implements Which Policy(ies)	Responsible Party Supporting Department(s)	Potential Funding Source	Timeline
	that includes three- and four-bedroom units affordable to extremely low-, very low-, and low-income households. The City shall continue to publicize financial and regulatory incentive opportunities to developers interested in constructing housing that includes larger affordable units by providing informational fliers at the Community Development Department and in all general development application packets. The City shall update these materials as necessary throughout the planning period.	to lower income households Review and revise the informational materials provided on the City website and at the planning division counter by 2024.	H-4.6 H-7.2 H-7.9 H-8.4 H-8.6 H-8.7 H-8.10			available to lower income households, by 2031 Update materials: by 2024
DD	**Farmworker Housing** The City shall continue to support regional efforts to address farmworker housing issues. The City shall also offer incentives, such as fee waivers and reduced development standards, for farmworker housing.	Provide incentives to encourage development of 25 units intended as farmworker housing. Meet bi-annually with regional partners and neighboring jurisdictions to coordinate regional efforts.	H-1.6 H-2.1 H-2.3 H-4.6 H-5.15 H-7.1 H-7.6 H-7.8 H-7.9 H-8.4 H-8.6 H-8.7 H-8.10	Community Development Department	Affordable Housing Fund General Fund	Regional coordination: biannually Encourage development of 25 units intended as farmworker housing by 2031
EE	**Distribute Homeless Shelter Information** The City shall provide information regarding the Napa Valley Shelter	Provide information on resources to those in need of shelter, with a goal to directly connect with 50 households in the	H-1.6 H-2.1 H-2.3	Community Development Department	General Fund	Connect with 30 households by 2028; 50 households by 2031.

	Programs	Objectives	Implements Which Policy(ies)	Responsible Party Supporting Department(s)	Potential Funding Source	Timeline
	System to City personnel and others (e.g., newspapers, churches) likely to be in contact with those needing shelter and shall direct personnel to refer such persons as appropriate.	planning period, including 30 by 2028. Provide information and training, as necessary, to City staff in direct contact with residents experiencing homelessness.	H-2.4 H-3.5 H-4.4 H-7.1 H-7.8 H-7.9 H-8.4 H-8.5 H-8.6 H-8.7 H-8.10			
FF	**Affirmatively Furthering Fair Housing** The City shall address disparities in housing needs and access to opportunity for all persons regardless race, color, religion, sex, national origin, familial status, disability gender, gender identify, gender expression, sexual orientation, marital status, ancestry, veteran or military status, source of income, and genetic information as protected categories by the California Fair Employment and Housing Act (Part 2.8 [commencing with Section 12900] of Division 3 of Title 2), Section 65008, and any other state and federal fair housing and planning law. The City identified barriers to fair housing through the Affirmatively Furthering Fair Housing Assessment and meaningful actions to begin to proactively address factors	a) Identify private programs for shared living that connect those with a home and are willing to share living accommodations with those that are seeking housing, particularly persons with disabilities, seniors, students, and single person households, and provide information and links to the programs on the City website by 2024. b) Invest and encourage outside investment in infrastructure improvements throughout the city, particularly to increase connectivity and fill gaps. Investigate investment opportunities annually and with each update to the Capital Improvement Program. c) Participate in Napa Valley Transportation	H-1.5 H-1.6 H-2.1 H-2.3 H-2.4 H-3.5 H-3.6 H-4.4 H-7.1 H-7.8 H-7.9 H-7.10 H-8.1 H-8.6 H-8.7 H-8.8 H-8.9 H-8.10	Community Development Department Public Works Department City Manager Communications Staff	General Fund Affordable Housing Fund CDBG, HOME, and other Federal and State grant programs.	a: by 2024 b: annually and though the CIP process d: annually e: by 2026

	Programs	Objectives	Implements Which Policy(ies)	Responsible Party: Supporting Department(s)	Potential Funding Source	Timeline
	contributing to fair housing barriers. Actions the City will take to address the identified barriers and foster an inclusive community include: **Lack of language access:** Programs F, H, M, P, T, and GG **Lack of local fair housing outreach and enforcement:** Programs GG and HH **Disproportionate housing needs and disparities:** ***Housing Cost:*** Programs H, V, FF (objective a) ***Funding:*** Programs K, L, M, O, R, S ***Land Use and Zoning:*** C, FF (objective b) ***Alternative Modes of Transportation:*** FF (objectives c-e) The City included additional AFFH objectives with this program. The City shall monitor progress toward these objectives annually in the Annual Progress Report and shall implement additional measures, as necessary.	Authority Transit Route Updates as they occur to encourage transit improvements to VineGo and American Canyon Transit in neighborhoods with below average walkability scores (Figure C21) and areas that are not within 0.5 miles of a transit stop. d) Expand the bicycle and pedestrian infrastructure network throughout the city to improve bikeability and walkability, especially in areas with below-average walkability scores, as shown on Figure C21. e) By 2026, update the City's accessibility program with emphasis on improving access to public buildings, facilities and housing, and infrastructure improvements including sidewalks and pedestrian crossings to increase accessibility for all residents of the city, especially for persons with disabilities. Within this effort, engage with disability rights groups to conduct a neighborhood gap analysis.				
GG	**Distribute Fair Housing Information**	Provide information to City staff immediately.	H-1.6 H-3.5	City of Napa Housing Authority	General Fund	Update materials and website: by 2024.

	Programs	Objectives	Implements Which Policy(ies)	Responsible Party Supporting Department(s)	Potential Funding Source	Timeline
	The City shall provide information about Housing Authority services to all City personnel and shall continue to distribute fair housing information to public agencies and establishments in American Canyon, in City buildings and other public locations (e.g., City hall, fire station, library, post office, community centers), in City mailings to residents, and on the City website. The City shall provide these materials in multiple languages.	Update informational materials and website content related to Housing Authority services by 2024 and annually thereafter. Provide these materials in multiple languages. Increase fair housing outreach through staff training, updated resource materials, and multi-language outreach (in particular, Spanish and Tagalog). Ensure materials are available at mobilehome parks.	H-4.4 H-7.1 H-7.8 H-7.9 H-8.1 H-8.3 H-8.7 H-8.8 H-8.9 H-8.10	Community Development Department Other city personnel		Translated materials: by 2024.
HH	**Fair Housing Enforcement and Outreach** The City shall collaborate with Fair Housing Napa Valley (FHNV), the Housing Authority, or similar entity to provide fair housing enforcement and outreach targeted residents who may experience housing discrimination, rental property owners, real estate industry representatives, and lenders.	• Participate in FHNV meetings, at least once annually, to coordinate regional responses to housing discrimination issues. • At least once annually, work with FHNV to obtain feedback through a multimedia campaign, including public surveys, focused discussions, and in-person to obtain public input and feedback on fair housing issues. With FHNV, modify approach to outreach or provide information to the	H-3.5 H-4.4 H-7.1 H-7.8 H-7.9 H-8.1 H-8.7 H-8.8 H-8.9 H-8.10	Community Development Department Fair Housing Napa Valley	General Fund	Hold workshops at least annually Evaluate outreach methods annually Establish partnerships with community groups on an ongoing basis

	Programs	Objectives	Implements Which Policy(ies)	Responsible Party Supporting Department(s)	Potential Funding Source	Timeline
		community as needed. • Work with the FHNV to conduct random testing at least once every five years. Specifically, with the release of the 2020 Census, determine the appropriate biases be tested in the city. • At least once a year during the 2023 – 2031 planning period, ensure the City's contract with FHNV continues to mutually resolve rent disputes and provide education to tenants and landlords on their rights. • Conduct at least one fair housing workshop annually with targeted populations, including residents of mobilehome parks, people who speak English as a second language, seniors, and people with disabilities. • Partner with neighborhood groups and other community organizations to conduct outreach				

	Programs	Objectives	Implements Which Policy(ies)	Responsible Party Supporting Department(s)	Potential Funding Source	Timeline
		and education activities. • Conduct an annual workshop and partner with local organizations including the Housing Authority and Fair Housing Napa Valley to present free homeownership education seminars in lower-income neighborhoods.				
II	**Maintain Adequate Staffing** The City shall maintain City staffing or contracted services at levels that are adequate to ensure continued prompt review of residential development applications. The City shall strive to affirmatively recruit a diverse and multilingual staff, as positions become available.	Maintain adequate staffing levels. Recruit a diverse and multilingual staff by considering diversity in hiring decisions and by promoting job postings in a variety of languages and on a variety of platforms.	H-1.6 H-6.7 H-7.9 H-8.1 H-8.5 H-8.7 H-8.10	Community Development Department Human Resources	General Fund	Translated job postings: by 2024.
JJ	**Encourage Sustainable Building** The City shall continue to encourage new residential development and rehabilitation projects incorporate sustainable building design and siting, construction, and operation. The City reduces energy consumption through the use of recycled water for new large residential, commercial, and industrial, projects; requires adherence to	Encourage sustainable building design in all residential development. Update the Building Code as necessary for compliance with periodic updates to State building code and CalGreen requirements. Provide information on resources and incentives on the City website.	H-1.6 H-6.7 H-8.7 H-8.10 H-9.1 H-9.2 H-9.4	Community Development Department	General Fund	Ongoing, with code updates, as necessary.

	Programs	Objectives	Implements Which Policy(ies)	Responsible Party Supporting Department(s)	Potential Funding Source	Timeline
	the City's Zero Water Footprint Policy that requires new development to fund potable water conservation in the water distribution system to offset potable water demand from the project, or additional off-site water sources; and participates in the regional trash recycling programs. The City shall continue to enforce the Electric Vehicle Charging Ordinance to streamline permit processing.					
KK	**Energy Conservation Fact Sheet** The City shall make an informational fact sheet available that will describe energy conservation measures that can be instituted in existing homes for little cost and will save energy and utility expenses.	Provide and update, as necessary, information fact sheets on energy conservation measures on the City website and at the planning counter.	H-1.2 H-6.7 H-8.5 H-8.7 H-8.10 H-9.1 H-9.2 H-9.3 H-9.4 H-9.5	Community Development Department	General Fund	2024 Updated: Annually
LL	**Adjust Utility Allowances for Green Affordable Housing Units** As an incentive for development of affordable housing projects, the City shall continue to work to reduce utility allowances for affordable green housing units.	Incentivize green affordable housing projects. Review and update utility allowances annually.	H-1.2 H-6.7 H-8.7 H-8.10 H-9.1 H-9.2 H-9.3 H-9.4 H-9.5	Community Development Department City of Napa Housing Authority	General Fund Affordable Housing Fund.	Annually

	Programs	Objectives	Implements Which Policy(ies)	Responsible Party Supporting Department(s)	Potential Funding Source	Timeline
MM	**Adopt Streamlined Application Approval Procedures** The City shall adopt written procedures for the SB 35 (Chapter 366, Statutes of 2017) Streamlined Ministerial Approval Process.	Create a process to facilitate review of applications submitted pursuant to SB 35.	H-5.7	Community Development Department	General Fund	Within one year of Housing Element adoption
NN	**Pipeline Projects** The City shall facilitate development and monitor approvals of the pending and approved projects in the 6th Cycle Sites Inventory. (See Chapter 6, Resources.) The City will coordinate with applicants to complete Planning Commission and/or City Council review for remaining entitlements, supporting funding applications, and expediting project review and issuance of construction permits. The City shall rezone or identify additional sites if pending or approved projects are not approved or do not develop at the densities anticipated in the inventory.	Facilitate the development of all 1,539 units anticipated to be developed in the 12 pending and approved projects in sites inventory.	H-1.1 H-1.2 H-1.3 H-1.6	Community Development Department	General Fund	As needed

Quantified Objectives

State law requires that the Housing Element contain quantified objectives for the maintenance, preservation, improvement, and development of housing (Government Code Section 65583b). The quantified objectives, shown in H-Table 1, establish the maximum number of housing units by income category that can be constructed, rehabilitated, and conserved over the eight-year planning period given available resources in the community. State law recognizes that the total housing needs identified by a community may exceed available resources and the community's ability to satisfy this need.

Quantified Objectives for New Construction, Rehabilitation, and Preservation

H-Table 1: Quantified Objectives, 2015-2023

Income Groups	New Construction	Rehabilitation	Conservation and Preservation
Extremely Low	81	25	20
Very Low	171	40	30
Low	200	40	35
Moderate	145	0	20
Above Moderate	106	0	0
Total	**657**	**75**	**105**

Quantified Objectives for Residents with Special Housing Needs

Seniors and persons with a disability:

- Encourage development of 170 units
- Engage with 130 households

Persons experiencing homelessness:

- Engage with 50 households

Farmworkers/workforce housing:

- Encourage development of 25 units

TITLE

City Banking Services with JPMorgan Chase Bank

RECOMMENDATION

Adopt a resolution authorizing the City Manager to execute a contract with JPMorgan Chase Bank N.A. for banking and merchant services.

CONTACT

Jemelyn Cruz, Finance Director

BACKGROUND & ANALYSIS

On October 31, 2025, the City issued a Request for Proposal (RFP) for banking services, with proposals due December 5, 2025. Proposals were received from two financial institutions: Banc of California and JPMorgan Chase Bank NA.

The City has relied on WestAmerica Bank for more than 20 years. The Government Finance Officers Association (GFOA) recommends local governments conduct periodic reviews of professional services, such as banking services, every five to ten years. Issuance of an RFP allows the City to compare competitive rates, allows local banks an opportunity to propose services, and take advantage of technological enhancements and evolution in the market.

Key Elements of the RFP Process:

1. Scope of Services:

- Proposals were announced through the OpenGov Procurement system.
- Required compliance with the City's stated requirements.

2. Eligibity:

- Proposers had to be FDIC-insured and had a branch located in Napa or Solano County.
- Demonstration of advanced technology and service capabilities was necessary.

3. Contract Terms:

- Initial five-year term.
- Fixed fees during the initial term.
- At the end of the initial five-year term, pricing and fees would be subject to mutual negotiation.

4. Compliance:

- Adherence to California Government Code Sections 16520-16533 regarding collateral

securities.

5. Objective:

- To select a partner offering high service levels, strong earnings, and low costs.

Both bank were interviewed with the interview consisting of a presentation of their key proposal points, and a demonstration of their online banking systems. Each proposal was evaluated based on technology, services, and cost-effectiveness.

Scores:

JPMorgan Chase Bank: 87/100

Banc of California: 76.5/100

The materially higher score at JPMorgan Chase reflects its advanced technology and wider options within the services which can be expected from a wider customer base.

JPMorgan Chase offers the best value for the City in terms of its capabilities, operational effectiveness, earnings potential, and technological innovation.

COUNCIL PRIORITY PROGRAMS AND PROJECTS

Organizational Effectiveness: "Deliver exemplary government services."

FISCAL IMPACT

Awarding the contact to JPMorgan Chase is expected to have a positive financial impact due to:

- Lower overall costs and higher service credit
- Increased earnings from higher-yield money market sweeps
- Advanced tools that streamline operations and reduce manual processes

ENVIRONMENTAL REVIEW

None

COMMUNICATION

Level 0: No Further Public Communication Needed

ATTACHMENTS:

1. Resolution - Banking Services with JPMorgan Chase
2. JPMorgan Chase Bank, N.A. RFP Response
3. JPMorgan Chase Bank, N.A. Proposal Document
4. Chase Bank Pro forma Revised Pricing Estimate 01.26.2026

RESOLUTION NO. 2026-_____

A RESOLUTION OF THE CITY COUNCIL OF THE CITY OF AMERICAN CANYON AUTHORIZING THE CITY MANAGER TO EXECUTE A CONTRACT WITH JPMORGAN CHASE BANK N.A. FOR BANKING AND MERCHANT SERVICES

WHEREAS, the City of American Canyon issued a Request for Proposal (RFP) in October 2025 to identify a financial institution to provide Banking Depository Services; and

WHEREAS, the purpose of the RFP was to minimize banking costs, improve operational efficiency, and maximize earnings, while ensuring the City's cash management needs are met; and

WHEREAS, the City received proposals from two financial institutions: JPMorgan Chase Bank N.A. and Banc of California; and

WHEREAS, an extensive evaluation process was conducted based on the institution's service offerings, technology, fees, and earnings potential; and

WHEREAS, JPMorgan Chase Bank N.A. received the highest score due to its advanced technology, superior service integration, cost-effectiveness, and ability to meet the City's financial and operational requirements; and

WHEREAS, the proposed contract with JPMorgan Chase Bank N.A. includes a five-year term with fixed fees for the initial term, and compliance with state and federal regulation; and

NOW, THEREFORE, BE IT RESOLVED that the City Council of the City of American Canyon hereby approves the following:

1. Award contract for Banking Services to JPMorgan Chase Bank N.A.
2. Authorize the City Manager to execute a contract with JPMorgan Chase Bank N.A. for a five-year term, with option for extension upon mutual agreement and written approval
3. Authorize the City Manager to take all necessary steps to implement the provisions of this resolution and ensure compliance with the terms of the agreement.

PASSED, APPROVED and **ADOPTED** at a regularly scheduled meeting of the City Council of the City of American Canyon held on the 17th day of March 2026, by the following vote:

AYES:
NOES:
ABSTAIN:
ABSENT:

_____

Pierre Washington, Mayor

ATTEST:

_____ _____

Taresa Geilfuss, CMC, City Clerk Teresa L. Highsmith , City Attorney

City of American Canyon
Finance
Jemelyn Cruz, Finance Director
4381 Broadway Street, American Canyon, CA 94503

[JPMORGAN CHASE BANK, N.A.] RESPONSE DOCUMENT REPORT

Banking RFP No. Banking RFP

Request for Proposals for Banking Services

RESPONSE DEADLINE: December 5, 2025 at 5:00 pm

Report Generated: Wednesday, February 18, 2026

JPMorgan Chase Bank, N.A. Response

CONTACT INFORMATION

Company:
JPMorgan Chase Bank, N.A.

Email:
traci.gulley@jpmorgan.com

Contact:
Traci Gulley

Address:
1111 Polaris Parkway
Columbus, OH 43240

Phone:
N/A

Website:
https://www.jpmorgan.com/

Submission Date:
Dec 3, 2025 4:48 PM (Pacific Time)

ADDENDA CONFIRMATION

No addenda issued

QUESTIONNAIRE

1. Cover*

Pass

It should include the name of the proposing bank, the primary business address where the banking relationship will be managed, and the brand address that can fulfill the daily banking needs of the City and/or its employees.

JPMorgan Chase Bank, N.A. 796 E. Shaw Ave, Floor 02 Fresno, CA 93710

Please Note: *Responses to this question may be publicly displayed after the due date has passed.*

2. Transmittal Letter*

Pass

The letter should address why the bank believes it should be selected and, if selected to provide the service, confirm the bank has read the RFP. The letter should include a statement of affirmation that expresses the bank's willingness and commitment in complying with all the terms and conditions of this proposal. The letter should state the name of the individual submitting the proposal and this individual must be an individual authorized to bind the bank.

December 5, 2025

Jem Cruz

Finance Director

4381 Broadway, Suite 201

American Canyon, CA 94503

Dear Evaluation Committee,

Thank you for the opportunity to respond to the City of American Canyon's (the City) Request for Proposal (RFP) for Banking Services. JPMorgan Chase (Chase) is honored to be considered as your financial provider. We recognize the City's commitment to operational excellence, fiscal responsibility and service to your community and we are confident that Chase is uniquely positioned to support your goals.

Why Chase?

- Proven public sector expertise: We have a long-standing history of serving California municipalities and public agencies, providing tailored solutions that help ensure safety, transparency and efficiency in managing public funds. Our dedicated Government Banking team brings deep experience and a track record of innovation to every client relationship.
- Comprehensive, Secure Solutions: We offer a full suite of banking services—including depository, ACH, wire, reconciliation, remote deposit and advanced online banking—designed to streamline your operations, enhance cash management and safeguard City assets. Our robust security protocols and compliance with California Government Code requirements help ensure your funds are protected.
- Cutting-Edge Technology: Our online banking platform delivers real-time access to account information, customizable reporting and seamless integration with your financial systems. Our technology empowers City staff to work efficiently, reduce paper and improve auditability.
- Exceptional Customer Service: The City will benefit from a dedicated Senior Government Banking Relationship Manager as your single point of contact, supported by a responsive local team. We are dedicated to proactive communication, rapid issue resolution and a ongoing relationship.
- Community dedication: We are deeply invested in the communities we serve. With a local full-service branch in Vallejo and additional branches throughout Solano and Napa Counties, we are accessible and ready to support the City's needs—both day-to-day and in times of emergency.
- Competitive, Transparent Pricing: Our proposal features a competitive ECR of 0.84% (fixed for the contract duration), flexible billing options and a waiver of analysis fees for the first 12 months. We are dedicated to delivering value and transparency.

We appreciate the City's thorough RFP process and the opportunity to demonstrate how Chase can deliver best-in-class banking services. We are fully dedicated to meeting all requirements, supporting your mission and building a long-term, collaborative relationship with the City.

Please feel free to contact me directly with any questions or for further information. We look forward to the possibility of serving as your trusted banking partner.

Kindest Regards,

ERIC MOURADIAN
Vice President, Sr. Relationship Manager, Government Banking
JPMorgan Chase
(559) 490-0515
eric.mouradian@chase.com

3. Bank and Personnel File

BANK OVERVIEW - IDENTIFY THE PRIMARY OFFICE OR BRANCH THAT THE CITY WILL BE ASSIGNED TO AND WHERE THE CITY WILL CONDUCT ITS PRIMARY BANKING BUSINESS. PROVIDE A GENERAL OVERVIEW OF THE BANKS OPERATIONS, FUNDAMENTAL MANAGEMENT, AND CUSTOMER SERVICE PHILOSOPHY, AND FINANCIAL STRENGTH. *
Pass

Eric Mouradian will be your relationship manager to share new and valuable ideas that provide you present and future benefits. Eric is located at 796 E Shaw Ave, Floor 2, Fresno, CA, 93710 and can be reached at (559) 490-0515 or through email at eric.mouradian@chase.com.

JPMorgan Chase & Co. (JPMorganChase) is a financial holding company. Its principal banking subsidiary is JPMorgan Chase Bank, N.A. (Chase), a national banking association with branches in 48 states. Here are some other key distinctions we think you should know about us:

- Paymentech, LLC, is our payment and merchant services subsidiary.

- Our principal nonbank subsidiary is J.P. Morgan Securities LLC, a United States (U.S.) broker-dealer.
- The firm's principal operating subsidiary outside the U.S. is J.P. Morgan Securities PLC, a United Kingdom (U.K.)-based subsidiary of J.P. Morgan—wholly owned by JPMorganChase.
- JPMorganChase is a leading global financial services firm with assets of more than $4.6 trillion.
- A component of the Dow Jones industrial average, JPMorganChase has its corporate headquarters in New York.

The firm serves millions of consumers in the U.S. 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 September 30, 2025, JPMorganChase has:

- Headcount of 315,433 employees worldwide.
- Market capitalization of $859 billion.
- Deposits of $2.6 trillion.
- Loans of $1.4 trillion.
- Total stockholder equity of $360 billion.
- Tier 1 and total risk-based capital ratios 15.8% and 17.7%, respectively. The ratios presented are calculated under the Basel III Fully Phased-In Approach.

Customer Service Overview

Chase uses a hybrid client service model, combining highly trained senior service specialists with an online, self-service portal and access to our Payments Solution Center Access Support.

Platinum Business Service team

The Chase Platinum Business Service Center is available to assist you with day-to-day banking and inquiries. Staffed with knowledgeable personnel, the service center team is dedicated to delivering timely and efficient support.

Senior service specialists are available Monday through Friday from 5:00 a.m. to 9:00 p.m. PT.

J.P. Morgan Access for self-service

Transaction Services via J.P. Morgan Access is an internet-based, self-service tool that you can utilize to streamline routine inquiries, communicate securely and receive timely support. Transaction Services enables you to initiate inquires and establish automated alerts for wire transfers as well as to access to transaction information.

Payments Solution Center Access support

Our Payments Solution Center Access Support team provides support to you for J.P. Morgan Access-related inquiries, which includes troubleshooting browser, software and scanner issues. They also assist with internet troubleshooting, password resets/unlocks, resolving error messages, etc.

EXPERIENCE - DESCRIBE THE BANK'S DIRECT EXPERIENCE IN SERVICING PUBLIC SECTOR CLIENTS. PLEASE INCLUDE THE INFORMATION SUCH AS THE NUMBER OF NATIONWIDE AND CALIFORNIA PUBLIC AGENCY CLIENTS, THE DOLLAR AMOUNT OF PUBLIC FUNDS ON DEPOSIT FOR EACH OF THESE CATEGORIES, AND THE BANK'S KNOWLEDGE OF AND ADHERENCE TO THE CALIFORNIA GOVERNMENT CODE AND OTHER APPLICABLE LAWS.*
Pass

The public sector is a key industry segment in which Chase continues to invest. We provide financial solutions such as tax processing and general banking services to more than 2,100 clients at the state and local government levels.

Chase considers information about our clients proprietary and highly confidential. Therefore, we are not at liberty to disclose specific information about any current or former clients. However, some clients have agreed to serve as a reference for this proposal. Please see Section 5.4.

Chase agrees to comply in all material respects with all applicable federal and state laws and regulations, as well as statutes and policies to the extent that they apply to Chase and to the extent required to perform the services requested and except to the extent that failure to do so will not have a material effect on the performance of the services requested.

RELATIONSHIP MANAGEMENT - IDENTIFY THE SIZE AND SCOPE OF YOUR CALIFORNIA-BASED PUBLIC BANKING UNIT, BANKING OFFICERS RESPONSIBLE FOR THE CITY'S ACCOUNTS, WHAT EACH PERSON'S ROLE AND RESPONSIBILITIES WILL BE, AND THE RELEVANT CREDENTIALS AND EXPERIENCE OF EACH PERSON ON THE RELATIONSHIP MANAGEMENT TEAM.*

Pass

There are more than 230 professionals supporting the government industry.

The City can be confident in the Chase team. Part of our commitment to the City 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.

We assign a skilled relationship team, which is made up of professionals with a variety of expertise, who will listen carefully and proactively and will provide targeted ideas to energize your business.

- Relationship Executive: Eric Mouradian will serve as the lead relationship contact at Chase. Eric is a highly experienced client advocate and maintains responsibility for the overall relationship with the City.
- Cash Management Consultant: Grace Castle will lead the treasury services team and consult with the City on an ongoing basis to maintain exceptional treasury management arrangements specifically tailored to meet the City's needs.

CUSTOMER SERVICE - DESCRIBE HOW THE BANK HANDLES PROBLEM RESOLUTION, CUSTOMER SERVICE, DAY-TO-DAY BANKING AND TREASURY MANAGEMENT ISSUES. EXPLAIN THE PROCESS FOR ELEVATING AN ISSUE TO A HIGHER LEVEL TO OBTAIN A QUICK RESOLUTION WEN THE DAY-TO-DAY CONTACT IS NOT RESPONSIVE.*
Pass

For day-to-day client service inquiries, use the Chase Platinum Business Service Center. Senior service specialists handle calls, provide solutions and can escalate issues to management as needed. They follow detailed procedures and maintain contact matrices to help ensure quick resolutions. Specialists report to a team lead, who reports to a division leader and can escalate issues through their management chain.

COMPLIANCE AND EXCEPTIONS - INCLUDE A STATEMENT TO CONFIRM THE BANK'S COMPLIANCE TO SPECIFIC MINIMUM QUALIFICATIONS, LISTING ANY EXCEPTIONS TO REQUIRED SERVICES. *
Pass

Please see the Document Review section for a list of exceptions.

RESPONSIBLE BANKING DESCRIPTION - DESCRIBE THE BANK'S RESPONSIBLE BANKING POLICIES AND PRACTICES. DISCUSS ANY CURRENT EFFORTS, OR THOSE THAT MAY BE IMPLEMENTED IN THE CITY OF AMERICAN CANYON, IF THE BANK WERE AWARDED THE CITY BANKING CONTRACT. LASTLY, DESCRIBE ANY OTHER EFFORTS/CONTRIBUTIONS THE BANK HAS MADE/WOULD MAKE RELATIVE TO INVESTMENT IN THE LOCAL COMMUNITY.*
Pass

Please see Appendix 1 for our Community Impact and Appendix 2 for our Efforts in Solano and Napa County.

4. References

Please provide three (3) references. References should include other California cities of similar size and scope of service utilization as the City of American Canyon. Select both long-standing and recent customers. Include the following information of each reference:

- Contact name and title
- Name of agency
- Telephone number and email address
- Services provided

REFERENCE 1*
Pass

City of Riverbank			
Contact Name	Tammy Alcantor		
Name of agency	City of Riverbank		
Address	6707 Third Street Riverbank CA 95367		
Telephone Number	(209) 863 7112	Email Address	talcantor@riverbank.org

REFERENCE 2*

Pass

City of Atwater			
Contact Name	Anna Nicholas		
Name of agency	City of Atwater		
Address	1350 Broadway Avenue Atwater, CA 95301		
Telephone Number	(209) 357 6347	Email Address	anicholas@atwater.org

REFERENCE 3*

Pass

City of Marina			
Contact Name	Tori Hannah		
Name of agency	City of Marina		
Address	211 Hillcrest Avenue Mariana, CA 93933		
Telephone Number	(831) 884-1221	Email Address	anicholas@atwater.org

5. General Account Information

HOW MANY DAYS AFTER THE END OF THE MONTH WILL THE CITY RECEIVE IT'S BANK STATEMENTS?*

Pass

Maximum response length: 2 characters

2

ARE THE BANK STATEMENTS AVAILABLE ONLINE?*
Pass

Yes

DOES THE BANK OFFER ACH BLOCKS OR FILTERS?*
Pass

Yes

IF SO, PLEASE EXPLAIN
Pass

Yes, we offer you protection from unauthorized ACH items.

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

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

ACH Transaction Blocking is a fraud mitigation solution available in J.P. Morgan Access that allows you to add ACH debit and/or ACH credit block setups at the account level.

Additionally, we offer ACH Positive Pay, a solution that works in conjunction with ACH Transaction Blocking, to review and decision items prior to posting to the protected account.

Benefit from the following with ACH Transaction Blocking with ACH Positive Pay:

- Set your blocking criteria

- View six months of ACH debit and credit blocked transactions and items for review history online
- Entitlements for viewing profiles or setup and maintenance
- 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

ACH blocks and rules can be setup through Payment Control Center.

6. Collateralization of Deposits - The bank is required to collateralize public funds deposits under the California Government Code, Sections 53651 and 53651. Copies of the reports filed with the State of California shall be made available to the City upon request. Please detail the bank's procedures for collateralizing public funds deposits.

WHAT TYPES OF SECURITIES ARE ISSUED AS COLLATERAL?*
Pass

See reporting herein.

WHICH BANK DEPARTMENT IS RESPONSIBLE FOR TRACKING DEPOSITS AND MONITORING COLLATERAL?*
Pass

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.

WHAT IS THE BANK'S CURRENT LEVEL ($ AMOUNT) OF CALIFORNIA PUBLIC FUNDS DEPOSITS AND THE RELATED COLLATERAL?*
Pass

We currently hold several billion dollars in public deposits and we pledge collateral to secure such public deposits through our National Collateral Management Group to numerous government clients in the State of California (including several cities in California) and throughout the country.

PLEASE INCLUDE A COPY OF THE BANK'S CONTRACT FOR DEPOSITS OF MONEYS IN THIS SECTION.*
Pass

Collateral.pdf

7. Earnings Credit Rates (ECR) & Account Analysis

WHAT ARE THE OPTIONS OF COMPENSATING YOUR BANK, I.E. DIRECT FEES, OR COMPENSATING BALANCES, OR A COMBINATION OF BOTH?*
Pass

Is the price the same for either option? If not, what is the difference? If on a fee basis, can excess balances be used to offset activity charges partially? Will earnings credit on collected balances in excess of those required to pay expenses incurred in any month be carried forward to offset future bank charges? Provide the bank's ECR for compensating balance method of payment.

The current earnings credit rate offered to the City is 0.84%.

We accept compensation based on fees and/or balances, with no difference in unit prices.

- Fee Compensation: If you choose a fee compensation plan, balances are not used to offset any service charges. Total service charges are debited from a designated account, generally monthly.
- Balance Compensation: If you choose a balance compensation plan, eligible balances are used to calculate an earnings credit allowance to offset service charges. If eligible balances are sufficient, the earnings credit allowance offsets the service charge. If the level of eligible balances does not fully cover the fees, remaining service charges are debited from a designated account, usually monthly.

Earnings credit is calculated and applied within the billing cycle it is earned.

HOW IS YOUR BANK'S EARNING CREDIT DETERMINED, ADJUSTED, AND APPLIED? PLEASE INCLUDE IN THE EXPLANATION THE IMPART OF THE BANK'S RESERVE REQUIREMENT, AND THE FORMULA FOR CONVERTING SERVICE CHARGES TO BALANCE REQUIREMENTS.*
Pass

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
(Average monthly investable balance x ECR x actual number of days in month) Actual number of days in year

WHAT IS THE BANKS CURRENT EARNINGS CREDIT RATE? ARE YOU WILLING TO LOCK IN A "FLOOR" EARNINGS CREDIT RATE? IF SO, HOW LONG?*
Pass

The current earnings credit rate offered to the City is 0.84%. The rate will remain in effect for the term of the banking depository contract.

USING THE ECR FOR THE MONTH OF SEPTEMBER 2025, PLEASE CALCULATE THE LEVEL OF COMPENSATING BALANCES (AFTER FLOAT AND RESERVES) NEEDED TO OFFSET ONE DOLLAR OF THE BANK SERVICES. ($1 IN SERVICES = $ _____ IN COMPENSATING BALANCES.)*
Pass

$1,448.41

WHAT TIME FRAME DOES YOUR BANK USE WHEN REVIEWING BALANCES FOR DEFICIENCY OR EXCESS (E.G. ROLLING 12-MONTH AVERAGE, CALENDAR QUARTER, CALENDAR YEAR, ETC?)
Pass

Chase is offering the City a quarterly account analysis billing settlement.

PLEASE DETAIL WHICH TYPES OF ITEMS AND SERVICES CAN BE APPLIED AGAINST THE ACCOUNT ANALYSIS IN ADDITIONS TO THE STANDARD BANK SERVICES, SUCH AS COURIER SERVICE (CASH DEPOSIT PICK-UP), CHECK STOCK, SUPPLIES (DEPOSIT SLIPS, POLY BAGS), ETC. IS THERE A MARKUP FOR ANY OF THE ITEMS? IF SO, HOW MUCH?*
Pass

Courier service, check stock and supplies do not qualify for account analysis billing.

Please see attachment 10 for estimated pro forma pricing and items typically applied to account analysis.

ARE ACCOUNT ANALYSIS REPORTS AVAILABLE ONLINE? *
Pass

Yes

IF SO, SPECIFY THE COST*
Pass

There is no charge to view and download bank statements and account analysis statements through our online portal.

WHAT PROCEDURE IS USED TO MAKE ANY ADJUSTMENTS TO THE ACCOUNT ANALYSIS STATEMENTS AND HOW LONG DOES IT TAKE FOR ADJUSTMENTS TO TAKE EFFECT?*
Pass

Adjustments to prior periods are detailed in the Financial Recap section of the current analysis statement.
The City must notify Chase in writing of any errors or missing statements within 60 days of availability.
Chase investigates errors and applies necessary adjustments.

If a billing error isn't corrected before direct debit, Chase will post the adjustment as a separate transaction.

8. Deposit Services - Currently, the City utilizes a variety of methods to process deposits such as cash deposit pickup, remote deposit capture for checks, and lockbox services for utility billing payments. The City may use the branch to make branch deposits, to get change, to allow vendors and/or payees to negotiate accounts payable checks, and for other miscellaneous activities.

DO YOU HAVE BRANCHES WITHIN SOLANO OR NAPA COUNTY?*
Pass

Yes

PLEASE LIST BANK BRANCHES FROM NEAREST TO FARTHEST FROM AMERICAN CANYON, ALONG WITH THEIR RESPECTIVE DISTANCES.*
Pass

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)
Turner Pkwy	972A Admiral Callaghan Ln Vallejo, CA 94591	Monday – Friday: 9:00 a.m. to 5:00 p.m. Saturday: 9:00 a.m. to 2:00 p.m.
Vallejo	901 Tennessee St Vallejo, CA 94590	Monday – Friday: 9:00 a.m. to 5:00 p.m. Saturday: 9:00 a.m. to 2:00 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.

Make cash deposits at any time through the depository vault (night depository) at any commercially enabled Chase branch. Business Deposit Express requires the use of recyclable, dual-pouch, tamper-resistant plastic deposit bags for each deposit. By using the plastic deposit bags, branches may verify deposits containing cash on a delayed basis. We complete deposit verification of all cash within two business days of receipt of the deposit (three days if the deposit package is forwarded to a commercial vault for verification).

WHAT IS THE LEDGER CUTOFF TIME FOR DEPOSITS?*
Pass

The City receives same-day funds availability for cash deposits, incoming wire, ACH transactions and checks drawn on Chase. The cutoff time for each transaction is detailed below.

Deposit cutoff times	
Cash deposits	
Branch deposits	Times vary by location, but are typically between 5:00 p.m. and 6:00 p.m. branch time.
Branch night drop deposits	7:30 a.m. branch time. • Select branches offer a second opening in the early afternoon. Deposit cutoff times are clearly indicated on the face of each depository, as required by law.
Vault	Our Oakland vault has the following cutoff times: • Cash-only deposit: 4:00 p.m. local time of the vault • Mixed (cash and check) and check-only deposit 4:00 p.m. local time of the vault

Check-only deposits	
Remote deposits	Remote Deposit Capture (including mobile): 7:00 p.m. PT, with same-day ledger and availability based on account schedule.
Electronic deposits	
Wire transfers	Wire transfers are credited and available in near real time throughout the day. The cutoff time for incoming credits is the close of Fedwire, which is 3:45 p.m. PT.
ACH	For ACH credits, you receive availability (memo post) for ACH collection on opening of the business day on the settlement date. A hard post of the funds happens at the end of the business day. For ACH debits, any same-day originations are settled at the end of the business day.

(1) We regularly review vault activity as a business practice, which may result in openings, closings and changes to cutoff times.

(2) Coin deposits greater than $10.00 may be credited to your account on a delayed basis.

HOW ARE DEPOSITS CREDITED? ARE ALL ITEMS IMMEDIATELY VERIFIED? IF PROVISIONAL CREDIT IS GIVEN, WHEN DOES VERIFICATION TAKE PLACE? IF THE BANK CORRECTS A DEPOSIT, HOW WILL THE CITY BE INFORMED OF THIS CHANGE?*
Pass

Yes. When presenting a deposit at the teller line, the City receives a receipt and provisional credit if post verified. Also:

- You must wait for a validated receipt when making deposits at the teller line.
- Coin deposits of $10 or less may be verified on a delayed basis.
- Validated receipts for deposits placed in the night drop are available at the branch the following business day.

Receipts are retained at the branch for 30 days.

Provisional credit

Our verification process follows a systematic approach:

- Provisional credit is provided at the time of deposit.

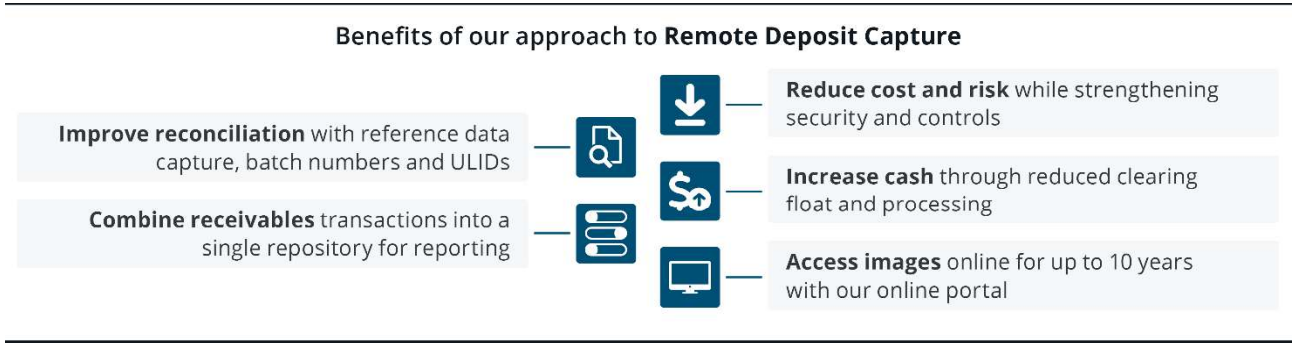
- Branch personnel verify the deposit within two business days from receipt.
- Deposits may be forwarded to the vault within one business day of receipt.
- Vault personnel have two business days to complete verification.

9. Remote Deposit Capture

DESCRIBE THE BANK'S ABILITY TO PROCESS CHECKS BY RDC.*
Pass

Remote Deposit Capture, a check deposit solution powered by Receivables Online via J.P. Morgan Access, allows clients to scan checks and full-page documents from their desktop or mobile device and electronically send the images to the bank for deposit.

- Desktop: Clients can scan checks and remittance documents using an approved high-speed check or check + document scanner (list of approved scanners).



Remote Deposit Capture can help you move from paper-intense operations toward electronic solutions.

The solution allows the City 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 in the U.S., checks must be:

- Scanned from a U.S. location

- Drawn on a U.S. financial institution and in U.S. dollars
- Deposited into a Chase U.S.-domiciled DDA

You need only a high-speed internet connection, a desktop check scanner and a Windows-based PC.

IS THERE A LIMIT ON THE NUMBER OF CHECKS THAT CAN BE CONTAINED IN A SINGLE DEPOSIT? IS THERE A LIMIT TO THE NUMBER OF DEPOSITS IN A SINGLE DAY?*
Pass

While our remote capture service allows deposits of up to 999 checks, we strongly recommend limiting a deposit batch to 30–50 checks to help make reconciliation a manageable process for the City's users. Multiple batches can be scanned prior to submitting for deposit. You can make as many deposits as needed in a single day. Mobile users may submit a single check at a time for deposit; however, checks can be batched by scanning multiple checks within a five-minute period for submission.

DESCRIBE THE PROCESS USED FOR BALANCING AND CORRECTING DEPOSITS TRANSMITTED TO YOUR INSTITUTION. IF THERE ARE DEPOSIT CORRECTIONS OR ADJUSTMENTS DESCRIBE HOW WILL THE CITY BE NOTIFIED?*
Pass

All balancing for remote deposits is performed by the user before submitting for deposit. If the batch does not balance, the user can correct the item or remove it from the batch prior to submitting for deposit.

Balancing and correcting deposits

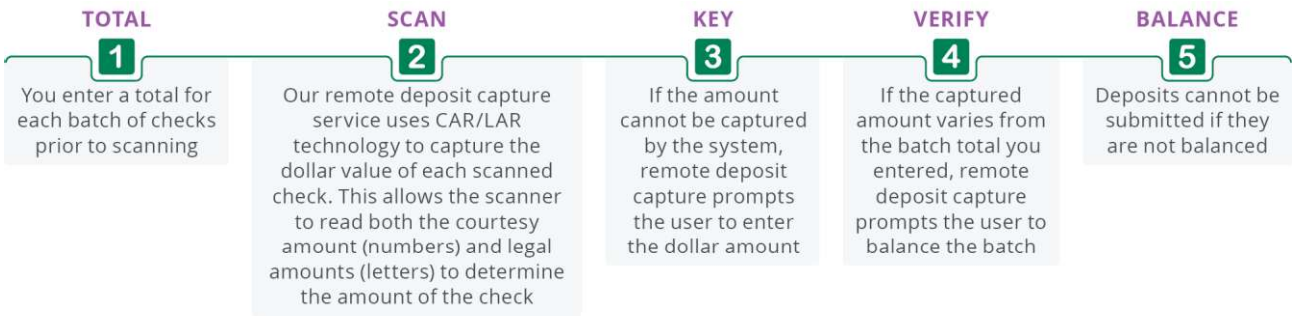


Figure 1

Return and adjustment reports and alerts are available via J.P Morgan Access.

DOES YOUR SERVICE OFFER THE ABILITY TO ADJUST DATA USING RECOGNITION TECHNOLOGY THAT WAS NOT CAPTURED CORRECTLY BY THE SCANNER?*
Pass

Yes

IF YES, PLEASE DESCRIBE.*
Pass

Yes, while using the desktop scanning process you are able to make some adjustments to the MICR that was captured incorrectly. If the MICR information is not captured correctly, you will have to delete items and rescan them. Any supplemental data captured can be adjusted.

THE CITY CURRENTLY OWNS ONE CHECK SCANNER. WOULD THE CITY BE ABLE TO USE THE SCANNERS THEY CURRENTLY OWN?*
Pass

Yes

CAN CHECKS BE AUTOMATICALLY ENDORSE WITH THE BANK'S RDC SERVICE?*
Pass

Yes

IS THE AUTOMATIC ENDORSEMENT OF AN ELECTRONIC IMAGE ON THE CHECK?*
Pass

Yes

ARE CHECKS CLEARED AS ACHS OR IMAGE REPLACEMENT DOCUMENTS? HOW DOES THE BANK'S SOFTWARE DETERMINE THE CLEARING MECHANISM?*
Pass

We determine the optimal clearing method for remote deposit, which would include image exchange or an IRD to clear the item. The endpoint, consisting of the routing transit number of the drawee financial institution, and image quality of the item are factors in the method for clearing items. For clients who also utilize ACH conversion, our database maintains a library of the electronic routing information that determines whether ACH conversion is appropriate.

IS THERE A DIFFERENCE IN LEGAL STANDING FOR ITEMS CLEARING BY ACH OR IMAGE REPLACEMENT DOCUMENTS (IRDS)?*
Pass

No

DESCRIBE YOUR RETENTION POLICY FOR CHECKS CONVERTED TO ACH OR PROCESSED VIA REMOTE DEPOSIT CAPTURE.*
Pass

Chase retains images to detect duplicates for 14 calendar days.

WHAT ARE THE DEADLINES FOR SAME-DAY CREDIT OF DEPOSITS?*
Pass

The Remote Deposit Capture deadline for same-day deposits is 7:00 p.m. PT. Deposits scanned after the cutoff will be processed next day.

10. Lockbox Services

WHAT TYPES OF PAYMENTS CAN BE PROCESS THROUGH YOUR LOCKBOX SERVICE?*

Pass

Chase Wholesale Lockbox, a solution powered by Receivables Online (RO), allows you to direct payments to one of our local processing centers where payments are automatically collected, processed and deposited into your Chase bank accounts.

We can help the City post receivables quickly, reduce exceptions and strengthen your cash position.

Benefit from our investments in equipment refreshes with artificial intelligence and machine learning technology to minimize exception processing.



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 offer a full range of wholesale lockbox services, using a common nationwide network platform. We recommend our Los Angeles site for your processing needs.

A proprietary, online receivables tool

You can report, enrich and reconcile your lockbox payments alongside other payment channels with Receivables Online. 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.

CAN YOU PROCESS BOTH PAPER AND DIGITAL PAYMENTS?*
Pass

Receivables Online (RO) is a digital receivables management and account reconciliation platform accessed via J.P. Morgan Access®. It provides a consolidated view of remittance data, advanced search tools, and payment alerts. Users can view information online and integrate files with their systems for cash application and reconciliation reporting.

A solution for electronic payments

Remittance Association (RA), is an optional value-added service of Receivables Online, that provides reconciliation between ACH and wire payment activity with remittance advices that are received through a separate channel via email. The remittance advices created from client emails and sent to their unique Chase email box will be associated to the payment transactions and delivered to the client via data transmission to their ERP.

Consolidate incoming receivables of checks, ACH and wires

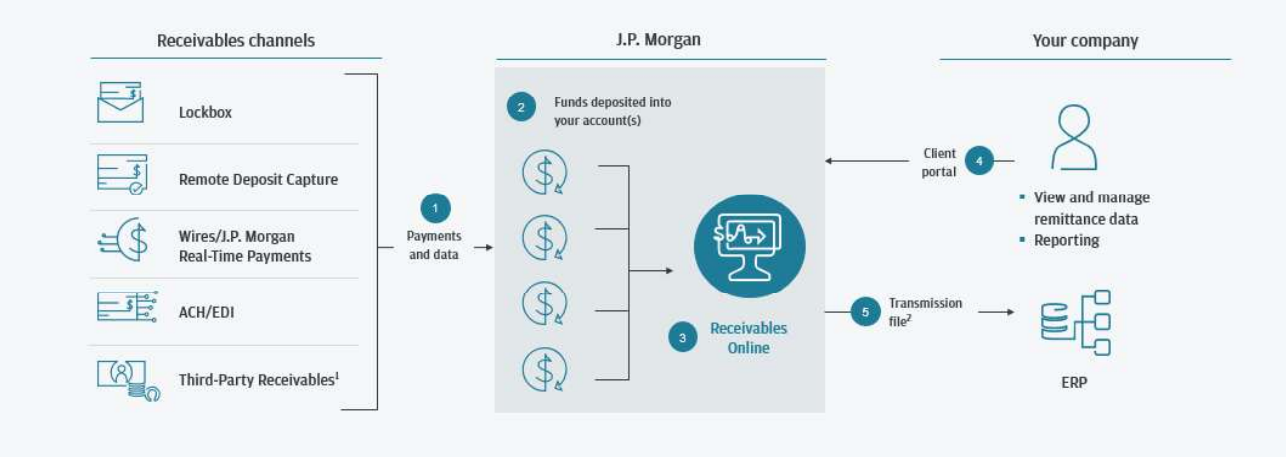


Figure 2

Receivables Online allows the City to view transaction data and images via a web browser. Lockbox images are available after each transaction, and electronic payments are accessible on a set schedule. Images are stored online for over a month, with an optional 10-year archive for long-term retention. The platform is powered by J.P. Morgan Access and serves as a central hub for reporting needs.5.10.3.How do you handle high-volume payments or large denomination checks?

Our timely processing of all lockbox mail eliminates the need for unusual “priority handling” situations. We do, however, prioritize work according to a lockbox’s transmission time and data entry requirements.

HOW DO YOU HANDLE HIGH-VOLUME PAYMENTS OR LARGE DENOMINATION CHECKS?*
Pass

Our timely processing of all lockbox mail eliminates the need for unusual “priority handling” situations. We do, however, prioritize work according to a lockbox’s transmission time and data entry requirements.

WHAT IS THE PROCESS FOR SETTING UP A LOCKBOX SERVICE? WHAT TYPES OF INFORMATION WILL YOU NEED?*
Pass

Our typical implementation process follows this outline:

- Project Scope/Solution
- We validate the specifics of the solution to be deployed with you and identify needs that may require customization before we fully commence onboarding.
- Development and agreement on the onboarding project plan
- Your international onboarding specialist will build a project plan that outlines key activities required to deliver the project within the agreed timelines. We will collaborate with you to confirm your understanding of the plan and timelines.
- Documentation Deployment

- Documentation related to opening an account and/or product acceptance will need to be completed. We will walk you through the documentation to be completed and assist with questions you may have.
- File Integration
- When file integration is involved, we will work with you to develop, test and validate files to verify successful integration.
- Product Deployment and Training
- Products and services will be implemented, and we will provide customized training to your users.

We require the support of your treasury and accounts receivable staff for a successful implementation. Also, we require the support of your technology and telecommunications staff, as well as any outside vendors you may be using, to set up a data or image transmission.

The City should provide a primary point of contact for the implementation team to work with as well as any necessary technical contacts, if required. Authorized signers should be available at the start of the project to sign documents and identify and approve security administrators.

CAN YOU INTEGRATE YOUR LOCKBOX SERVICE WITH THE CITY'S ACCOUNTING SOFTWARE? HOW ARE WE NOTIFIED THAT A LOCKBOX BATCH HAS BEEN PROCESSED? *
Pass

We can provide the City a file transmission for posting your lockbox information. We offer several formats including CSV, BAI2, or a customized formation per your specifications. Testing would be required to determine compatibility with the city's accounting software.

WHAT TYPES OF REPORTS ARE PROVIDED? DO YOU PROVIDE IMAGING OF CHECKS PROCESSED?*
Pass

Receivables Online (RO) is a digital receivables management and account reconciliation platform accessed via J.P. Morgan Access®. It provides a consolidated view of remittance data and features an intuitive design for easy transaction management. All transactions are shown on large, information-rich screens for efficient filtering and action. Users land on the Transaction History page by default,

or the Capture Transactions page if they have Remote Capture access. The header and menu bar are always visible for easy navigation.

You can access common functions from the header icons:

- Support will open a page where you can access support materials and user guides.
- Alerts will take you to your alerts inbox to view important system and transaction alert messages.
- Settings will open a page where you can update your default scanner, display and print, and alert options. See the Settings section for additional details,
- Use log off to leave Receivables Online. Note: By default, you will be logged off your session after 12.5 minutes of inactivity.

Flexible queries: A robust search engine lets the City 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 available on Receivables Online after the first deposit. Additional images appear as transactions are completed throughout the day. Most batches are delivered within 30 minutes of processing, with timing adjusted for any special grouping or batch requirements.

Fast retrieval: Images and data are stored online for instant access with a high-speed internet connection. Standard storage is 45 days, with options to extend or choose long-term (10-year) storage for lockbox items on Chase’s Receivables Online.

Easy image viewing: The RO Image Viewer can be accessed from different Receivables Online transaction screens. It displays payment-related images (e.g., checks, coupons, invoices) in a single-page format with thumbnails for easy navigation. Images are clear on recommended monitor sizes.

It allows you to:

- Quickly view multiple check and/or document images for a transaction.
- Print an entire transaction with one request.
- Download an entire transaction, and print and/or save it to a file that can be attached to an email message.
- Activate the Image viewer from the Transaction History list screen to view and/or export several transactions at once.
- The Image Viewer also includes a thumbnail feature. The Image Viewer toolbar allows you to navigate between transaction images, adjust the magnification settings and page orientation, as well as print and save image. Document images may be viewed in black and white or in color, depending on how your account is configured on the Bank's capture platform. All images may be downloaded and saved to your PC's file system.

You can save or print selected images from the Image Viewer. From the Save or Print window that displays, you can select specific images or all the images to save or print. When saving images, you can select from PDF or TIFF format.

Workflow management: Receivables Online provides the City staff with a manual workflow tool that allows you to assign any item to an individual user, with the ability to add freeform notes to provide additional details. In addition, the City can create your own exception categories and assign items to those categories via a simple drop down box selection. Action Items include Transactions Requiring Action, Transactions Assigned To Me with user driven Assigned transactions workflows.

At the individual transaction level, users with the appropriate entitlements can update the following fields:

- Exception flag and reason code: The reason code can be used alone or in conjunction with the exception flag. The drop-down lists of reason codes on the Transaction Details screen are populated according to the items defined on the Reason Code Maintenance screen. New reason codes are automatically added to drop-down lists elsewhere in the application when they are added.

- Assigned to: Allows users to navigate directly to transaction payment results if certain payments have been assigned to them. Assignment of work requires Workflow Update entitlement at the user level, but any user can access the work that is assigned to them using the Action Item.
- Workflow status: Only entitled users have access to add or edit capabilities. Without this entitlement, you will only be able to view any Workflow statuses and/or Notes that have been added to the transaction. You must have Update entitlement to perform the following Workflow & Notes-related tasks: Flag a transaction as an exception, Enter an exception reason code, Assign a transaction to an available user, Set the transaction status to “Closed.” Add a Note, Edit a Note, Delete a Note.
- Multiple notes: As note fields are added to a transaction; a user ID and date are recorded with each. The note field allows 2,000 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. The City 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: The City can access up to 12 additional months of 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.

Reports

Online reports: Receivables Online provides lockbox information in formatted reports to facilitate the City's daily balancing and cash application and to help you analyze patterns and trends. These dynamically generated reports may be viewed online or in CSV (spreadsheet compatible) format. Your users can request all reports for a single lockbox or for all of your lockboxes.

Several reports are included in the Receivables Online standard service. Additional reports are included with some select service offerings as noted. All reports include a time and date stamp determined by the global time zone that is designated by each user on the My Settings page in Receivables Online.

Receivables Online reports			
Report name	Description	Usage	Conditions
Standard reports			
Activity Summary	Summarizes transaction deposit totals by value date (one to 31 days) and may be counted by a unique reference field. You also may include user-defined search parameters, such as program, channel, method and currency.	Balance lockbox totals to bank deposit reports and/or accounts receivable	Standard offering
Capture Summary	This report summarizes transactions for a single captured date or a captured date range (up to 31 days) and may be grouped/sorted by operator or program. You also may include user-defined search parameters, such as Program, Status, Operator and Capture Device.	This report is included in Remote Deposit Capture (RDC) or Remote Lockbox Capture (RLC) programs	Included in RDC or RLC Program offerings

Transaction Summary	This report summarizes transaction totals by value date (one to 31 days) and may be grouped/sorted by batch, value date and group. You also may include user-defined search parameters, such as program, channel, method, payment disposition and currency.	Cash application	Standard offering
Payment Detail	The report provides transaction details by value date (one to 31 days) and may be sorted/grouped by program, entity or batch. You may also include user-defined search parameters, such as program, channel, method and currency.	Cash application	Standard offering
Assigned-to Summary	This report summarizes workflow assignments by value date (one to 31 days). You also may include user-defined search parameters, such as assigned to, status and currency.	Monitor completion of cash application or exception review assignments	Standard offering
Optional reports			

Extended Detail	List of payments received in one or all lockboxes for a single credit date. Payment data may be sorted two ways: by processing date and lockbox number or by remitter name. You can specify subtotal by lockbox or batch. Includes 1 to 9,999 lines of reference (invoice) details per payment. Reference lines include up to four additional invoice-related fields.	Cash application	Optional report; additional reporting fee applies.
Custom Report	The template(s) may be made public for all entitled Receivables Online users or may be kept private.	The report provides the flexibility to create customized template(s) with subscribed payment and invoice information, as well as running the template to create reports ad-hoc	Optional report; additional reporting fee applies.
CSV+ Detail	The report provides transaction details for a single date. You also may include user-defined search parameters, such as program, channel, method and currency. The report may be formatted to repeat information on each row, if desired. The Repeat option allows users to view the line-item breakdown for multiple items covered by a single payment.	Cash application or import to an external application for further analysis or reporting	Optional report; additional reporting fee applies.

Return Item Summary Report	You can view return items and totals by Disposition Indicator and/or by Return Reason for a single date or for a specified range of 1 to 31 Return Dates. The report summarizes return item totals for customers who want to better understand the impact of returns on cash flow and accounts receivable. It allows you to identify trends at a client level.	Unassociated Returns that are not linked to their original transaction can be viewed on the Return Item Summary report; this report includes both Reassociated and Unassociated returns, depending on the report selection criteria entered.	Return Item Summary Report is included with return item summary service
Associated Payments Report	This report provides users with a consolidated list of payments and their associated remittance advice emails. This report is available for export in CSV format.	Cash application	Associated Payments Report is included with the Remittance Association Service

Downloadable reports: Receivables Online provides for delivery of reports produced by other systems and containing data not provided via the online dynamic reporting tool. These optional reports include Lockbox Deposit Advices, Electronic Payment Detail Reports and our Custom Report.

WHAT IS THE PROCEDURE FOR PROCESSING EXCEPTION ITEMS*
Pass

Our processing workflow allows for the automatic collection, processing and depositing of payments into your Chase bank account. Here's how our Wholesale Lockbox, powered by Receivables Online, works:

- First class and courier mail is received under dual control at the lockbox site multiple times a day.
- Payments and documents are extracted and scanned by site operations staff.

- Transaction images are classified and routed to the correct PO Box number.
- Data is captured from images and clients specific processing instructions are applied.
- Payments are deposited, transmission files are sent and images appear on Receivables Online (RO).
- Documents are stored for 21 days before secure destruction. Images and data viewable on RO for up to 10 years.

Check returns

We maintain a comprehensive database that details your return item handling instructions, which may vary by lockbox even if multiple lockboxes share the same depository account. During the check clearing process, deposited checks may be returned by the paying bank for a number of reasons, such as: non-sufficient funds (NSF), uncollected funds, stop payment or account closed. Most returned items are routed through the Federal Reserve System to our regional return processing areas.

After processing your return items per your handling instructions, the returns system will generate a debit to your designated demand deposit account (DDA). The actual return items are matched to a return item advice and mailed to you via U.S. First Class Mail to the DDA statement address. The return advice lists the dollar amount and the reason for return for each item.

11. Cash Transportation - The City currently utilizes a bank-provided courier service for weekly cash pickup at City Hall.

PLEASE DESCRIBE YOUR PICK-UP SCHEDULE OPTIONS *
Pass

We do not provide ground-based courier services for the pickup and delivery of domestic paper check or cash deposits. The City should contract independently with an armored courier.

We recommend the City utilizes our Cash Vault as described above. The City can set up services to have their armored car service drop off deposits at our cash vault location.

PLEASE DESCRIBE YOUR OPTIONS FOR MISSED PICK-UPS OR SPECIAL PICK-UPS*
Pass

We do not provide ground-based courier services for the pickup and delivery of domestic paper check or cash deposits. The City should contract independently with an armored courier.

We recommend the City utilizes our Cash Vault as described above. The City can set up services to have their armored car service drop off deposits at our cash vault location.

PLEASE DESCRIBE YOUR SERVICE (IF AVAILABLE) FOR INSURANCE IN DELIVERY.
Pass

We do not provide ground-based courier services for the pickup and delivery of domestic paper check or cash deposits. The City should contract independently with an armored courier.

We recommend the City utilizes our Cash Vault as described above. The City can set up services to have their armored car service drop off deposits at our cash vault location.

12. Returned Item Processing

CAN RETURNED ITEMS FOR INSUFFICIENT OR UNCOLLECTIBLE FUNDS BE AUTOMATICALLY RE-DEPOSITED? *
Pass

No

CAN THE BANK PROVIDE ONLINE ACCESS TO ELECTRONIC IMAGES (BACK AND FRONT) OF RETURNED ITEMS? HOW SOON CAN THESE IMAGES BE ACCESSED AFTER AN ITEM IS RETURNED?*
Pass

Not applicable.

CAN THE BANK PROVIDE A SUMMARY REPORT OF RETURNED ITEMS IDENTIFYING THE PAYER(S) NAME, DEPOSITING LOCATION, DEPOSIT DATE, AND TYPE OF ITEM BEING RETURNED?*
Pass

J.P. Morgan Access provides the City with next-day access to return item information and images. Authorized users can securely retrieve, view, print, or export return item images online, 24/7. Images are found by running a Returns and Exceptions Report or Balance and Transaction Report, with both front and back views available.

13. Availability of Deposits

PROVIDE A COPY OF THE BANK'S AVAILABILITY SCHEDULE, INCLUDING BRANCH DEPOSITS.*
Pass

Appendix_5._Availiability_Schedule.pdf

IS THE SCHEDULE OFFERED TO THE CITY THE BEST ONE PROVIDED TO ANY CUSTOMER? *
Pass

Yes

HOW DOES THE BANK DETERMINE AND CALCULATE AVAILABILITY OF DEPOSITED ITEMS?*
Pass

We determine and calculate availability based on:

- The drawee bank routing/transit number
- The time the deposit is processed
- Fractional float assignment
- In some instances, the dollar amount of the item

DO THE AVAILABILITY POLICIES DIFFER FROM FEDERAL RESERVE BANK AVAILABILITY SCHEDULE?*
Pass

The funds availability of checks deposited is based on the financial institution where the check is drawn. Thrift and S&L routing transit numbers (RTs) receive the same availability as the corresponding RT range as listed in the schedule. Federal Reserve Bank and Federal Home Loan Bank RTs are assigned one day float. RTs will be turned if retired by the Federal Reserve Bank.

DOES THE BANK GIVE IMMEDIATE AVAILABILITY FOR ON-US ITEMS?*
Pass

Yes

DOES THE BANK CALCULATE THE AVAILABILITY BY ITEM OR FORMULA?*
Pass

We calculate availability by item.

IS THE AVAILABILITY ASSIGNMENT MADE AS SOON AS CHECKS ARE RELEASED FOR COLLECTION, OR IS THE ASSIGNMENT MADE AT SPECIFIC TIMES DURING THE DAY?*
Pass

Availability is assigned on an item-by-item basis according to your contracted deposit times. We work with you to choose the best deposit times that will provide maximum availability.

LIST OFF YOUR CUTOFF TIMES FOR GIVING SAME-DAY VALUE ON EFTS (E.G. WIRE, ACH/BULK) RECEIVED. HOW SOON AFTER THE BANK GETS INCOMING FUNDS (E.G. WIRE, ACH/BULK), OR NOTIFICATION OF INCOMING FUNDS, DOES THE CITY RECEIVE CREDITS IN ITS ACCOUNT?*
Pass

The City receives same-day funds availability for cash deposits, incoming wire, ACH transactions and checks drawn on Chase. The cutoff time for each electronic transaction is detailed below.

Deposit cutoff times

Electronic deposits	
Wire transfers	Wire transfers are credited and available in near real time throughout the day. The cutoff time for incoming credits is the close of Fedwire, which is 3:45 p.m. PT.
ACH	For ACH credits, you receive availability (memo post) for ACH collection on opening of the business day on the settlement date. A hard post of the funds happens at the end of the business day. For ACH debits, any same-day originations are settled at the end of the business day.

14. Wire Transfers - Currently, the City initiates anywhere from zero (0) to two (2) wires and receiving approximately zero (0) to two (2) incoming wires per month.

DESCRIBE THE PROCESS OF INITIATING WIRE TRANSFERS INCLUDING INCOMING, OUTGOING, AND OTHER WIRE TRANSFERS.*
Pass

The online portal offers U.S. dollar and multicurrency funds transfer services, including wires, book transfers, drafts, account transfers, and U.S. drawdown transactions. The City sets user entitlements, allowing security administrators to manage transaction and template permissions. Users receive a confirmation number upon releasing a transaction, which can be accessed through the portal's cash reporting features.

Payment initiation with just a few clicks

J.P. Morgan Access lets you originate wire transfers, ACH, and foreign exchange transactions. The platform is customizable with filters, views, and secure templates for recurring transactions. It integrates reporting, productivity tools, and security administration, offering a unified workflow and single sign-on for efficient transaction processing.

IF WIRE TRANSFERS CAN BE INITIATED ONLINE, DESCRIBE THE SYSTEM'S SECURITY FEATURES. CAN VARYING DEGREES OF AUTHORIZATION BE SET (I.E. MULTIPLE AUTHORIZERS, MAXIMUM DOLLAR AMOUNTS, ETC.)?*
Pass

Security administrators set up their own authentication IDs and digital signature authority, then use online tools to approve additional users for accounts and services. Two administrators are required for user setup and maintenance. If administrators have product function access, two others must prepare and approve those entitlements to meet audit controls.

DOES THE BANK OFFER DUAL CONTROL RELEASE OPTIONS (SECONDARY APPROVAL LEVELS) FOR ELECTRONICALLY INITIATED TRANSFERS?*
Pass

Yes

IF SO, DESCRIBE.*
Pass

Enforce dual control within your organization as follows:

- One security administrator establishes users for services—ACH, wire, balance reporting, etc.—and functions—transaction initiation, transaction approval, release, reporting with account assignment, etc.
- A different security administrator approves the users for the accounts, services and functions established by the first security administrator.

To provide a complete audit trail, the system date/time-stamps and associates all actions executed to a request within the platform, including the user who performed them. These requests are available online and as download reports for historical review.

DESCRIBE THE ABILITY TO CREATE AND STORE RECURRING AND FUTURE-DATED WIRE INSTRUCTION/TEMPLATES, INCLUDING THE MAXIMUM RETENTION PERIOD FOR FUTURE-DATED TRANSACTIONS, TIMELINE, AND RELATED CHARGES.*
Pass

J.P. Morgan Access provides for a common set of intuitive templates for every payment method. For example, the City easily creates beneficiary templates with lockable and editable fields to set up recurring/repetitive payments.

There are many ways to customize the user experience. We configured the Transaction views with flexible sorting and filtering options to display only the features you use in the order you prefer.

DESCRIBE THE BANK'S PROCEDURE FOR PROVIDING PAYMENT CONFIRMATION INFORMATION (E.G. REFERENCE NUMBERS) UPON ACCEPTANCE AND EXECUTION OF THE WIRE TRANSFER REQUEST.*
Pass

The online portal provides transaction reference numbers when payments are released. Wire execution, confirmation, and clearing system reference numbers (FED and CHIPS) are available within minutes. The City can access summary reports and transaction statuses (Entered, Approved, Released) for all initiated transactions through online reporting.

DESCRIBE THE BANK'S POLICY FOR HANDLING A FAILED WIRE TRANSFER. HOW AND WHEN WOULD THE CITY BE NOTIFIED?*
Pass

For City-initiated wires, failures are communicated based on when they occur. Required fields and validation checks are performed during payment initiation. If a payment is returned, a credit is posted to your account and you receive a notification via J.P. Morgan Access (if subscribed). Transaction Services can be used to trace or investigate wires. All failures are acknowledged electronically, and returned payments are manually reviewed for possible correction. If Chase makes a processing error, the funds transfer will be corrected at no cost to you.

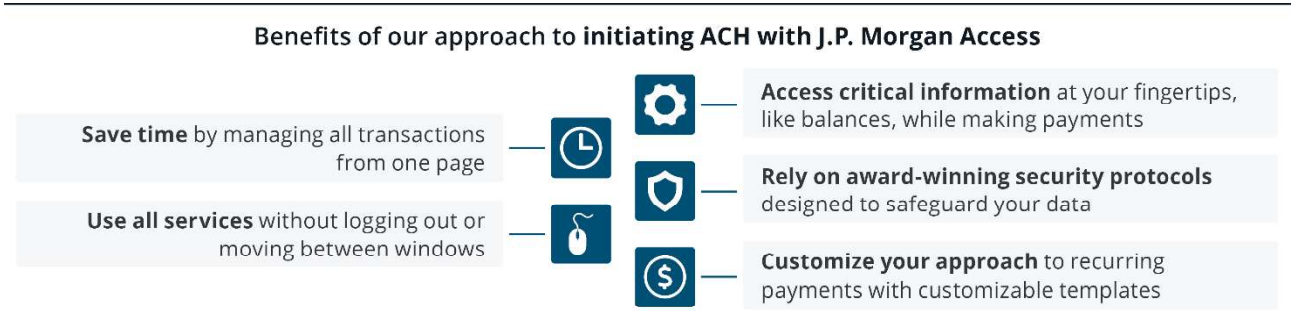
15. Automated Clearing House (ACH) Processing - Currently, the City utilizes ACH debits and credits as part of its electronic service, as well as direct deposits for payroll disbursements.

IS THE BANK BOTH A SENDING AND RECEIVING BANK OF THE NATIONAL AUTOMATED CLEARING HOUSE ASSOCIATION (NACHA)?*
Pass

Yes

WHICH METHOD CAN THE CITY SUBMIT ACH FILES OR INITIATE ACH VIA BANK SOFTWARE?*
Pass

Facilitate your origination of lower volume and manual entry of ACH payments—from payroll to disbursement to concentration—with J.P. Morgan Access.



Personalized experience: Effortlessly handle key transactions like wire transfers, ACH, and foreign exchange from a single, customizable page. Enhance security with filters and templates featuring locked fields for added security.

Time-saving intuitive portal: Our integrated reporting, productivity tools, and security services offer a seamless workflow across applications, minimizing the learning curve and simplifying payment initiation.

Customer-centric design: Built on user feedback, our service aligns with treasury managers' daily tasks, enabling easy initiation of payment methods from a unified, straightforward interface.

Use templates to simplify your process

Common sets of intuitive templates for every payment method are available to you. For example, easily create beneficiary templates with lockable and editable fields to set up recurring payments.

There are many ways to customize the system. The online portal can be configured with flexible sorting and filtering options to display only the features you use—in the order you prefer.

Create templates to support a complete menu of ACH transactions with all template information stored securely with the bank:

Templates for all ACH transactions

• Consumer payments • Consumer collections • Payroll payments • Corporate/vendor payments • Corporate/vendor collections	• Cash concentration • Cash disbursement • Federal, state and municipal payments • Child support payments • Funding other Chase accounts on a same-day basis

Transactions based on templates or entered in free-form mode are created by you, then batched, approved and released for processing.

ACH files generated through the banking portal are retrieved and processed several times each business day for next-day processing (or same-day, when applicable).

Create free-form transactions online

For non-repetitive payments, the City can create free-form ACH payments without the need to establish a stored template.

Alerts to help you manage your messages and transactions

- Use the banking portal to define, manage and view messages from anywhere
- Get alerted to transactions pending approval or see templates that have been modified
- Receive notifications either through encrypted email or the Notification inbox or both

Highlights of large volume batch origination

We offer a file delivery solution that allows the City 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

- 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 a supported file transfer solution.

How to handle large-batch files

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

Same-day processing is available

- You can send same day ACH credits and debits
- All ACH credit and debit transactions, except for international transactions (IATs) and transactions above $1,000,000, are eligible for same-day processing
- All data received after 3:15 p.m. ET (2:15 p.m. ET if prefunded) is ineligible for same-day

ACH Nacha file import is easy to submit

Choose the automated interface on our banking portal to upload a standard Nacha-formatted file. It's easy to submit payments for approval and release.

ACH Nacha import:

- Available for CCD, CCD+, PPD, PPD+, CTX, IAT and WEB Standard Entry Class Code transactions
- Supports the transaction codes for checking, savings, general Ledger and loans
- Works with comma-delimited or fixed-width files that are uploaded using the template functionality

WHAT ARE THE TRANSMISSION CUT-OFF TIMES FOR ONE-DAY AND TWO-DAY ACH FILES?*
Pass

Cutoff times for ACH initiation and additional details are provided below. Initiation method Next-day ACH Same-day ACH Direct Send transmission 1,2 7:00 p.m. PT 11:15 a.m. PT (prefund) and 12:15 p.m. PT ACH payments via J.P. Morgan Access 1 7:00 p.m. PT 11:00 a.m. PT (prefund) and 12:00 p.m. PT 1. ACH PPDs must be received two business days in advance. 2. If later deadlines are required, this should be discussed with your relationship team.

DESCRIBE THE PROCEDURES USED TO CONFIRM ACCURATE AND SECURE RECEIPTS OF THE TRANSMISSION.*
Pass

Confirm the receipt of your direct transmission files by choosing any of the following:

ACH File Receipt Notification Service:

Available to clients who provide us with Direct Send ACH files. You will get an email notification that your submitted ACH file was either successfully received by the ACH back office and validated or rejected for further processing. We can send email notifications to a maximum of 10 corporate email addresses (personal email addresses are not supported), and do not include notification of successful ACH processing of client files.

ACH Acknowledgement File:

Automatically transmits a copy of your original File Header (1) record and File Control (9) record allowing you to reconcile back to your original ACH file processing records.

ACH Companion (Mirror) File:

Provides a complete copy of the original incoming ACH Nacha detail payment file received by us. This re-confirms the individual payment instructions being processed and is often used as a reconcilement file. The file reports any ACH rejects or returns back to you within one to three business days.

ACH Transaction Summary Report (Journal):

Created post-processing and summarizes the settlement results and totals for either an individual file or for the entire business day. We sent the report to you through secure email or direct transmission delivery within 90 minutes of receipt of the ACH initiation file. The acknowledgement includes item count and dollar amount.

ACH InfoDex:

Offers a “hands-on” telephonic method so that your authorized users can securely verify and release ACH files. Your users listen to the total dollar amount and number of items and approve that the information conforms to your own records.

WHAT HAPPENS TO AN ACH FILE IF THE CITY EXCEEDS ITS DAILY EXPOSURE LIMIT?*
Pass

We coordinate exposure risk with our client’s payment patterns. Exposure is calculated as the net settlement over a cumulative two-to-three business day period. When a limit is approached or exceeded, one of our credit officers makes a determination to either process the file or notify your company. Please talk to your relationship team if you have questions.

HOW ARE RETURNED AND REJECTED ACH TRANSACTIONS HANDLED? WHAT INFORMATION DOES THE BANK PROVIDE TO ASSIST IN IDENTIFYING RETURNED AND REJECTED ACH TRANSMISSIONS? WHEN IS THIS INFORMATION AVAILABLE?*
Pass

Returned funds post at the end of the banking business day. Keep in mind:

- Prior to posting, information about these items is available on our J.P. Morgan Access current-day report
- To confirm a return belongs to you, we perform edits on account number, date, individual ID and trace number

Thoughtful return item processing

We carefully designed our return item process so that it acts as an interface to help provide you with accurate data. This was done to minimize the problems associated with exception items.

The bank may provide return items to you through:

- Direct transmission
- Encrypted email
- Return and Exception Report online from J.P. Morgan Access

We strongly recommend you utilize data transmission options to reduce delivery problems and minimize the time between the return and the time to receive notification of a return.

We want you to have accurate data

To give you complete and accurate data on each return, we use key fields from the returned items to retrieve the original record sent to us from a historical file. This file contains records for ACH transactions initiated in the past 15 months. Keep in mind:

- If the search doesn't locate an exact match, the entries are declined and sent to the Receiving Depository Financial Institution (RDFI) for correction and resubmission
- If the correct item is found, data from the original record is supplied to you with the reason for the return
- We issue one debit per entity or application against your account for the total of the return file and include all returns in a single return transmission to help simplify reconciliation
- Returned credits are included in the return data file and are credited to your checking account with a separate entry per company ID
- Return entries are not netted against one another or against the new item settlement

IS YOUR BANK PLANNING TO OPT-IN AND PARTICIPATE IN PROCESSING SAME-DAY ACH DEBITS?*
Pass

Yes

DESCRIBE THE BANK'S PROCEDURES FOR HANDLING DEBITS TO THE CITY'S ACCOUNTS THAT WERE NOT AUTHORIZED BY THE CITY. HOW SOON DOES THE BANK NOTIFY THE CITY OF THE RECEIVE OF AN UNAUTHORIZED ACH DEBIT?*
Pass

Yes, we offer a suite of services to protect your account from unauthorized ACH debits and/or credits.

ACH Transaction Blocking with ACH Positive Pay is a useful 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. Additionally, we offer ACH Positive Pay (ACH PP), a solution that works in conjunction with ACH Transaction Blocking, to review and decision items prior to posting to the protected account.

ACH Transaction Block allows you to set your account level criteria:

Block:

- All debits/credit with or without allowable Company IDs
- All debits/credits over a certain dollar threshold
- All debits from specified IDs

Allow:

- All debits/credits from specified parties
- All debits/credits below a dollar threshold from specified parties.
- Allowed activity will post to your account on the effective date

ACH Positive Pay allows you to:

- Review and make pay or return decisions on incoming ACH debit and credit transactions prior to posting, based on established blocking and review rules.

ACH Transaction Blocking and ACH Positive Pay reports

The ACH Blocked Transaction History gives your users daily activity that provides a listing of all blocked transactions. Use the data to update your ACH debit/credit block rules to allow future payments to be processed without being returned. The history allows you to notify trading partners proactively about returned payments.

The ACH Positive Pay Decision History allows users to view decisions submitted for items reviewed.

Your entitled users can view up to six months of blocked transaction and decision history and is available for export in Excel and CSV formats via Payment Control Center in J.P. Morgan Access.

IF THE BANK PROVIDES ACH DEBIT BLOCKING, WHAT LEVEL OF FILTERING CAN BE APPLIED?*
Pass

ACH Transaction Blocking allows you to add ACH debit and/or ACH credit block setups at the account level with optional dollar amount thresholds using Payment Control Center through J.P. Morgan Access. ACH Transaction Blocking allows you to specify which companies are authorized to post ACH debits and credits to your accounts, blocking unauthorized use. The system's "block all" option prevents all ACH debits and credits from posting.

ONLINE BANK PROCESSES AND INFORMATION REPORTING*
Pass

The City currently utilizes a web-based online system to perform a variety of processes, such as placing stop payments and accessing online balance reporting information.

A. Please describe the bank's online banking and information reporting system(s), including a list of all services provided.
B. What are the current hardware and software specifications for most effectively utilizing the bank's online system?
C. At what time (Pacific Standard Time) is prior day information available?
D. Can the reports be customized? Exported to Excel?
E. What types of security measure are in place? How is the assignment of user I.D.'s and passwords managed?
F. What is the bank's contingency plan for providing this information in the event of an unexpected bank system problem or natural disaster?
G. Does the bank offer electronic delivers of statements, reports, and notices?

With J.P. Morgan Access, the City 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.

As an integrated cash management platform, J.P. Morgan Access transforms the way treasurers manage and monitor cash balances, daily transactions and information. Our service is proof of our dedication to investing in leading edge technology, product innovation and improving the client experience.

Our comprehensive cash management system at a glance

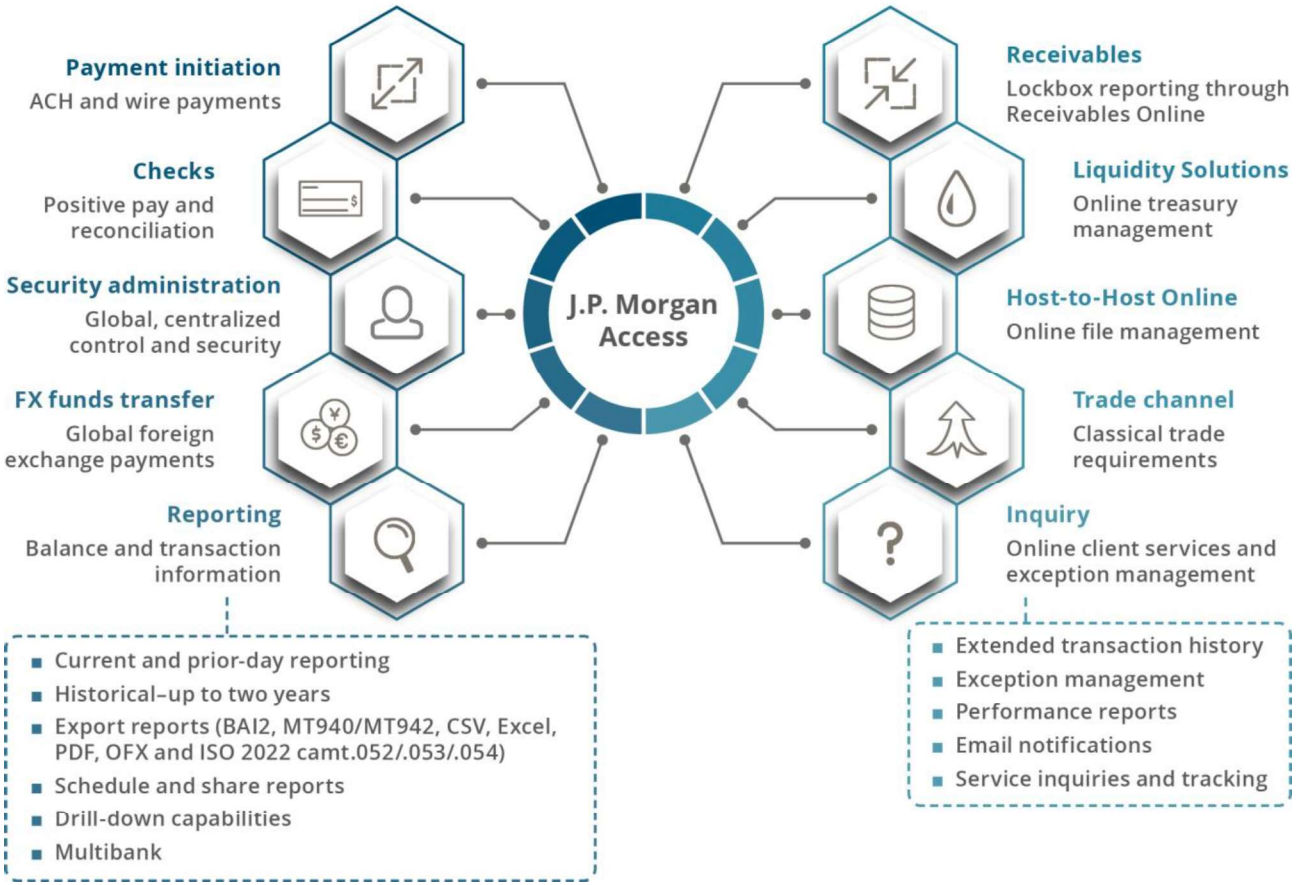


Figure 3

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.

Help if you need it

Use Virtual Assistant, our first-to-market capability to innovate on how you interact with our digital platforms. The power of artificial intelligence bring you answers to the most commonly asked questions. Additionally, online help and how-to videos provide a full range of support materials in the Access Help Center.

When you need to speak to a person, take advantage of our unparalleled service. Our Client Service and Technical Support teams are available for further assistance.

DOES THE BANK OFFER ACH POSITIVE PAY (ABILITY TO MAKE PAY/NO PAY DECISIONS ON UNIDENTIFIED ACH TRANSACTIONS)?*
Pass

Yes

DESCRIBE THE PROCESS OF ELECTRONIC FUNDS PAYMENTS FOR DEPOSIT OF VARIOUS STATE AND COUNTY APPORTIONMENTS, INCLUDING LAIF.*
Pass

JPMorgan Chase Bank, N.A. is a qualified depository for public funds in California, showing our commitment to the State of California and to the needs of its counties, cities and municipalities.

Transfers to LAIF

You will initiate Investment transfers to the State via J.P. Morgan Access and posted to the State via wire transfer.

We work with government clients in the State of California to promote compliance with State procedures for LAIF investment transactions. Note that the following are general procedures, and that we encourage you to confirm with LAIF to be sure they are in receipt of contracted instructions specific to you:

- For same day transactions, LAIF must be contacted by 10:00 a.m. PT.
- 15 total transactions per month are allowed, which include both deposits and withdrawals.
- Transaction amounts should be in thousand dollar increments with a minimum of $5,000.
- Withdrawals of $10 million or more require at least a one-day advance notice to LAIF.
- Future-dated transactions can be requested up to 10 calendar days in advance.
- Verbal acknowledgment must be initiated by your authorized personnel prior to funds transfer.

Transfers from LAIF

Investment transfers from the State will be initiated by the City via LAIF by phone or online, and posted directly through Chase into your designated account. LAIF transfers can be executed by the City online through the LAIF portal.

Please refer to the pricing section of the response for any applicable fees.

Tax apportionments

Tax apportionments typically originate from the State Controller's Office. We recommend that you use the EFT form located on the State Controllers "Apportionment" website tab to receive future payments

16. Positive Pay Services - The City currently issues an average of 200 checks monthly and utilizes Positive Pay services for its disbursement accounts.

DOES THE BANK OFFER POSITIVE PAY SERVICES? *
Pass

Yes

IF SO, PLEASE DESCRIBE THE SERVICE INCLUDING ACCEPTED METHODS FOR RECEIVING THE POSITIVE PAY DATA AND THE FORMAT SPECIFICATIONS FOR THAT DATA.*
Pass

We provide positive pay services to help protect the City's accounts. You simply send us your check issue files via transmission or the internet. Our J.P. Morgan internet delivery channel provides a foundation for secure and traceable communications between you and the bank.

We match checks presented on your account to those you have issued. If they don't match, we provide images of exceptions to you via our online portal. You instruct us to pay or return by the deadline.

We also offer the following:

- Payee verification: Digitally interrogates the payee name and also looks for alterations or additions above, below or to the right of the payee name that would change the payee identification.
- Teller line positive pay: The strongest defense available to prevent check fraud. We update our teller line system within one hour of receipt of the issue file to validate checks at Chase teller windows and ATMs, denying payment for unmatched entries.
- Reverse positive pay: An affordable check fraud protection without needing to upload check details, allowing you to identify discrepancies and instruct the bank on returns. Each day, you receive a file of presented checks to match against your database, investigate discrepancies via J.P. Morgan Access, and decide on payment, return or adjustments.
- Post No Checks block: This service blocks all checks from your depository account or account used for electronic debits only. It can be added or removed from an account in one business day. There is no notification of checks attempting to clear the blocked account. There is no additional fee for this service.

Let us help prevent payment of duplicate or altered checks and minimize losses.

Manage file delivery per your preference:

- Upload option: Upload files containing positive pay issues, voids/cancels and stop payment requests into the banking portal in fixed text, CSV or XML formats

- Transmission option: Transmit the positive pay, check issue files directly to the bank

For validation, receive an automated acknowledgement of your check issuance file transmission within one hour of file receipt, via the internet or transmission. For ARP input file specifications, please see the ARP Issue File Layout Sample in Appendix 8.

DOES THE BANK OFFER TELLER POSITIVE PAY AND PAYEE POSITIVE PAY?*
Pass

Yes. We offer Teller Positive Pay and Payee Positive Pay. Teller Line positive pay is one of the strongest defenses available to prevent check fraud. It enables the City 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. Payee verification With altered payee check fraud on the rise, our payee verification feature enhances traditional positive pay by identifying potential fraudulent checks where the payee name has been changed. The City 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 City's decision to pay or return the items.

HOW ARE THE EXCEPTION ITEMS UNDER THE POSITIVE PAY REPORTED TO THE CITY? WHAT IS THE PROCEDURE AND TIMELINE FOR PAYING OR RETURNING EXCEPTION ITEMS?*
Pass

The City can use J.P. Morgan Access to receive positive pay exception items, including paid no issue (PNI items). A daily email notification is provided to your designated individuals, to alert them of any positive pay exceptions that require review. The associated exception report is delivered via our online portal at the beginning of the next business day, providing the report to the authorized the City user(s) upon log on for pay or return decisioning. The exception items report provides both a front and back image of each item.

The response deadline for clients' pay or return decisions is 4:00 p.m. PT.

HOW ARE MANUAL CHECKED ISSUED BY THE CITY SEND TO THE BANK FOR INCLUSION IN POSITIVE PAY?*
Pass

The City can communicate manual issues or deletions online using our banking portal.

DOES THE BANK PROVIDE ONLINE CHECK IMAGING FOR EXCEPTION ITEMS?*
Pass

Yes

DESCRIBE THE BANK'S CHECK TRUNCATION SERVICE. IS ONLINE CHECK IMAGING AVAILABLE FOR PAID ITEMS? DEPOSIT SLIPS? BANK CORRECTION ADVICES?*
Pass

Yes, we accommodate image delivery via the Statements and Checks functionalities on J.P. Morgan Access.

Check disbursements, check images are available the same day the check is presented and stored for 7 years (standard) with an option to extend retention up to 10 years. For positive pay clients, exceptions include check images for your review and decision.

The deposit information for branch teller, branch night drop, vault (via armored car) and ATM deposit options is viewable on a same day basis on our online portal, with any images available the following day. Images submitted using Remote Deposit Capture are available for viewing the same day.

DESCRIBE THE BANK'S ONLINE STOP PAYMENT, VOID, AND CANCELLATION SERVICES AND FEATURES. HOW LONG IS A STOP PAYMENT EFFECTIVE VIA ANY METHOD AVAILABLE?*
Pass

Authorized users can place stop payments through J.P. Morgan Access or by file transmission. The system checks 90 days of history to see if the check was paid and provides the payment date if applicable. Confirmation of stop requests is available online and can be printed or downloaded. Stop payments last one year and automatically renew for up to six more years unless canceled. Auto-renewals can be adjusted at the account level.

DESCRIBE HOW LONG ONLINE IMAGES ARE AVAILABLE FOR DISPLAY AND WHAT TYPE OF IMAGES ARE AVAILABLE*
Pass

The banking portal provides 45 days of account balance and transaction data, with options to extend retention to 90 days, 1 year, or 2 years. Historical inquiries can be run for up to 2 years. Images of transactions and reconciliation reports are stored for 7 years, with an option to extend to 10 years. Wire details are available for 7 years, and ACH transaction history for 15 months.

DESCRIBE ANY ISSUES, CONCERNS, AND CHARGES ASSOCIATED WITH THE USE OF DAYLIGHT OVERDRAFT PROTECTION.*
Pass

An intraday credit limit is set based on your credit standing and verified electronically. Payments within the limit and your account balance are processed instantly. If a payment exceeds the limit, it’s stored and sent for approval; if covering funds arrive, it’s released automatically. Accounts can be grouped for intraday credit, allowing payments to be released when the combined balance and limit are sufficient

WILL THE BANK GUARANTEE PAYMENT OF ALL THE ITEMS EVEN IF IT RESULTS IN THE ACCOUNT BEING OVERDRAWN TEMPORARILY FOR THE DAY?*
Pass

No

17. Disaster Recovery

DESCRIBE THE BANK'S FORMAL AND TESTED DISASTER RECOVERY PLAN.*
Pass

Please see our Business Resiliency Letter in Appendix 7.

HOW QUICKLY WILL BACK-UP FACILITIES BE ACTIVATED?*
Pass

Please see our Business Resiliency Letter in Appendix 7.

DESCRIBE THE BANK'S OPERATING CAPABILITIES TO ASSIST THE CITY IN THE EVENT OF A DISASTER OR DECLARED EMERGENCY.*

Pass

The City's relationship team would work closely with you to understand your requirements and to find an appropriate solution should you be unable to operate at your facilities. In that event, you would be able to use one of our electronic banking tools from your designated recovery location(s).

18. Dispute Resolution Process

DESCRIBE YOUR DISPUTE RESOLUTION PROCESS FOR POSITIVE PAY*
Pass

The Chase Platinum Business Service Center is available to assist you with day to day banking such as inquiries, research and maintenance related to accounts and services. They have authority to engage all levels of management and escalate when needed. Client Service has a detailed matrix of contacts and escalation procedures to expedite resolution for each service provided to you. These procedures also include internal service standards to make sure other Chase groups are providing timely responses. Finally, Client Service works closely with your full relationship team to be sure that everyone supporting you is informed of your relationship activity.

DESCRIBE YOUR DISPUTE RESOLUTION PROCESS FOR PAPER CHECKS*
Pass

The Chase Platinum Business Service Center is available to assist you with day to day banking such as inquiries, research and maintenance related to accounts and services. They have authority to engage all levels of management and escalate when needed. Client Service has a detailed matrix of contacts and escalation procedures to expedite resolution for each service provided to you. These procedures also include internal service standards to make sure other Chase groups are providing timely responses. Finally, Client Service works closely with your full relationship team to be sure that everyone supporting you is informed of your relationship activity.

DESCRIBE YOUR DISPUTE RESOLUTION PROCESS FOR PAYMENTS DEPOSITS*
Pass

The Chase Platinum Business Service Center is available to assist you with day to day banking such as inquiries, research and maintenance related to accounts and services. They have authority to engage all levels of management and escalate when needed. Client Service has a detailed matrix of contacts and escalation procedures to expedite resolution for each service provided to you. These procedures also include internal service standards to make sure other Chase groups are providing timely responses. Finally, Client Service works closely with your full relationship team to be sure that everyone supporting you is informed of your relationship activity.

DESCRIBE YOUR DISPUTE RESOLUTION PROCESS FOR OTHER
Pass

The Chase Platinum Business Service Center is available to assist you with day to day banking such as inquiries, research and maintenance related to accounts and services. They have authority to engage all levels of management and escalate when needed. Client Service has a detailed matrix of contacts and escalation procedures to expedite resolution for each service provided to you. These procedures also include internal service standards to make sure other Chase groups are providing timely responses. Finally, Client Service works closely with your full relationship team to be sure that everyone supporting you is informed of your relationship activity.

ARE THERE ANY ESTABLISHED TURN-AROUND TIMES FOR RESEARCH AND ADJUSTMENTS OF ITEMS? *
Pass

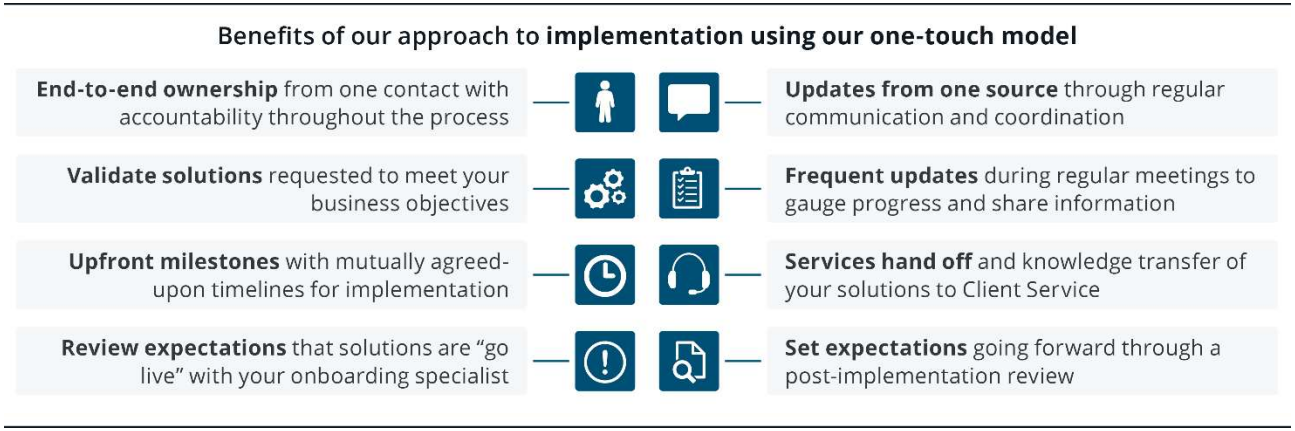
No

19. Implementation Plan - As part of any conversion, the City requires an efficient transition to the new bank or to enhanced services with its existing bank.

PLEASE DESCRIBE THE OVERALL PLAN THE BANK WOULD COORDINATE TO ENSURE SUCH A CONVERSION.*
Pass

Yes, the City receives a detailed description of the implementation process, including a Sample Implementation Schedule as in Appendix 8.

When you begin your relationship with us, we apply our proven implementation approach to implement your new banking services in a structured and efficient manner, with minimal disruption to your business.



Our approach to provide smooth onboarding of new services

Your dedicated onboarding specialist remains your single point of contact throughout implementation:

- Understands your business objectives and builds a detailed project plan to meet your goals
- Coordinates with your team and all stakeholders at the bank to provide timely delivery and an excellent experience
- Provides end-to-end ownership of the process, keeping you fully informed throughout with regular progress meetings and updates.

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.

Our people dedicated to your success

Your dedicated onboarding specialist earns your trust as an extension of your team. Your specialist delivers expertise in project management and provides deep industry knowledge and experience.

Our technical specialists work with you to develop a comprehensive implementation plan based on your objectives and processing systems. They provide expertise on our market-leading capabilities that simplify complex onboardings. They use proven and structured methodology to make certain highly successful outcomes that are delivered on-time.

PLEASE DETAIL ALL COSTS AND THE RESPONSIBLE PARTY (BANK OR CITY) ASSOCIATED WITH THE CONVERSION OF ALL NEW SERVICES.*
Pass

Please refer to Pro forma Analysis pricing located in Appendix 9.

WHAT SIZE CONVERSION ALLOWANCE WILL THE BANK PROVIDE TO THE CITY? PLEASE STATE A SPECIFIC DOLLAR AMOUNT OR IDENTIFY THOSE SUPPLIES, PRODUCTS, OR SERVICES INCLUDED.*
Pass

We will offer the City a twelve (12) month fee waiver for account analysis fees only. The waiver is effective at the inception of the initial contract term.

BASED ON THE INFORMATION PROVIDED IN THE RFP AND YOUR FIRM'S KNOWLEDGE OF THE PUBLIC SECTOR, PLEASE DESCRIBE ANY SERVICES OR TECHNOLOGICAL ENHANCEMENTS, NOT PREVIOUSLY MENTIONED, THAT SHOULD BE CONSIDERED FOR FURTHER IMPROVING EFFECTIVENESS OF THE CITY'S TREASURY MANAGEMENT OPERATIONS.
Pass

Our 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 City 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	
• Merchant Services • Vault • Commercial Card • PaymentNet • Virtual Card • J.P. Morgan Embedded Solution for Excel	• J.P. Morgan Access Data Download • J.P. Morgan Access H2H Reporting • Scannable lockbox • Smart Safe • End of Day Investment Sweep

Merchant Services

JPMorgan Chase & Co. (NYSE: JPM) is a leading global financial services firm with assets of $4.6 trillion and operations in over 100 markets. We have over 300,000 employees that serve millions of consumers, small businesses and many of the world's most prominent corporate, institutional and government clients. For more information regarding the Firm, see www.jpmorganchase.com.

Merchant Services is a trusted industry leader in payments processing and a critical line of business under our Chase Payments group, helping clients optimize, grow, simplify and protect their payments. More than 4,000 Merchant Services' employees help organizations like the City 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.

Our global merchant processing volume for 2024 was more than $2.61 trillion and comprised of clients across a broad range of industries, segments and locations. Our proprietary platforms enable us to offer the City 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 a full spectrum of payments services we can tailor to meet your objectives.

Vault

The City will benefit from lower cost pricing, quicker funds availability, increased safety of your staff and internal operational efficiencies with our vault services. The City would contract with an armored courier to drop off deposits at over 100 of our vault locations. We recommend the City use our Dallas/Fort Worth vault location.

Our goal is to offer the right depository solutions no matter what your needs. We focus on facilitating and safeguarding the process with proven products, services and client care. Further, as one of the largest depository banks in the United States, We are dedicated to this business and has made the investments to maintain greater control over the quality and efficiency of each transaction. Our cash vault services allow you to:

- Make cash deposits from all your locations via armored courier to over 100 our cash vaults.

Your selected armored courier will pick up your deposit bags and deliver them to our Dallas/Fort Worth cash vault site. The deposits will be processed and credited to your account by cash vault processing specialists using our advanced equipment.

If we receive your deposit prior to your established local cutoff time (5:00 p.m. for cash-only and 5:00 p.m. CT for mixed deposit at the Dallas/Fort Worth vault), we will provide provisional same-day ledger credit, allowing for cash deposits to be converted into usable funds on the same day. Coin deposits greater than $10 may credit your account on a delayed basis.

Your cash-only deposit transactions will post to your designated demand deposit account (DDA) with the deposit bag number and deposit ticket date to assist with your reconciliation. Verification of the cash will occur within 48 hours.

Should any discrepancies arise, you can request an email notification of adjustment information, a mailed advice on the day following verification or access to our Web Currency Services portal to view your account detail. The choice is made during implementation.

Adjustments will post electronically to J.P. Morgan Access and to your bank statement. A cash credit or debit adjustment with the dollar amount, the City account number, original deposit amount, original deposit date, processing vault ID and adjustment reason will be included.

Commercial Card

Use our One Card solution to benefit the City in several ways.

Benefit in many ways with a One Card solution	
	Improve your bottom line • Increase spend that leads to increased rebate revenue • Reduce administrative and maintenance redundancies • Decrease reliance on petty cash and travel advances • Benefit from working capital gains through accelerated payments that maximize float • Lower inventory costs
	Save time • Centralize visibility into payments to increase leverage in supplier negotiations • Receive real-time access to data and reporting • Access consolidated and automated reporting • View receipt images at your fingertips • Benefit from a customized approval workflow • Increase program administrators' productivity with program automation • Simplify integration into your Enterprise Resource Planning (ERP) system

	Improve supplier relationships • Improve cash flow through faster payments • Simplify accounts receivable (A/R) processes • Experience savings on credit and collection costs • Benefit from working capital gains through improved Days Sales Outstanding (DSO)
	Increase control, flexibility and security • Receive real-time online program controls, including merchant category code (MCC) restrictions • Create account limits by transaction type (dollar limits, activity limits, cash advances, etc.) • Improve employee convenience with acceptance at more than 98,889,811 million locations • Access experienced professionals that help set up your program • Choose options for central or individual billing • Provide employees with traveler insurance and assistance • Benefit from liability waiver protection against fraud and employee misuse

PaymentNet

We offer the City PaymentNet, our fully hosted online solution that requires no client-side software and is accessible from virtually any secure internet browser.

Streamline program management

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

Be more efficient with the right tool

	No software to install or maintain • 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
	Handle everyday tasks more quickly and efficiently • 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
	Monitor, analyze and report on your program spend—your way • 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
	Create hierarchy structures that meet your business needs • 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
	Set controls with real-time adjustments to promote adherence to expense policy • 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

	Gain greater transparency and insights into your program spend • 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
	Use a one-step, paperless process to capture the entire card application • 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
	Upload data to your general ledger to streamline the posting process • 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

Maximize control—put essential functions at your users' fingertips

Get features and functionality not confined to the standard (and often limited) functionality of third-party reporting tools.

Experience a new level of efficiency and control with PaymentNet

Figure 6

Simplify account management

Appreciate the user-friendly, intuitive navigation developed by the largest U.S. commercial card bank issuer (Nilson Report, Issue 1243, June 2023).

Stay current with a snapshot view of your program

Figure 7

Screenshot is for illustrative purposes only. Some features of the dashboard may not be visible depending on the organization and hierarchy settings.

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 a variety of training options and materials for cardholders and other users.

Your valuable data is protected through industry-proven Transport Layer Security (TLS) encryption technology. All sensitive data is masked, the login process is password protected and security access levels can be configured to help make sure that only authorized City personnel have access to critical information.

Please see Appendix 10 for our PaymentNet Demo information.

Program controls

We offer numerous card controls and key administrative features such as full hierarchy support, real-time adjustments of spend controls online and denial at the point of sale for transactions that do not meet your requirements.

The City's program administrator can establish dollar, transaction, merchant category code (MCC) and cash advance limits at any level of your hierarchy: by individual, department or for the entire organization.

Control options by hierarchy level

Figure 8

PaymentNet provides a variety of controls for all level of your organizational hierarchy.

Standard controls available for our commercial cards include:

- Dollar limits: Dollar limit controls include cycle spend, transaction amount, daily spend amount, monthly spend, and spend limits by MCC

- Transaction limits: Limits can be placed on the number of transactions allowed per day and per month
- MCC restrictions: Limits can be applied to MCCs with a dollar amount, transaction value or the number of transactions allowed per day
- Cash advance controls: You have the ability to control monthly cash advance amounts or totally restrict the ability to use the cash advance options
- Guidance line: Suspends your ability to continue to use the card when the total balance reaches its limit

The graphic below shows how you can change a cardholder's account limits.

Adjusting account limits

Figure 9

Chase enables program administrators to easily change account limits and velocity controls online.

MCC blocking

The merchant category code (MCC) can be used to block merchants and set card limits. The City specifies acceptable and restricted merchant types and set restrictions for individual cardholders, departments or the entire organization.

Leverage up to 180 MCCs per group in as many as nine MCC groups. MCC groups can have a custom name applied for your internal purposes. Available limits include daily number of transactions, daily spend amount and monthly number of transactions. We can also place boundaries by MCC group to determine how much a cardholder can spend at a group of merchants. This MCC group limitation can be restricted by daily number of transactions, transaction amount and monthly spend.

As a best practice, clients usually establish templates of MCC groups that apply to different cardholder profiles. We are happy to assist you in opening or blocking MCC groups as needed.

Virtual card

We offer a single-use, multi-authorization, electronic, credit card-based payment method to help the City more efficiently manage payments, reduce costs and transform traditional areas of expense into potential revenue generators.

Gain the flexibility, float and rebate of a purchasing card coupled with powerful payment controls, anti-fraud and reconciliation features of virtual cards.

Virtual cards are equal to the approved payment amount. There is just one account per payment to help make sure the merchant only has access to approved funds for a specific payment.

Virtual card reconciliation is based on matching four key elements of purchase payments to transactions: account number, validity dates, dollar value and merchant category code (MCC). When these items match, reconciliation occurs automatically, and you gain further efficiencies by integrating into your ERP system.

J.P. Morgan Integrated Solution for Excel

Managing your company's daily cash flow is a challenge. Treasury managers often spend valuable time and resources manually populating spreadsheets to help them monitor their cash position and analyze trends. This process can be burdensome and error prone.

The J.P. Morgan Integrated Solution for Excel spreadsheet plugin makes the process more efficient, flexible and accurate. Integrated with our online portal, it provides a single view of your account information across your banking relationships.

Key features and benefits

- Gain greater accuracy and control: Refresh balance, transaction and payment/receipt information as needed
- Save time: Initiate payments/receipts directly from your spreadsheet
- Make research fast and easy: View balance, transaction and payment/receipt details directly from the spreadsheet
- Save historical data: Create history reports to analyze cash flow trends
- Gain complete visibility when you need it: Add exchange rates to a pre-existing spreadsheet

How it works

After installing the Integrated Solution for Excel plugin through Microsoft Excel, the City can quickly and easily create a custom worksheet that can be refreshed with your bank account data from us or other banking providers' accounts. Or, just tell Embedded

Solution for Excel where to populate your balance, transaction and pending payment/receipt information in your company's spreadsheet form.

Either way, the City will benefit from the convenience, and gain more control with the automation provided by Embedded Solution for Excel.

- Fully customizable functionality: Select templates, spreadsheet layouts, account, transaction types and in-flight payments/receipts, set thresholds for individual accounts, receive reminders and generate "To-Do Lists."
- Build a custom setup specifically for your operational needs and ongoing efforts
- Provides you real-time data with one click
- Initiate payments and receipts: Save time by initiating payments/receipts directly from your spreadsheet.
- Historical data for trend reporting: Create history reports with 45 or more days of past balance and transaction data. Use these reports to analyze trends for any period you choose.
- Powerful security: Our robust security protocol is designed to help protect your privacy, preserve data authenticity and maintain strong operational controls. Your staff will find managing user settings easy, which they can adjust to make sure they have access to the right functionality and information.
- Help if you need it: integrated Solution for Excel is designed to work the way you do, helping manage your daily workflows more efficiently. Most clients are up and running with little or no learning curve. However, should you need help, a full range of support materials is available through J.P. Morgan Access Help. The help tool offers clients a single location for product and service-related content providing a full range of documents and training material from quick start guides, to webinars and online training modules.

Sample Integrated Solution for Excel page

Figure 10

J.P. Morgan Access Data Download

Use the Data Download feature of the banking portal to reconcile accounts or perform extensive research on check activity. Data Download allows you to download disbursement transaction detail information in a CSV or QuickBooks format file (QBO).

Transactions available for ARP include outstanding and cancelled check status transactions along with paid, stop payment and return transactions. Non-ARP accounts only have paid, stop payment and return transactions reported.

To meet your reporting needs, determine filters from these options:

- Account number
- Transaction status category
- Date paid
- Effective date

Each request is tracked and delivered in your inbox on the online portal.

With activation of reconcilement service, you incur a monthly maintenance fee on your account analysis statement.

File Transmission Reporting

Our File Transmission Reporting solution helps automate the delivery of account information to your ERP or treasury workstation system, expediting daily cash positioning, payment monitoring and reconcilement. Balance and transaction reports are generated automatically for all of your accounts (based on time or event triggers) held with Chase. You may also receive multibank reporting for your U.S. accounts held at other banks.

File Transmission Reporting supports a variety of file formats for current-day and prior reports that integrate directly with your ERP or treasury workstation system, including:

- BAI2/BTRS
- ISO 20022 camt.052/053/054
- Swift MT940/942
- ASC EDI X12 821

- CSV

We will be able to provide reporting data to you via a number of industry-standard transmission options, including:

- Internet protocols
- SFTP
- HTTPS
- AS2
- SwiftNet FileAct
- EBICS

You can choose from configurable settings that customize the file delivery, content, format, and/or schedule of each file. In addition, if using the online portal, your system administrators are able to entitle users who manage transmissions to run new ad hoc files and resend old files for all formats or route BAI2 or CSV files to their Reports Inbox.

How you benefit

Simplifies cash positioning and transaction reconcilement

- Enables straight-through processing of account details into ERP or treasury workstation systems to expedite daily cash position and reconcilement
- Global visibility of cash across Chase and non-Chase accounts to more effectively manage liquidity and cash flows
- Enables decentralized organizations with disparate workstations to achieve automation goals and allows different departments to receive a subset or all of the data
- Industry standard formats with the flexibility of configurable options to match client format requirements
- Monitor your transmissions and run ad hoc files and resend requests in J.P. Morgan Access
- Enables payables reconciliation with ACH item level reporting for aggregate settlement in BAI and ISO formats

Receivables and advising reports

Our File Transmission Reporting solution also offers a receipt processing service that consolidates remittance data from incoming payments into a single, file-based report.

How you benefit

Simplifies the receivables process—reduces cost and resources

- Reporting solution for ANSI EDI payment clients
- Facilitates reconciliation of ACH, wire, and/or lockbox payments delivered within a single format, including remittance data
- Flexible reporting options for information on both paper and electronic receipts
- Provides reporting on remittance detail not attached to transaction, rather sent directly to Chase
- Remittance detail does not need to be received by trading partners enabling standardization of formats and processes
- Option to re-associate split payment and remittance information

Reports available

The following reports are available through File Transmission Reporting:

Reports delivered		
Report type	Description	Format
Statement reporting options		
Balance and Transaction Detail Prior Day Incremental Available for all accounts globally	• Includes all posted prior-day transactions that were stored since the last time a file was sent to the client	ISO 20022 v2, Swift MT940, BAI2, OFX and CSV

Balance and Transaction Detail Current Day Cumulative Available for all accounts globally	• Includes current day balances as of the time the file was created plus any transactions that have occurred that business day	ISO 20022 v2m, Swift MT942, BAI2 and CSV
Balance and Transaction Detail Current Day Incremental Available for all accounts globally	• Includes only accounts that reflect new balances and/or transactions since the last time a Current Day Incremental file was sent to the client	ISO 20022 v2, Swift MT942, BAI2 and CSV
Receivables and advising options		
Payment Order/Remittance Advice Available for U.S. and Canadian accounts	• Includes ACH and Wires plus addenda information (not checks) • May be used for remittance re-association and with Receivables Online	EDI 820
Balance and Transaction or CDA Available for U.S. and Canadian accounts	• Includes full Balance and Transaction reporting details, not just receivables • Includes Controlled Disbursements	EDI 821
Account Analysis Available for U.S. accounts	• Includes monthly account analysis billing data	EDI 822
Check, ACH and Wire Data Available for U.S. and Canadian accounts	• Includes lockbox with the option to include ACH and wire transaction and addenda information	EDI 823

Host-to-Host Reporting self-service in J.P. Morgan Access

Users entitled to Host-to-Host Reporting in J.P. Morgan Access by your security administrators have the ability to perform some reporting tasks through the self-service experience including:

- Create new report setups. (Your client service associate will need to tie the new File Locator ID to your existing file transmission Partner ID/User ID.)
- Edit existing report setups:
- Add/remove accounts from reports that are already set up for transmission. (Your relationship team will be engaged to add accounts to the transmission product so they're available for you to select.)
- Add/update schedules.
- Test new or existing file transmissions report setups without connectivity.
- Run reports on-demand.
- Resend a report that was previously sent.

Create a report setup

Figure 11

The Host-to-Host Reporting self-service functionality supports a variety of file formats for current-day and prior reports, including: ISO XML, BAI/BTRS, Swift MT94x, EDI 821 and CSV.

Scannable Lockbox

Scannable Lockbox, also known as Retail Lockbox, is a solution powered by Receivables Online, which allows you to direct payments to one of our local processing centers where coupon-based payments are automatically collected, processed and deposited into your Chase bank account.

- Speed up receipt of payments: By combining aggressive check clearing schedules and automated lockbox processing technology
- Reduce processing costs: Save time and money with standardized coupon processing to help eliminate hours of manual entry and lower overhead costs
- Improve payment reconciliation: Cash application is simplified by combining lockbox and other payment types in a consolidated receivables file

Remote Cash Capture

We offer a Remote Cash Capture solution for the City to receive daily deposit credit for cash placed into a smart safe or cash recycler located on site at your business. Both types of safes incorporate U.S. dollar validation, counterfeit detection and software capabilities to provide online reporting. Our solution allows clients to contract and lease safes from Brinks, Loomis or Garda.

The efficiencies gained using Remote Cash Capture allow the City 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.

We recommend that the City meet with our approved armored courier providers to understand the Remote Cash Capture 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.

End of Day Investment Sweep

As a leading liquidity solutions provider, we offer automated end-of-day investment sweeps to help you efficiently invest account balances, maintain full intraday liquidity and meet investment guidelines. With a wide range of investment options available, investment sweep services afford competitive returns while simultaneously providing fluid integration with the City’s operating accounts.

- Innovation: We continuously strive to maintain our position as a global leader in cash and liquidity management. We have invested in our global liquidity platform to deliver a broader selection of capabilities, more reliable service and a consistent client experience.
- Convenience: Our automated investment sweeps can provide convenience and greater investment efficiency. Funds are automatically invested directly from the City's account based on flexible investment parameters that you set—investing all or part of your daily balances.

The City can use our breadth of services, reputation, and financial strength and stability to help build upon the efficiency and value of your own cash management operation.

Sweep options	
J.P. Morgan Money Market Funds (MMF)	
Funds	• J.P. Morgan U.S. Government Money Market Fund • J.P. Morgan U.S. Treasury Plus Money Market Fund
Share Class	Morgan
Exposure	See prospectus for the specific fund selected.
Rating*	
Sweep Type	End-of-day
Timing	Last transaction of the business banking day.
Return of Funds	The morning of the next business day.
Interest/Dividends	Dividends accrued daily paid monthly based on 365 day basis.
Current Yields	Please refer to Appendix 12
Restrictions/Comments	Additional fund information, as well as the fund prospectus can be found at: www.jpmgloballiquidity.com.

*Ratings were issued by Standard & Poor's and Moody's. Credit ratings are provided for information purposes only. Credit ratings are solely the opinions of the rating agencies. Chase does not endorse, and accepts no responsibility for, the credit ratings issued by the rating agencies. Credit ratings may be changed, superseded or withdrawn by the rating agencies at any time.

No cost services

In addition to our value-added services, we strongly believe in delivering value without charging clients additional costs to use our services. The table below illustrates that commitment.

No cost services via our online portal	
Notifications	Event notifications, including Payment Needs Repair, Transaction Completed, Balance Threshold, User Pending Approval and many more (over 50) to help manage your accounts.
Integrated Solution for Excel	A fully-integrated cash management tool using Excel. Allows online portal users to auto-populate their own spreadsheets with balances and transactions, as well as initiate payments from their spreadsheets.
Transaction Services	Provides 7 years of wire details for both incoming and outgoing USD wires.
Transaction Services	Offers 15 months of historical ACH transaction information on all ACH originated and received payments.
Mobile	Provides authorized users with mobile access to account activity, ability to deposit checks and approve wires, account transfers and book transfers payments.
Help Center	The City 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 7 years of bank statements.

Host-to-Host Online file management	View transmitted files, add workflow (approvals), generate reports and upload files through our online portal. Email notifications provide status on receipt, delivery, availability, or failure of a file transmission

J.P. Morgan Payments Insights app

We also offer our Payments Insights app, which provides timely and relevant payments news and thought leadership.

Our 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

5.19.5.Sample Account Analysis Statement

SAMPLE ACCOUNT ANALYSIS STATEMENT*
Pass

Appendix_13._Sample_Account_Analysis.pdf

SAMPLE REPORTS*
Pass

Appendix_4._JPM_Access_Samples_Reports_Guide.pdf

FINANCIAL STATEMENTS AND RATINGS*
Pass

Resolute_Annual_Report_2024.pdf

20. Optional Proposal Upload

OPTIONAL PROPOSAL UPLOAD - PDF
Pass

You may upload a copy of your proposal if you wish to also submit a PDF version.

Chase_CityofAmericanCanyon_final.tg.pdf

PRICE TABLES

BALANCE AND COMPENSATION INFORMATION AND GENERAL ACCOUNT SERVICES

Line Item	Description	City's Avg Per Month	Fire District Avg per Month	Quantity	Unit of Measure	Unit Cost	Total
1	Deposit Insurance Charge	2393	1028	1	Unit Price	$365.53	$365.53
2	Account Maintenance			2	Unit Price	$25.00	$50.00
TOTAL							**$415.53**

LOCKBOX SERVICES

Line Item	Description	City's Avg Per Month	Fire District Avg per Month	Quantity	Unit of Measure	Unit Cost	Total
3	Lockbox Monthly Fee	1	0	1	Unit Price	$300.00	$300.00
4	E-Lockbox Monthly Fee	1	0	1	Unit Price	$100.00	$100.00
5	Lockbox Scan Imaging	1436	0	1	Unit Price	$0.00	$0.00
6	E-Lockbox ACH Items	707	0	1	Unit Price	$106.05	$106.05
7	Lockbox Items	651	0	1	Unit Price	$553.35	$553.35
8	Lockbox Items without Remittance	102	0	1	Unit Price	$0.00	$0.00
TOTAL							$1,059.40

REMOTE DEPOSIT CAPTURE

Line Item	Description	City's Avg Per Month	Fire District Avg per Month	Quantity	Unit of Measure	Unit Cost	Total
9	Remote Deposit Capture Monthly Fee	1	1	1	Unit Price	$20.00	$20.00
10	Remote Deposit Capture Items	326	19	1	Unit Price	$51.75	$51.75
11	Monthly Scanner Lease Cost	1	1	1	Unit Price	$0.00	$0.00
12	Purchase Cost of Scanner	1	1	1	Unit Price	$600.00	$600.00
TOTAL							$671.75

DEPOSITORY SERVICES

Line Item	Description	City's Avg Per Month	Fire District Avg per Month	Quantity	Unit of Measure	Unit Cost	Total
13	Credits and Deposits	103	11	1	Unit Price	$114.00	$114.00
14	Coin/Currency Deposited	31307	65	1	Unit Price	$15.50	$15.50
15	Checks Deposited	963	28	1	Unit Price	$220.00	$220.00
16	Check Return Item	2	0	1	Unit Price	$0.00	$0.00
17	Armored Car Service - Pickup Days	12	0	1	Monthly Fee	$0.00	$0.00
TOTAL							$349.50

PAPER DISBURSEMENT SERVICES

Line Item	Description	City's Avg Per Month	Fire District Avg per Month	Quantity	Unit of Measure	Unit Cost	Total
18	Checks and Debits Paid	194	27	1	Unit Price	$26.52	$26.52
19	Deposit Slips Booklet	0	0	1	Unit Price	$0.00	$0.00
20	Stop Payment	0	0	1	Unit Price	$25.00	$25.00
TOTAL							$51.52

POSITIVE PAY SERVICES

Line Item	Description	City's Avg Per Month	Fire District Avg per Month	Quantity	Unit of Measure	Unit Cost	Total
21	Positive Pay Monthly	1	1	1	Unit Price	$52.00	$52.00

Line Item	Description	City's Avg Per Month	Fire District Avg per Month	Quantity	Unit of Measure	Unit Cost	Total
22	Payee Positive Pay Monthly	1	1	1	Unit Price	$0.00	$0.00
23	Positive Pay Items	194	27	1	Unit Price	$16.58	$16.58
24	Payee Positive Pay Items	194	27	1	Unit Price	$2.21	$2.21
TOTAL							$70.79

ACH SERVICES

Line Item	Description	City's Avg Per Month	Fire District Avg per Month	Quantity	Unit of Measure	Unit Cost	Total
25	ACH Received Debit/Credit	283	39	1	Unit Price	$32.20	$32.20
26	ACH Origination Return Item	1	0	1	Unit Price	$1.00	$1.00
27	ACH Item 1-100	100	50	1	Unit Price	$0.00	$0.00
28	ACH Item 101-500	399	0	1	Unit Price	$39.90	$39.90
29	ACH Item 501-1000	74	0	1	Unit Price	$7.40	$7.40
30	ACH Origination	1	1	1	Unit Price	$29.00	$29.00
31	ACH Files	10	2	1	Unit Price	$0.00	$0.00
TOTAL							$109.50

WIRE TRANSFER SERVICES

Line Item	Description	City's Avg Per Month	Fire District Avg per Month	Quantity	Unit of Measure	Unit Cost	Total
32	Incoming Wire	1	0	1	Unit Price	$5.00	$5.00
33	Outgoing Wire	1	0	1	Unit Price	$5.00	$5.00
TOTAL							$10.00

ELECTRONIC BANKING SERVICES

Line Item	Description	City's Avg Per Month	Fire District Avg per Month	Quantity	Unit of Measure	Unit Cost	Total
34	Online Banking Services Monthly	1	0	1	Unit Price	$20.00	$20.00
35	Online Banking Services Add'l Account	0	1	1	Unit Price	$10.00	$10.00
TOTAL							$30.00

OTHER ITEMS NOT LISTED

Please upload separate sheet for additional items

Line Item	Description	Quantity	Unit of Measure	Unit Cost	Total	No Bid
36	Additional Item	1	Unit Price	$0.00	$0.00	
TOTAL					$0.00	

California General Collateral Information (Mandatory Local Agency Pool)

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 collateral requirements. Collateral requirements are based upon the end-of-day ledger balances in deposit accounts (demand and time deposits) (plus accrued interest if any), less applicable FDIC coverage if coverage for insured balances is appropriately waived, plus applicable margin (10%). 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.

Collateral is pooled for all local agency government customers and state agency customers

The Bank follows the collateralization process (California Pool) established by California law and procedures of the Local Agency Security Program (LASP) Administrator. In addition, the Bank follows the collateralization process established by California law for State Agency customers. The State’s own deposits are directly collateralized.

Types of collateral pledged

The Bank is currently pledging U.S. Treasury securities to secure Local Agency deposits and State Agency deposits. The amount and types of collateral pledged are subject to change, but will be in accordance with the California Government Code (for Local Agency deposits, Government Code §§ 53651, 53651.2, 53651.6 and rules established by the LASP Administrator; and for State Agency Deposits, Government Code § 16522).

Custodian for the collateral securities

The Bank currently employs The Bank of New York Mellon as third-party custodian to hold collateral for the LASP; and the Federal Reserve Bank, which account is controlled by the State Treasurer for the State Agency accounts.

Collateral priced/marked to market

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 by the pricing agent. The Bank of New York Mellon also prices pledged securities daily, weekly and monthly, dependent upon the types of securities pledged as collateral.

Departments responsible for tracking collateral and reporting to the state

The Bank has two groups for tracking collateral and reporting: Firmwide Regulatory Reporting and Analysis (FRRA), which conducts all reporting to the LASP Administrator, and NCMG, which conducts security pledging (and other collateral transactions) with the LASP Administrator.

Collateral reporting

The Bank is required to provide reporting to the LASP Administrator in such frequency and in such format as described in California law and LASP rules. The Bank is unable to provide collateral reporting for LASP pool program customers because the collateral pledged covers all California Pool participants and is not segregated to a specific customer. Request of proof of collateralization for LASP pool program customers can be submitted to:

California Department of Financial Protection & Innovation

One Sansome Street, STE 600
San Francisco, CA 94104-4428
Phone: (415) 542-6305

Fax (415) 263-8508

Joe Lam -Joe.Lam@dfpi.ca.gov

J.P.Morgan

Availability Schedule

January-24

J.P.Morgan Remote Deposit Capture - (VR-RDC)
Availability Schedule Policy

The funds availability of checks deposited is based on the financial institution where the check is drawn.

The Federal Reserve banking system will not forward process any item over $99,999,999.99. J.P.Morgan may refuse to process such item or handle any such item as a collection item, with customer credit and availability deferred accordingly.

Availability schedules may be changed without notification.

Thrift and S&L routing transit numbers (RTs) receive the same availability as the corresponding RT range as listed in the schedule.

Federal Reserve Bank and Federal Home Loan Bank RTs are assigned one day float.

RTs will be returned if retired by the Federal Reserve Bank

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Availability is shown in Current Day Cycle

Groupings	Description	Deadline*	Avl	Fraction
JPMC Nationwide On Us	See "Summary" page	10:00 PM	0	100%
JPMC Nationwide Controlled Disbursement	See "Summary" page	10:00 PM	1	100%
0000-0020, 0119, 0800	Postal Money Orders	10:00 PM	1	100%
0000-0051	US Treasury	10:00 PM	1	100%
0000-9000	Savings Bonds	10:00 PM	1	100%
All others	Domestic Institutions	10:00 PM	1/2	95%/5%

*Deadlines are Eastern Standard Time

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Summary

JPMC Nationwide On Us RTs

0210-0002	0440-0003	0750-0001	1130-0767
0210-0012	0519-0036	0830-0013	1221-0002
0211-0036	0610-9238	1020-0101	1232-7197
0212-0233	0654-0013	1030-0064	1240-0154
0212-0271	0710-0001	1070-8955	2631-8986
0212-7272	0710-0077	1110-0061	2670-8413
0213-0046	0710-7452	1110-0115	3222-7162
0214-1063	0711-0026	1119-2186	3250-7076
0223-0017	0720-0032	1119-9377	
0280-0012	0740-0001	1130-0060	

JPMC Nationwide CD RTs

0213-0937	0441-1544	0724-1292
0220-0084	0652-0475	0759-0272
0311-0026	0719-2322	1113-0088

J.P.Morgan

TREASURY SERVICES

Account Analysis Statement Guide

(Portrait Format)

This guide is intended to provide information to help you understand each section of your Account Analysis statement(s). All balance terms, column headings and summary line items are defined in detail with clear cross references.

Table of contents

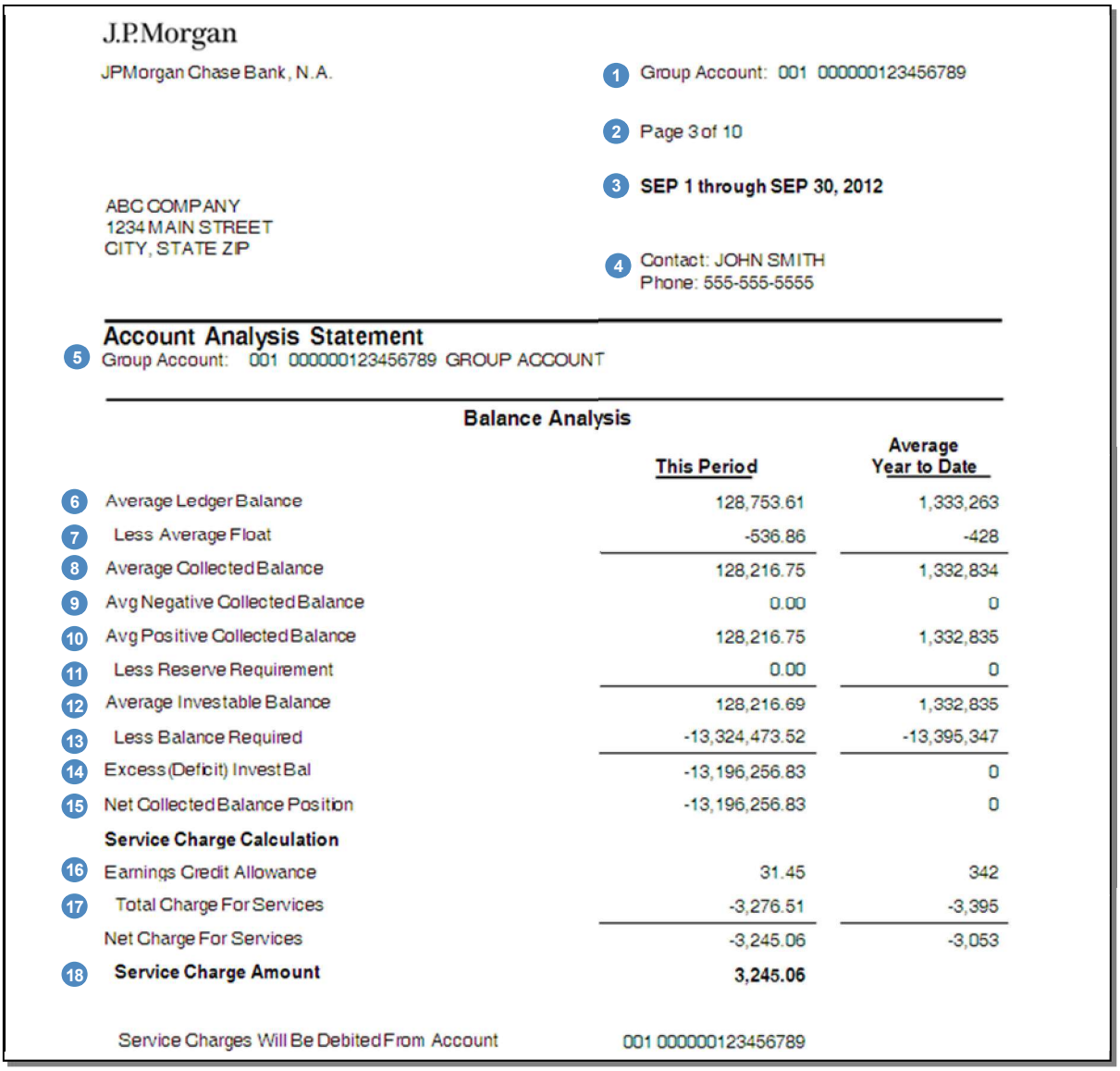
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1. Introduction

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.

2. Statement Information and Balance Analysis



J.P.Morgan

JPMorgan Chase Bank, N.A.

1 Group Account: 001 000000123456789

2 Page 3 of 10

3 **SEP 1 through SEP 30, 2012**

ABC COMPANY
1234 MAIN STREET
CITY, STATE ZIP

4 Contact: JOHN SMITH
Phone: 555-555-5555

Account Analysis Statement

5 Group Account: 001 000000123456789 GROUP ACCOUNT

Balance Analysis

	This Period	Average Year to Date
6 Average Ledger Balance	128,753.61	1,333,263
7 Less Average Float	-536.86	-428
8 Average Collected Balance	128,216.75	1,332,834
9 Avg Negative Collected Balance	0.00	0
10 Avg Positive Collected Balance	128,216.75	1,332,835
11 Less Reserve Requirement	0.00	0
12 Average Investable Balance	128,216.69	1,332,835
13 Less Balance Required	-13,324,473.52	-13,395,347
14 Excess (Deficit) Invest Bal	-13,196,256.83	0
15 Net Collected Balance Position	-13,196,256.83	0
Service Charge Calculation		
16 Earnings Credit Allowance	31.45	342
17 Total Charge For Services	-3,276.51	-3,395
Net Charge For Services	-3,245.06	-3,053
18 **Service Charge Amount**	**3,245.06**	
Service Charges Will Be Debited From Account	001 000000123456789	

Statement Information

1. **Account Number/Group Account Number:** The demand deposit account (DDA) number for this statement. For groups, the account number designated to represent a group of accounts in a relationship.
2. **Page Numbers:** Each page of the analysis is numbered consecutively and also reflects the total number of pages in the entire statement.
3. **Statement Period:** The beginning and ending date of the statement.
4. **Contact:** Your J.P. Morgan relationship manager or the department managing your relationship.
5. **Account Number:** The number of the individual DDA or group account number detailed in the Balance Analysis section.

Balance Analysis

Provides a summarized view of the balances, service charges, and earnings allowance applied to your account.

6. **Average Ledger Balance:** The sum of the daily ending ledger balances (positive and negative) divided by the number of days in the statement month.
7. **Less Average Float:** The difference between the Average Ledger Balance and the Average Collected Balance.
8. **Average Collected Balance:** The sum of the daily ending positive and negative collected balances for the statement month, divided by the number of days in the month.

   [Average Ledger Balance - Average Float]
9. **Average Negative Collected Balance:** The sum of the daily ending negative collected balances, divided by the number of days in the statement month.
10. **Average Positive Collected Balance:** The sum of the daily ending positive collected balances, divided by the number of days in the statement month.
11. **Less Reserve Requirement:** The portion of the DDA balance that must be set aside by the bank to meet reserve requirements.

    Note: Not currently in use by the Bank.
12. **Average Investable Balance:** The balance on which the earnings credit rate is applied.
13. **Less Balance Required:** The balance required to offset the current statement month's balance compensable service charges.
14. **Excess (Deficit) Investable Balance:** The excess or deficit in balances remaining after the balances required to offset the current statement month's balance compensable service charges have been deducted.

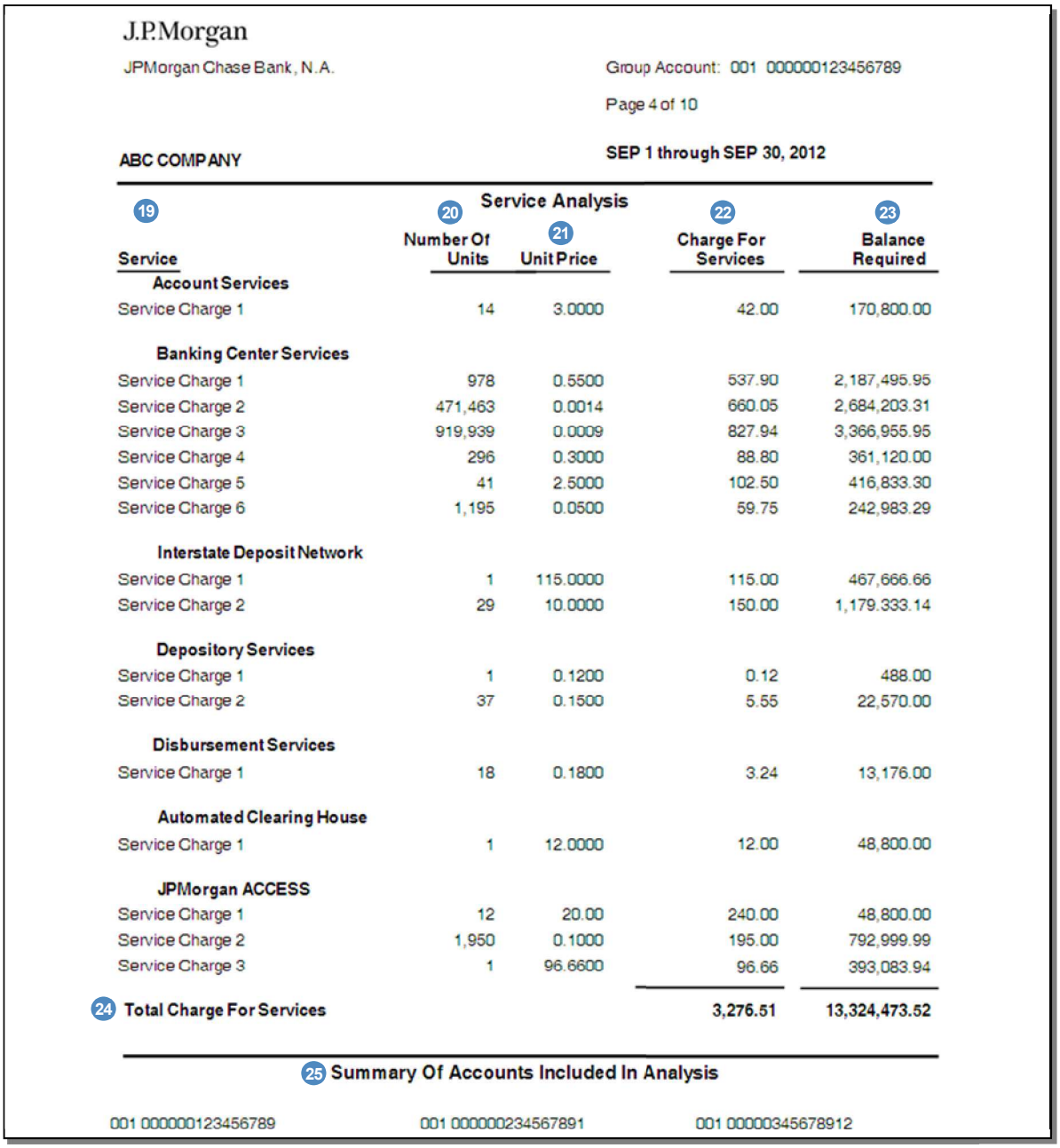
    [Average Investable Balance – Balance Required]
15. **Net Collected Balance Position:** The net collected balance position is the sum of the Excess (Deficit) Investable Balance and the reserve adjustment (where applicable). For deficit balances, this is the additional positive collected balance that would have been required to offset all service charges for the statement month.
16. **Earnings Credit Allowance:** The value of the investable balances maintained during the statement month, which can be used to offset balance compensable service charges.

    [Average Investable Balance x Earnings Allowance Rate x (Days in Mo./Days in Yr.)]
17. **Total Charge for Services:** The sum of the charges for services rendered. This amount is detailed in the Service Analysis section.

    Net Charge for Services: Amount due for services after deducting the total charge for services from the earnings credit allowance where the result is negative.

    Net Service Credit: Amount of excess credit remaining after the total charge for services has been deducted from the earnings credit allowance where the result is positive.
18. **Service Charge Amount:** The net charge (total service charge after offset of earnings allowance) which will be debited from the DDA you have specified.

3. Service Analysis



J.P.Morgan

JPMorgan Chase Bank, N.A.

Group Account: 001 000000123456789

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ABC COMPANY

SEP 1 through SEP 30, 2012

Service Analysis

19 Service	20 Number Of Units	21 Unit Price	22 Charge For Services	23 Balance Required
Account Services				
Service Charge 1	14	3.0000	42.00	170,800.00
Banking Center Services				
Service Charge 1	978	0.5500	537.90	2,187,495.95
Service Charge 2	471,463	0.0014	660.05	2,684,203.31
Service Charge 3	919,939	0.0009	827.94	3,366,955.95
Service Charge 4	296	0.3000	88.80	361,120.00
Service Charge 5	41	2.5000	102.50	416,833.30
Service Charge 6	1,195	0.0500	59.75	242,983.29
Interstate Deposit Network				
Service Charge 1	1	115.0000	115.00	467,666.66
Service Charge 2	29	10.0000	150.00	1,179,333.14
Depository Services				
Service Charge 1	1	0.1200	0.12	488.00
Service Charge 2	37	0.1500	5.55	22,570.00
Disbursement Services				
Service Charge 1	18	0.1800	3.24	13,176.00
Automated Clearing House				
Service Charge 1	1	12.0000	12.00	48,800.00
JPMorgan ACCESS				
Service Charge 1	12	20.00	240.00	48,800.00
Service Charge 2	1,950	0.1000	195.00	792,999.99
Service Charge 3	1	96.6600	96.66	393,083.94
24 **Total Charge For Services**			**3,276.51**	**13,324,473.52**

25 **Summary Of Accounts Included In Analysis**

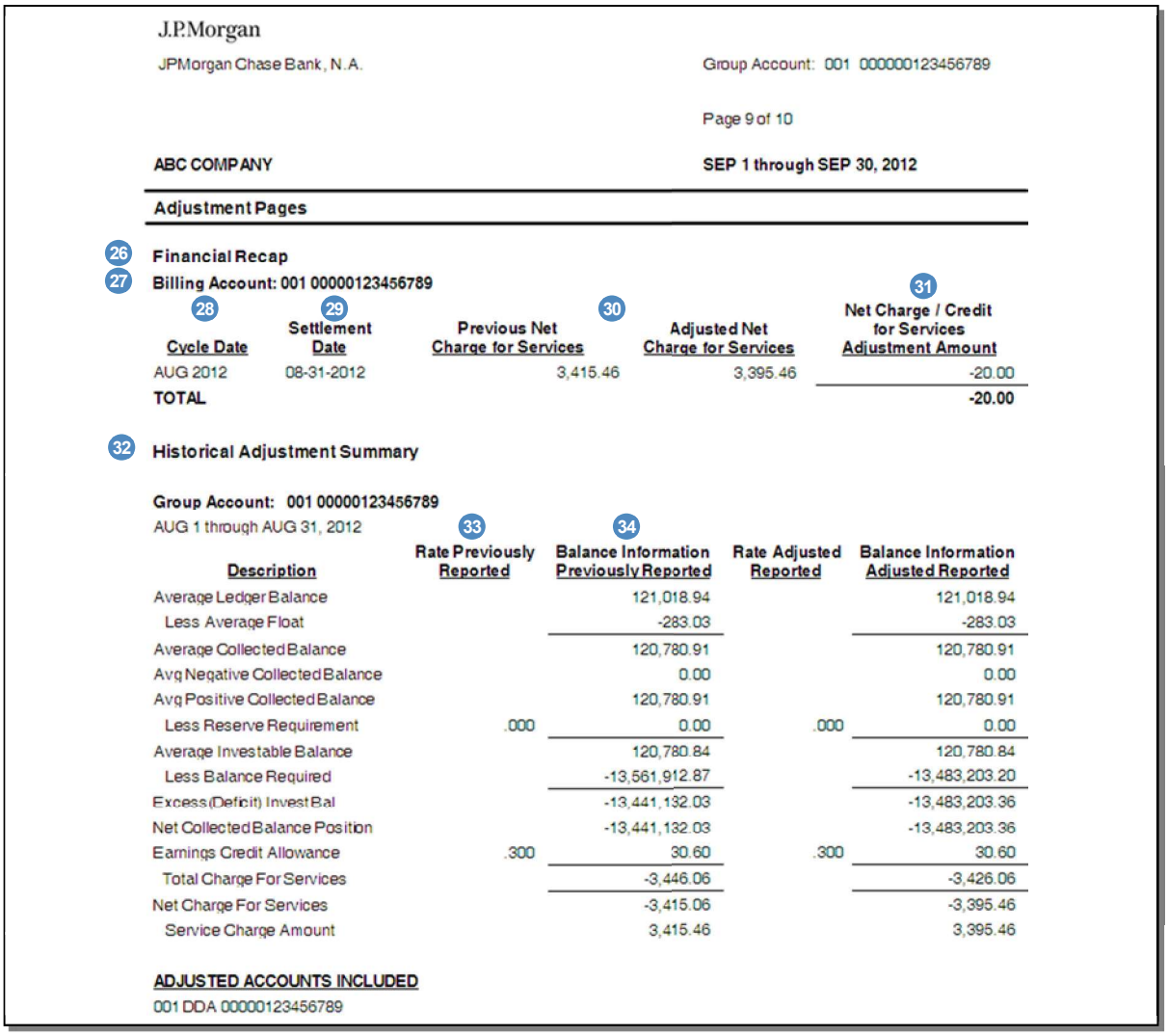
001 000000123456789 001 000000234567891 001 000000345678912

Service Analysis

Details the services used in the statement month by product category.

19. **Service:** The name of the services used. Services are grouped by product category.
20. **Number of Units:** Number of transactions.
21. **Unit Price ($):** The price per unit of service.
22. **Charge for Service ($):** The charge for each service.
23. **Balance Required ($):** The balance required to offset the statement month's balance compensable service charges.
24. **Total Charge for Services ($):** The total of all service charges for the statement month.
25. **Summary of Accounts:** A list of account numbers that are included in the analysis statement.

4. Adjustment Pages – Financial Impacts



J.P.Morgan

JPMorgan Chase Bank, N.A.

Group Account: 001 000000123456789

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ABC COMPANY

SEP 1 through SEP 30, 2012

Adjustment Pages

26 **Financial Recap**

27 **Billing Account: 001 00000123456789**

28 Cycle Date	29 Settlement Date	30 Previous Net Charge for Services	Adjusted Net Charge for Services	31 Net Charge / Credit for Services Adjustment Amount
AUG 2012	08-31-2012	3,415.46	3,395.46	-20.00
TOTAL				**-20.00**

32 **Historical Adjustment Summary**

Group Account: 001 00000123456789

AUG 1 through AUG 31, 2012

Description	33 Rate Previously Reported	34 Balance Information Previously Reported	Rate Adjusted Reported	Balance Information Adjusted Reported
Average Ledger Balance		121,018.94		121,018.94
Less Average Float		-283.03		-283.03
Average Collected Balance		120,780.91		120,780.91
Avg Negative Collected Balance		0.00		0.00
Avg Positive Collected Balance		120,780.91		120,780.91
Less Reserve Requirement	.000	0.00	.000	0.00
Average Investable Balance		120,780.84		120,780.84
Less Balance Required		-13,561,912.87		-13,483,203.20
Excess (Deficit) Invest Bal		-13,441,132.03		-13,483,203.36
Net Collected Balance Position		-13,441,132.03		-13,483,203.36
Earnings Credit Allowance	.300	30.60	.300	30.60
Total Charge For Services		-3,446.06		-3,426.06
Net Charge For Services		-3,415.06		-3,395.46
Service Charge Amount		3,415.46		3,395.46

ADJUSTED ACCOUNTS INCLUDED

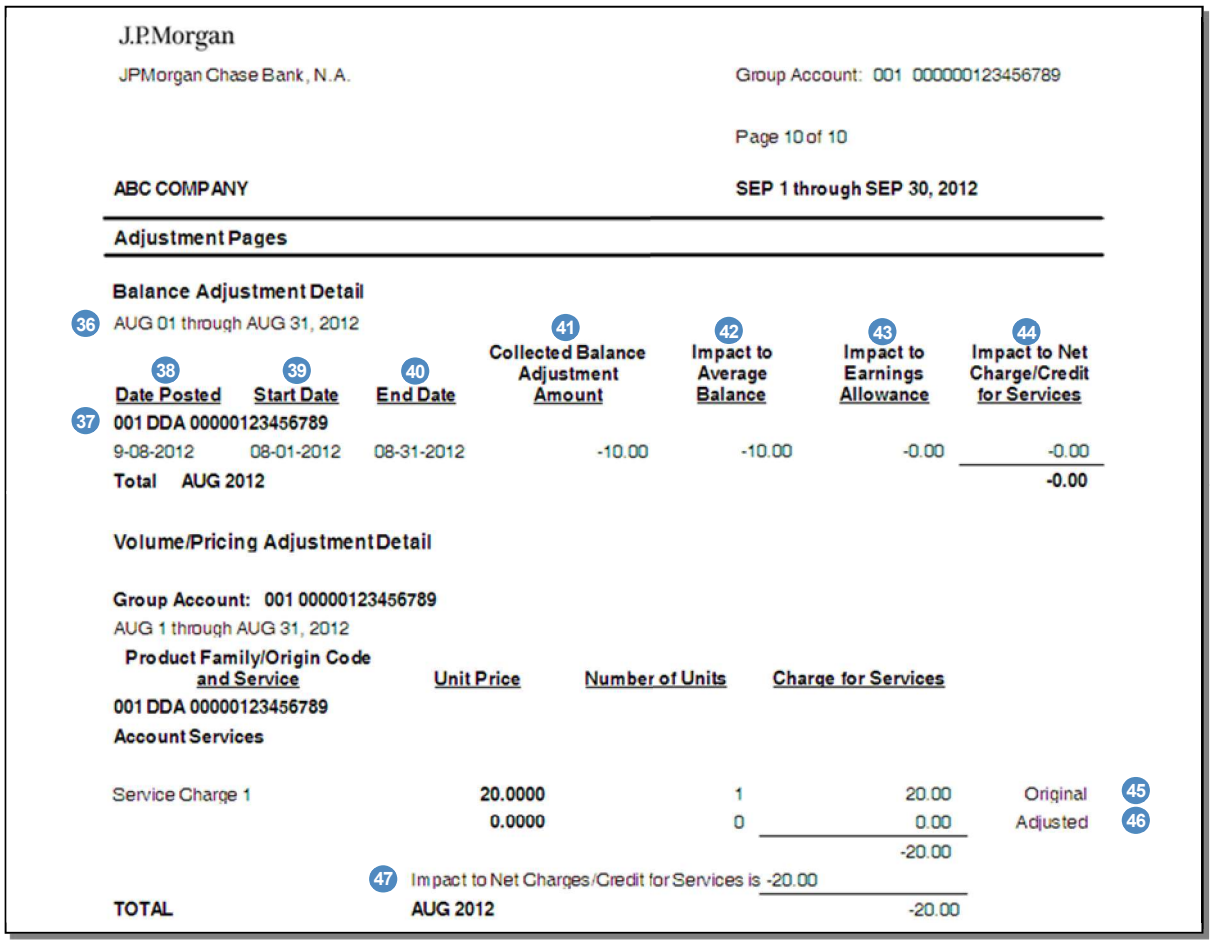
001 DDA 00000123456789

Adjustment Pages – Financial Impacts

Summarizes the overall financial impact of adjustments by statement month.

26. **Financial Recap:** The impact of adjustments to the net service charge for each impacted billing period.
27. **Billing Account:** The DDA account number that is assessed with the net service charge amount.
28. **Cycle Date:** The month and year of the adjusted historical period.
29. **Settlement Date:** The date service charges were due.
30. **Previous/Adjusted Net Charge for Service:** The service charge previously reported on the statement and the adjusted charge.
31. **Net Charge/Credit for Service Adjustment Amount:** The difference between the Previous and Adjusted Net Charge for Services.
32. **Historical Adjustment Summary:** The impact of adjustments during this cycle to balances, service charges and earnings allowances.
33. **Rate Previously/Adjusted Reported:** The rate previously reported on the statement and the adjusted rate.
34. **Balance Information Previously/Adjusted Reported**: The balance values previously reported on the statement and the adjusted balance values.
35. **Adjusted Accounts Included:** The DDA to which adjustments have been applied.

5. Adjustment Pages – Balances, Volumes and Pricing



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JPMorgan Chase Bank, N.A.

Group Account: 001 000000123456789

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ABC COMPANY

SEP 1 through SEP 30, 2012

Adjustment Pages

Balance Adjustment Detail

36 AUG 01 through AUG 31, 2012

38 Date Posted	39 Start Date	40 End Date	41 Collected Balance Adjustment Amount	42 Impact to Average Balance	43 Impact to Earnings Allowance	44 Impact to Net Charge/Credit for Services
37 001 DDA 00000123456789						
9-08-2012	08-01-2012	08-31-2012	-10.00	-10.00	-0.00	-0.00
Total AUG 2012						-0.00

Volume/Pricing Adjustment Detail

Group Account: 001 00000123456789

AUG 1 through AUG 31, 2012

Product Family/Origin Code and Service	Unit Price	Number of Units	Charge for Services	
001 DDA 00000123456789				
Account Services				
Service Charge 1	20.0000	1	20.00	Original 45
	0.0000	0	0.00	Adjusted 46
			-20.00	
	47 Impact to Net Charges/Credit for Services is -20.00			
TOTAL	AUG 2012		-20.00	

Adjustment Pages – Balances, Volumes and Pricing

Details the back-valued transactions, volume and pricing adjustments made to each account and the resulting impact to net charges for services.

36. **Adjusted Cycle Date:** The statement month and year of the adjusted historical period.
37. **Account Number:** The DDA to which a balance adjustment has been applied.
38. **Date Posted:** The date the balance adjustment was processed.
39. **Start Date:** The first date during the month reported that the balance adjustment is effective.
40. **End Date:** The last date during the month reported that the balance adjustment is effective.
41. **Collected Balance Adjustment Amount:** The dollar amount of the balance adjustment.
42. **Impact to Average Balance:** The balance adjustment amount multiplied by the number of effective days and divided by the total number of days in the statement month.
43. **Impact to Earnings Allowance:** The amount that is added or subtracted from the Earnings Credit Allowance as a result of this balance adjustment.
44. **Impact to Net Charge/Credit for Services:** The amount that is added or subtracted from the Net Charge/Credit for Services as a result of this balance adjustment.
45. **Original:** The unit price, number of units and charge for services last assessed.
46. **Adjusted:** The adjusted unit price, number of units and charge for services.
47. **Impact to Net Charge/Credit for Services:** The amount that is added or subtracted from the Net Charge/Credit for Services as a result of this volume/pricing change.

6. Account Analysis Definitions and Formulas

This listing of terms and definitions is provided so that you can easily review how the Account Analysis figures were calculated.

Average Collected Balance: The Average Ledger Balance minus the Average Float balance.

[Average Ledger Balance – Average Float]

Average Float: The difference between the Average Ledger Balance and the Average Collected Balance.

[Average Ledger Balance – Average Collected Balance]

Average Investable Balance: The balance on which the Earnings Credit Rate is applied.

Average Ledger Balance: The sum of the daily ending ledger balances (positive and negative) divided by the number of days in the statement month.

Average Negative Collected Balance: The sum of the daily ending negative collected balances divided by the number of days in the statement month.

[Average Collected Balance – Average Positive Collected Balance]

Average Positive Collected Balance: The sum of the daily positive collected balances for the month divided by the number of days in the statement month.

[Average Collected Balance + Average Negative Collected Balance]

Average Year to Date: The balance analysis line calculations averaged for the calendar year. When an account is opened during the year, this column represents the average since the account was opened.

Balance-Based Service Charges: Service charges that can be offset by the earnings credit allowance.

Balance Required: Balance required to offset the statement month's balance-based service charges.

[Total Charge for Services / Earnings Credit Rate x (Days in Yr./ Days in Mo.)]

Balances Brought Forward: For accounts on a settlement cycle other than monthly, the amount of the excess balances carried over from prior month(s) to be accumulated within the current month.

Charges Brought Forward: For accounts on a settlement cycle other than monthly, the amount of service charges carried over from prior month(s) to be accumulated within the analysis cycle.

Charges Taken Forward: For accounts on a settlement cycle other than monthly, the amount of service charge accumulated thus far which will be carried over to the next month.

Earnings Credit Allowance: The value of investable balances maintained during the statement month which can be used to offset balance compensable service charges.

[Average Investable Balance x Earnings Credit Rate x (Days in Mo./ Days in Yr.)]

Earnings Credit Rate: The rate used to value the Average Investable Balance.

Excess (Deficit) Earnings Allowance: Difference between the Earnings Credit Allowance and the Balance-Based Service Charges.

Excess (Deficit) Investable Balance: The excess or deficit in balances remaining after the balances required to offset the current month's balance-based service charges have been deducted.

Fee-Based Service Charges: Service charges that cannot be offset by the earnings credit allowance.

Impact to Average Balance: The balance adjustment amount multiplied by the number of effective days and divided by the total number of days in the period.

Impact to Earnings Allowance: The amount that is added or subtracted from the Earnings Credit Allowance as a result of balance adjustments.

Impact to Net Charge/Credit for Services: The amount that is added or subtracted from the Net Charge/Credit for Services as a result of any adjustments.

Net Charge for Services: The amount due for services after deducting the Total Charge for Services from the Earnings Credit Allowance.

Net Service Credit: Amount of excess credit remaining after deducting the Total Charge for Services from the Earnings Credit Allowance.

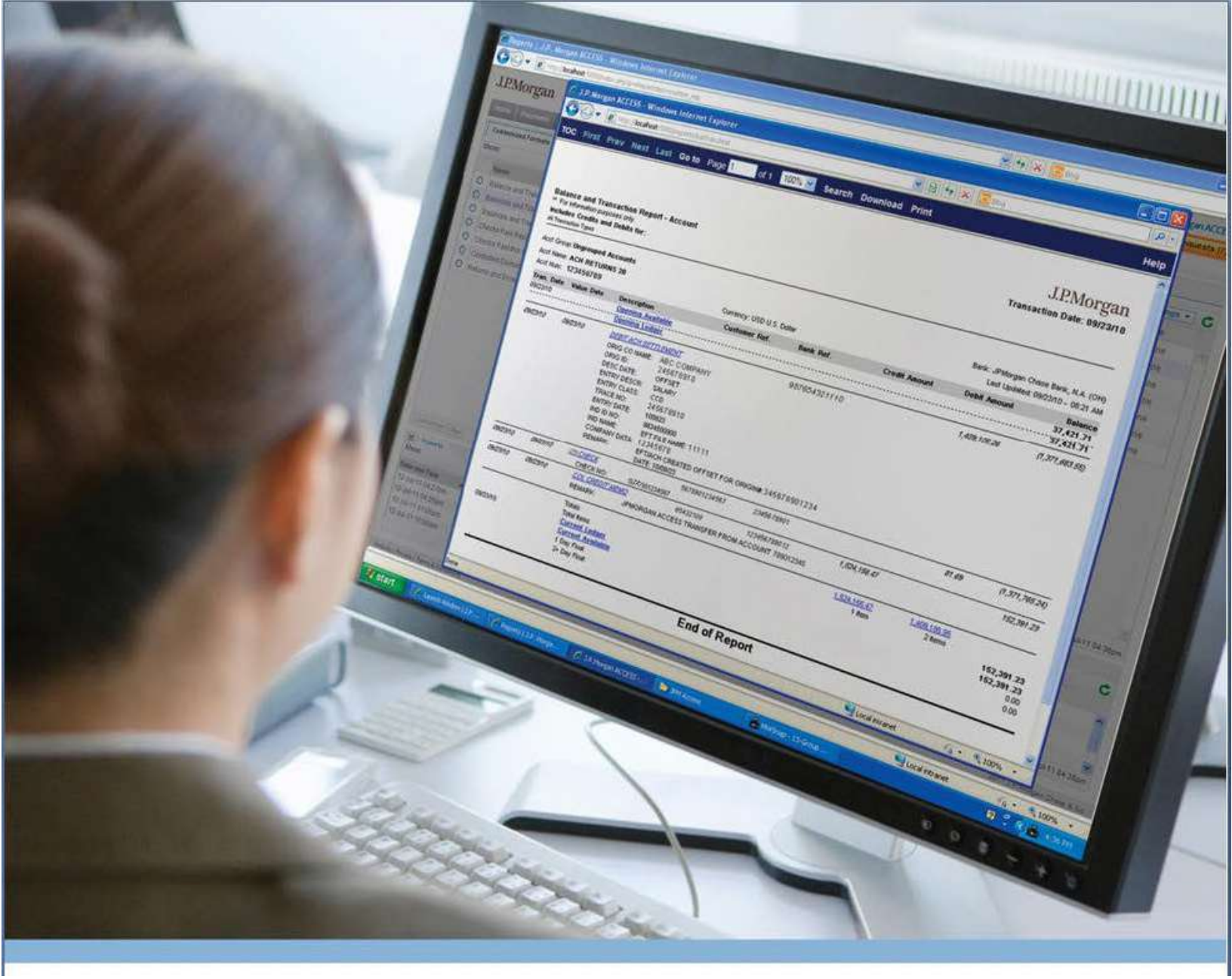
Service Charge Amount: Service charge that will be debited from the DDA you have specified.

Settlement Date: When the analysis billing period is greater than one month, the day for which the analysis billing cycle will be complete. For example, a quarterly billing cycle may have a settlement date of March 31 on the January analysis statement.

Total Charge for Services: Sum of the charges for services rendered.

Total Net Services: The net charge for services, plus or minus balances/charges brought forward.

Unit Price: Price per unit of service.



TREASURY SERVICES

J.P. Morgan Access®
Sample Reports Guide

June 2022

J.P.Morgan

Last Modified: June 29, 2022

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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.

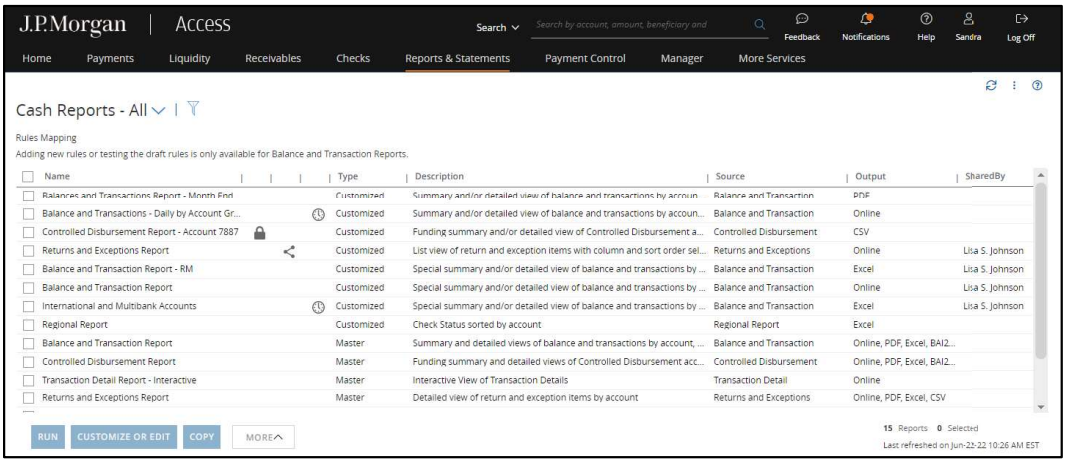
Designed to work the way you do

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.



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

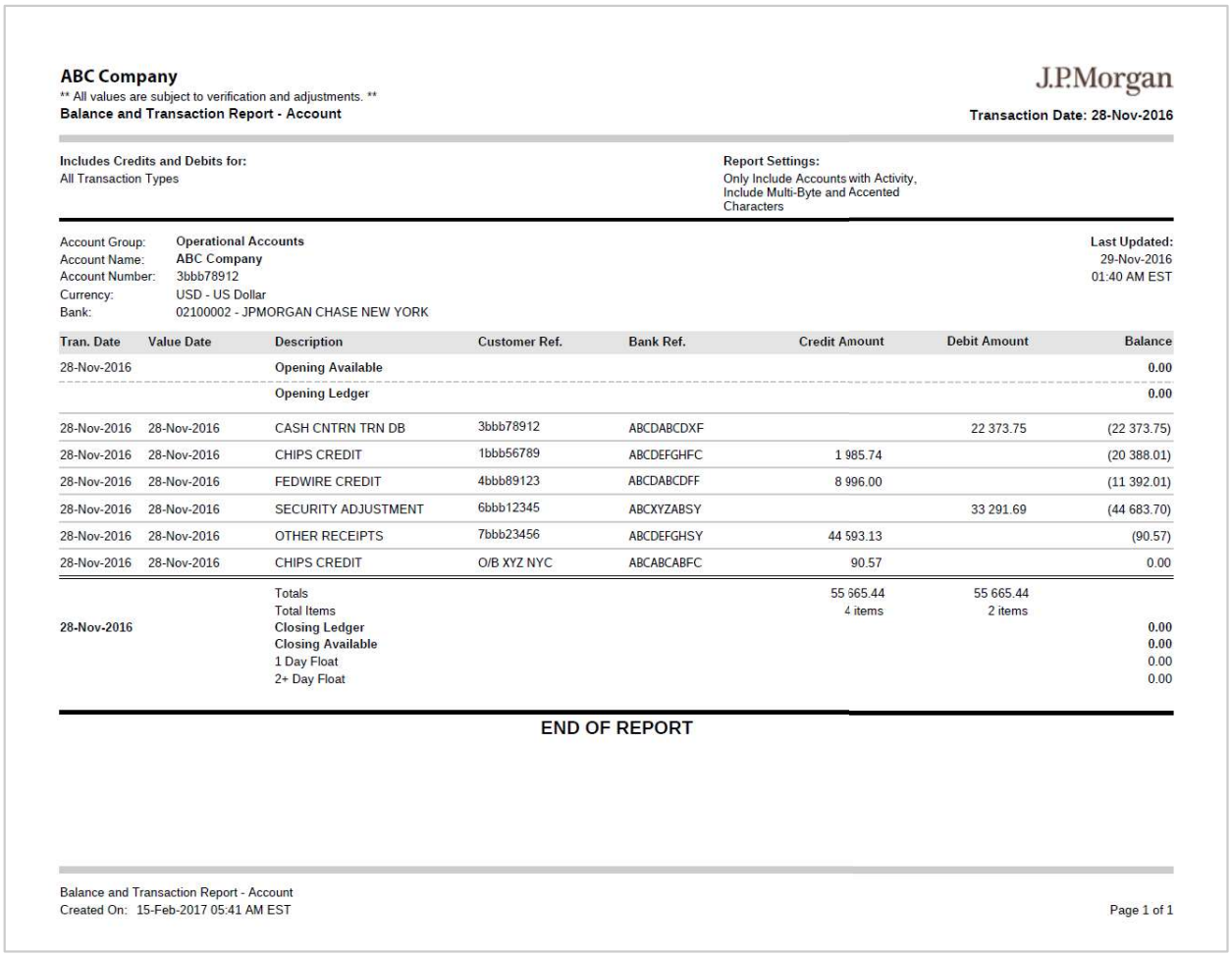
Provides payment template information for all payment types by account. Transactions are displayed for each account separately.

Template Summary Report 29
Template Detail Report 30

1

Balance and Transaction Account Report

Provides a detailed view of balance and transactions by account.



ABC Company
** All values are subject to verification and adjustments. **
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	ABCDEFGHFC	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	ABCDEFGHSY	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

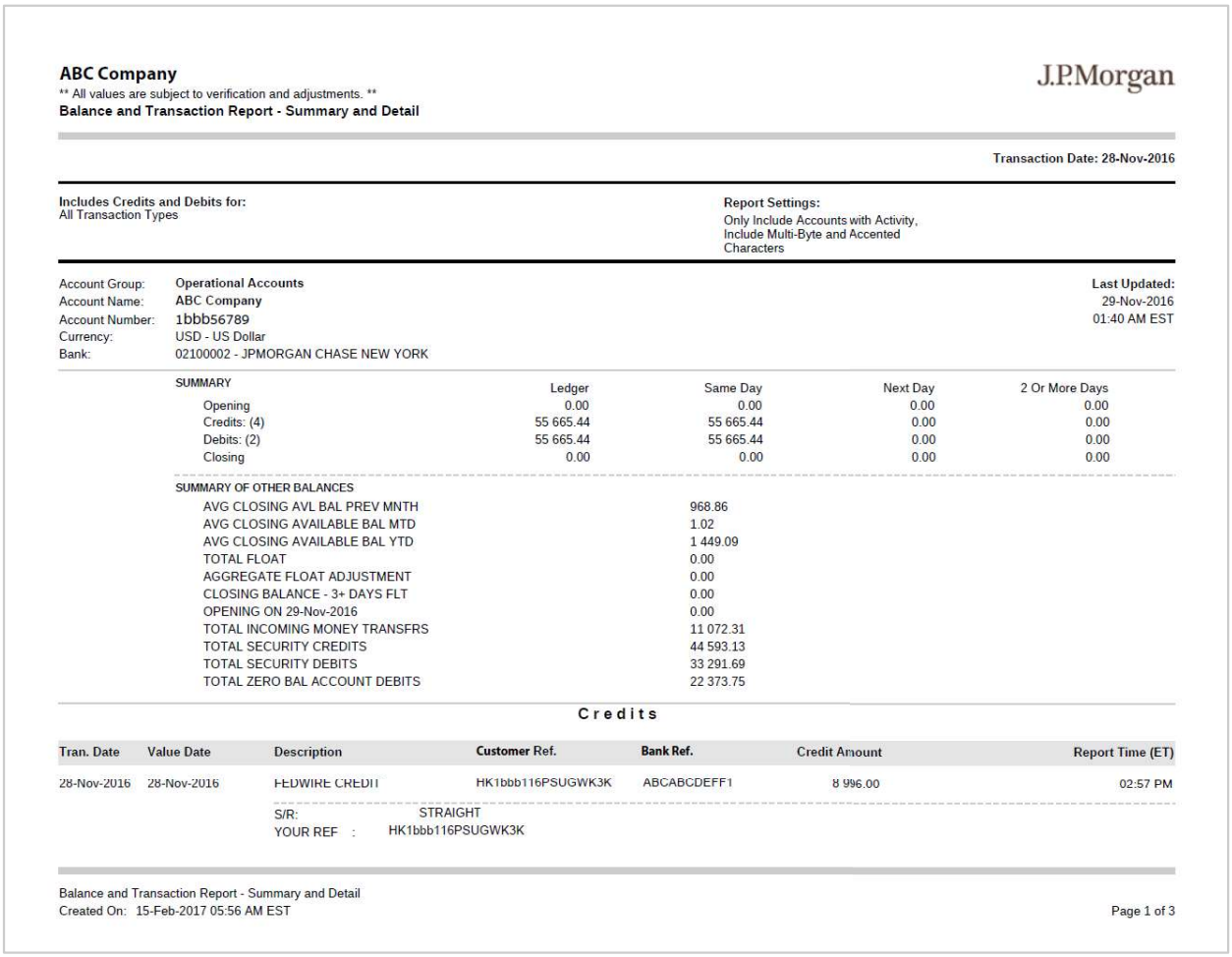
Balance and Transaction Report - Account
Created On: 15-Feb-2017 05:41 AM EST

Page 1 of 1

1

Balance and Transaction Summary and Detail Report

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**	**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 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				

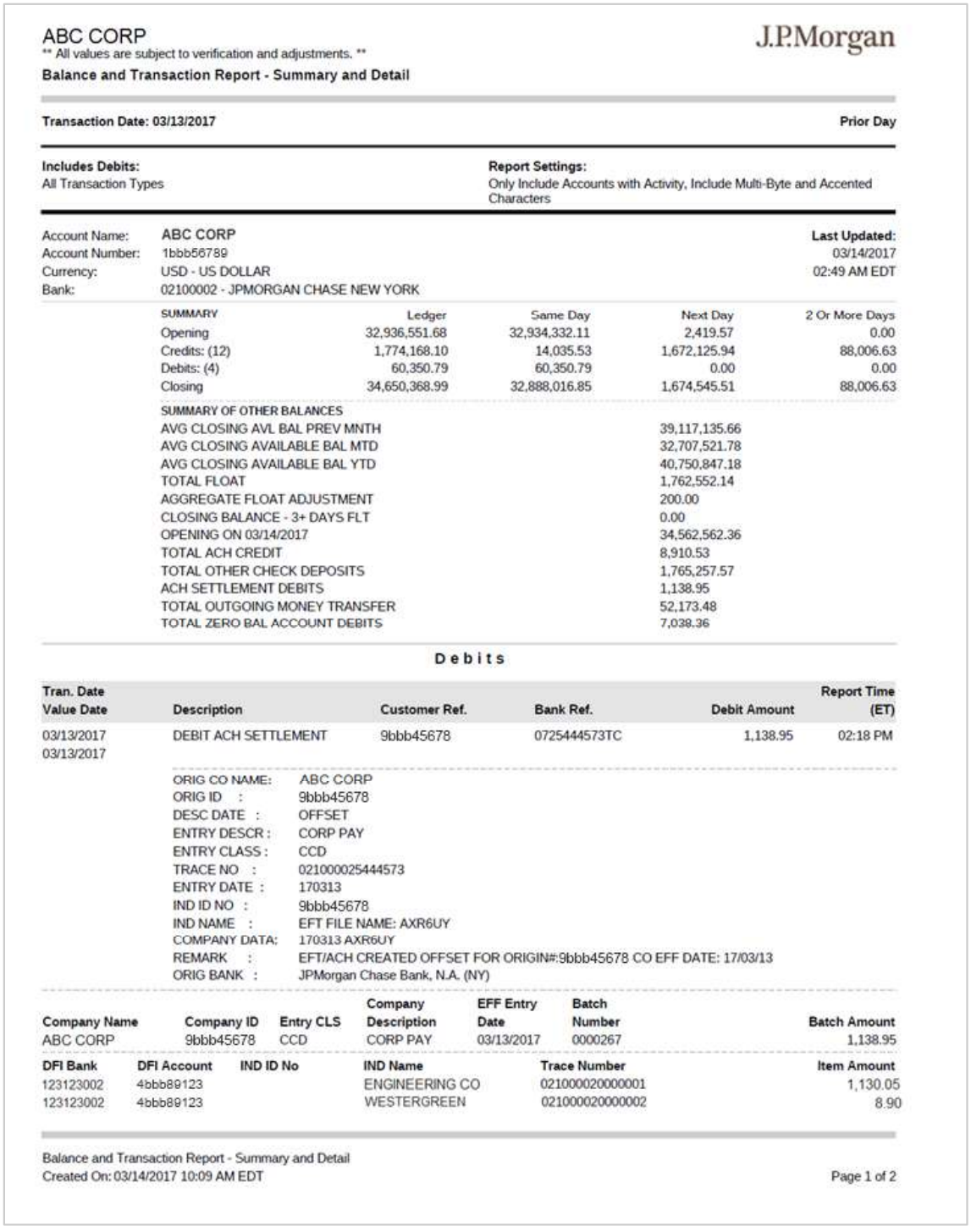
Balance and Transaction Report - Summary and Detail
Created On: 15-Feb-2017 05:56 AM EST

Page 1 of 3

Balance and Transaction Summary and Detail with Originated ACH Item Reconciliation

1

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

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

J.P.Morgan

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
Account Number: 1bbb56789
Currency: USD - US DOLLAR
Bank: 02100002 - JPMORGAN CHASE NEW YORK

Last Updated: 03/14/2017 02:49 AM EDT

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 / Value Date	Description	Customer Ref.	Bank Ref.	Debit Amount	Report Time (ET)
03/13/2017 / 03/13/2017	DEBIT ACH SETTLEMENT	9bbb45678	0725444573TC	1,138.95	02:18 PM

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

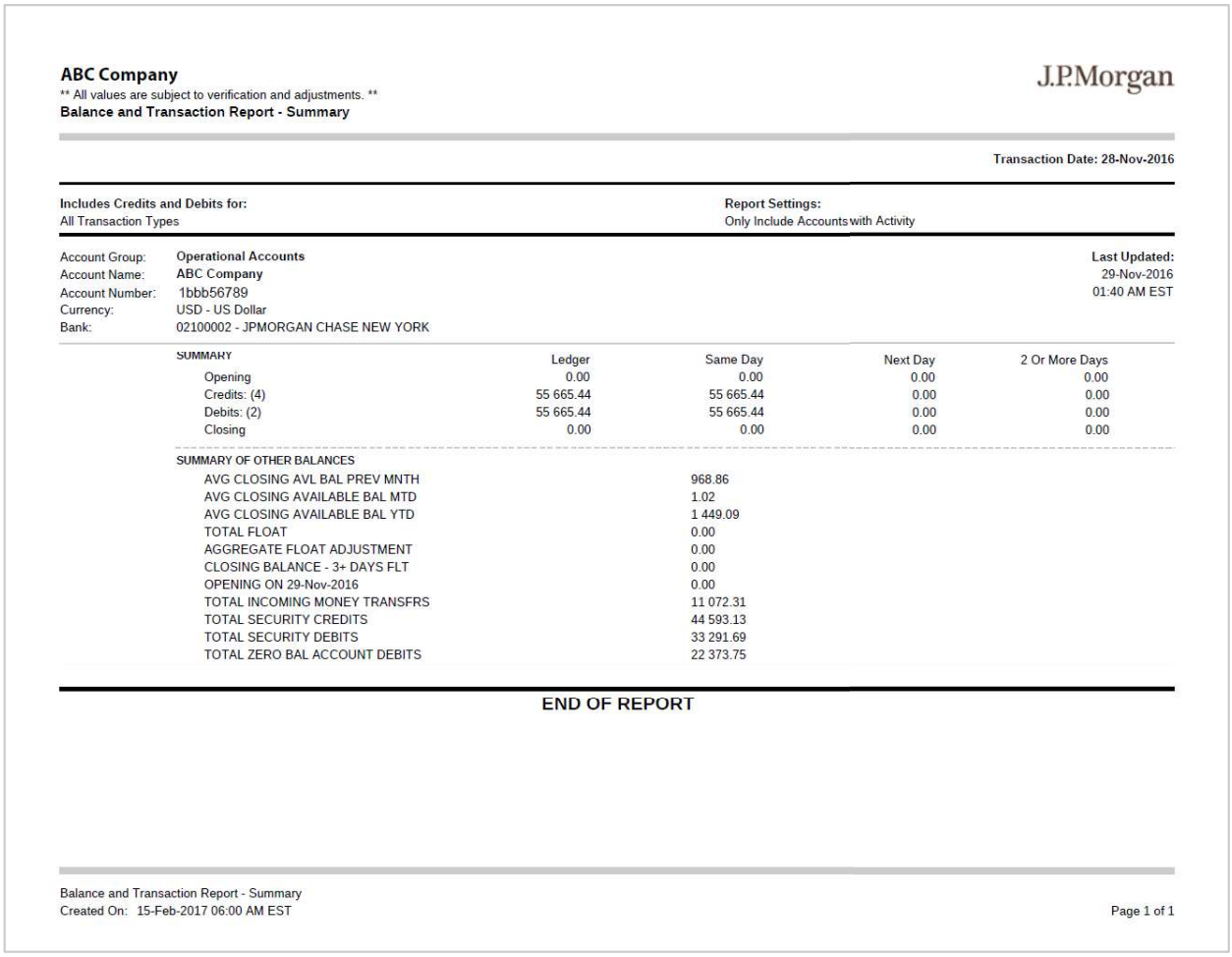
Balance and Transaction Report - Summary and Detail
Created On: 03/14/2017 10:09 AM EDT

Page 1 of 2

Balance and Transaction Summary Report

1

Provides a summary view of balances by date.



ABC Company
** All values are subject to verification and adjustments. **
Balance and Transaction Report - Summary

J.P.Morgan

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 TRANSFRS	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

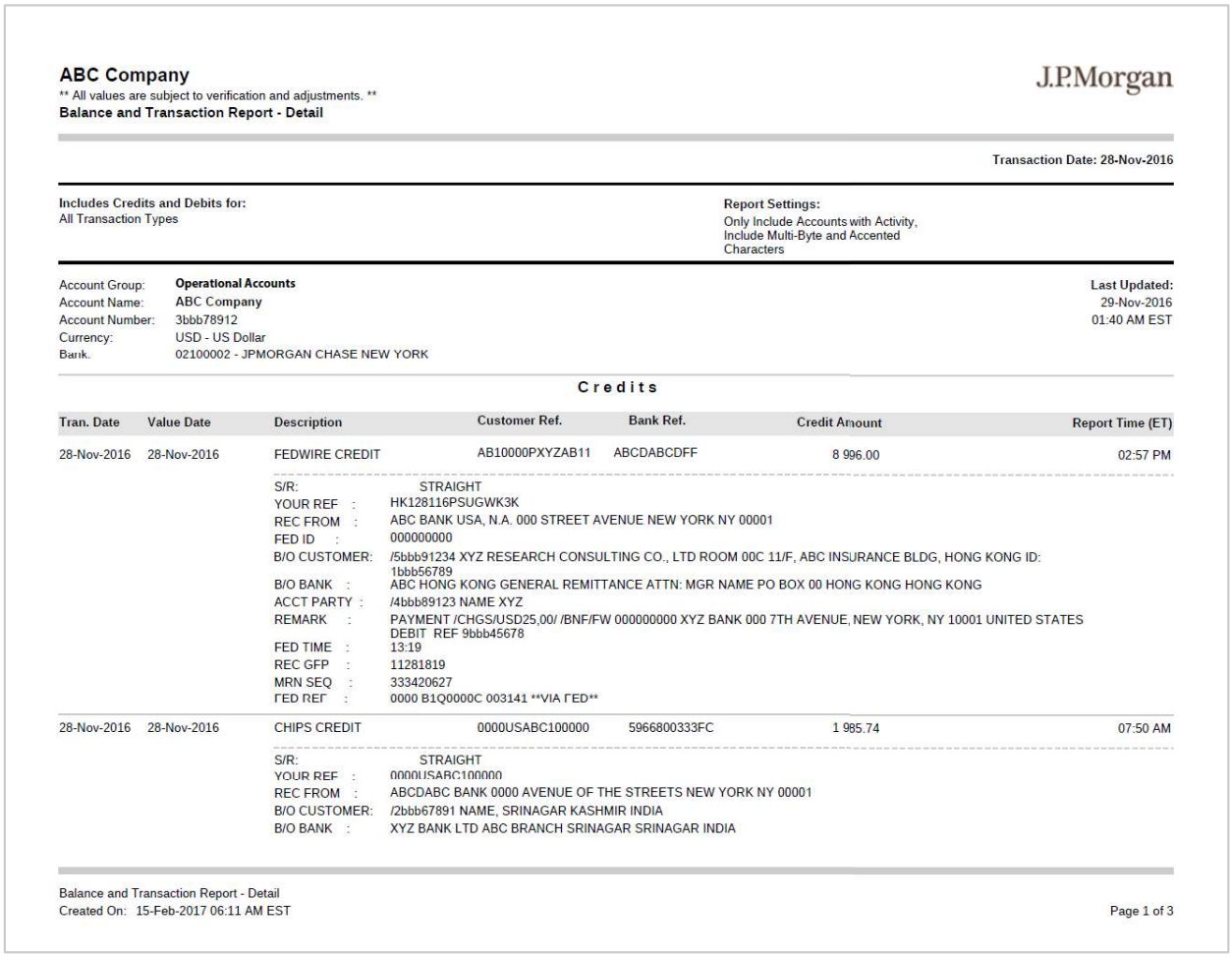
Balance and Transaction Report - Summary
Created On: 15-Feb-2017 06:00 AM EST

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	ABCDABCDFF	8 996.00	02:57 PM

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**

28-Nov-2016	28-Nov-2016	CHIPS CREDIT	0000USABC100000	5966800333FC	1 985.74	07:50 AM

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

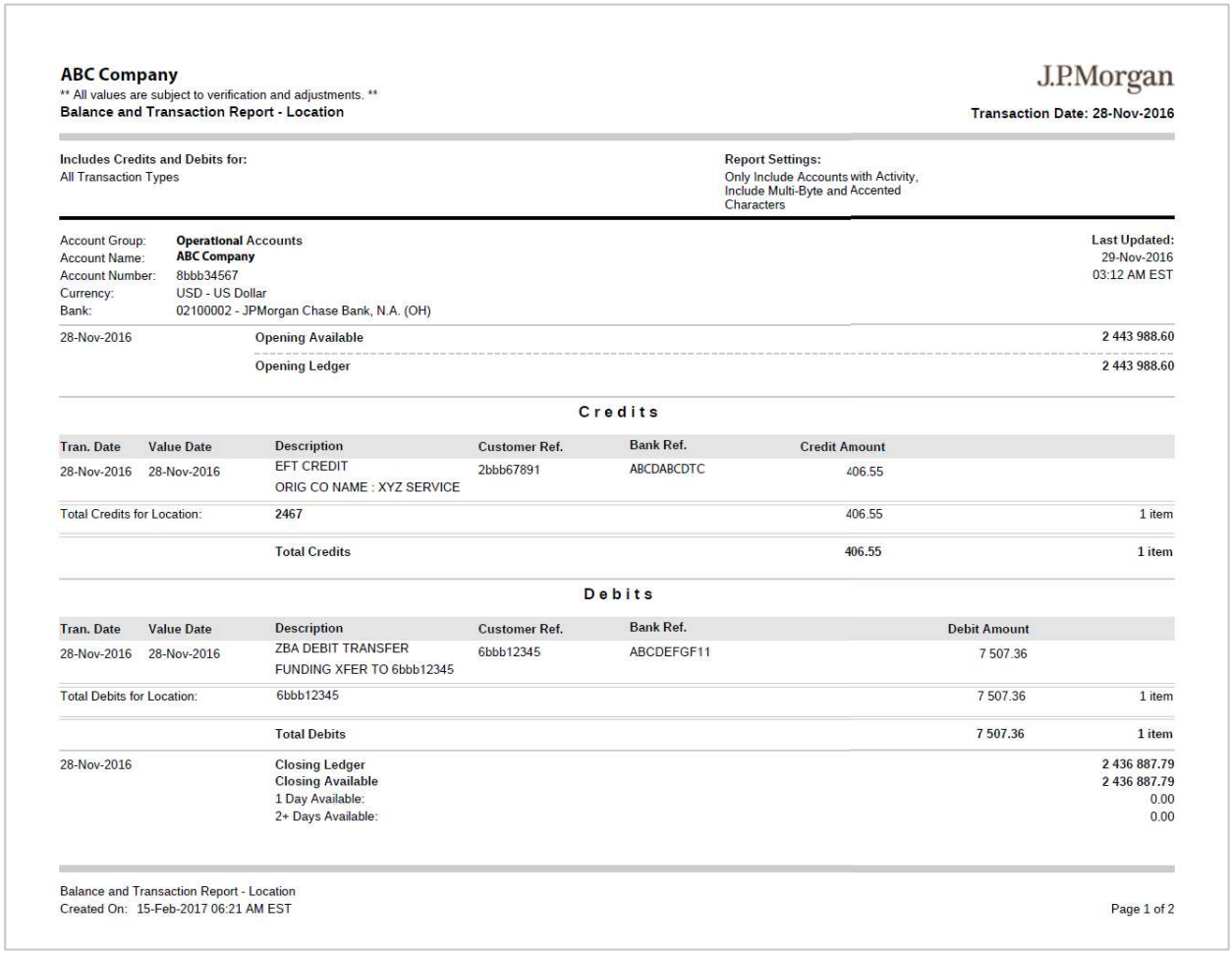
Balance and Transaction Report - Detail
Created On: 15-Feb-2017 06:11 AM EST

Page 1 of 3

Balance and Transaction Location Report

1

Provides a detailed view of balance and transactions by location.



ABC Company
** All values are subject to verification and adjustments. **
Balance and Transaction Report - Location

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**	**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**

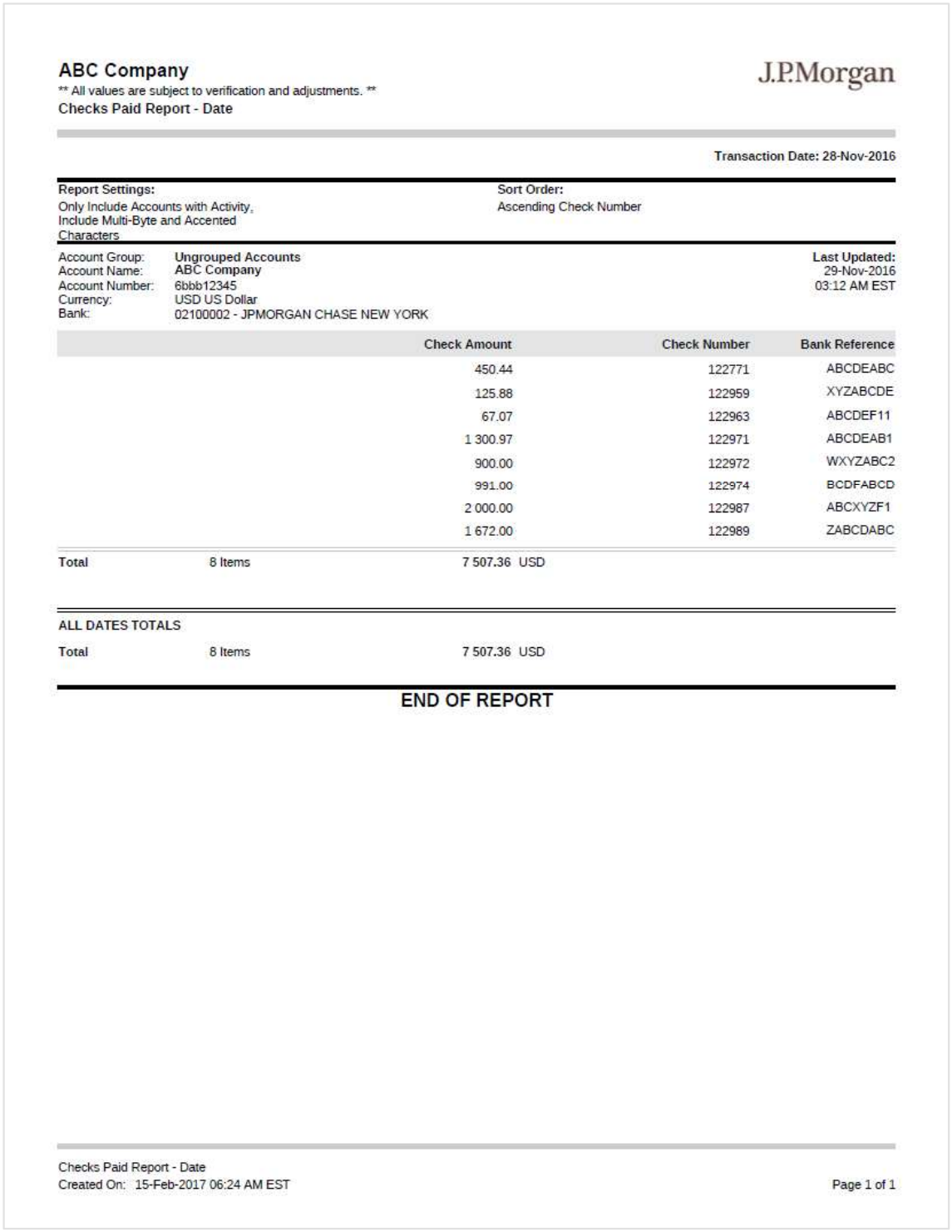
28-Nov-2016	**Closing Ledger**	**2 436 887.79**
	Closing Available	**2 436 887.79**
	1 Day Available:	0.00
	2+ Days Available:	0.00

Balance and Transaction Report - Location
Created On: 15-Feb-2017 06:21 AM EST

Page 1 of 2

Checks Paid Report - Date

Provides a detailed view of checks paid by date.



ABC Company

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

Checks Paid Report - Date

J.P.Morgan

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
** All values are subject to verification and adjustments. **
Controlled Disbursement Report - Summary and Detail

J.P.Morgan
Transaction Date: 03/14/2017

Report Settings: Only Include Accounts with Activity
Sort Order: Amount Descending

Bank: 04400003 - JPMorgan Chase Bank, N.A. (OH) **FINAL PRESENTMENT**

Account Name: ABC CORP
Account Number: 6bbb12345
Currency: USD US DOLLAR
Last Updated: 03/14/2017 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**

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

Provides a funding summary for controlled disbursement accounts.

ABC CORP
** All values are subject to verification and adjustments. **
Controlled Disbursement Report - Summary

J.P.Morgan
Transaction Date: 03/14/2017

Report Settings: Only Include Accounts with Activity
Sort Order: Amount Descending

Bank: 04400003 - JPMorgan Chase Bank, N.A. (OH) **FINAL PRESENTMENT**

Account Name: ABC CORP
Account Number: 6bbb12345
Currency: USD US DOLLAR
Last Updated: 03/14/2017 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

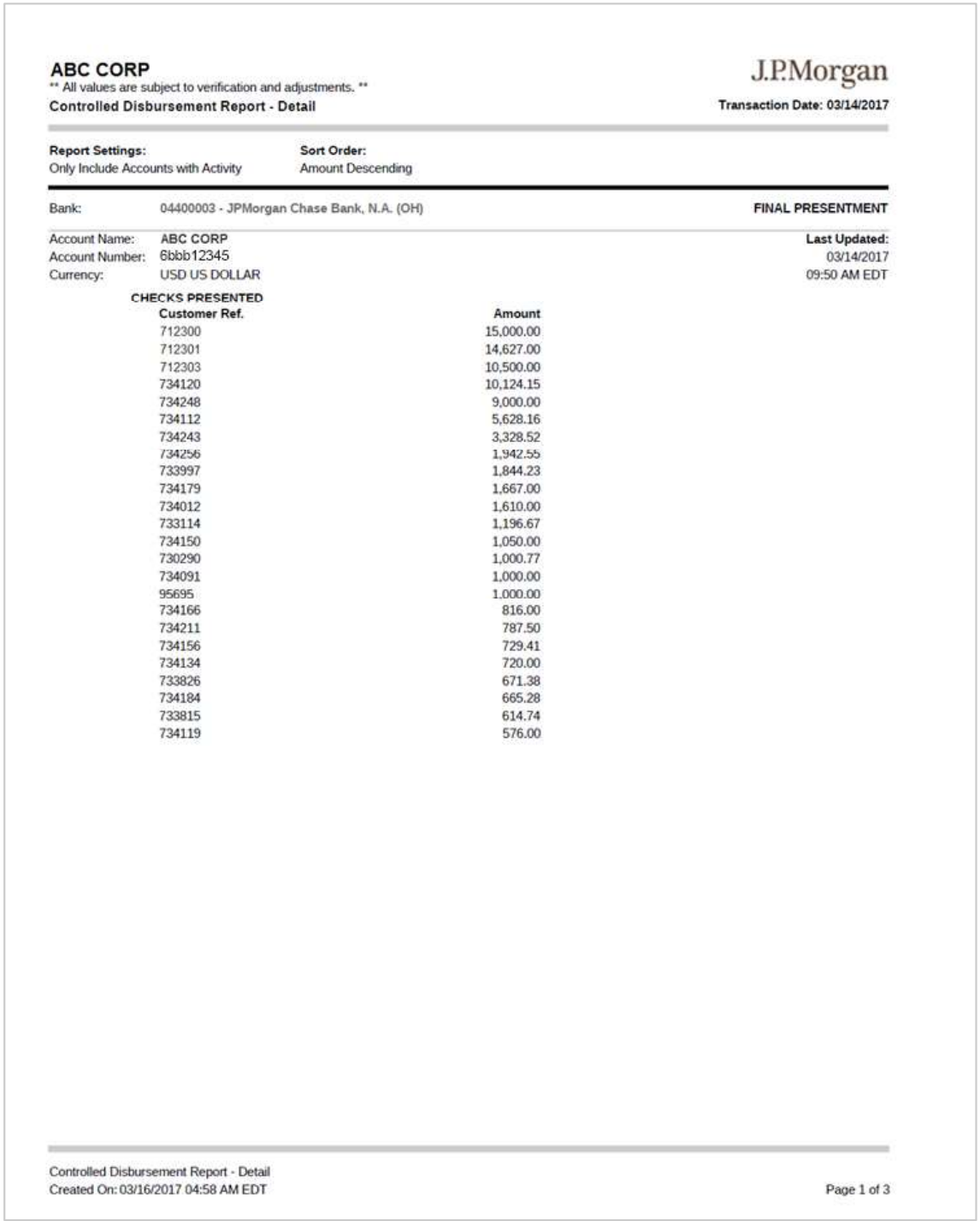
	Items	Amount
Total Checks Presented	**51**	**92,293.30**
First Check Presentment	49	91,043.30
Second Check Presentment	2	1,250.00
Net Adjustments / Others		0.00
Net Electronic Transactions	2	0.15
Opening Ledger		0.00
Target Balance		0.00
Prior Day Late Presentment		0.00
Funding Requirement		**92,293.45**

END OF REPORT

Controlled Disbursement Report - Summary
Created On: 03/16/2017 04:57 AM EDT
Page 1 of 1

Controlled Disbursement Detail Report

Provides paid check details for controlled disbursement accounts.



ABC CORP
** All values are subject to verification and adjustments. **
Controlled Disbursement Report - Detail

J.P.Morgan
Transaction Date: 03/14/2017

Report Settings: Only Include Accounts with Activity
Sort Order: Amount Descending

Bank: 04400003 - JPMorgan Chase Bank, N.A. (OH) — **FINAL PRESENTMENT**

Account Name: ABC CORP
Account Number: 6bbb12345
Currency: USD US DOLLAR

Last Updated: 03/14/2017 09:50 AM EDT

CHECKS PRESENTED

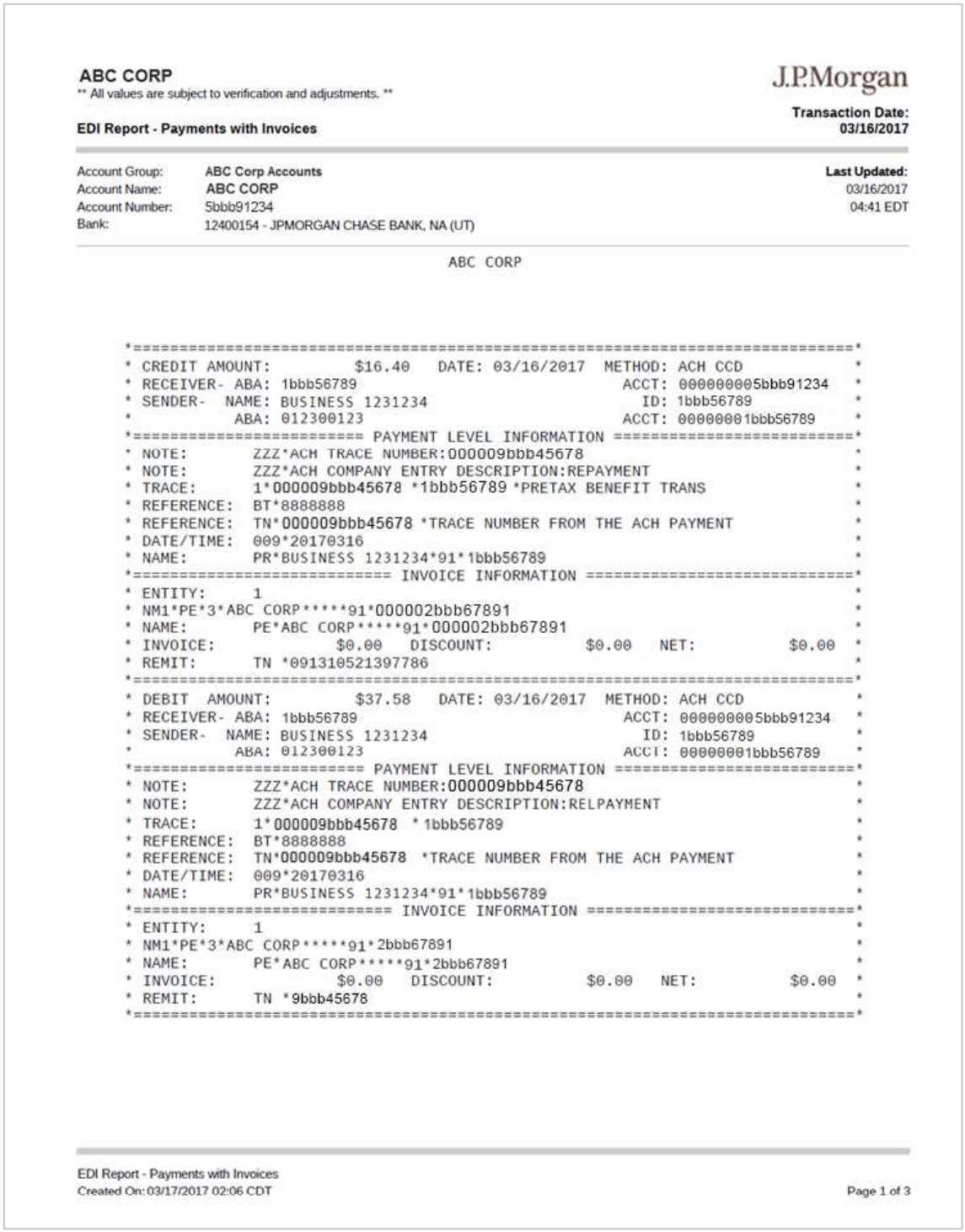
Customer Ref.	Amount
712300	15,000.00
712301	14,627.00
712303	10,500.00
734120	10,124.15
734248	9,000.00
734112	5,628.16
734243	3,328.52
734256	1,942.55
733997	1,844.23
734179	1,667.00
734012	1,610.00
733114	1,196.67
734150	1,050.00
730290	1,000.77
734091	1,000.00
95695	1,000.00
734166	816.00
734211	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. **

J.P.Morgan

EDI Report - Payments with Invoices

Transaction Date:
03/16/2017

Account Group:	**ABC Corp Accounts**	**Last Updated:**
Account Name:	**ABC CORP**	03/16/2017
Account Number:	5bbb91234	04:41 EDT
Bank:	12400154 - JPMORGAN CHASE BANK, NA (UT)	

ABC CORP

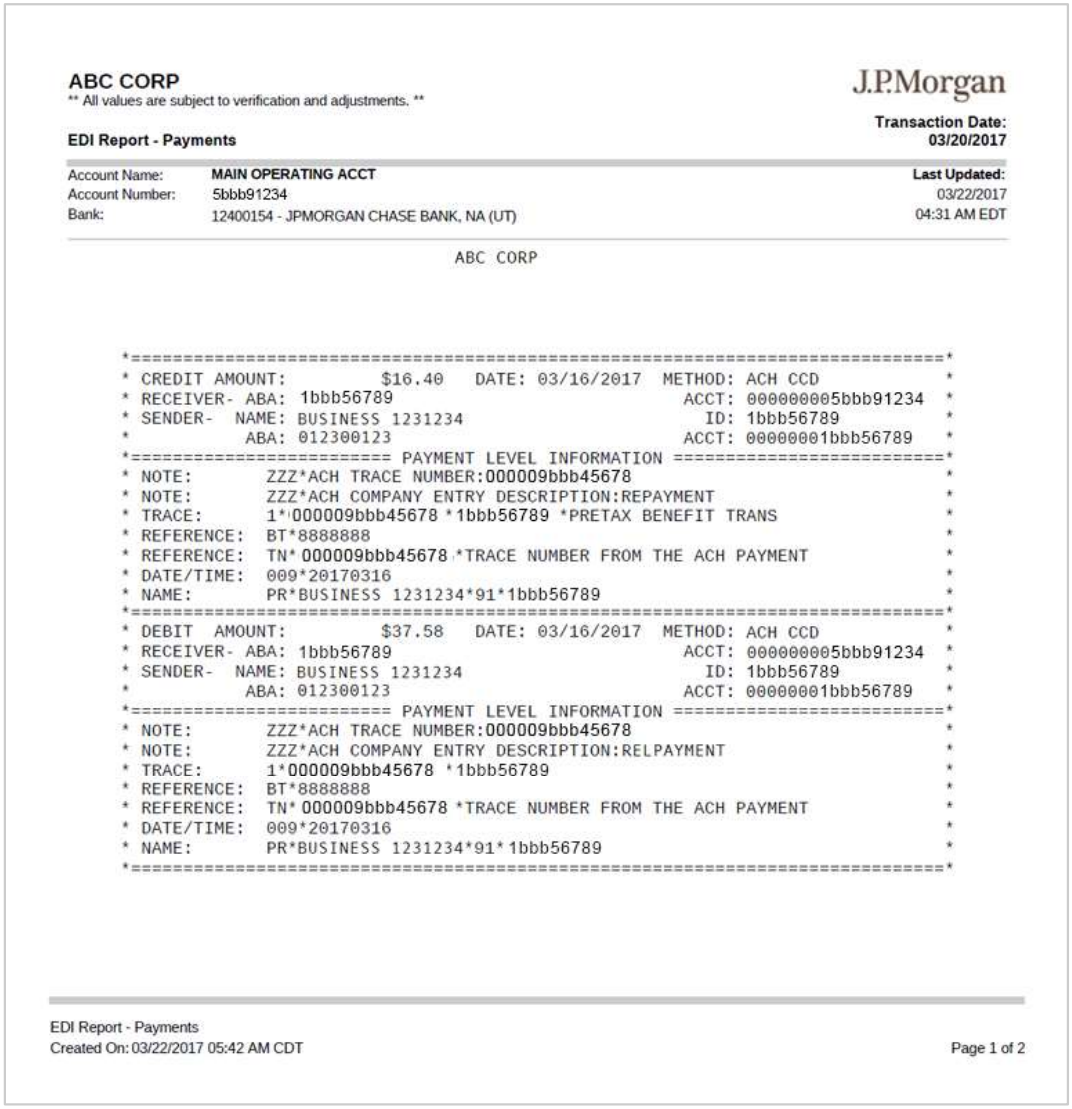
```
*================================================================================*
* CREDIT AMOUNT:         $16.40   DATE: 03/16/2017  METHOD: ACH CCD              *
* RECEIVER- ABA: 1bbb56789                            ACCT: 000000005bbb91234    *
* SENDER-  NAME: BUSINESS 1231234                       ID: 1bbb56789            *
*           ABA: 012300123                            ACCT: 00000001bbb56789     *
*========================== 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: 000000005bbb91234    *
* SENDER-  NAME: BUSINESS 1231234                       ID: 1bbb56789            *
*           ABA: 012300123                            ACCT: 00000001bbb56789     *
*========================== 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

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

Transaction Date:
03/20/2017

EDI Report - Payments

Account Name:	**MAIN OPERATING ACCT**	**Last Updated:**
Account Number:	5bbb91234	03/22/2017
Bank:	12400154 - JPMORGAN CHASE BANK, NA (UT)	04:31 AM EDT

ABC CORP

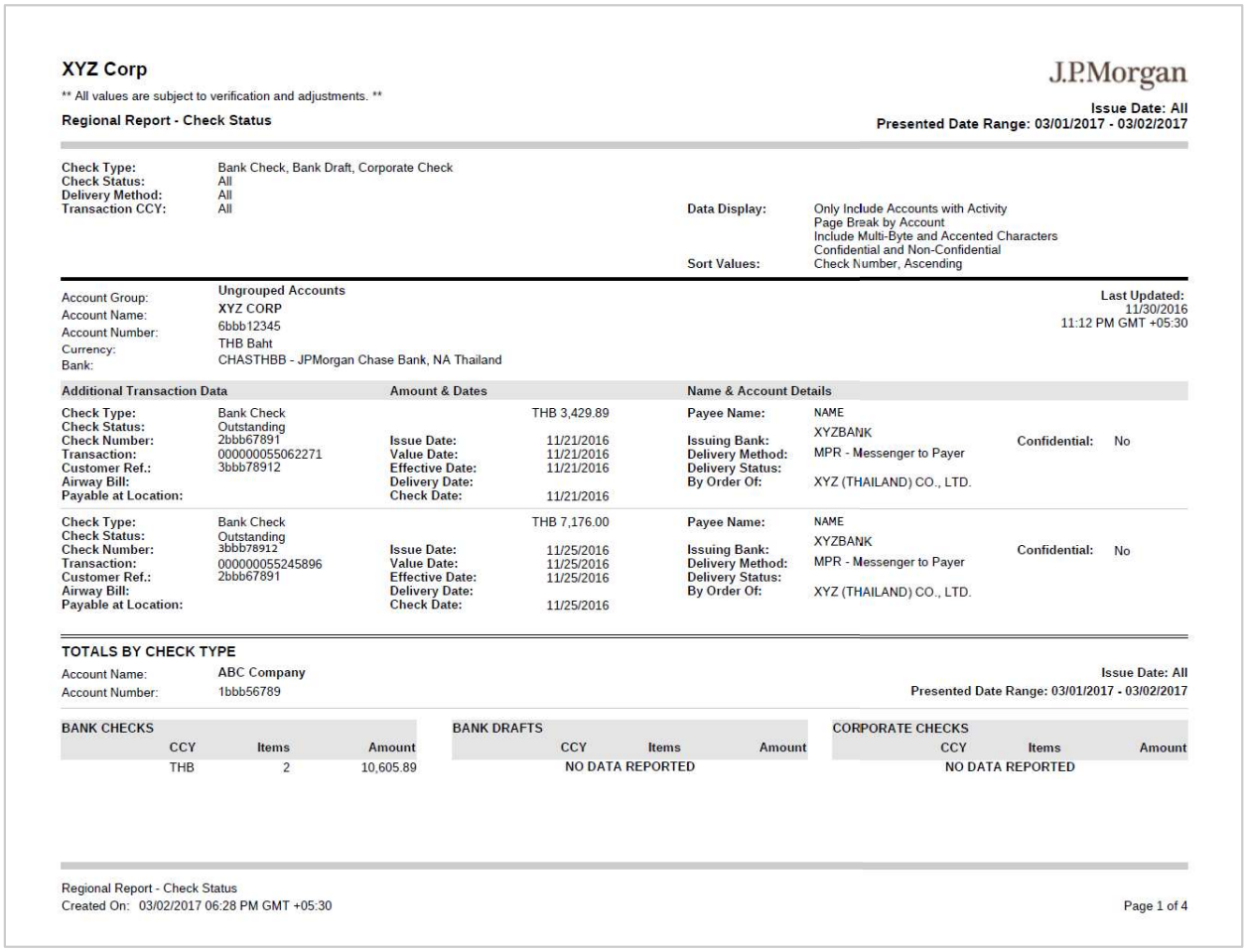
```
*================================================================================*
* CREDIT AMOUNT:         $16.40   DATE: 03/16/2017  METHOD: ACH CCD              *
* RECEIVER- ABA: 1bbb56789                            ACCT: 000000005bbb91234    *
* SENDER-  NAME: BUSINESS 1231234                       ID: 1bbb56789            *
*           ABA: 012300123                            ACCT: 00000001bbb56789     *
*======================== 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: 000000005bbb91234    *
* SENDER-  NAME: BUSINESS 1231234                       ID: 1bbb56789            *
*           ABA: 012300123                            ACCT: 00000001bbb56789     *
*======================== 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                                   *
*================================================================================*
```

EDI Report - Payments
Created On: 03/22/2017 05:42 AM CDT

Page 1 of 2

Regional Report - Check Status

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. **

Regional Report - Check Status

Issue Date: All
Presented Date Range: 03/01/2017 - 03/02/2017

Check Type:	Bank Check, Bank Draft, Corporate Check		
Check Status:	All		
Delivery Method:	All		
Transaction CCY:	All	**Data Display:**	Only Include Accounts with Activity Page Break by Account Include Multi-Byte and Accented Characters Confidential and Non-Confidential
		Sort Values:	Check Number, Ascending

Account Group:	**Ungrouped Accounts**
Account Name:	**XYZ CORP**
Account Number:	6bbb12345
Currency:	THB Baht
Bank:	CHASTHBB - JPMorgan Chase Bank, NA Thailand

Last Updated:
11/30/2016
11:12 PM GMT +05:30

Additional Transaction Data		Amount & Dates		Name & Account Details			
Check Type:	Bank Check		THB 3,429.89	**Payee Name:**	NAME		
Check Status:	Outstanding				XYZBANK		
Check Number:	2bbb67891	**Issue Date:**	11/21/2016	**Issuing Bank:**		**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				XYZBANK		
Check Number:	3bbb78912	**Issue Date:**	11/25/2016	**Issuing Bank:**		**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**
Account Number:	1bbb56789

Issue Date: All
Presented Date Range: 03/01/2017 - 03/02/2017

BANK CHECKS

CCY	Items	Amount
THB	2	10,605.89

BANK DRAFTS

CCY	Items	Amount
NO DATA REPORTED		

CORPORATE CHECKS

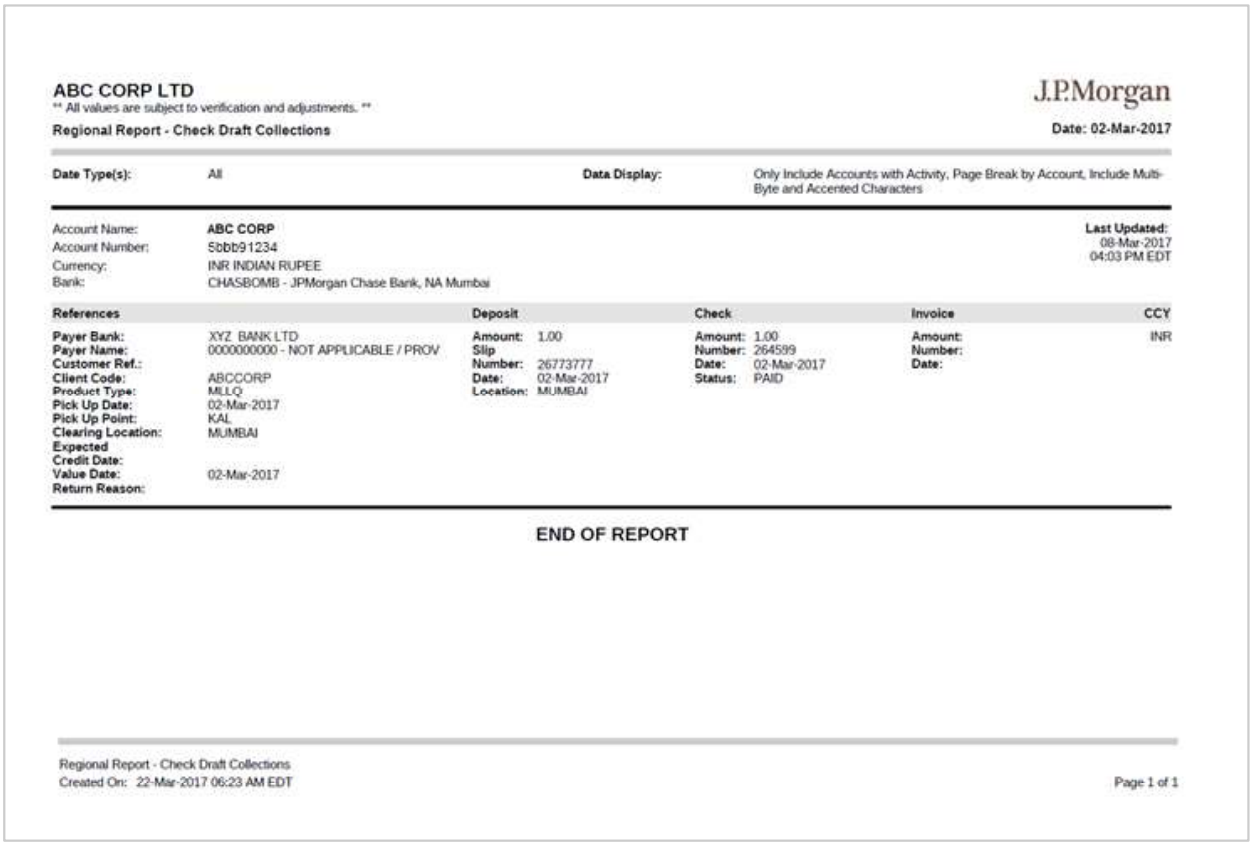
CCY	Items	Amount
NO DATA REPORTED		

Regional Report - Check Status
Created On: 03/02/2017 06:28 PM GMT +05:30

Page 1 of 4

Regional Report – Check Draft Collections

Provides the detailed information on paper collection items. Only available for Asia based and other select accounts.



ABC CORP LTD
** All values are subject to verification and adjustments. **
Regional Report - Check Draft Collections

J.P.Morgan
Date: 02-Mar-2017

Date Type(s):	All	**Data Display:**	Only Include Accounts with Activity, Page Break by Account, Include Multi-Byte and Accented Characters

Account Name:	**ABC CORP**
Account Number:	5bbb91234
Currency:	INR INDIAN RUPEE
Bank:	CHASBOMB - JPMorgan Chase Bank, NA Mumbai

Last Updated:
08-Mar-2017
04:03 PM EDT

References		**Deposit**		**Check**		**Invoice**	**CCY**
Payer Bank:	XYZ BANK LTD	**Amount:**	1.00	**Amount:**	1.00	**Amount:**	INR
Payer Name:	0000000000 - NOT APPLICABLE / PROV	**Slip Number:**	26773777	**Number:**	264599	**Number:**	
Customer Ref.:		**Date:**	02-Mar-2017	**Date:**	02-Mar-2017	**Date:**	
Client Code:	ABCCORP	**Location:**	MUMBAI	**Status:**	PAID		
Product Type:	MLLQ						
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
Created On: 22-Mar-2017 06:23 AM EDT

Page 1 of 1

Regional Report – Direct Debit

5

Provides information about direct debit transactions and the status of the transaction. Only available for Asia based and other select accounts.

XYZ Corp

** All values are subject to verification and adjustments.

Regional Report - Direct Debit

J.P.Morgan

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	

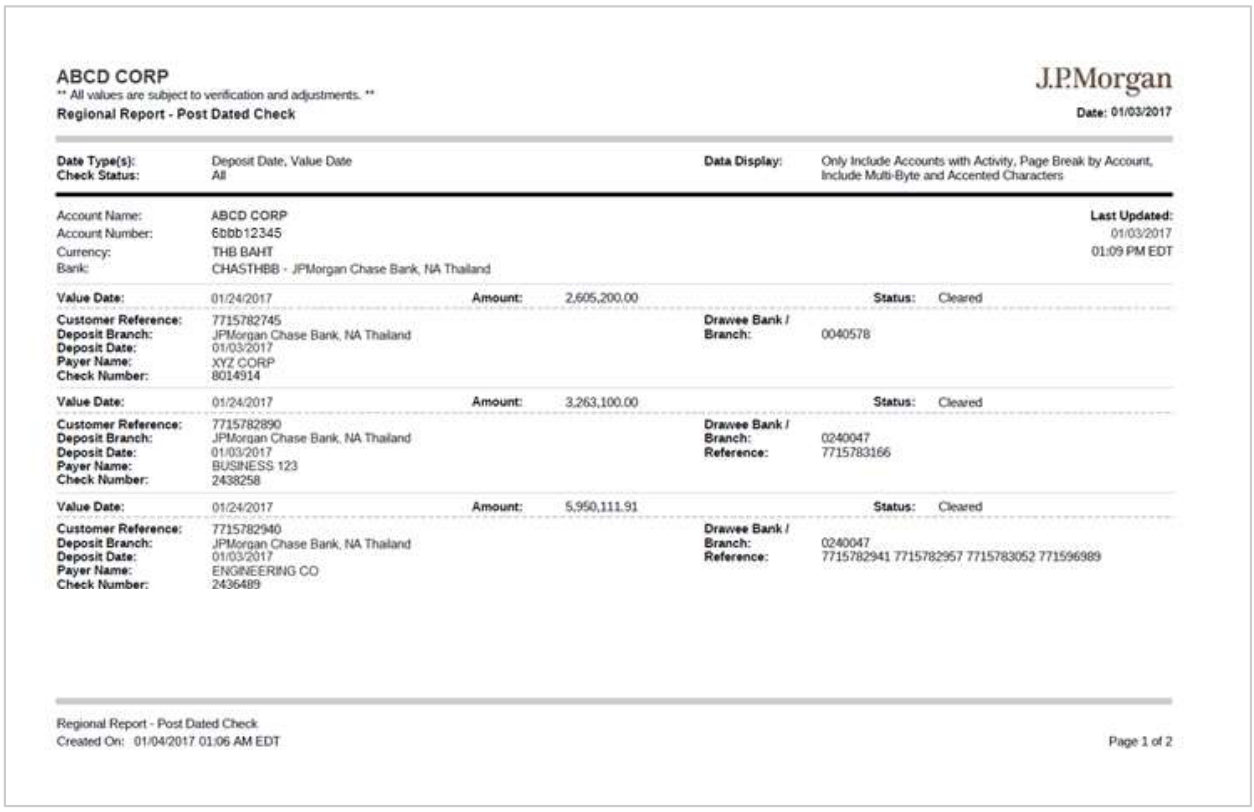
References		Amount	Dates		Status	Return / Reject Reason
Payer			**Value:**	09/01/2016	Rejected	9 Others
Name:	ABCDE SERVICE CO. LTD.	2,696,728.07	**Transmission:**	08/31/2016		
Bank:			**Return/Reject:**	08/31/2016		
Account Number:	4bbb89123					
Payment Reference:	AP2433 TSS-183/16					
Customer Reference:	3bb678912					
Payer			**Value:**	09/01/2016	Processed	
Name:	ABCDE SERVICE CO. LTD.	2,696,728.07	**Transmission:**	08/31/2016		
Bank:	WXYZ BANK		**Return/Reject:**			
Account Number:	4bbb89123					
Payment Reference:	AP2433 TSS-183/16					
Customer Reference:	3bb678912					

Regional Report - Direct Debit
Created On: 02/22/2017 07:59 PM GMT +05:30

Page 1 of 2

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
** All values are subject to verification and adjustments. **
Regional Report - Post Dated Check

J.P.Morgan
Date: 01/03/2017

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 BAHT	01:09 PM EDT
Bank:	CHASTHBB - JPMorgan Chase Bank, NA Thailand	

Value Date:	01/24/2017	**Amount:**	2,605,200.00	**Status:**	Cleared
Customer Reference:	7715782745			**Drawee Bank / Branch:**	0040578
Deposit Branch:	JPMorgan Chase Bank, NA Thailand				
Deposit Date:	01/03/2017				
Payer Name:	XYZ CORP				
Check Number:	8014914				
Value Date:	01/24/2017	**Amount:**	3,263,100.00	**Status:**	Cleared
Customer Reference:	7715782890			**Drawee Bank / Branch:**	0240047
Deposit Branch:	JPMorgan Chase Bank, NA Thailand			**Reference:**	7715783166
Deposit Date:	01/03/2017				
Payer Name:	BUSINESS 123				
Check Number:	2438258				
Value Date:	01/24/2017	**Amount:**	5,950,111.91	**Status:**	Cleared
Customer Reference:	7715782940			**Drawee Bank / Branch:**	0240047
Deposit Branch:	JPMorgan Chase Bank, NA Thailand			**Reference:**	7715782941 7715782957 7715783052 771596989
Deposit Date:	01/03/2017				
Payer Name:	ENGINEERING CO				
Check Number:	2436489				

Regional Report - Post Dated Check
Created On: 01/04/2017 01:06 AM EDT

Page 1 of 2

Regional Report - Standard Collections

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
** All values are subject to verification and adjustments. **
Regional Report - Standard Collections

J.P.Morgan
Value Date Range: 08/01/2016 - 11/02/2016

Incoming Instruments: All
Data Display: Only Include Accounts with Activity, Page Break by Account, Include Multi-Byte and Accented Characters

Account Group: **Ungrouped Accounts**
Account Name: **ABC COMPANY LLC**
Account Number: 1bbb56789
Currency: USD US Dollar
Bank: CHASAUSS - JPMorgan Chase Bank, NA Sydney

Last Updated: 12/01/2016 02:53 AM GMT +05:30

References	Check Number	Value Date	Invoice Number		Amount	CCY
Instrument Type: Wires **Payer** Name: ABC NAME Bank: Account Number: **Bank Reference:** ABCDEF11 **Customer Reference:** 6bbb12345 **Reference:** /INV/ABCDE12 XYZABC2XXXX		08/15/2016 **Product Type:** **UTR Reference:**		**Payment:** **Remittance:**	1,378.00 1,378.00	USD
Instrument Type: Wires **Payer** Name: ABC BANK SECURITIES ASIA LIMITED Bank: Account Number: **Bank Reference:** XYZABC11 **Customer Reference:** 2499/XYZ-3bbb78912 **Reference:** /XYZ/202ABC16081501311 WXYZ-0001136130 TO PAY FOR GOODS AND/OR SERVICES		08/15/2016 **Product Type:** **UTR Reference:**		**Payment:** **Remittance:**	1,532.51 1,532.51	USD
Instrument Type: Wires **Payer** Name: ABCDE INTERNATIONAL CAPITAL CORP Bank: Account Number: **Bank Reference:** XYZABC11 **Customer Reference:** 2499/ABC-4bbb89123 **Reference:** /ABC/202XY16081600759 ABCDE INV NO J233649		08/16/2016 **Product Type:** **UTR Reference:**		**Payment:** **Remittance:**	1,748.47 1,748.47	USD
Instrument Type: Wires **Payer** Name: XYZ (ASIA) LIMITED Bank: Account Number: **Bank Reference:** XYZABC11 **Customer Reference:** PAY6bbb12345 **Reference:** J234003,J091373		08/16/2016 **Product Type:** **UTR Reference:**		**Payment:** **Remittance:**	8,604.06 8,604.06	USD

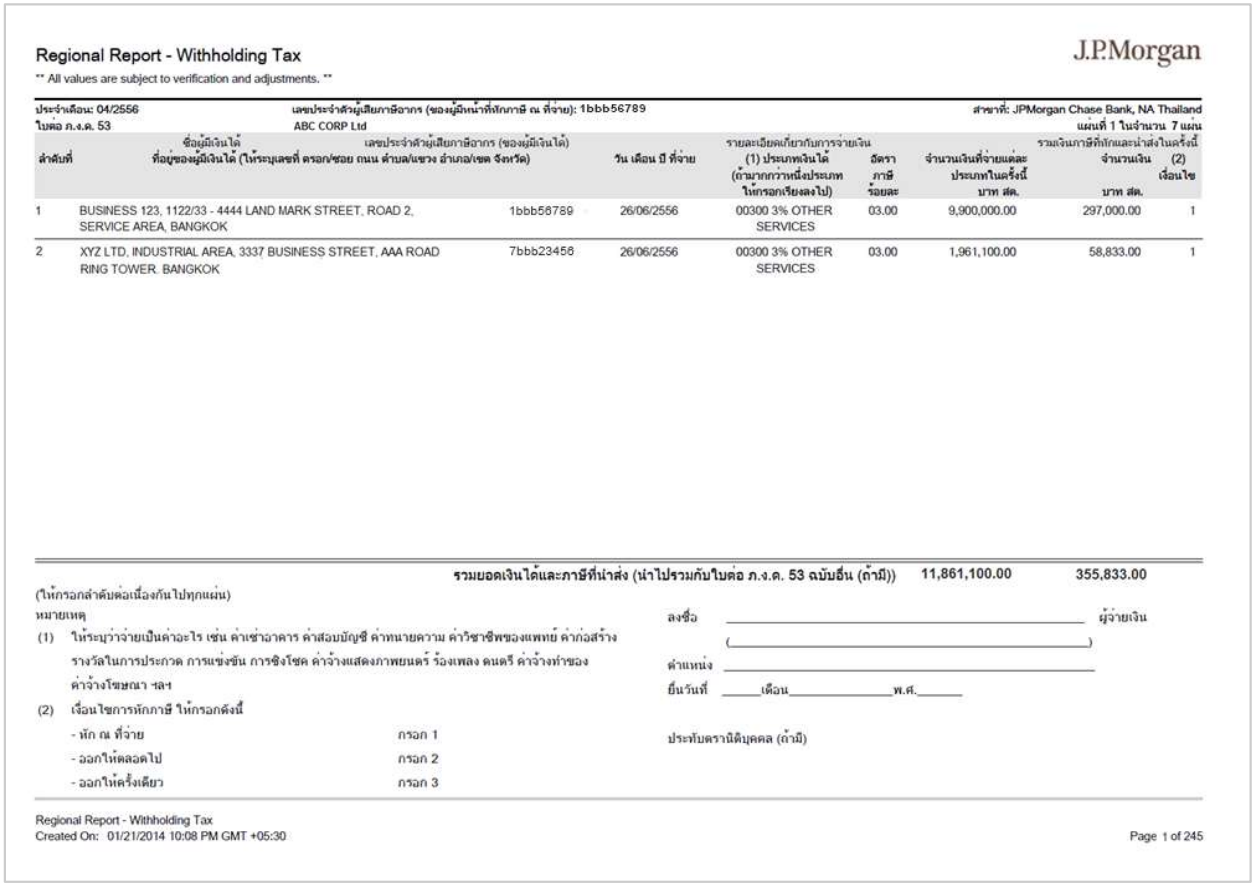
Regional Report - Standard Collections
Created On: 02/24/2017 03:45 PM GMT +05:30

Page 1 of 40

Regional Report – Withholding Tax

5

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 — เลขประจำตัวผู้เสียภาษีอากร (ของผู้มีหน้าที่หักภาษี ณ ที่จ่าย): 1bbb56789 — สาขาที่: JPMorgan Chase Bank, NA Thailand

ใบต่อ ภ.ง.ด. 53 — ABC CORP Ltd — แผ่นที่ 1 ในจำนวน 7 แผ่น

ลำดับที่	ชื่อผู้มีเงินได้ ที่อยู่ของผู้มีเงินได้ (ให้ระบุเลขที่ ตรอก/ซอย ถนน ตำบล/แขวง อำเภอ/เขต จังหวัด)	เลขประจำตัวผู้เสียภาษีอากร (ของผู้มีเงินได้)	วัน เดือน ปี ที่จ่าย	รายละเอียดเกี่ยวกับการจ่ายเงิน (1) ประเภทเงินได้ (ถ้ามากกว่าหนึ่งประเภท ให้กรอกเรียงลงไป)	อัตราภาษีร้อยละ	จำนวนเงินที่จ่ายแต่ละประเภทในครั้งนี้ บาท สต.	รวมเงินภาษีที่หักและนำส่งในครั้งนี้ จำนวนเงิน บาท สต.	(2) เงื่อนไข
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

รวมยอดเงินได้และภาษีที่นำส่ง (นำไปรวมกับใบต่อ ภ.ง.ด. 53 ฉบับอื่น (ถ้ามี)) 11,861,100.00 355,833.00

(ให้กรอกลำดับต่อเนื่องกันไปทุกแผ่น)

หมายเหตุ

(1) ให้ระบุว่าจ่ายเป็นค่าอะไร เช่น ค่าเช่าอาคาร ค่าสอบบัญชี ค่าทนายความ ค่าวิชาชีพของแพทย์ ค่าก่อสร้าง รางวัลในการประกวด การแข่งขัน การชิงโชค ค่าจ้างแสดงภาพยนตร์ ร้องเพลง ดนตรี ค่าจ้างทำของ ค่าจ้างโฆษณา ฯลฯ

(2) เงื่อนไขการหักภาษี ให้กรอกดังนี้

- หัก ณ ที่จ่าย กรอก 1
- ออกให้ตลอดไป กรอก 2
- ออกให้ครั้งเดียว กรอก 3

ลงชื่อ _____ ผู้จ่ายเงิน

(_____)

ตำแหน่ง _____

ยื่นวันที่ _____เดือน_____พ.ศ._____

ประทับตรานิติบุคคล (ถ้ามี)

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

Page 1 of 245

Returns and Exceptions Report

6

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**
Account Number: 6bbb12345
Currency: USD - US DOLLAR
Bank: 11100061 - JPMorgan Chase Bank, N.A. (TX)

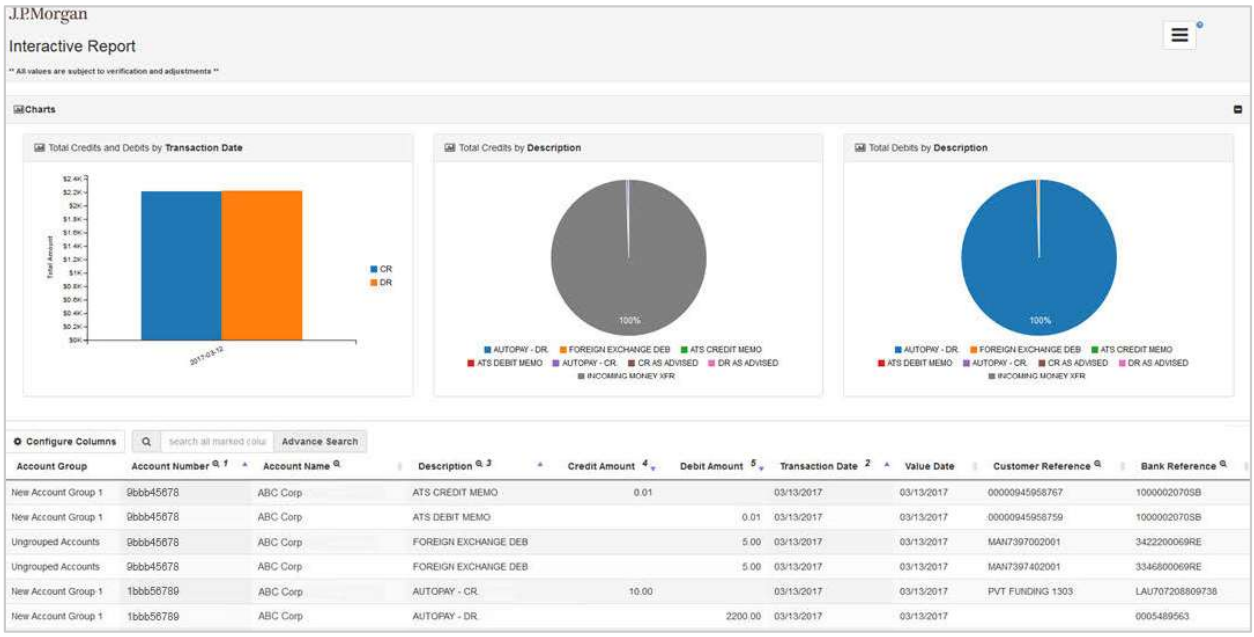
Last Updated:
06/23/2022
06:02 AM EDT

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 ID: 1bbb56789 Name: BUSINESS 123 Bank: NORMAL STANDARDS BANK Account: 8bbb34567			**Originator:** WESTERGREEN GROUP **Bank Trace:** 021000025165356 **Customer Trace:** 07bbb23456 **Batch Description:** 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 ID: 3bbb78912 Name: ENGINEERING CO. Bank: STABLE CHANNEL BANK Account: 2bbb67891			**Originator:** WESTERGREEN GROUP **Bank Trace:** 021000028232920 **Customer Trace:** 07bbb23456 **Batch Description:** 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 ID: 4bbb89123 Name: 001EQUITECTRA CORPORATION Bank: BANK OF ANDERTON CORP. Account: 2bbb67891			**Originator:** WESTERGREEN GROUP **Bank Trace:** 021000020233014 **Customer Trace:** 07bbb23456 **Batch Description:** 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	

Returns and Exceptions Report - Account
Created On: 06/23/2022 12:22 PM EDT
Page 3 of 75

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.



Account Group	Account Number	Account Name	Description	Credit Amount	Debit Amount	Transaction Date	Value Date	Customer Reference	Bank Reference
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**
Account Name: **AccountNickname1**
Account Number: 3bbb78912
Currency: USD US Dollar
Bank: 02100002 - JPMORGAN CHASE NEW YORK

Last Updated: 29-Nov-2016 01:40 AM EST

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
		Release Time	
Customer Reference	1bbb56789USGOR	**Bank Reference**	EST 4bb789123FC
GFP Reference		**GFP Received**	1bbb56789
CHIP Seq/Ref	2bbb67891	**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
		Release Time	
Customer Reference	A/B SOMEBANK	**Bank Reference**	1bbb56789FC
GFP Reference		**GFP Received**	2bbb67891
CHIP Seq/Ref	NYC 1bbb56789	**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 S06bbb12345		

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
		Release Time	
Customer Reference	HK1bbb56789	**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		

Wire Detail Report - Date
Created On: 15-Feb-2017 07:40 AM EST

Page 1 of 45

Payment Summary Report

9

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 Rate 1.5791	369.51
	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	CCY	Payment Amount	CCY	Debit Amount
	1	GBP	234.00	USD	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
** All values are subject to verification and adjustments. **
Payment Report - Detail

J.P.Morgan
Payment Value Date: 15-Feb-2017

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	
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

Creation Method
Free Form, TSP_ONLINE

Status
Pending Release

PAYMENT INFORMATION

From Account	Account Currency	Account Name
0000007bbb23456	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** NAME STREET
Beneficiary ID Type	Account Number	LONDON GB - UNITED KINGDOM
Beneficiary Name	XYZ Company	

BENEFICIARY BANK

Bank ID	ABCDABCD	**Address** 123 ANY STREET LONDON GB - UNITED KINGDOM
Bank ID Type	Swift ID	
Bank Name	XYZ BANK	

Supplementary Bank ID Type	Supplementary Bank ID
No ID	

INTERMEDIARY BANK

Bank ID	ABCDEF11	**Address** 456 WEST NAME
Bank ID Type	Swift ID	BOULEVARD CHICAGO,IL US - UNITED STATES
Bank Name	NAME BANK	

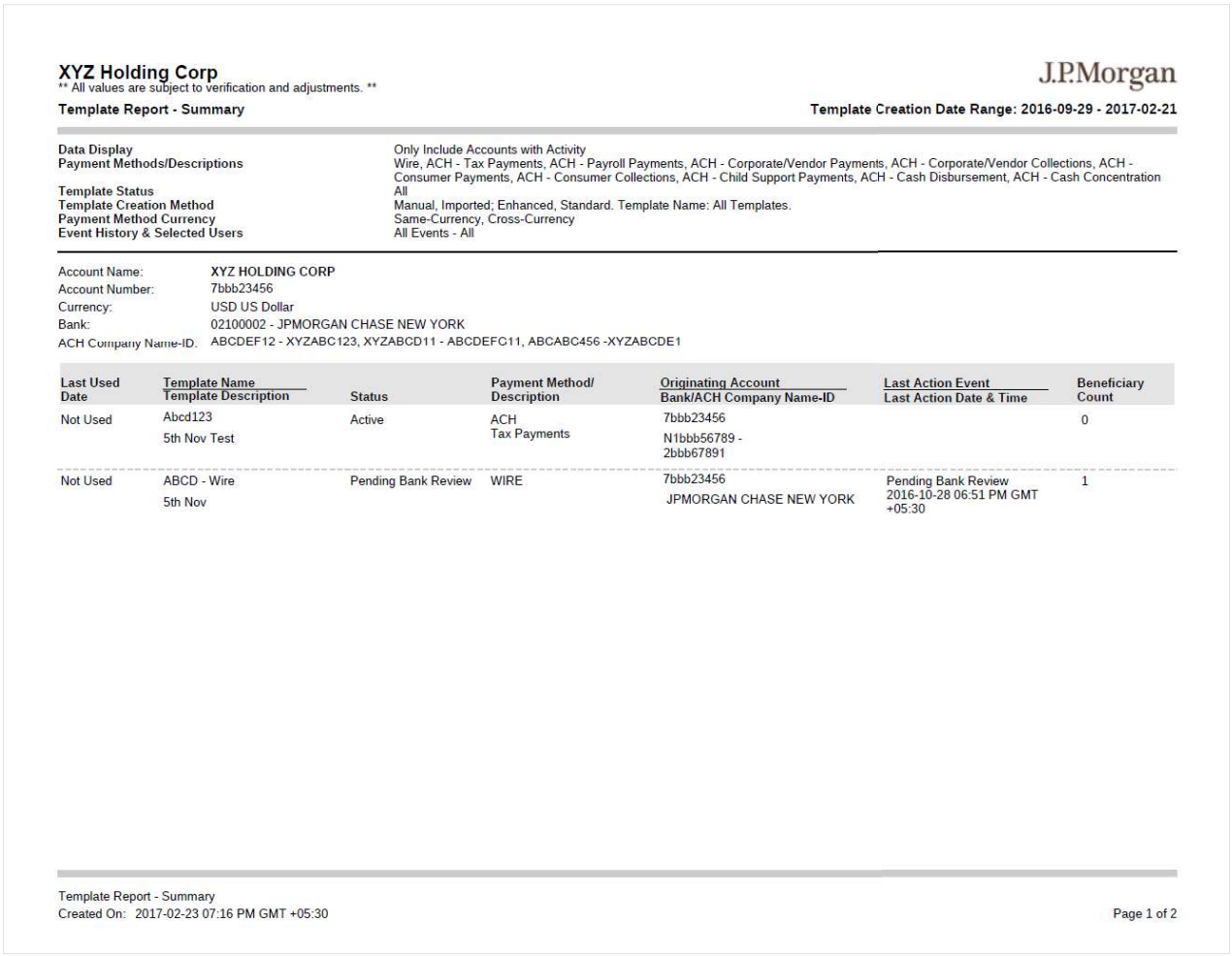
REFERENCE INFORMATION
PAYMENT DETAILS

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 - ABCDEFC11, 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. **

J.P.Morgan

Template Report - Detail

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
7bbb23456

Account Currency
USD

Account Name XYZ HOLDING CORP

Bank
02100002 - JPMORGAN CHASE NEW YORK

Payment Method
Wire

Clearing Location
LOCAL

Bank to Bank Transfer
Yes

Default Payment Amount
USD 12.00 Editable

Maximum Payment Amount
USD 13.00

BENEFICIARY

Beneficiary ID	ABCD123
Beneficiary ID Type	Swift ID
Beneficiary Name	1ST VIRTUAL MANAGEMENT

Address
0000 POINT PARKWAY
SAN MATEO,CA
US - UNITED STATES

BENEFICIARY BANK

Bank ID	ABCABCD
Bank ID Type	CHIPS Universal IDentifier
Bank Name	ABC FINANCIAL PRODUCTS CORP.

Address
00 DANBURY ROAD
US - UNITED STATES

INTERMEDIARY BANK

Bank ID Type No ID

REFERENCE INFORMATION

BY ORDER OF INFORMATION

Account Number	2bbb67891
Name	xyzabc

Address
werwerw
werwer
cxbfdxgdf
US - UNITED STATES

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

Page 1 of 4

CHASE

Proposal for
City of American Canyon

Banking Services

December 5, 2025

JPMorgan Chase Bank, N.A. 796 E Shaw Ave, Floor 02, Fresno, CA, 93710



"The strength of our company has allowed us to always be there for clients, governments and communities – in good times and in bad times – and this strength has enabled us to continually invest in building our businesses for the future."

JAMIE DIMON

Chairman and Chief Executive Officer
JPMorgan Chase & Co.

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Message to
City of American Canyon

December 5, 2025

Jem Cruz
Finance Director
4381 Broadway, Suite 201
American Canyon, CA 94503

Dear Evaluation Committee,

Thank you for the opportunity to respond to the City of American Canyon's (the City) Request for Proposal (RFP) for Banking Services. JPMorgan Chase (Chase) is honored to be considered as your financial provider. We recognize the City's commitment to operational excellence, fiscal responsibility and service to your community and we are confident that Chase is uniquely positioned to support your goals.

Why Chase?

- **Proven public sector expertise:** We have a long-standing history of serving California municipalities and public agencies, providing tailored solutions that help ensure safety, transparency and efficiency in managing public funds. Our dedicated Government Banking team brings deep experience and a track record of innovation to every client relationship.
- **Comprehensive, Secure Solutions:** We offer a full suite of banking services—including depository, ACH, wire, reconciliation, remote deposit and advanced online banking—designed to streamline your operations, enhance cash management and safeguard City assets. Our robust security protocols and compliance with California Government Code requirements help ensure your funds are protected.
- **Cutting-Edge Technology:** Our online banking platform delivers real-time access to account information, customizable reporting and seamless integration with your financial systems. Our technology empowers City staff to work efficiently, reduce paper and improve auditability.
- **Exceptional Customer Service:** The City will benefit from a dedicated Senior Government Banking Relationship Manager as your single point of contact, supported by a responsive local team. We are dedicated to proactive communication, rapid issue resolution and a ongoing relationship.
- **Community dedication:** We are deeply invested in the communities we serve. With a local full-service branch in Vallejo and additional branches throughout Solano and Napa Counties, we are accessible and ready to support the City's needs—both day-to-day and in times of emergency.
- **Competitive, Transparent Pricing:** Our proposal features a **competitive ECR of 0.84%** (fixed for the contract duration), flexible billing options and a **waiver of analysis fees for the first 12 months**. We are dedicated to delivering value and transparency.

We appreciate the City's thorough RFP process and the opportunity to demonstrate how Chase can deliver best-in-class banking services. We are fully dedicated to meeting all requirements, supporting your mission and building a long-term, collaborative relationship with the City.

Please feel free to contact me directly with any questions or for further information. We look forward to the possibility of serving as your trusted banking partner.

Kindest Regards,

Eric Mouradian

ERIC MOURADIAN
Vice President, Sr. Relationship Manager,
Government Banking
JPMorgan Chase
(559) 490-0515
eric.mouradian@chase.com

Solution Overview



Solution Overview

The City is seeking a financial services provider that can provide industry-leading treasury products to help optimize cash flows and achieve operational efficiencies while providing high quality service. As your bank, our vision for your treasury services is aligned to meet your objectives.

Online banking

Our online portal, J.P. Morgan Access®, 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. Review and manage data, customize treasury activities, initiate payments, coordinate entitlements and manage tasks with a single point of access to cash management.



J.P. Morgan Access is ranked #1 in digital transformation.

2023 Coalition Greenwich Associates Digital Banking Benchmarking ranking

- **Check inquiry:** View paid check and deposit ticket details and images in seconds. Search the status of paid checks by check number, check amount, paid date sequence number, payee name or other client defined data. Retrieve single check images or a group of images based on a range.
- **Stop payments:** Execute stop payments and revokes easily. Up-to-the minute check status includes same-day, teller-presented checks and checks presented from other institutions.
- **Reports:** With our online portal, the City may customize and schedule reports from a single page.
  - Create, delete and run reports from a single location
  - Create account groups and customize report settings
  - Schedule reports or allow coworkers to share your customized reports
  - Access transaction details, images, notes and payment history
  - Prior-day and current-day reporting capabilities
  - Receive notices when scheduled reports are available
- **Payments:** With just a few clicks, you can make payments, create templates, view account balances and customize pages. Features and benefits include:
  - Manage recurring payments using customizable templates
  - Easily transfer funds in real-time between your U.S. Chase accounts
  - Process payroll via National Automated Clearing House Association (Nacha) file upload
  - Multi-level security protocols designed to safeguard transactions and information

Account reconciliation and fraud prevention solutions

We will provide the City with comprehensive, easy-to-use, internet-based solutions to help you manage disbursement activities, mitigate fraud risk and streamline account reconciliation processes.

- **Reconciliation input:** This account reconciliation processing (ARP) import function makes submitting check-issue files for account reconciliation quick and simple. You can choose to import your check-issue files containing issues, cancels and stop payments in fixed width, delimited or standard XML format
- **Reconciliation output:** This ARP output function allows you to retrieve ARP reports, bank statements and data files in seconds. You will no longer have to wait for statements or reports to arrive in the mail. You may also download ARP files including daily paid-item files or reconciliation files
- **Positive pay:** The ability to quickly and accurately make positive pay exception decisions online helps minimize your exposure to check fraud.
- **Payee verification:** Identify potential fraudulent checks and reduce the risk of payee line alterations with this digital comparison and verification technology.
- **ACH debit block:** This service enables the City to specify which companies are authorized to post ACH debits to your accounts, blocking those that are not authorized. The City can also set dollar limit ceilings or block all debits from posting.

Remote Deposit Capture

Remote Deposit Capture provides the City desktop scanning capabilities including the ability to capture checks and full-page documents and deposit directly to your bank account.

- Flexible cutoff times as late as 7:00 p.m. PT in the U.S.
- View check images online for up to 10 years
- Download reports and view images at any time—24/7

Automatic dollar transfer (zero balance account)

Automatic dollar transfer (zero balance accounts) allows the City to physically transfer and/or concentrate balances in one account to another account held in the same location.

- Cash concentration transfer is the last transaction of the business day (prior to loan or investment sweep)
- All excess cash is concentrated in the master account and provides for cover funding of overdraft positions in sub-accounts

- Can be considered for accounts that have late-day transaction activity
- Allows for "**ZBA-like**" setup, which is the standard cash concentration structure
- The ZBA-like flag enables the feature known as **check cashing**, which facilitates check cashing against sub-accounts at Chase retail branches

Building a case for change

The City is faced with a decision: whether to change banks or maintain status quo. As you review our response, we ask you to think about the following:

- **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:** The bank you select should employ exceptional 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.
- **Understanding of culture and vision:** You deserve a highly experienced team of treasury experts that understands your needs, culture and vision for the future and the goals of each of your departments—both individually and as a whole.

Conclusion

We are confident that our product capabilities, personal service and public sector expertise are unmatched by our peers and position us to provide you with industry-leading value today and in the future.

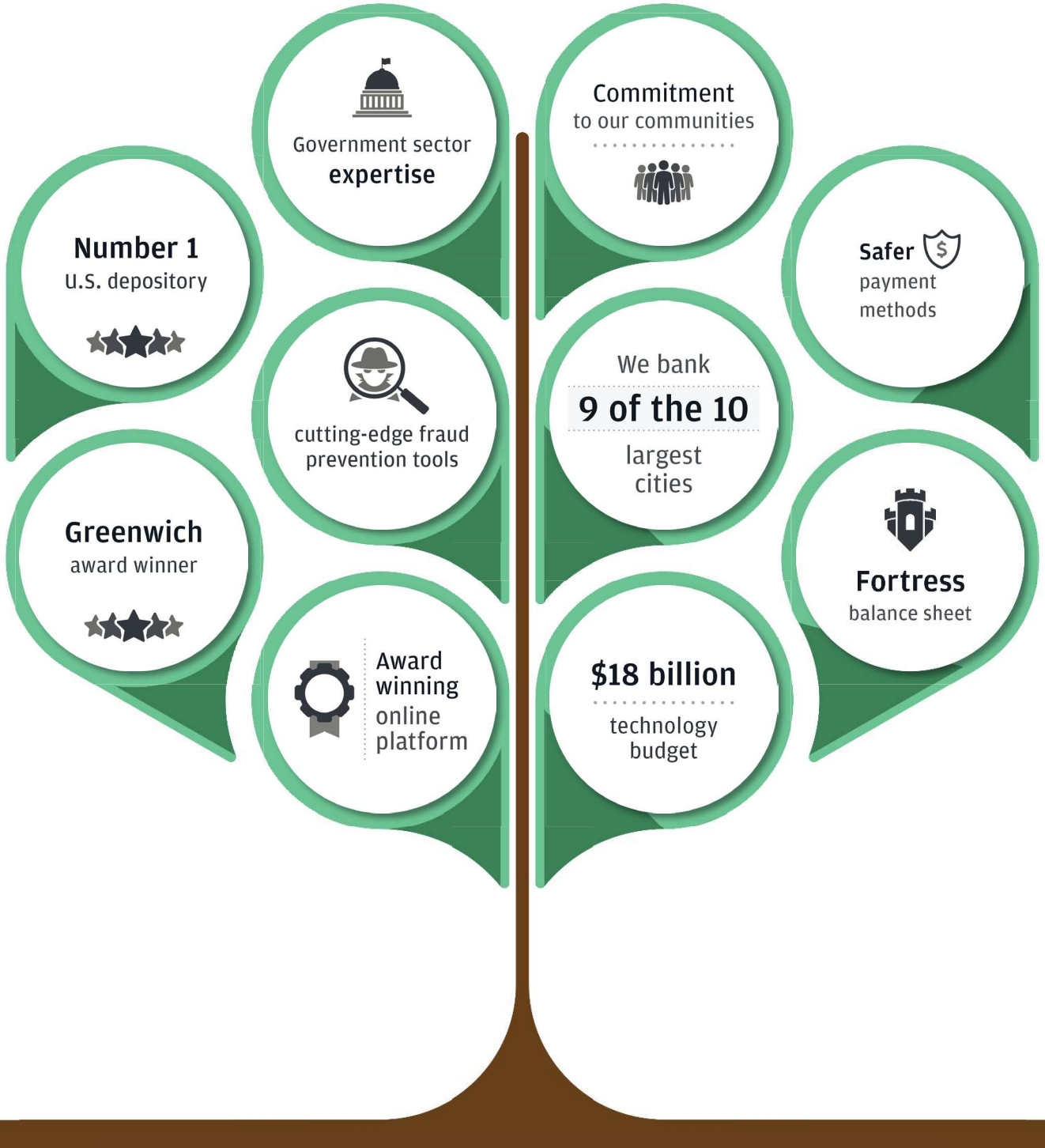
In closing, we would like to express our strong interest and desire to provide the City banking services. Our proposal is intended to demonstrate our capabilities and to illustrate that by selecting Chase, you are choosing a reliable and conscientious service provider.

We have the experience, the solutions and the people to effectively support the City's goals. We want and value your business and are honored to serve you.

Thank you for your consideration.

Integrity and quality

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



Differences matter

We have what it takes to help you grow

Bank and Personnel File



5.3. Bank and Personnel File

5.3.1. Bank Overview - Identify the primary office or branch that the City will be assigned to and where the City will conduct its primary banking business.

Eric Mouradian will be your relationship manager to share new and valuable ideas that provide you present and future benefits. Eric is located at 796 E Shaw Ave, Floor 2, Fresno, CA, 93710 and can be reached at (559) 490-0515 or through email at eric.mouradian@chase.com.

Provide a general overview of the banks operations, fundamental management, and customer service philosophy, and financial strength.

JPMorgan Chase & Co. (JPMorganChase) is a financial holding company. Its principal banking subsidiary is JPMorgan Chase Bank, N.A. (Chase), a national banking association with branches in 48 states. Here are some other key distinctions we think you should know about us:

- Paymentech, LLC, is our payment and merchant services subsidiary.
- Our principal nonbank subsidiary is J.P. Morgan Securities LLC, a United States (U.S.) broker-dealer.
- The firm's principal operating subsidiary outside the U.S. is J.P. Morgan Securities PLC, a United Kingdom (U.K.)-based subsidiary of J.P. Morgan—wholly owned by JPMorganChase.
- JPMorganChase is a leading global financial services firm with assets of more than $4.6 trillion.
- A component of the Dow Jones industrial average, JPMorganChase has its corporate headquarters in New York.

The firm serves millions of consumers in the U.S. 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 September 30, 2025, JPMorganChase has:

- Headcount of 315,433 employees worldwide.
- Market capitalization of $859 billion.
- Deposits of $2.6 trillion.
- Loans of $1.4 trillion.
- Total stockholder equity of $360 billion.
- Tier 1 and total risk-based capital ratios 15.8% and 17.7%, respectively. The ratios presented are calculated under the Basel III Fully Phased-In Approach.

Customer Service Overview

Chase uses a hybrid client service model, combining highly trained senior service specialists with an online, self-service portal and access to our Payments Solution Center Access Support.

Platinum Business Service team

The Chase Platinum Business Service Center is available to assist you with day-to-day banking and inquiries. Staffed with knowledgeable personnel, the service center team is dedicated to delivering timely and efficient support.

Senior service specialists are available Monday through Friday from 5:00 a.m. to 9:00 p.m. PT.

J.P. Morgan Access for self-service

Transaction Services via J.P. Morgan Access is an internet-based, self-service tool that you can utilize to streamline routine inquiries, communicate securely and receive timely support. Transaction Services enables you to initiate inquires and establish automated alerts for wire transfers as well as to access to transaction information.

Payments Solution Center Access support

Our Payments Solution Center Access Support team provides support to you for J.P. Morgan Access-related inquiries, which includes troubleshooting browser, software and scanner issues. They also assist with internet troubleshooting, password resets/unlocks, resolving error messages, etc.

5.3.2.Experience - Describe the bank's direct experience in servicing public sector clients. Please include the information such as the number of nationwide and California public agency clients, the dollar amount of public funds on deposit for each of these categories, and the bank's knowledge of and adherence to the California Government Code and other applicable laws.

The public sector is a key industry segment in which Chase continues to invest. We provide financial solutions such as tax processing and general banking services to more than 2,100 clients at the state and local government levels.

Chase considers information about our clients proprietary and highly confidential. Therefore, we are not at liberty to disclose specific information about any current or former clients. However, some clients have agreed to serve as a reference for this proposal. Please see Section 5.4.

Chase agrees to comply in all material respects with all applicable federal and state laws and regulations, as well as statutes and policies to the extent that they apply to Chase and to the extent required to perform the services requested and except to the extent that failure to do so will not have a material effect on the performance of the services requested.

5.3.3. Relationship Management - Identify the size and scope of your California- based public banking unit, banking officers responsible for the City's accounts, what each person's role and responsibilities will be, and the relevant credentials and experience of each person on the relationship management team.

There are more than 230 professionals supporting the government industry.

The City can be confident in the Chase team. Part of our commitment to the City 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.

We assign a skilled relationship team, which is made up of professionals with a variety of expertise, who will listen carefully and proactively and will provide targeted ideas to energize your business.

- **Relationship Executive:** Eric Mouradian will serve as the lead relationship contact at Chase. Eric is a highly experienced client advocate and maintains responsibility for the overall relationship with the City.
- **Cash Management Consultant:** Grace Castle will lead the treasury services team and consult with the City on an ongoing basis to maintain exceptional treasury management arrangements specifically tailored to meet the City’s needs.

Brief biographies and contact information for your relationship team are provided on the following pages.

Relationship Manager

Eric Mouradian will serve as the lead relationship contact. Eric is responsible for the City's banking arrangements at Chase and the effectiveness of our team in handling the City's banking services.

Eric Mouradian



Role	Sr. Relationship Manager - Government
Address	796 E Shaw Ave, Floor 2 Fresno, CA 93710
Phone	(559) 490-0515
Email	eric.mouradian@chase.com

Responsibilities

Eric will lead the City's banking team with a focus on the quality and delivery of our services.

He will:

- Serve as your primary point of contact for the bank's full capabilities
- Recommend products and services that meet your needs and goals, including financing solutions, treasury management and other banking services
- Oversee delivery of products and services, including financing, treasury services and other financial services
- Address your overall satisfaction with your banking relationship

Biography

Eric Mouradian manages a Portfolio of Government and Not for Profit clients in the Central Coast and Central Valley. Eric has over 26 years of experience in financial services, with the last 15 years being in Government and Not-for-Profit specialty and 13 years at Chase. He is a graduate of California State University Fresno with a degree in Business Management earing a certificate in Entrepreneurship and a Minor in Armenian Studies.

Cash Management Consultant

Leading the treasury services team, Cash Management Consultant Grace Castle will consult with the City on an ongoing basis to maintain industry leading treasury management arrangements specifically tailored to meet the City's needs. She will communicate best practices, new solutions and enhancements to products and services.

Grace Castle



Role	Cash Management Consultant – Senior
Address	420 Throckmorton St, Floor 4 Fort Worth, TX 76102
Phone	817-856-3181
Email	grace.m.castle@jpmorgan.com

Responsibilities

Grace will assist the City in resolving working capital and efficiency challenges by providing information and offering ideas from our Treasury Services team.

She will:

- Recommend cash flow optimization strategies, including ways to streamline financial processes
- Assist the City 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
- Monitor your implementation for successful service delivery

Biography

Grace has over 37 years' commercial bank experience with more than 30 years in cash management. She has expertise in government banking working with local and state government entities as well as Not-for Profit clients.

Grace is currently a member of the Fort Worth Association of Financial Professionals. Grace holds a Certified Treasury Professional designation.

5.3.4. Customer Service - Describe how the bank handles problem resolution, customer service, day-to-day banking and treasury management issues. Explain the process for elevating an issue to a higher level to obtain a quick resolution when the day-to-day contact is not responsive.

For day-to-day client service inquiries, use the Chase Platinum Business Service Center. Senior service specialists handle calls, provide solutions and can escalate issues to management as needed. They follow detailed procedures and maintain contact matrices to help ensure quick resolutions. Specialists report to a team lead, who reports to a division leader and can escalate issues through their management chain.

5.3.5. Compliance and Exceptions - Include a statement to confirm the bank's compliance to specific minimum qualifications, listing any exceptions to required services.

Please see the Document Review section for a list of exceptions.

5.3.6. Responsible Banking Description - Describe the bank's responsible banking policies and practices. Discuss any current efforts, or those that may be implemented in the City of American Canyon, if the bank were awarded the City banking contract. Lastly, describe any other efforts/contributions the bank has made/would make relative to investment in the local community.

Please see Appendix 1 for our Community Impact and Appendix 2 for our Efforts in Solano and Napa County.

5.4. References

Please provide three (3) references. References should include other California cities of similar size and scope of service utilization as the City of American Canyon. Select both long-standing and recent customers. Include the following information of each reference:

We consider information about our clients proprietary and highly confidential. Therefore, we are not at liberty to disclose specific information about any current or former clients. However, the following clients have agreed to serve as a reference for this proposal:

5.4.1. Reference 1

City of Riverbank			
Contact Name	Tammy Alcantor		
Name of agency	City of Riverbank		
Address	6707 Third Street Riverbank CA 95367		
Telephone Number	(209) 863 7112	**Email Address**	talcantor@riverbank.org

5.4.2. Reference 2

City of Atwater			
Contact Name	Anna Nicholas		
Name of agency	City of Atwater		
Address	1350 Broadway Avenue Atwater, CA 95301		
Telephone Number	(209) 357 6347	**Email Address**	anicholas@atwater.org

5.4.3. Reference 3

City of Marina			
Contact Name	Tori Hannah		
Name of agency	City of Marina		
Address	211 Hillcrest Avenue Mariana, CA 93933		
Telephone Number	(831) 884-1221	**Email Address**	anicholas@atwater.org

5.5. General Account Information

5.5.1.How many days after the end of the month will the City receive it's bank statements?

Benefit from receiving electronic bank statements within two business days after the statement cutoff date and maintained online for up to 7 years.

5.5.2.Are the bank statements available online?

X	**Yes**
	No

5.5.3.Does the bank offer ACH blocks or filters?

X	**Yes**
	No

5.5.4.If so, please explain

Yes, we offer you protection from unauthorized ACH items.

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

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

ACH Transaction Blocking is a fraud mitigation solution available in J.P. Morgan Access that allows you to add ACH debit and/or ACH credit block setups at the account level.

Additionally, we offer ACH Positive Pay, a solution that works in conjunction with ACH Transaction Blocking, to review and decision items prior to posting to the protected account.

Benefit from the following with ACH Transaction Blocking with ACH Positive Pay:

- Set your blocking criteria
- View six months of ACH debit and credit blocked transactions and items for review history online

ACH FRAUD IS ON THE RISE

You decide to “block” or “allow”:

- All ACH transactions
- Specific originators
- By dollar amount

- Entitlements for viewing profiles or setup and maintenance
- 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

ACH blocks and rules can be setup through Payment Control Center.

Benefits of our approach to ACH Transaction Blocking with ACH Positive Pay

Configurable security features enhance controls by choosing flexible features to meet your specific business needs

Reduce manual disputes through blocking rules that automate identification and return of unathorized attempts on your account

Improve fraud mitigation by systematically blocking unathorized inbound ACH debit and credit transactions instead of manual process

Increased review capabilities with the ability to review blocked transactions 24x7, prior to return or posting being processed

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5.6. Collateralization of Deposits

The bank is required to collateralize public funds deposits under the California Government Code, Sections 53651 and 53651. Copies of the reports filed with the State of California shall be made available to the City upon request. Please detail the bank's procedures for collateralizing public funds deposits.

5.6.1.What types of securities are issued as collateral?

See reporting herein.

5.6.2.Which bank department is responsible for tracking deposits and monitoring collateral?

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.

5.6.3.What is the bank's current level ($ amount) of California public funds deposits and the related collateral?

We currently hold several billion dollars in public deposits and we pledge collateral to secure such public deposits through our National Collateral Management Group to numerous government clients in the State of California (including several cities in California) and throughout the country.

5.6.4.Please include a copy of the Bank's Contract for Deposits of Moneys in this section.

Please see below.

California General Collateral Information (Mandatory Local Agency Pool)

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 collateral requirements. Collateral requirements are based upon the end-of-day ledger balances in deposit accounts (demand and time deposits) (plus accrued interest if any), less applicable FDIC coverage if coverage for insured balances is appropriately waived, plus applicable margin (10%). 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.

Collateral is pooled for all local agency government customers and state agency customers

The Bank follows the collateralization process (California Pool) established by California law and procedures of the Local Agency Security Program (LASP) Administrator. In addition, the Bank follows the collateralization process established by California law for State Agency customers. The State's own deposits are directly collateralized.

Types of collateral pledged

The Bank is currently pledging U.S. Treasury securities to secure Local Agency deposits and State Agency deposits. The amount and types of collateral pledged are subject to change, but will be in accordance with the California Government Code (for Local Agency deposits, Government Code §§ 53651, 53651.2, 53651.6 and rules established by the LASP Administrator; and for State Agency Deposits, Government Code § 16522).

Custodian for the collateral securities

The Bank currently employs The Bank of New York Mellon as third-party custodian to hold collateral for the LASP; and the Federal Reserve Bank, which account is controlled by the State Treasurer for the State Agency accounts.

Collateral priced/marked to market

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 by the pricing agent. The Bank of New York Mellon also prices pledged securities daily, weekly and monthly, dependent upon the types of securities pledged as collateral.

Departments responsible for tracking collateral and reporting to the state

The Bank has two groups for tracking collateral and reporting: Firmwide Regulatory Reporting and Analysis (FRRA), which conducts all reporting to the LASP Administrator, and NCMG, which conducts security pledging (and other collateral transactions) with the LASP Administrator.

Collateral reporting

The Bank is required to provide reporting to the LASP Administrator in such frequency and in such format as described in California law and LASP rules. The Bank is unable to provide collateral reporting for LASP pool program customers because the collateral pledged covers all California Pool participants and is not segregated to a specific customer. Request of proof of collateralization for LASP pool program customers can be submitted to:

California Department of Financial Protection & Innovation

One Sansome Street, STE 600
San Francisco, CA 94104-4428
Phone: (415) 542-6305

Fax (415) 263-8508

Joe Lam -Joe.Lam@dfpi.ca.gov

5.7. Earnings Credit Rates (ECR) & Account Analysis

5.7.1. What are the options of compensating your bank, i.e. direct fees, or compensating balances, or a combination of both?

Is the price the same for either option? If not, what is the difference? If on a fee basis, can excess balances be used to offset activity charges partially? Will earnings credit on collected balances in excess of those required to pay expenses incurred in any month be carried forward to offset future bank charges? Provide the bank's ECR for compensating balance method of payment.

The current earnings credit rate offered to the City is 0.84%.

We accept compensation based on fees and/or balances, with no difference in unit prices.

- **Fee Compensation:** If you choose a fee compensation plan, balances are not used to offset any service charges. Total service charges are debited from a designated account, generally monthly.
- **Balance Compensation:** If you choose a balance compensation plan, eligible balances are used to calculate an earnings credit allowance to offset service charges. If eligible balances are sufficient, the earnings credit allowance offsets the service charge. If the level of eligible balances does not fully cover the fees, remaining service charges are debited from a designated account, usually monthly.

Earnings credit is calculated and applied within the billing cycle it is earned.

5.7.2. How is your bank's earning credit determined, adjusted, and applied? Please include in the explanation the impart of the bank's reserve requirement, and the formula for converting service charges to balance requirements.

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

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

5.7.3.What is the banks current earnings credit rate? Are you willing to lock in a "floor" earnings credit rate? If so, how long?

The current earnings credit rate offered to the City is 0.84%. The rate will remain in effect for the term of the banking depository contract.

5.7.4.Using the ECR for the month of September 2025, please calculate the level of compensating balances (after float and reserves) needed to offset one dollar of the bank services. ($1 in services = $

$1,448.41 **in compensating balances.)***

5.7.5.What time frame does your bank use when reviewing balances for deficiency or excess (e.g. rolling 12-month average, calendar quarter, calendar year, etc?)

Chase is offering the City a quarterly account analysis billing settlement.

5.7.6.Please detail which types of items and services can be applied against the account analysis in additions to the standard bank services, such as courier service (cash deposit pick-up), check stock, supplies (deposit slips, poly bags), etc. Is there a markup for any of the items? If so, how much?

Courier service, check stock and supplies do not qualify for account analysis billing.

Please see attachment XX for estimated pro forma pricing and items typically applied to account analysis.

5.7.7.Are Account Analysis Reports available online?

X	**Yes**
	No

5.7.8.If so, specify the cost*

There is no charge to view and download bank statements and account analysis statements through our online portal.

5.7.9.What procedure is used to make any adjustments to the Account Analysis statements and how long does it take for adjustments to take effect?

Adjustments to prior periods are detailed in the Financial Recap section of the current analysis statement. The City must notify Chase in writing of any errors or missing statements within 60 days of availability. Chase investigates errors and applies necessary adjustments.

If a billing error isn't corrected before direct debit, Chase will post the adjustment as a separate transaction.

5.8. Deposit Services

Currently, the City utilizes a variety of methods to process deposits such as cash deposit pickup, remote deposit capture for checks, and lockbox services for utility billing payments. The City may use the branch to make branch deposits, to get change, to allow vendors and/or payees to negotiate accounts payable checks, and for other miscellaneous activities.

5.8.1.Do you have branches within Solano or Napa County?

X	**Yes**
	No

5.8.2.Please list bank branches from nearest to farthest from American Canyon, along with their respective distances.

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)
Turner Pkwy	972A Admiral Callaghan Ln Vallejo, CA 94591	Monday – Friday: 9:00 a.m. to 5:00 p.m. Saturday: 9:00 a.m. to 2:00 p.m.
Vallejo	901 Tennessee St Vallejo, CA 94590	Monday – Friday: 9:00 a.m. to 5:00 p.m. Saturday: 9:00 a.m. to 2:00 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.

Make cash deposits at any time through the depository vault (night depository) at any commercially enabled Chase branch. Business Deposit Express requires the use of recyclable, dual-pouch, tamper-resistant plastic deposit bags for each deposit. By using the plastic deposit bags, branches may verify deposits containing cash on a delayed basis. We complete deposit verification of all cash within two business days of receipt of the deposit (three days if the deposit package is forwarded to a commercial vault for verification).

5.8.3.Please describe your institution's procedures for handling cash deposits and miscellaneous activities listed above.

When presenting a deposit at the teller line, the City receives a receipt and provisional credit if post verified. Also:

- You must wait for a validated receipt when making deposits at the teller line.

- Coin deposits of $10 or less may be verified on a delayed basis.
- Validated receipts for deposits placed in the night drop are available at the branch the following business day.

5.8.4.What is the ledger cutoff time for deposits?

The City receives same-day funds availability for cash deposits, incoming wire, ACH transactions and checks drawn on Chase. The cutoff time for each transaction is detailed below.

Deposit cutoff times	
Cash deposits	
Branch deposits	Times vary by location, but are typically between 5:00 p.m. and 6:00 p.m. branch time.
Branch night drop deposits	7:30 a.m. branch time. • Select branches offer a second opening in the early afternoon. Deposit cutoff times are clearly indicated on the face of each depository, as required by law.
Vault	Our Oakland vault has the following cutoff times: • Cash-only deposit: 4:00 p.m. local time of the vault • Mixed (cash and check) and check-only deposit 4:00 p.m. local time of the vault
Check-only deposits	
Remote deposits	**Remote Deposit Capture** (including mobile): 7:00 p.m. PT, with same-day ledger and availability based on account schedule.
Electronic deposits	
Wire transfers	Wire transfers are credited and available in near real time throughout the day. The cutoff time for incoming credits is the close of Fedwire, which is 3:45 p.m. PT.
ACH	For ACH credits, you receive availability (memo post) for ACH collection on opening of the business day on the settlement date. A hard post of the funds happens at the end of the business day. For ACH debits, any same-day originations are settled at the end of the business day.

(1) We regularly review vault activity as a business practice, which may result in openings, closings and changes to cutoff times.

(2) Coin deposits greater than $10.00 may be credited to your account on a delayed basis.

5.8.5.How are deposits credited? Are all items immediately verified? If provisional credit is given, when does verification take place? If the bank corrects a deposit, how will the City be informed of this change?

Yes. When presenting a deposit at the teller line, the City receives a receipt and provisional credit if post verified. Also:

- You must wait for a validated receipt when making deposits at the teller line.

- Coin deposits of $10 or less may be verified on a delayed basis.
- Validated receipts for deposits placed in the night drop are available at the branch the following business day.

Receipts are retained at the branch for 30 days.

Provisional credit

Our verification process follows a systematic approach:

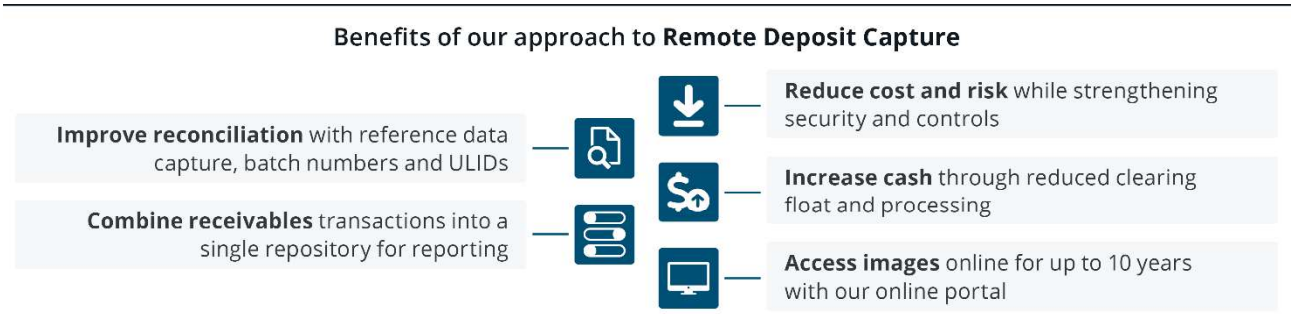
- Provisional credit is provided at the time of deposit.
- Branch personnel verify the deposit within two business days from receipt.
- Deposits may be forwarded to the vault within one business day of receipt.
- Vault personnel have two business days to complete verification.

5.9. Remote Deposit Capture

5.9.1.Describe the bank's ability to process checks by RDC.

Remote Deposit Capture, a check deposit solution powered by Receivables Online via J.P. Morgan Access, allows clients to scan checks and full-page documents from their desktop or mobile device and electronically send the images to the bank for deposit.

- **Desktop:** Clients can scan checks and remittance documents using an approved high-speed check or check + document scanner (list of approved scanners).



Remote Deposit Capture can help you move from paper-intense operations toward electronic solutions.

The solution allows the City 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 in the U.S., checks must be:

- Scanned from a U.S. location
- Drawn on a U.S. financial institution and in U.S. dollars
- Deposited into a Chase U.S.-domiciled DDA

You need only a high-speed internet connection, a desktop check scanner and a Windows-based PC.

5.9.2.Is there a limit on the number of checks that can be contained in a single deposit? Is there a limit to the number of deposits in a single day?

While our remote capture service allows deposits of up to 999 checks, we strongly recommend limiting a deposit batch to 30–50 checks to help make reconciliation a manageable process for the City's users. Multiple batches can be scanned prior to submitting for deposit. You can make as many deposits as needed in a single day. Mobile users may submit a single check at a time for deposit; however, checks can be batched by scanning multiple checks within a five-minute period for submission.

5.9.3.Describe the process used for balancing and correcting deposits transmitted to your institution. If there are deposit corrections or adjustments describe how will the City be notified?

All balancing for remote deposits is performed by the user before submitting for deposit. If the batch does not balance, the user can correct the item or remove it from the batch prior to submitting for deposit.

Balancing and correcting deposits

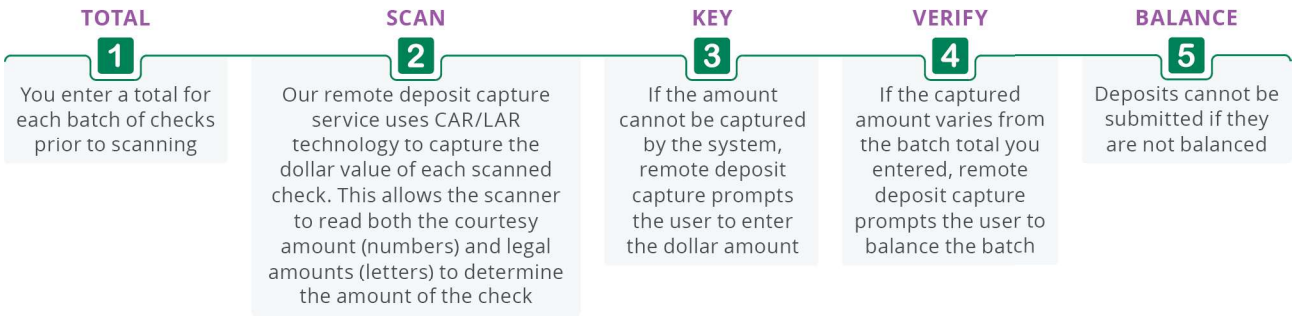


Figure 1

Return and adjustment reports and alerts are available via J.P Morgan Access.

5.9.4.Does your service offer the ability to adjust data using recognition technology that was not captured correctly by the scanner?

X	**Yes**
	No

5.9.5.If yes, please describe.

Yes, while using the desktop scanning process you are able to make some adjustments to the MICR that was captured incorrectly. If the MICR information is not captured correctly, you will have to delete items and rescan them. Any supplemental data captured can be adjusted.

5.9.6.If not, does the service allow the addition, deletion, and rescanning of checks during both the correction and balancing functions?

Yes.

5.9.7.The City currently owns one check scanner. Would the City be able to use the scanners they currently own?

X	**Yes**

	No

Yes, the City can purchase and/or use your own scanning equipment as long as it meets the supported scanners requirements. Please see Appendix 3 for Remote Deposit Capture Scanner Guide.

5.9.8.If the City will need to purchase new equipment, what is the price for this equipment (including lease option)?*

N/A

5.9.9.Can checks be automatically endorse with the bank's RDC service?*

X	**Yes**
	No

5.9.10.Is the automatic endorsement of an electronic image on the check?

X	**Yes**
	No

5.9.11.Are checks cleared as ACHs or image replacement documents? How does the bank's software determine the clearing mechanism?

We determine the optimal clearing method for remote deposit, which would include image exchange or an IRD to clear the item. The endpoint, consisting of the routing transit number of the drawee financial institution, and image quality of the item are factors in the method for clearing items. For clients who also utilize ACH conversion, our database maintains a library of the electronic routing information that determines whether ACH conversion is appropriate.

5.9.12.Is there a difference in legal standing for items clearing by ACH or image replacement documents (IRDs)?*

	Yes
X	**No**

5.9.13.If so, please describe.

N/A.

5.9.14. Describe your retention policy for checks converted to ACH or processed via remote deposit capture.

Chase retains images to detect duplicates for 14 calendar days.

5.9.15. What are the deadlines for same-day credit of deposits?

The Remote Deposit Capture deadline for same-day deposits is 7:00 p.m. PT. Deposits scanned after the cutoff will be processed next day.

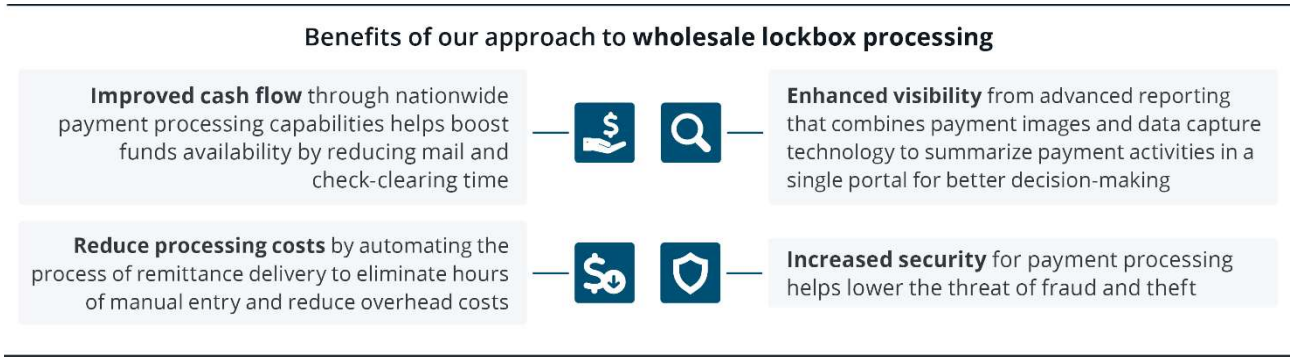
5.10. Lockbox Services

5.10.1.What types of payments can be process through your lockbox service?

Chase Wholesale Lockbox, a solution powered by Receivables Online (RO), allows you to direct payments to one of our local processing centers where payments are automatically collected, processed and deposited into your Chase bank accounts.

We can help the City post receivables quickly, reduce exceptions and strengthen your cash position.

Benefit from our investments in equipment refreshes with artificial intelligence and machine learning technology to minimize exception processing.



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 offer a full range of wholesale lockbox services, using a common nationwide network platform. We recommend our Los Angeles site for your processing needs.

A proprietary, online receivables tool

You can report, enrich and reconcile your lockbox payments alongside other payment channels with Receivables Online. 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.

5.10.2.Can you process both paper and digital payments?

Receivables Online (RO) is a digital receivables management and account reconciliation platform accessed via J.P. Morgan Access®. It provides a consolidated view of remittance data, advanced search tools, and payment alerts. Users can view information online and integrate files with their systems for cash application and reconciliation reporting.

A solution for electronic payments

Remittance Association (RA), is an optional value-added service of Receivables Online, that provides reconciliation between ACH and wire payment activity with remittance advices that are received through a separate channel via email. The remittance advices created from client emails and sent to their unique Chase email box will be associated to the payment transactions and delivered to the client via data transmission to their ERP.

Consolidate incoming receivables of checks, ACH and wires

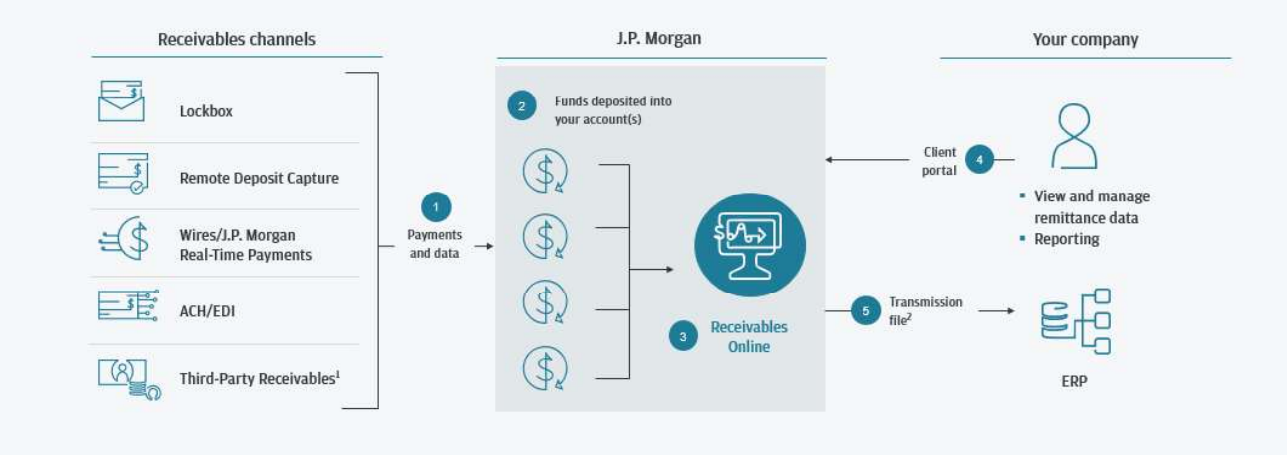


Figure 2

Receivables Online allows the City to view transaction data and images via a web browser. Lockbox images are available after each transaction, and electronic payments are accessible on a set schedule. Images are stored online for over a month, with an optional 10-year archive for long-term retention. The platform is powered by J.P. Morgan Access and serves as a central hub for reporting needs.5.10.3.How do you handle high-volume payments or large denomination checks?

Our timely processing of all lockbox mail eliminates the need for unusual “priority handling” situations. We do, however, prioritize work according to a lockbox’s transmission time and data entry requirements.

5.10.4.What is the process for setting up a lockbox service? What types of information will you need?

Our typical implementation process follows this outline:

- Project Scope/Solution
  - We validate the specifics of the solution to be deployed with you and identify needs that may require customization before we fully commence onboarding.
- Development and agreement on the onboarding project plan
  - Your international onboarding specialist will build a project plan that outlines key activities required to deliver the project within the agreed timelines. We will collaborate with you to confirm your understanding of the plan and timelines.
- Documentation Deployment
  - Documentation related to opening an account and/or product acceptance will need to be completed. We will walk you through the documentation to be completed and assist with questions you may have.
- File Integration
  - When file integration is involved, we will work with you to develop, test and validate files to verify successful integration.
- Product Deployment and Training
  - Products and services will be implemented, and we will provide customized training to your users.

We require the support of your treasury and accounts receivable staff for a successful implementation. Also, we require the support of your technology and telecommunications staff, as well as any outside vendors you may be using, to set up a data or image transmission.

The City should provide a primary point of contact for the implementation team to work with as well as any necessary technical contacts, if required. Authorized signers should be available at the start of the project to sign documents and identify and approve security administrators.

5.10.5.Can you integrate your lockbox service with the City's accounting software? How are we notified that a lockbox batch has been processed?

We can provide the City a file transmission for posting your lockbox information. We offer several formats including CSV, BAI2, or a customized formation per your specifications. Testing would be required to determine compatibility with the city’s accounting software.

5.10.6.What types of reports are provided? Do you provide imaging of checks processed?

Receivables Online (RO) is a digital receivables management and account reconciliation platform accessed via J.P. Morgan Access®. It provides a consolidated view of remittance data and features an intuitive design for easy transaction management. All transactions are shown on large, information-rich screens for efficient

filtering and action. Users land on the Transaction History page by default, or the Capture Transactions page if they have Remote Capture access. The header and menu bar are always visible for easy navigation.

You can access common functions from the header icons:

- Support will open a page where you can access support materials and user guides.
- Alerts will take you to your alerts inbox to view important system and transaction alert messages.
- Settings will open a page where you can update your default scanner, display and print, and alert options. See the Settings section for additional details,
- Use log off to leave Receivables Online. Note: By default, you will be logged off your session after 12.5 minutes of inactivity.

Flexible queries: A **robust search engine** lets the City 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 available on Receivables Online after the first deposit. Additional images appear as transactions are completed throughout the day. Most batches are delivered **within 30 minutes** of processing, with timing adjusted for any special grouping or batch requirements.

Fast retrieval: Images and data are stored online for **instant access** with a high-speed internet connection. Standard storage is 45 days, with options to extend or choose long-term (10-year) storage for lockbox items on Chase's Receivables Online.

Easy image viewing: The RO Image Viewer can be accessed from different Receivables Online transaction screens. It displays payment-related images (e.g., checks, coupons, invoices) in a single-page format with thumbnails for easy navigation. Images are clear on recommended monitor sizes.

It allows you to:

- Quickly view multiple check and/or document images for a transaction.
- Print an entire transaction with one request.
- Download an entire transaction, and print and/or save it to a file that can be attached to an email message.
- Activate the Image viewer from the Transaction History list screen to view and/or export several transactions at once.

- The Image Viewer also includes a thumbnail feature. The Image Viewer toolbar allows you to navigate between transaction images, adjust the magnification settings and page orientation, as well as print and save image. Document images may be viewed in black and white or in color, depending on how your account is configured on the Bank's capture platform. All images may be downloaded and saved to your PC's file system.

You can save or print selected images from the Image Viewer. From the Save or Print window that displays, you can select specific images or all the images to save or print. When saving images, you can select from PDF or TIFF format.

Workflow management: Receivables Online provides the City staff with a manual workflow tool that allows you to assign any item to an individual user, with the ability to add freeform notes to provide additional details. In addition, the City can create your own exception categories and assign items to those categories via a simple drop down box selection. Action Items include Transactions Requiring Action, Transactions Assigned To Me with user driven Assigned transactions workflows.

At the individual transaction level, users with the appropriate entitlements can update the following fields:

- **Exception flag and reason code:** The reason code can be used alone or in conjunction with the exception flag. The drop-down lists of reason codes on the Transaction Details screen are populated according to the items defined on the Reason Code Maintenance screen. New reason codes are automatically added to drop-down lists elsewhere in the application when they are added.
- **Assigned to:** Allows users to navigate directly to transaction payment results if certain payments have been assigned to them. Assignment of work requires Workflow Update entitlement at the user level, but any user can access the work that is assigned to them using the Action Item.
- **Workflow status:** Only entitled users have access to add or edit capabilities. Without this entitlement, you will only be able to view any Workflow statuses and/or Notes that have been added to the transaction. You must have Update entitlement to perform the following Workflow & Notes-related tasks: Flag a transaction as an exception, Enter an exception reason code, Assign a transaction to an available user, Set the transaction status to “Closed.” Add a Note, Edit a Note, Delete a Note.
- **Multiple notes:** As note fields are added to a transaction; a user ID and date are recorded with each. The note field allows 2,000 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. The City 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:** The City can access up to 12 additional months of 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.

Reports

Online reports: Receivables Online provides lockbox information in formatted reports to facilitate the City's daily balancing and cash application and to help you analyze patterns and trends. These dynamically generated reports may be viewed online or in CSV (spreadsheet compatible) format. Your users can request all reports for a single lockbox or for all of your lockboxes.

Several reports are included in the Receivables Online standard service. Additional reports are included with some select service offerings as noted. All reports include a time and date stamp determined by the global time zone that is designated by each user on the My Settings page in Receivables Online.

Receivables Online reports

Report name	Description	Usage	Conditions
Standard reports			
Activity Summary	Summarizes transaction deposit totals by value date (one to 31 days) and may be counted by a unique reference field. You also may include user-defined search parameters, such as program, channel, method and currency.	Balance lockbox totals to bank deposit reports and/or accounts receivable	Standard offering
Capture Summary	This report summarizes transactions for a single captured date or a captured date range (up to 31 days) and may be grouped/sorted by operator or program. You also may include user-defined search parameters, such as Program, Status, Operator and Capture Device.	This report is included in Remote Deposit Capture (RDC) or Remote Lockbox Capture (RLC) programs	Included in RDC or RLC Program offerings

Receivables Online reports

Report name	Description	Usage	Conditions
Transaction Summary	This report summarizes transaction totals by value date (one to 31 days) and may be grouped/sorted by batch, value date and group. You also may include user-defined search parameters, such as program, channel, method, payment disposition and currency.	Cash application	Standard offering
Payment Detail	The report provides transaction details by value date (one to 31 days) and may be sorted/grouped by program, entity or batch. You may also include user-defined search parameters, such as program, channel, method and currency.	Cash application	Standard offering
Assigned-to Summary	This report summarizes workflow assignments by value date (one to 31 days). You also may include user-defined search parameters, such as assigned to, status and currency.	Monitor completion of cash application or exception review assignments	Standard offering
Optional reports			
Extended Detail	List of payments received in one or all lockboxes for a single credit date. Payment data may be sorted two ways: by processing date and lockbox number or by remitter name. You can specify subtotal by lockbox or batch. Includes 1 to 9,999 lines of reference (invoice) details per payment. Reference lines include up to four additional invoice-related fields.	Cash application	Optional report; additional reporting fee applies.
Custom Report	The template(s) may be made public for all entitled Receivables Online users or may be kept private.	The report provides the flexibility to create customized template(s) with subscribed payment and invoice information, as well as running the template to create reports ad-hoc	Optional report; additional reporting fee applies.

Receivables Online reports

Report name	Description	Usage	Conditions
CSV+ Detail	The report provides transaction details for a single date. You also may include user-defined search parameters, such as program, channel, method and currency. The report may be formatted to repeat information on each row, if desired. The Repeat option allows users to view the line-item breakdown for multiple items covered by a single payment.	Cash application or import to an external application for further analysis or reporting	Optional report; additional reporting fee applies.
Return Item Summary Report	You can view return items and totals by Disposition Indicator and/or by Return Reason for a single date or for a specified range of 1 to 31 Return Dates. The report summarizes return item totals for customers who want to better understand the impact of returns on cash flow and accounts receivable. It allows you to identify trends at a client level.	Unassociated Returns that are not linked to their original transaction can be viewed on the Return Item Summary report; this report includes both Reassociated and Unassociated returns, depending on the report selection criteria entered.	Return Item Summary Report is included with return item summary service
Associated Payments Report	This report provides users with a consolidated list of payments and their associated remittance advice emails. This report is available for export in CSV format.	Cash application	Associated Payments Report is included with the Remittance Association Service

Downloadable reports: Receivables Online provides for delivery of reports produced by other systems and containing data not provided via the online dynamic reporting tool. These optional reports include Lockbox Deposit Advices, Electronic Payment Detail Reports and our Custom Report.

5.10.7.What is the procedure for processing exception items*

Our processing workflow allows for the automatic collection, processing and depositing of payments into your Chase bank account. Here's how our Wholesale Lockbox, powered by Receivables Online, works:

- First class and courier mail is received under dual control at the lockbox site multiple times a day.
- Payments and documents are extracted and scanned by site operations staff.
- Transaction images are classified and routed to the correct PO Box number.
- Data is captured from images and clients specific processing instructions are applied.

- Payments are deposited, transmission files are sent and images appear on Receivables Online (RO).
- Documents are stored for 21 days before secure destruction. Images and data viewable on RO for up to 10 years.

Check returns

We maintain a comprehensive database that details your return item handling instructions, which may vary by lockbox even if multiple lockboxes share the same depository account. During the check clearing process, deposited checks may be returned by the paying bank for a number of reasons, such as: non-sufficient funds (NSF), uncollected funds, stop payment or account closed. Most returned items are routed through the Federal Reserve System to our regional return processing areas.

After processing your return items per your handling instructions, the returns system will generate a debit to your designated demand deposit account (DDA). The actual return items are matched to a return item advice and mailed to you via U.S. First Class Mail to the DDA statement address. The return advice lists the dollar amount and the reason for return for each item.

5.11. Cash Transportation

The City currently utilizes a bank-provided courier service for weekly cash pickup at City Hall.

5.11.1.Please describe your pick-up schedule options

5.11.2.Please describe your options for missed pick-ups or special pick-ups

5.11.3.Please describe your service (if available) for Insurance in delivery.

We do not provide ground-based courier services for the pickup and delivery of domestic paper check or cash deposits. The City should contract independently with an armored courier.

We recommend the City utilizes our Cash Vault as described above. The City can set up services to have their armored car service drop off deposits at our cash vault location.

5.12. Returned Item Processing

5.12.1. Can returned items for insufficient or uncollectible funds be automatically re- deposited? *

	Yes
X	**No**

5.12.2.If so, how many times?

Not applicable.

5.12.3.Can the bank provide online access to electronic images (back and front) of returned items? How soon can these images be accessed after an item is returned?

J.P. Morgan Access provides the City with **next-day access** to return item information and images. Authorized users can securely retrieve, view, print, or export return item images online, 24/7. Images are found by running a Returns and Exceptions Report or Balance and Transaction Report, with both front and back views available.

5.12.4.Can the bank provide a summary report of returned items identifying the payer(s) name, depositing location, deposit date, and type of item being returned?

Yes, we can provide a summary report of return items through our online portal.

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 J.P. Morgan Access Sample Reports.

5.13. Availability of Deposits

5.13.1.Provide a copy of the bank's availability schedule, including branch deposits.

Please refer to the Availability Schedules in Appendix 5.

5.13.2.Is the schedule offered to the City the best one provided to any customer?

X	**Yes**
	No

5.13.3.If not, quantify the difference and explain how the City may obtain the bank's best availability schedule.

Not applicable

5.13.4.How does the bank determine and calculate availability of deposited items?

We determine and calculate availability based on:

- The drawee bank routing/transit number
- The time the deposit is processed
- Fractional float assignment
- In some instances, the dollar amount of the item

5.13.5.Do the availability policies differ from Federal Reserve Bank availability schedule?

The funds availability of checks deposited is based on the financial institution where the check is drawn. Thrift and S&L routing transit numbers (RTs) receive the same availability as the corresponding RT range as listed in the schedule. Federal Reserve Bank and Federal Home Loan Bank RTs are assigned one day float. RTs will be turned if retired by the Federal Reserve Bank.

5.13.6. Does the bank give immediate availability for on-us items?

X	**Yes**
	No

5.13.7.Does the bank calculate the availability by item or formula?

We calculate availability by item.

5.13.8.Is the availability assignment made as soon as checks are released for collection, or is the assignment made at specific times during the day?

Availability is assigned on an item-by-item basis according to your contracted deposit times. We work with you to choose the best deposit times that will provide maximum availability.

5.13.9.List off your cutoff times for giving same-day value on EFTs (e.g. wire, ACH/bulk) received. How soon after the bank gets incoming funds (e.g. wire, ACH/bulk), or notification of incoming funds, does the City receive credits in its account?

The City receives same-day funds availability for cash deposits, incoming wire, ACH transactions and checks drawn on Chase. The cutoff time for each electronic transaction is detailed below.

Deposit cutoff times	
Electronic deposits	
Wire transfers	Wire transfers are credited and available in near real time throughout the day. The cutoff time for incoming credits is the close of Fedwire, which is 3:45 p.m. PT.
ACH	For ACH credits, you receive availability (memo post) for ACH collection on opening of the business day on the settlement date. A hard post of the funds happens at the end of the business day. For ACH debits, any same-day originations are settled at the end of the business day.

5.14. Wire Transfers

Currently, the City initiates anywhere from zero (0) to two (2) wires and receiving approximately zero (0) to two (2) incoming wires per month.

5.14.1.Describe the process of initiating wire transfers including incoming, outgoing, and other wire transfers.

The online portal offers U.S. dollar and multicurrency funds transfer services, including wires, book transfers, drafts, account transfers, and U.S. drawdown transactions. The City sets user entitlements, allowing security administrators to manage transaction and template permissions. Users receive a confirmation number upon releasing a transaction, which can be accessed through the portal's cash reporting features.

Payment initiation with just a few clicks

J.P. Morgan Access lets you originate wire transfers, ACH, and foreign exchange transactions. The platform is customizable with filters, views, and secure templates for recurring transactions. It integrates reporting, productivity tools, and security administration, offering a unified workflow and single sign-on for efficient transaction processing.

5.14.2.If wire transfers can be initiated online, describe the system's security features. Can varying degrees of authorization be set (i.e. multiple authorizers, maximum dollar amounts, etc.)?

Security administrators set up their own authentication IDs and digital signature authority, then use online tools to approve additional users for accounts and services. Two administrators are required for user setup and maintenance. If administrators have product function access, two others must prepare and approve those entitlements to meet audit controls.

5.14.3.Does the bank offer dual control release options (secondary approval levels) for electronically initiated transfers?

X	**Yes**
	No

5.14.4.If so, describe.

Enforce **dual control** within your organization as follows:

- One security administrator establishes users for services—ACH, wire, balance reporting, etc.—and functions—transaction initiation, transaction approval, release, reporting with account assignment, etc.

- A different security administrator approves the users for the accounts, services and functions established by the first security administrator.

To provide a complete **audit trail**, the system date/time-stamps and associates all actions executed to a request within the platform, including the user who performed them. These requests are available online and as download reports for historical review.

5.14.5. Describe the ability to create and store recurring and future-dated wire instruction/templates, including the maximum retention period for future-dated transactions, timeline, and related charges.

J.P. Morgan Access provides for a common set of intuitive templates for every payment method. For example, the City easily creates beneficiary templates with lockable and editable fields to set up recurring/repetitive payments.

There are many ways to customize the user experience. We configured the Transaction views with flexible sorting and filtering options to display only the features you use in the order you prefer.

5.14.6. Describe the bank's procedure for providing payment confirmation information (e.g. reference numbers) upon acceptance and execution of the wire transfer request.

The online portal provides transaction reference numbers when payments are released. Wire execution, confirmation, and clearing system reference numbers (FED and CHIPS) are available within minutes. The City can access summary reports and transaction statuses (Entered, Approved, Released) for all initiated transactions through online reporting.

5.14.7. Describe the bank's policy for handling a failed wire transfer. How and when would the City be notified?

For City-initiated wires, failures are communicated based on when they occur. Required fields and validation checks are performed during payment initiation. If a payment is returned, a credit is posted to your account and you receive a notification via J.P. Morgan Access (if subscribed). Transaction Services can be used to trace or investigate wires. All failures are acknowledged electronically, and returned payments are manually reviewed for possible correction. If Chase makes a processing error, the funds transfer will be corrected at no cost to you.

5.15. Automated Clearing House (ACH) Processing - Currently, the City utilizes ACH debits and credits as part of its electronic service, as well as direct deposits for payroll disbursements.

Depending upon your operational requirements, originate ACH payments for:

Lower-volume origination by using our banking portal, J.P. Morgan Access. The banking portal provides a fully integrated, browser-based service with easy-to-use applications for all your information, compliance and portfolio management needs.

Larger-volume origination by using secure file transfer protocol (SFTP) transmission for batch files.

Many large originators find it convenient to originate large volume via batch and create occasional manual entries online when necessary.

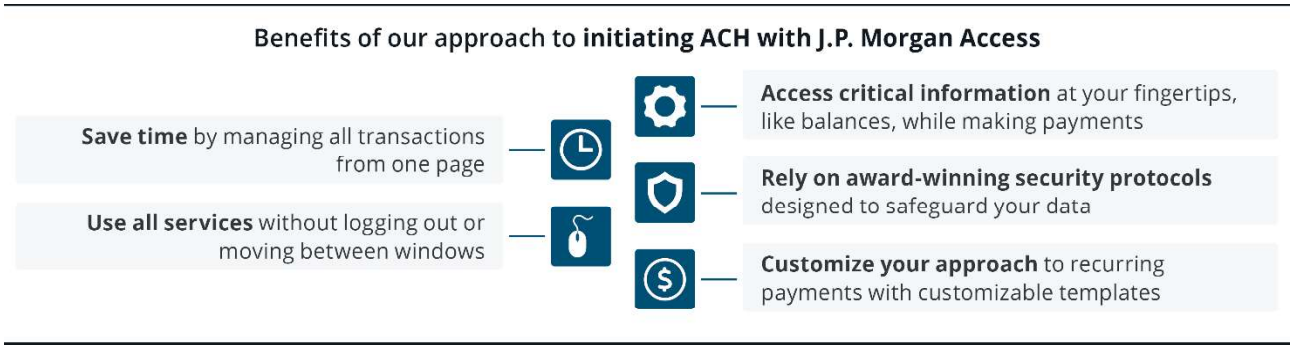
5.15.1.Is the bank both a sending and receiving bank of the National Automated Clearing House Association (NACHA)?*

X	**Yes**
	No

According to the National Automated Clearing House Association (Nacha), Chase is consistently a top ACH originator and ranks as one of the top receivers of ACH transactions.

5.15.2.Which method can the City submit ACH files or initiate ACH via bank software?

Facilitate your origination of lower volume and manual entry of ACH payments—from payroll to disbursement to concentration—with J.P. Morgan Access.



Personalized experience: Effortlessly handle key transactions like wire transfers, ACH, and foreign exchange from a single, customizable page. Enhance security with filters and templates featuring locked fields for added security.

Time-saving intuitive portal: Our integrated reporting, productivity tools, and security services offer a seamless workflow across applications, minimizing the learning curve and simplifying payment initiation.

Customer-centric design: Built on user feedback, our service aligns with treasury managers' daily tasks, enabling easy initiation of payment methods from a unified, straightforward interface.

Use templates to simplify your process

Common sets of **intuitive templates** for every payment method are available to you. For example, easily create beneficiary templates with lockable and editable fields to set up recurring payments.

There are many ways to **customize** the system. The online portal can be configured with flexible sorting and filtering options to display only the features you use—in the order you prefer.

Create templates to support a complete menu of ACH transactions with all template information **stored securely** with the bank:

Templates for all ACH transactions	
• Consumer payments • Consumer collections • Payroll payments • Corporate/vendor payments • Corporate/vendor collections	• Cash concentration • Cash disbursement • Federal, state and municipal payments • Child support payments • Funding other Chase accounts on a same-day basis

Transactions based on templates or entered in free-form mode are created by you, then batched, approved and released for processing.

ACH files generated through the banking portal are retrieved and processed several times each business day for next-day processing (or same-day, when applicable).

Create free-form transactions online

For non-repetitive payments, the City can create free-form ACH payments without the need to establish a stored template.

Alerts to help you manage your messages and transactions

- Use the banking portal to define, manage and view messages from anywhere
- Get alerted to transactions pending approval or see templates that have been modified
- Receive notifications either through encrypted email or the Notification inbox or both

Highlights of large volume batch origination

We offer a file delivery solution that allows the City 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
- 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 a supported file transfer solution.

How to handle large-batch files

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

Same-day processing is available

- You can send same day ACH credits and debits
- All ACH credit and debit transactions, except for international transactions (IATs) and transactions above $1,000,000, are eligible for same-day processing
- All data received after 3:15 p.m. ET (2:15 p.m. ET if prefunded) is ineligible for same-day

ACH Nacha file import is easy to submit

Choose the automated interface on our banking portal to upload a standard Nacha-formatted file. It's easy to submit payments for approval and release.

ACH Nacha import:

- Available for CCD, CCD+, PPD, PPD+, CTX, IAT and WEB Standard Entry Class Code transactions
- Supports the transaction codes for checking, savings, general Ledger and loans
    - Works with comma-delimited or fixed-width files that are uploaded using the template functionality

FILE IMPORT FEATURE

You receive:

- 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 Chase accounts
- Option to create addendum record for all payments

5.15.3.What are the transmission cut-off times for one-day and two-day ACH files?

Cutoff times for ACH initiation and additional details are provided below.

Initiation method	Next-day ACH	Same-day ACH
Direct Send transmission [1,2]	7:00 p.m. PT	11:15 a.m. PT (prefund) and 12:15 p.m. PT
ACH payments via J.P. Morgan Access [1]	7:00 p.m. PT	11:00 a.m. PT (prefund) and 12:00 p.m. PT

1. ACH PPDs must be received two business days in advance.

2. If later deadlines are required, this should be discussed with your relationship team.

5.15.4.y Describe the procedures used to confirm accurate and secure receipts of the transmission.

Confirm the receipt of your direct transmission files by choosing any of the following:

ACH File Receipt Notification Service:

Available to clients who provide us with Direct Send ACH files. You will get an email notification that your submitted ACH file was either successfully received by the ACH back office and validated or rejected for further processing. We can send email notifications to a maximum of 10 corporate email addresses (personal email addresses are not supported), and do not include notification of successful ACH processing of client files.

ACH Acknowledgement File:

Automatically transmits a copy of your original File Header (1) record and File Control (9) record allowing you to reconcile back to your original ACH file processing records.

ACH Companion (Mirror) File:

Provides a complete copy of the original incoming ACH Nacha detail payment file received by us. This re-confirms the individual payment instructions being processed and is often used as a reconcilement file. The file reports any ACH rejects or returns back to you within one to three business days.

ACH Transaction Summary Report (Journal):

Created post-processing and summarizes the settlement results and totals for either an individual file or for the entire business day. We sent the report to you through secure email or direct transmission delivery within 90 minutes of receipt of the ACH initiation file. The acknowledgement includes item count and dollar amount.

ACH InfoDex:

Offers a “hands-on” telephonic method so that your authorized users can securely verify and release ACH files. Your users listen to the total dollar amount and number of items and approve that the information conforms to your own records.

5.15.5. What happens to an ACH file if the City exceeds its daily exposure limit?

We coordinate exposure risk with our client’s payment patterns. Exposure is calculated as the net settlement over a cumulative two-to-three business day period. When a limit is approached or exceeded, one of our credit officers makes a determination to either process the file or notify your company. Please talk to your relationship team if you have questions.

5.15.6.How are returned and rejected ACH transactions handled? What information does the bank provide to assist in identifying returned and rejected ACH transmissions? When is this information available?

Returned funds post at the end of the banking business day. Keep in mind:

- Prior to posting, information about these items is available on our J.P. Morgan Access current-day report
- To confirm a return belongs to you, we perform edits on account number, date, individual ID and trace number

Thoughtful return item processing

We carefully designed our return item process so that it acts as an interface to help provide you with accurate data. This was done to minimize the problems associated with exception items.

The bank may provide return items to you through:

- Direct transmission
- Encrypted email
- Return and Exception Report online from J.P. Morgan Access

We strongly recommend you utilize data transmission options to reduce delivery problems and minimize the time between the return and the time to receive notification of a return.

We want you to have accurate data

To give you complete and accurate data on each return, we use key fields from the returned items to retrieve the original record sent to us from a historical file. This file contains records for ACH transactions initiated in the past 15 months. Keep in mind:

- If the search doesn't locate an exact match, the entries are declined and sent to the Receiving Depository Financial Institution (RDFI) for correction and resubmission
- If the correct item is found, data from the original record is supplied to you with the reason for the return
- We issue one debit per entity or application against your account for the total of the return file and include all returns in a single return transmission to help simplify reconciliation
- Returned credits are included in the return data file and are credited to your checking account with a separate entry per company ID
- Return entries are not netted against one another or against the new item settlement

5.15.7.Is your bank planning to opt-in and participate in processing same-day ACH debits?

X	**Yes**
	No

5.15.8.Describe the bank's procedures for handling debits to the City's accounts that were not authorized by the City. How soon does the bank notify the City of the receive of an unauthorized ACH debit?

Yes, we offer a suite of services to protect your account from unauthorized ACH debits and/or credits.

ACH Transaction Blocking with ACH Positive Pay is a useful 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. Additionally, we offer ACH Positive Pay (ACH PP), a solution that works in conjunction with ACH Transaction Blocking, to review and decision items prior to posting to the protected account.

ACH Transaction Block allows you to set your account level criteria:

Block:

- All debits/credit with or without allowable Company IDs
- All debits/credits over a certain dollar threshold
- All debits from specified IDs

Allow:

- All debits/credits from specified parties
- All debits/credits below a dollar threshold from specified parties.
- Allowed activity will post to your account on the effective date

ACH Positive Pay allows you to:

- Review and make pay or return decisions on incoming ACH debit and credit transactions prior to posting, based on established blocking and review rules.

ACH Transaction Blocking and ACH Positive Pay reports

The **ACH Blocked Transaction History** gives your users daily activity that provides a listing of all blocked transactions. Use the data to update your ACH debit/credit block rules to allow future payments to be processed without being returned. The history allows you to notify trading partners proactively about returned payments.

The **ACH Positive Pay Decision History** allows users to view decisions submitted for items reviewed.

Your entitled users can view up to six months of blocked transaction and decision history and is available for export in Excel and CSV formats via Payment Control Center in J.P. Morgan Access.

5.15.9.If the bank provides ACH debit blocking, what level of filtering can be applied?

ACH Transaction Blocking allows you to add ACH debit and/or ACH credit block setups at the account level with optional dollar amount thresholds using Payment Control Center through J.P. Morgan Access.

ACH Transaction Blocking allows you to specify which companies are authorized to post ACH debits and credits to your accounts, blocking unauthorized use. The system's "block all" option prevents all ACH debits and credits from posting.

5.15.10. Online Bank Processes and Information Reporting

The City currently utilizes a web-based online system to perform a variety of processes, such as placing stop payments and accessing online balance reporting information.

A. Please describe the bank's online banking and information reporting system(s), including a list of all services provided.

With J.P. Morgan Access, the City 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.

As an integrated cash management platform, J.P. Morgan Access transforms the way treasurers manage and monitor cash balances, daily transactions and information. Our service is proof of our dedication to investing in leading edge technology, product innovation and improving the client experience.

Our comprehensive cash management system at a glance

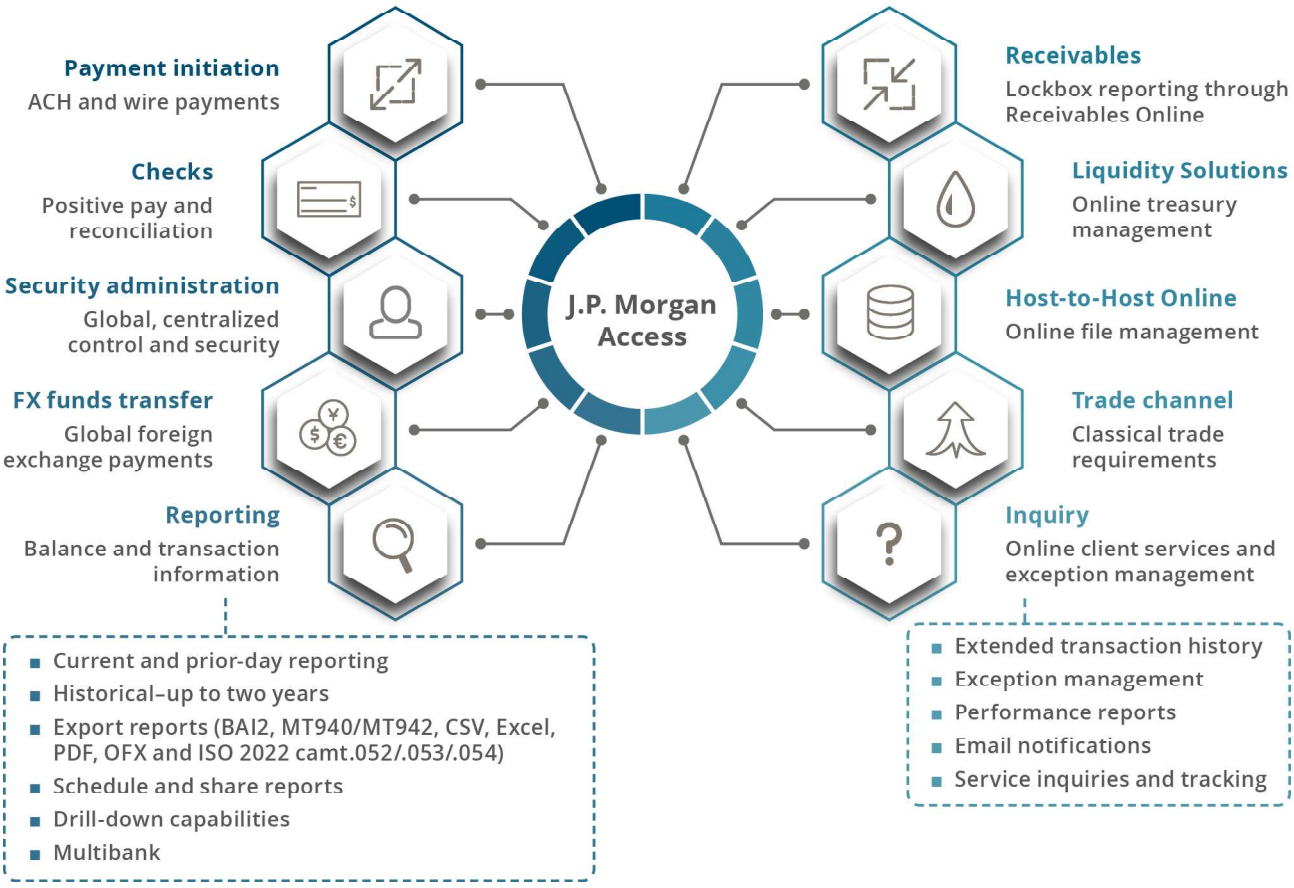


Figure 3

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

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

Help if you need it

Use Virtual Assistant, our first-to-market capability to innovate on how you interact with our digital platforms. The **power of artificial intelligence** bring you answers to the most commonly asked questions. Additionally, online help and how-to videos provide a full range of support materials in the Access Help Center.

When you need to speak to a person, take advantage of our unparalleled service. Our Client Service and Technical Support teams are available for further assistance.

B. What are the current hardware and software specifications for most effectively utilizing the bank's online system?

Please see Appendix 6 for our J.P. Morgan Access Technology Checklist.

C. At what time (Pacific Standard Time) is prior day information available?

Prior day reporting is available by 7:00 a.m. PT.

D. Can the reports be customized? Exported to Excel?

Yes. Our online portal, offers the City a comprehensive list of predefined reports, as well as advanced filtering and criteria capabilities, and a powerful set of interactive features, allowing you to customize reports for different views or download them into different layouts to meet your varied reporting needs.

E. What types of security measure are in place? How is the assignment of user I.D.'s and passwords managed?

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 City'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 City'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 City 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 Chase'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.

Installation

No proprietary software is needed. Depending on the user profile, some industry standard plug-ins are required. Our Download Utility provides all required plug-ins. Once installed, your users around the world have simultaneous access to reports and transaction facilities for your accounts at Chase and other financial institutions.

Administrative functions with Manager

Your assigned security administrators maintain the City'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

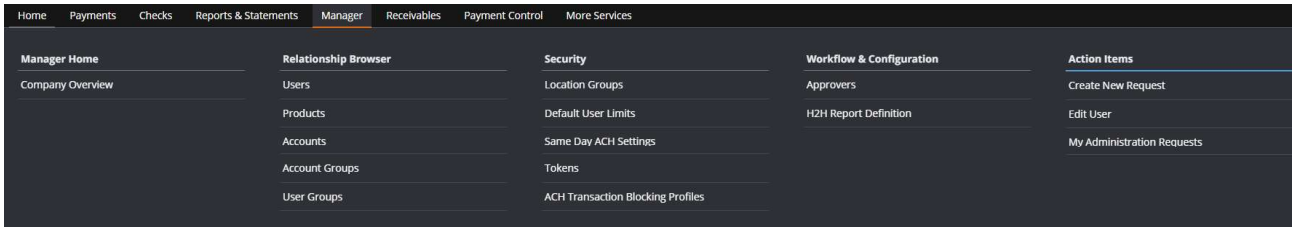


Figure 4

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 City 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 City 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 a the City 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 Chase. 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

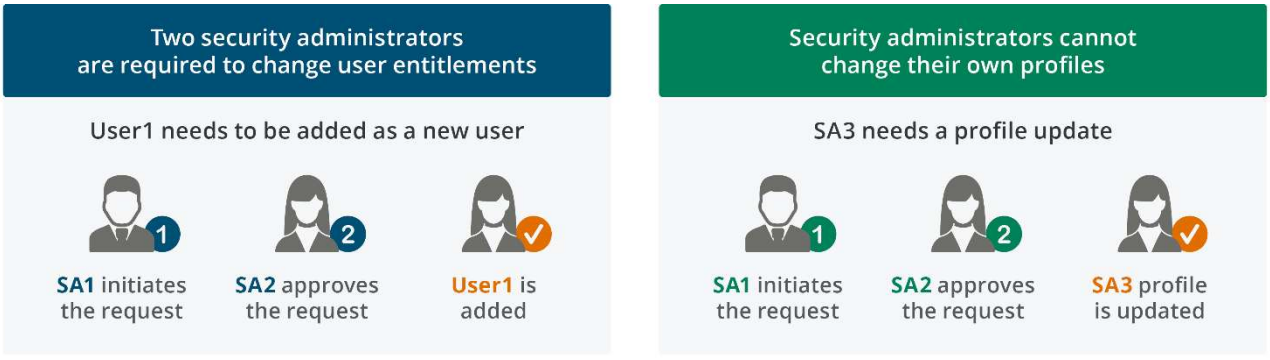


Figure 5

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.

F. What is the bank's contingency plan for providing this information in the event of an unexpected bank system problem or natural disaster?

We have established policies and assigned responsibilities to verify that appropriate contingency plans are developed and maintained for each business area that supports J.P. Morgan Access. The intent of these contingency plans is to support the continued operation of critical systems in the event of a disaster, emergency or other unforeseen events threatening interruption of these systems.

Please see Appendix 7 for our Resiliency Letter.

G. Does the bank offer electronic delivers of statements, reports, and notices?

Yes, statements, reports and notices are available via our online portal.

15.11. Does the bank offer ACH Positive Pay (ability to make pay/no pay decisions on unidentified ACH transactions)?

X	**Yes**
	No

5.15.12. Describe the process of electronic funds payments for deposit of various State and County apportionments, including LAIF.

JPMorgan Chase Bank, N.A. is a qualified depository for public funds in California, showing our commitment to the State of California and to the needs of its counties, cities and municipalities.

Transfers to LAIF

You will initiate Investment transfers to the State via J.P. Morgan Access and posted to the State via wire transfer.

We work with government clients in the State of California to promote compliance with State procedures for LAIF investment transactions. Note that the following are general procedures, and that we encourage you to confirm with LAIF to be sure they are in receipt of contracted instructions specific to you:

- For same day transactions, LAIF must be contacted by 10:00 a.m. PT.
- 15 total transactions per month are allowed, which include both deposits and withdrawals.
- Transaction amounts should be in thousand dollar increments with a minimum of $5,000.
- Withdrawals of $10 million or more require at least a one-day advance notice to LAIF.
- Future-dated transactions can be requested up to 10 calendar days in advance.
- Verbal acknowledgment must be initiated by your authorized personnel prior to funds transfer.

Transfers from LAIF

Investment transfers from the State will be initiated by the City via LAIF by phone or online, and posted directly through Chase into your designated account. LAIF transfers can be executed by the City online through the LAIF portal.

Please refer to the pricing section of the response for any applicable fees.

Tax apportionments

Tax apportionments typically originate from the State Controller's Office. We recommend that you use the EFT form located on the State Controllers "Apportionment" website tab to receive future payments via EFT.

5.16. Positive Pay Services

The City currently issues an average of 200 checks monthly and utilizes Positive Pay services for its disbursement accounts.

5.16.1. Does the bank offer Positive Pay services?

X	**Yes**
	No

5.16.2. If so, please describe the service including accepted methods for receiving the Positive Pay data and the format specifications for that data.

We provide positive pay services to help protect the City's accounts. You simply send us your check issue files via transmission or the internet. Our J.P. Morgan internet delivery channel provides a foundation for secure and traceable communications between you and the bank.

We match checks presented on your account to those you have issued. If they don't match, we provide images of exceptions to you via our online portal. You instruct us to pay or return by the deadline.



We also offer the following:

- **Payee verification:** Digitally interrogates the payee name and also looks for alterations or additions above, below or to the right of the payee name that would change the payee identification.
- **Teller line positive pay:** The strongest defense available to prevent check fraud. We update our teller line system within one hour of receipt of the issue file to validate checks at Chase teller windows and ATMs, denying payment for unmatched entries.
- **Reverse positive pay:** An affordable check fraud protection without needing to upload check details, allowing you to identify discrepancies and instruct the bank on returns. Each day, you receive a file of presented checks to match against your database, investigate discrepancies via J.P. Morgan Access, and decide on payment, return or adjustments.
- **Post No Checks block:** This service blocks all checks from your depository account or account used for electronic debits only. It can be added or removed from an account in one business day. There is no notification of checks attempting to clear the blocked account. There is no additional fee for this service.

Let us help prevent payment of duplicate or altered checks and minimize losses.

Manage file delivery per your preference:

- **Upload option:** Upload files containing positive pay issues, voids/cancels and stop payment requests into the banking portal in fixed text, CSV or XML formats
- **Transmission option:** Transmit the positive pay, check issue files directly to the bank

For validation, receive an automated acknowledgement of your check issuance file transmission within one hour of file receipt, via the internet or transmission. For ARP input file specifications, please see the ARP Issue File Layout Sample in Appendix 8.

5.16.3. Does the bank offer Teller Positive Pay and Payee Positive Pay?

Yes. We offer Teller Positive Pay and Payee Positive Pay.

Teller Line positive pay is one of the strongest defenses available to prevent check fraud. It enables the City 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.

Payee verification

With altered payee check fraud on the rise, our payee verification feature enhances traditional positive pay by identifying potential fraudulent checks where the payee name has been changed. The City 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 City's decision to pay or return the items.

5.16.4.How are the exception items under the Positive Pay reported to the City? What is the procedure and timeline for paying or returning exception items?

The City can use J.P. Morgan Access to receive positive pay exception items, including paid no issue (PNI items). A daily email notification is provided to your designated individuals, to alert them of any positive pay exceptions that require review. The associated exception report is delivered via our online portal at the beginning of the next business day, providing the report to the authorized the City user(s) upon log on for pay or return decisioning. The exception items report provides both a front and back image of each item.

The response deadline for clients' pay or return decisions is 4:00 p.m. PT.

5.16.5.How are manual checked issued by the City send to the bank for inclusion in Positive Pay?

The City can communicate manual issues or deletions online using our banking portal.

5.16.6.Does the bank provide online check imaging for exception items?

X	**Yes**

	No

5.16.7. Describe the bank's check truncation service. Is online check imaging available for paid items? Deposit slips? Bank correction advices?

Yes, we accommodate image delivery via the Statements and Checks functionalities on J.P. Morgan Access.

Check disbursements, check images are available the same day the check is presented and stored for **7 years (standard)** with an **option to extend retention up to 10 years**. For positive pay clients, exceptions include check images for your review and decision.

The deposit information for branch teller, branch night drop, vault (via armored car) and ATM deposit options is viewable on a same day basis on our online portal, with any images available the following day. Images submitted using Remote Deposit Capture are available for viewing the same day.

5.16.8. Describe the bank's online stop payment, void, and cancellation services and features. How long is a stop payment effective via any method available?

Authorized users can place stop payments through J.P. Morgan Access or by file transmission. The system checks 90 days of history to see if the check was paid and provides the payment date if applicable. Confirmation of stop requests is available online and can be printed or downloaded. Stop payments last one year and automatically renew for up to six more years unless canceled. Auto-renewals can be adjusted at the account level.

5.16.9. Describe how long online images are available for display and what type of images are available

The banking portal provides 45 days of account balance and transaction data, with options to extend retention to 90 days, 1 year, or 2 years. Historical inquiries can be run for up to 2 years. Images of transactions and reconciliation reports are stored for 7 years, with an option to extend to 10 years. Wire details are available for 7 years, and ACH transaction history for 15 months.

5.16.10. Describe any issues, concerns, and charges associated with the use of daylight overdraft protection.

An intraday credit limit is set based on your credit standing and verified electronically. Payments within the limit and your account balance are processed instantly. If a payment exceeds the limit, it’s stored and sent for approval; if covering funds arrive, it’s released automatically. Accounts can be grouped for intraday credit, allowing payments to be released when the combined balance and limit are sufficient

5.16.11. Will the bank guarantee payment of all the items even if it results in the account being overdrawn temporarily for the day?

	Yes
X	**No**

5.17. Disaster Recovery

5.17.1.Describe the bank's formal and tested disaster recovery plan.

Please see our Business Resiliency Letter in Appendix 7.

5.17.2.How quickly will back-up facilities be activated?

Please see our Business Resiliency Letter in Appendix 7.

5.17.3.

Describe the bank's operating capabilities to assist the City in the event of a disaster or declared emergency.

The City’s relationship team would work closely with you to understand your requirements and to find an appropriate solution should you be unable to operate at your facilities. In that event, you would be able to use one of our electronic banking tools from your designated recovery location(s).

5.18. Dispute Resolution Process

5.18.1.Describe your dispute resolution process for Positive Pay

5.18.2.Describe your dispute resolution process for Paper Checks

5.18.3.Describe your dispute resolution process for Payments Deposits*

5.18.4.Describe your dispute resolution process for Other

The Chase Platinum Business Service Center is available to assist you with day to day banking such as inquiries, research and maintenance related to accounts and services. They have authority to engage all levels of management and escalate when needed. Client Service has a detailed matrix of contacts and escalation procedures to expedite resolution for each service provided to you. These procedures also include internal service standards to make sure other Chase groups are providing timely responses. Finally, Client Service works closely with your full relationship team to be sure that everyone supporting you is informed of your relationship activity.

5.18.5. Are there any established turn-around times for research and adjustments of items?

	Yes
X	**No**

The turnaround for inquiries is dependent upon the complexity of the request, but most research inquiries can be completed in a matter of hours. Our goal is to provide timely updates.

5.18.6. If yes, please specify.

Not applicable.

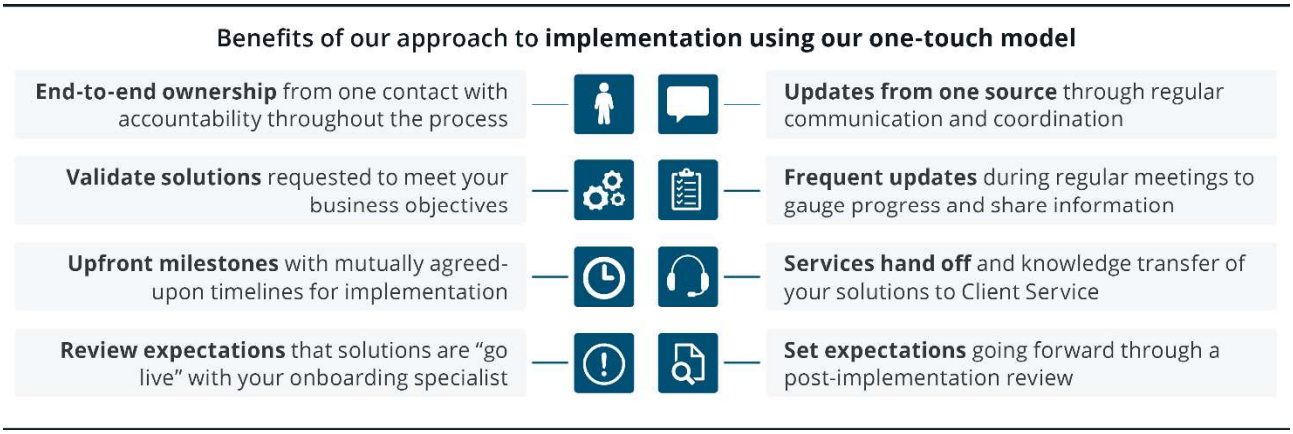
5.19. Implementation Plan

As part of any conversion, the City requires an efficient transition to the new bank or to enhanced services with its existing bank.

5.19.1.Please describe the overall plan the bank would coordinate to ensure such a conversion.

Yes, the City receives a detailed description of the implementation process, including a Sample Implementation Schedule as in Appendix 8.

When you begin your relationship with us, we apply our proven implementation approach to implement your new banking services in a structured and efficient manner, with minimal disruption to your business.



Our approach to provide smooth onboarding of new services

Your dedicated onboarding specialist remains your **single point of contact** throughout implementation:

- Understands your business objectives and builds a detailed project plan to meet your goals
- Coordinates with your team and all stakeholders at the bank to provide timely delivery and an excellent experience
- Provides end-to-end ownership of the process, keeping you fully informed throughout with regular progress meetings and updates.

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.

Our people dedicated to your success

Your **dedicated onboarding specialist** earns your trust as an extension of your team. Your specialist delivers expertise in project management and provides deep industry knowledge and experience.

Our **technical specialists** work with you to develop a comprehensive implementation plan based on your objectives and processing systems. They provide expertise on our market-leading capabilities that simplify complex onboardings. They use proven and structured methodology to make certain highly successful outcomes that are delivered on-time.

5.19.2.Please detail all costs and the responsible party (bank or City) associated with the conversion of all new services.

Please refer to Pro forma Analysis pricing located in Appendix 9.

5.19.3.What size conversion allowance will the bank provide to the City? Please state a specific dollar amount or identify those supplies, products, or services included.

We will offer the City a twelve (12) month fee waiver for account analysis fees only. The waiver is effective at the inception of the initial contract term.

5.19.4.Based on the information provided in the RFP and your firm's knowledge of the public sector, please describe any services or technological enhancements, not previously mentioned, that should be considered for further improving effectiveness of the City's treasury management operations.

Our 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 City 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	
• Merchant Services • Vault • Commercial Card • PaymentNet • Virtual Card • J.P. Morgan Embedded Solution for Excel	• J.P. Morgan Access Data Download • J.P. Morgan Access H2H Reporting • Scannable lockbox • Smart Safe • End of Day Investment Sweep

Merchant Services

JPMorgan Chase & Co. (NYSE: JPM) is a leading global financial services firm with assets of $4.6 trillion and operations in over 100 markets. We have over 300,000 employees that serve millions of consumers, small

businesses and many of the world's most prominent corporate, institutional and government clients. For more information regarding the Firm, see www.jpmorganchase.com.

Merchant Services is a trusted industry leader in payments processing and a critical line of business under our Chase Payments group, helping clients optimize, grow, simplify and protect their payments. More than 4,000 Merchant Services' employees help organizations like the City 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.

Our global merchant processing volume for 2024 was more than $2.61 trillion and comprised of clients across a broad range of industries, segments and locations. Our proprietary platforms enable us to offer the City 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 a full spectrum of payments services we can tailor to meet your objectives.

Vault

The City will benefit from lower cost pricing, quicker funds availability, increased safety of your staff and internal operational efficiencies with our vault services. The City would contract with an armored courier to drop off deposits at over 100 of our vault locations. We recommend the City use our Dallas/Fort Worth vault location.

Our goal is to offer the right depository solutions no matter what your needs. We focus on facilitating and safeguarding the process with proven products, services and client care. Further, as one of the largest depository banks in the United States, We are dedicated to this business and has made the investments to maintain greater control over the quality and efficiency of each transaction. Our cash vault services allow you to:

- Make cash deposits from all your locations via armored courier to over 100 our cash vaults.

Your selected armored courier will pick up your deposit bags and deliver them to our Dallas/Fort Worth cash vault site. The deposits will be processed and credited to your account by cash vault processing specialists using our advanced equipment.

If we receive your deposit prior to your established local cutoff time (5:00 p.m. for cash-only and 5:00 p.m. CT for mixed deposit at the Dallas/Fort Worth vault), we will provide provisional same-day ledger credit, allowing for cash deposits to be converted into usable funds on the same day. Coin deposits greater than $10 may credit your account on a delayed basis.

Your cash-only deposit transactions will post to your designated demand deposit account (DDA) with the deposit bag number and deposit ticket date to assist with your reconciliation. Verification of the cash will occur within 48 hours.

Should any discrepancies arise, you can request an email notification of adjustment information, a mailed advice on the day following verification or access to our Web Currency Services portal to view your account detail. The choice is made during implementation.

Adjustments will post electronically to J.P. Morgan Access and to your bank statement. A cash credit or debit adjustment with the dollar amount, the City account number, original deposit amount, original deposit date, processing vault ID and adjustment reason will be included.

Commercial Card

Use our One Card solution to benefit the City in several ways.

Benefit in many ways with a One Card solution	
	**Improve your bottom line** • Increase spend that leads to increased rebate revenue • Reduce administrative and maintenance redundancies • Decrease reliance on petty cash and travel advances • Benefit from working capital gains through accelerated payments that maximize float • Lower inventory costs
	**Save time** • Centralize visibility into payments to increase leverage in supplier negotiations • Receive real-time access to data and reporting • Access consolidated and automated reporting • View receipt images at your fingertips • Benefit from a customized approval workflow • Increase program administrators' productivity with program automation • Simplify integration into your Enterprise Resource Planning (ERP) system
	**Improve supplier relationships** • Improve cash flow through faster payments • Simplify accounts receivable (A/R) processes • Experience savings on credit and collection costs • Benefit from working capital gains through improved Days Sales Outstanding (DSO)
	**Increase control, flexibility and security** • Receive real-time online program controls, including merchant category code (MCC) restrictions • Create account limits by transaction type (dollar limits, activity limits, cash advances, etc.) • Improve employee convenience with acceptance at more than 98,889,811 million locations • Access experienced professionals that help set up your program • Choose options for central or individual billing • Provide employees with traveler insurance and assistance • Benefit from liability waiver protection against fraud and employee misuse

PaymentNet

We offer the City PaymentNet, our fully hosted online solution that requires no client-side software and is accessible from virtually any secure internet browser.

Streamline program management

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

Be more efficient with the right tool	
	**No software to install or maintain** • 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
	**Handle everyday tasks more quickly and efficiently** • 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
	**Monitor, analyze and report on your program spend–your way** • 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
	**Create hierarchy structures that meet your business needs** • 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
	**Set controls with real-time adjustments to promote adherence to expense policy** • 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
	**Gain greater transparency and insights into your program spend** • 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
	**Use a one-step, paperless process to capture the entire card application** • 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

Be more efficient with the right tool

Upload data to your general ledger to streamline the posting process

- 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

Maximize control—put essential functions at your users' fingertips

Get features and functionality not confined to the standard (and often limited) functionality of third-party reporting tools.

Experience a new level of efficiency and control with PaymentNet

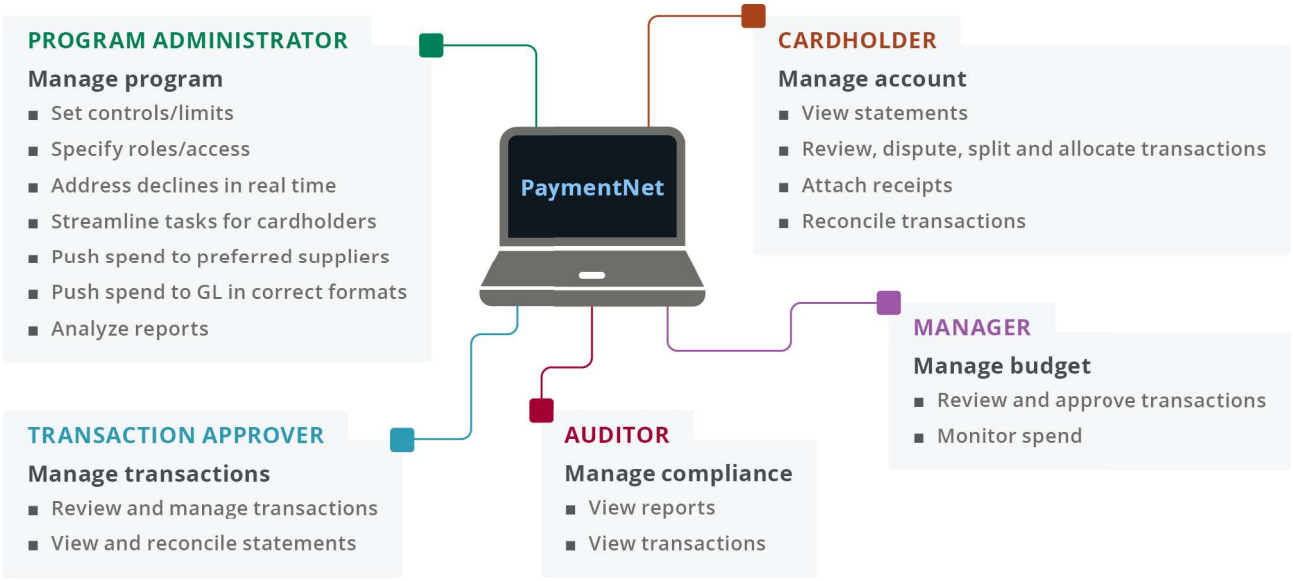


Figure 6

Simplify account management

Appreciate the user-friendly, intuitive navigation developed by the **largest** U.S. commercial card bank issuer (Nilson Report, Issue 1243, June 2023).

Stay current with a snapshot view of your program

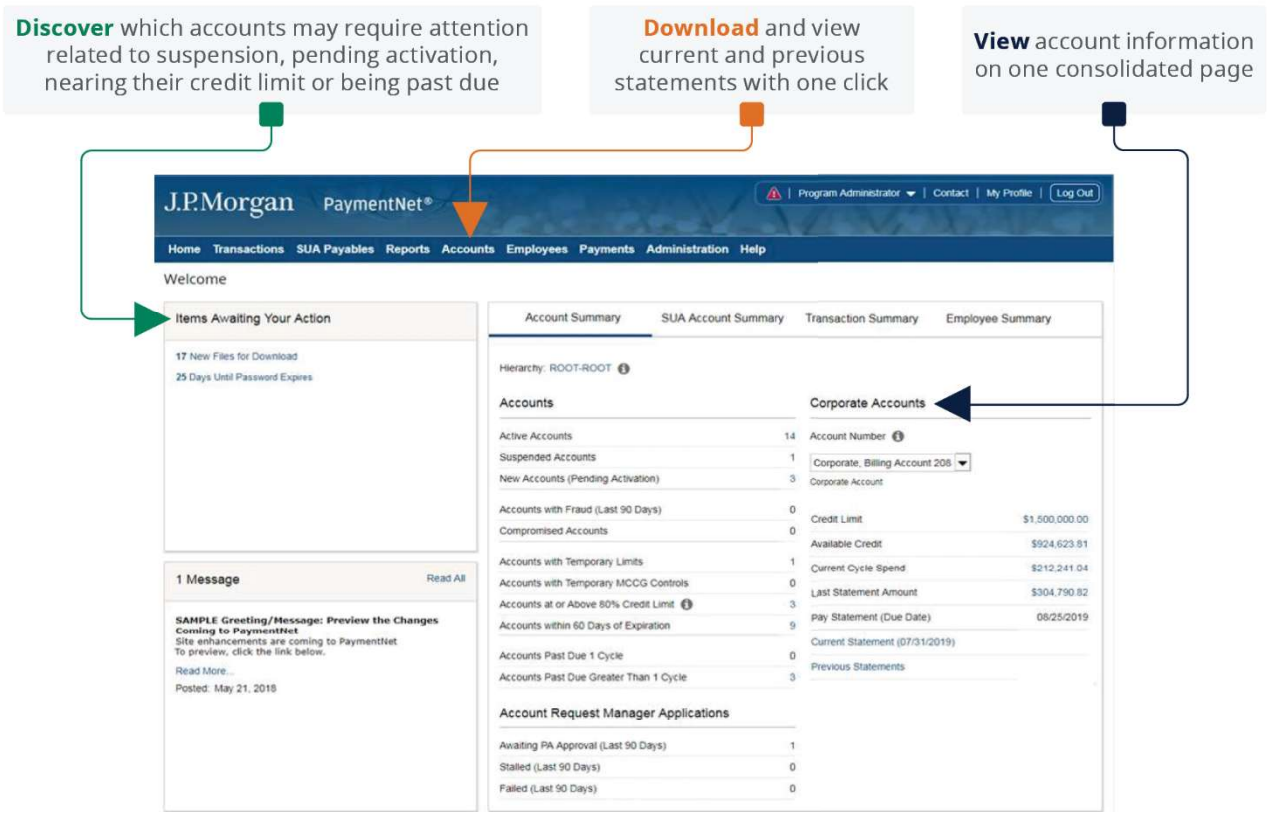


Figure 7

Screenshot is for illustrative purposes only. Some features of the dashboard may not be visible depending on the organization and hierarchy settings.

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 a variety of training options and materials for cardholders and other users.

Your valuable data is protected through industry-proven Transport Layer Security (TLS) encryption technology. All sensitive data is masked, the login process is password protected and security access levels can be configured to help make sure that only authorized City personnel have access to critical information.

Please see Appendix 10 for our PaymentNet Demo information.

Program controls

We offer numerous card controls and key administrative features such as full hierarchy support, real-time adjustments of spend controls online and denial at the point of sale for transactions that do not meet your requirements.

The City's program administrator can establish dollar, transaction, merchant category code (MCC) and cash advance limits at any level of your hierarchy: by individual, department or for the entire organization.

Control options by hierarchy level

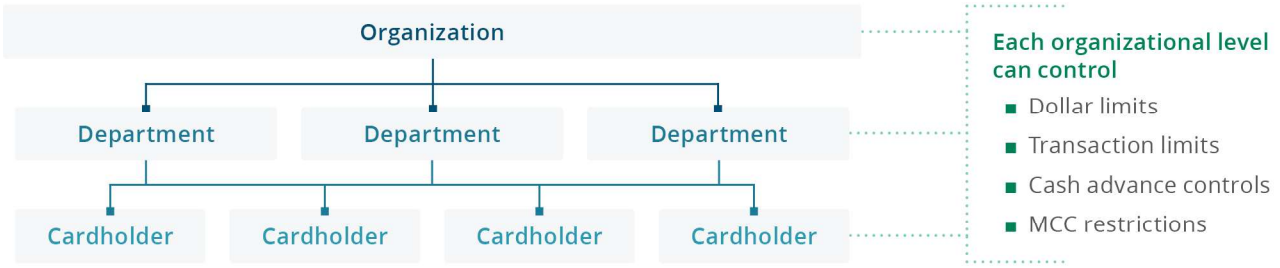


Figure 8

PaymentNet provides a variety of controls for all level of your organizational hierarchy.

Standard controls available for our commercial cards include:

- **Dollar limits:** Dollar limit controls include cycle spend, transaction amount, daily spend amount, monthly spend, and spend limits by MCC
- **Transaction limits:** Limits can be placed on the number of transactions allowed per day and per month
- **MCC restrictions:** Limits can be applied to MCCs with a dollar amount, transaction value or the number of transactions allowed per day
- **Cash advance controls:** You have the ability to control monthly cash advance amounts or totally restrict the ability to use the cash advance options
- **Guidance line:** Suspends your ability to continue to use the card when the total balance reaches its limit

The graphic below shows how you can change a cardholder's account limits.

Adjusting account limits

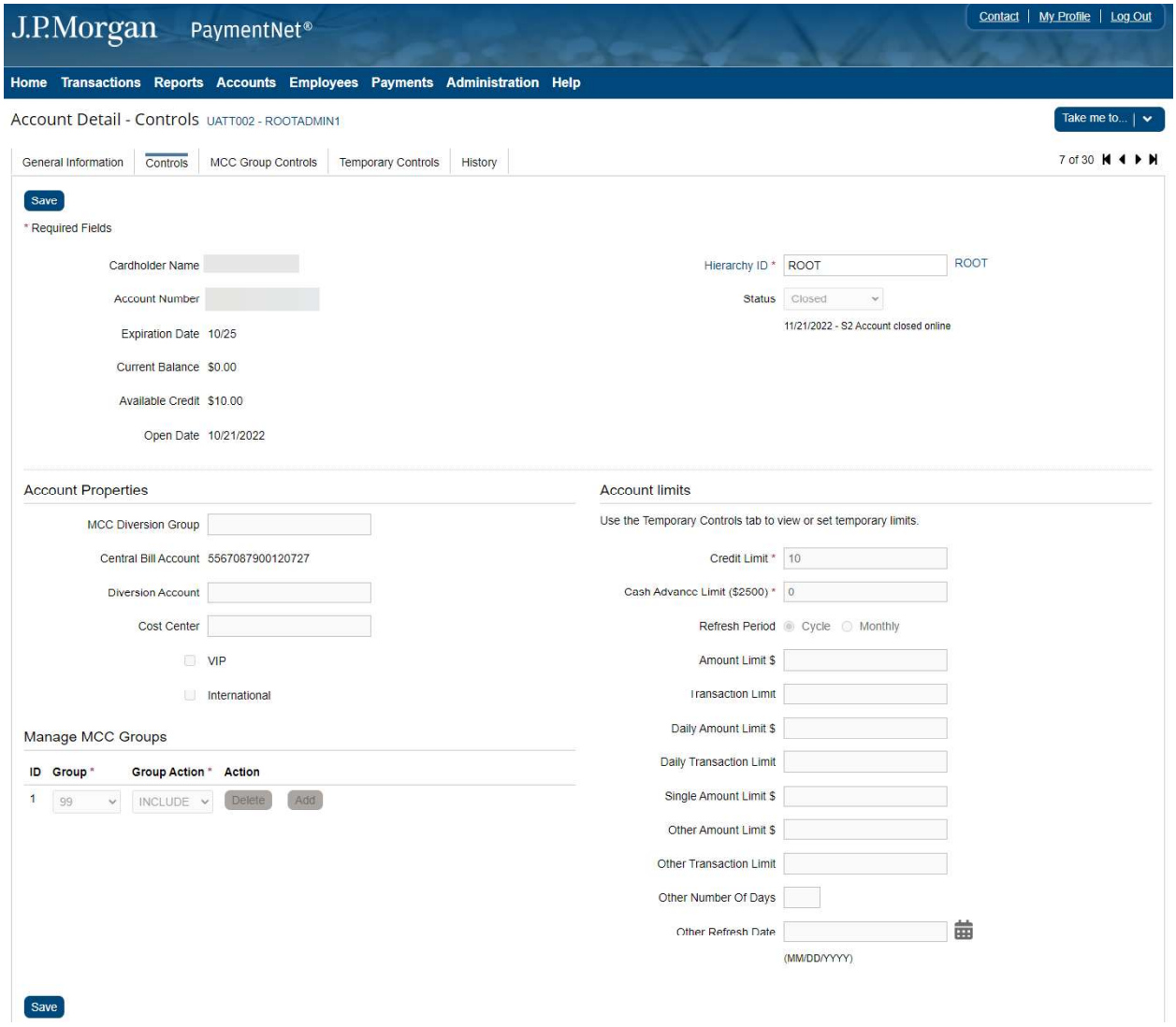


Figure 9

Chase enables program administrators to easily change account limits and velocity controls online.

MCC blocking

The merchant category code (MCC) can be used to block merchants and set card limits. The City specifies acceptable and restricted merchant types and set restrictions for individual cardholders, departments or the entire organization.

Leverage up to 180 MCCs per group in as many as nine MCC groups. MCC groups can have a custom name applied for your internal purposes. Available limits include daily number of transactions, daily spend amount and monthly number of transactions. We can also place boundaries by MCC group to determine how much a

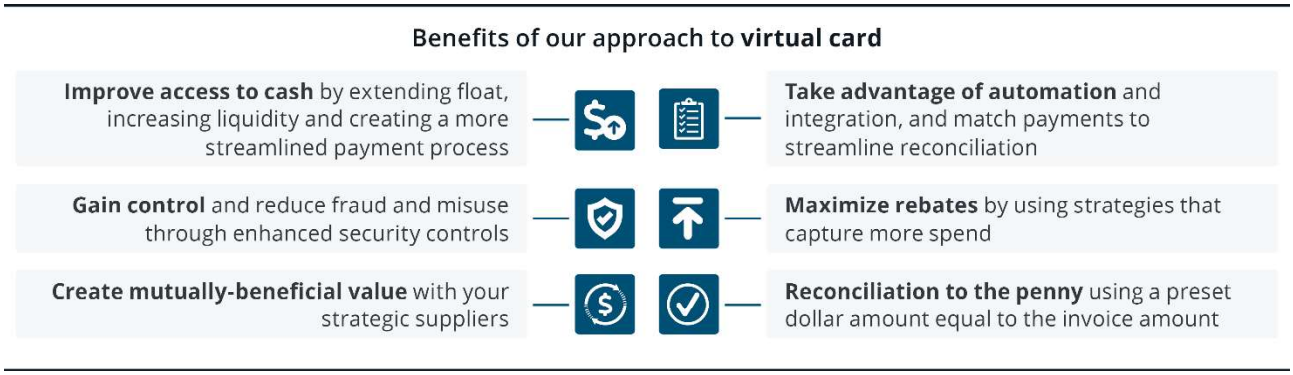
cardholder can spend at a group of merchants. This MCC group limitation can be restricted by daily number of transactions, transaction amount and monthly spend.

As a best practice, clients usually establish templates of MCC groups that apply to different cardholder profiles. We are happy to assist you in opening or blocking MCC groups as needed.

Virtual card

We offer a single-use, multi-authorization, electronic, credit card-based payment method to help the City more efficiently manage payments, reduce costs and transform traditional areas of expense into potential revenue generators.

Gain the flexibility, float and rebate of a purchasing card coupled with powerful payment controls, anti-fraud and reconciliation features of virtual cards.



Virtual cards are equal to the approved payment amount. There is just **one account per payment** to help make sure the merchant only has access to approved funds for a specific payment.

Virtual card reconciliation is based on **matching four key elements** of purchase payments to transactions: account number, validity dates, dollar value and merchant category code (MCC). When these items match, reconciliation occurs automatically, and you gain further efficiencies by integrating into your ERP system.

J.P. Morgan Integrated Solution for Excel

Managing your company's daily cash flow is a challenge. Treasury managers often spend valuable time and resources manually populating spreadsheets to help them monitor their cash position and analyze trends. This process can be burdensome and error prone.

The J.P. Morgan Integrated Solution for Excel spreadsheet plugin makes the process more efficient, flexible and accurate. Integrated with our online portal, it provides a single view of your account information across your banking relationships.

Key features and benefits

- **Gain greater accuracy and control:** Refresh balance, transaction and payment/receipt information as needed
- **Save time:** Initiate payments/receipts directly from your spreadsheet
- **Make research fast and easy:** View balance, transaction and payment/receipt details directly from the spreadsheet
- **Save historical data:** Create history reports to analyze cash flow trends
- **Gain complete visibility when you need it:** Add exchange rates to a pre-existing spreadsheet

How it works

After installing the Integrated Solution for Excel plugin through Microsoft Excel, the City can quickly and easily create a custom worksheet that can be refreshed with your bank account data from us or other banking providers' accounts. Or, just tell Embedded Solution for Excel where to populate your balance, transaction and pending payment/receipt information in your company's spreadsheet form.

Either way, the City will benefit from the convenience, and gain more control with the automation provided by Embedded Solution for Excel.

- **Fully customizable functionality:** Select templates, spreadsheet layouts, account, transaction types and in-flight payments/receipts, set thresholds for individual accounts, receive reminders and generate "To-Do Lists."
    - Build a custom setup specifically for your operational needs and ongoing efforts
    - Provides you real-time data with one click
- **Initiate payments and receipts:** Save time by initiating payments/receipts directly from your spreadsheet.
- **Historical data for trend reporting:** Create history reports with 45 or more days of past balance and transaction data. Use these reports to analyze trends for any period you choose.
- **Powerful security:** Our robust security protocol is designed to help protect your privacy, preserve data authenticity and maintain strong operational controls. Your staff will find managing user settings easy, which they can adjust to make sure they have access to the right functionality and information.
- **Help if you need it:** integrated Solution for Excel is designed to work the way you do, helping manage your daily workflows more efficiently. Most clients are up and running with little or no learning curve. However, should you need help, a full range of support materials is available through J.P. Morgan Access Help. The help tool offers clients a single location for product and service-related content providing a full range of documents and training material from quick start guides, to webinars and online training modules.

Sample Integrated Solution for Excel page

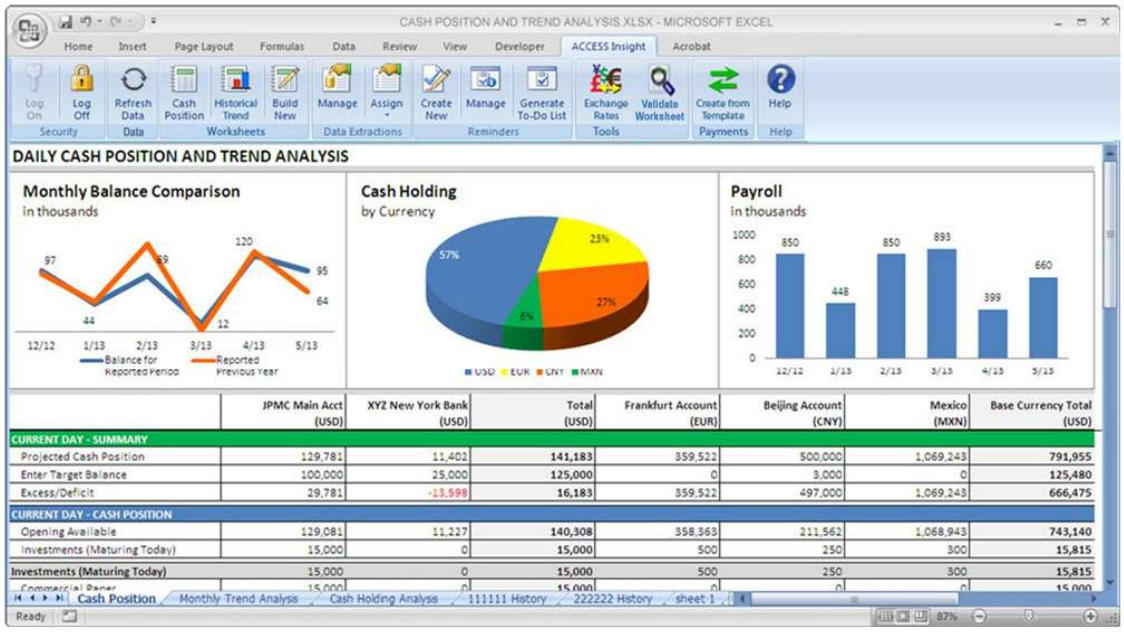


Figure 10

J.P. Morgan Access Data Download

Use the Data Download feature of the banking portal to reconcile accounts or perform extensive research on check activity. Data Download allows you to download disbursement transaction detail information in a CSV or QuickBooks format file (QBO).

Transactions available for ARP include outstanding and cancelled check status transactions along with paid, stop payment and return transactions. Non-ARP accounts only have paid, stop payment and return transactions reported.

To meet your reporting needs, determine filters from these options:

- Account number
- Transaction status category
- Date paid
- Effective date

Each request is tracked and delivered in your inbox on the online portal.

With activation of reconcilement service, you incur a monthly maintenance fee on your account analysis statement.

File Transmission Reporting

Our File Transmission Reporting solution helps automate the delivery of account information to your ERP or treasury workstation system, expediting daily cash positioning, payment monitoring and reconcilement. Balance and transaction reports are generated automatically for all of your accounts (based on time or event triggers) held with Chase. You may also receive multibank reporting for your U.S. accounts held at other banks.

File Transmission Reporting supports a variety of file formats for current-day and prior reports that integrate directly with your ERP or treasury workstation system, including:

- BAI2/BTRS
- ISO 20022 camt.052/053/054
- Swift MT940/942
- ASC EDI X12 821
- CSV

We will be able to provide reporting data to you via a number of industry-standard transmission options, including:

- Internet protocols
  - SFTP
  - HTTPS
  - AS2
- SwiftNet FileAct
- EBICS

You can choose from configurable settings that customize the file delivery, content, format, and/or schedule of each file. In addition, if using the online portal, your system administrators are able to entitle users who manage transmissions to run new ad hoc files and resend old files for all formats or route BAI2 or CSV files to their Reports Inbox.

How you benefit

Simplifies cash positioning and transaction reconcilement

- Enables straight-through processing of account details into ERP or treasury workstation systems to expedite daily cash position and reconcilement
- Global visibility of cash across Chase and non-Chase accounts to more effectively manage liquidity and cash flows

- Enables decentralized organizations with disparate workstations to achieve automation goals and allows different departments to receive a subset or all of the data
- Industry standard formats with the flexibility of configurable options to match client format requirements
- Monitor your transmissions and run ad hoc files and resend requests in J.P. Morgan Access
- Enables payables reconciliation with ACH item level reporting for aggregate settlement in BAI and ISO formats

Receivables and advising reports

Our File Transmission Reporting solution also offers a receipt processing service that consolidates remittance data from incoming payments into a single, file-based report.

How you benefit

Simplifies the receivables process—reduces cost and resources

- Reporting solution for ANSI EDI payment clients
- Facilitates reconciliation of ACH, wire, and/or lockbox payments delivered within a single format, including remittance data
- Flexible reporting options for information on both paper and electronic receipts
- Provides reporting on remittance detail not attached to transaction, rather sent directly to Chase
- Remittance detail does not need to be received by trading partners enabling standardization of formats and processes
- Option to re-associate split payment and remittance information

Reports available

The following reports are available through File Transmission Reporting:

Reports delivered

Report type	Description	Format
Statement reporting options		
Balance and Transaction Detail Prior Day Incremental Available for all accounts globally	• Includes all posted prior-day transactions that were stored since the last time a file was sent to the client	ISO 20022 v2, Swift MT940, BAI2, OFX and CSV

Reports delivered		
Balance and Transaction Detail Current Day Cumulative Available for all accounts globally	• Includes current day balances as of the time the file was created plus any transactions that have occurred that business day	ISO 20022 v2m, Swift MT942, BAI2 and CSV
Balance and Transaction Detail Current Day Incremental Available for all accounts globally	• Includes only accounts that reflect new balances and/or transactions since the last time a Current Day Incremental file was sent to the client	ISO 20022 v2, Swift MT942, BAI2 and CSV
Receivables and advising options		
Payment Order/Remittance Advice Available for U.S. and Canadian accounts	• Includes ACH and Wires plus addenda information (not checks) • May be used for remittance re-association and with Receivables Online	EDI 820
Balance and Transaction or CDA Available for U.S. and Canadian accounts	• Includes full Balance and Transaction reporting details, not just receivables • Includes Controlled Disbursements	EDI 821
Account Analysis Available for U.S. accounts	• Includes monthly account analysis billing data	EDI 822
Check, ACH and Wire Data Available for U.S. and Canadian accounts	• Includes lockbox with the option to include ACH and wire transaction and addenda information	EDI 823

Host-to-Host Reporting self-service in J.P. Morgan Access

Users entitled to Host-to-Host Reporting in J.P. Morgan Access by your security administrators have the ability to perform some reporting tasks through the self-service experience including:

- Create new report setups. (Your client service associate will need to tie the new File Locator ID to your existing file transmission Partner ID/User ID.)
- Edit existing report setups:
  - Add/remove accounts from reports that are already set up for transmission. (Your relationship team will be engaged to add accounts to the transmission product so they're available for you to select.)
  - Add/update schedules.
- Test new or existing file transmissions report setups without connectivity.

- Run reports on-demand.
- Resend a report that was previously sent.

Create a report setup

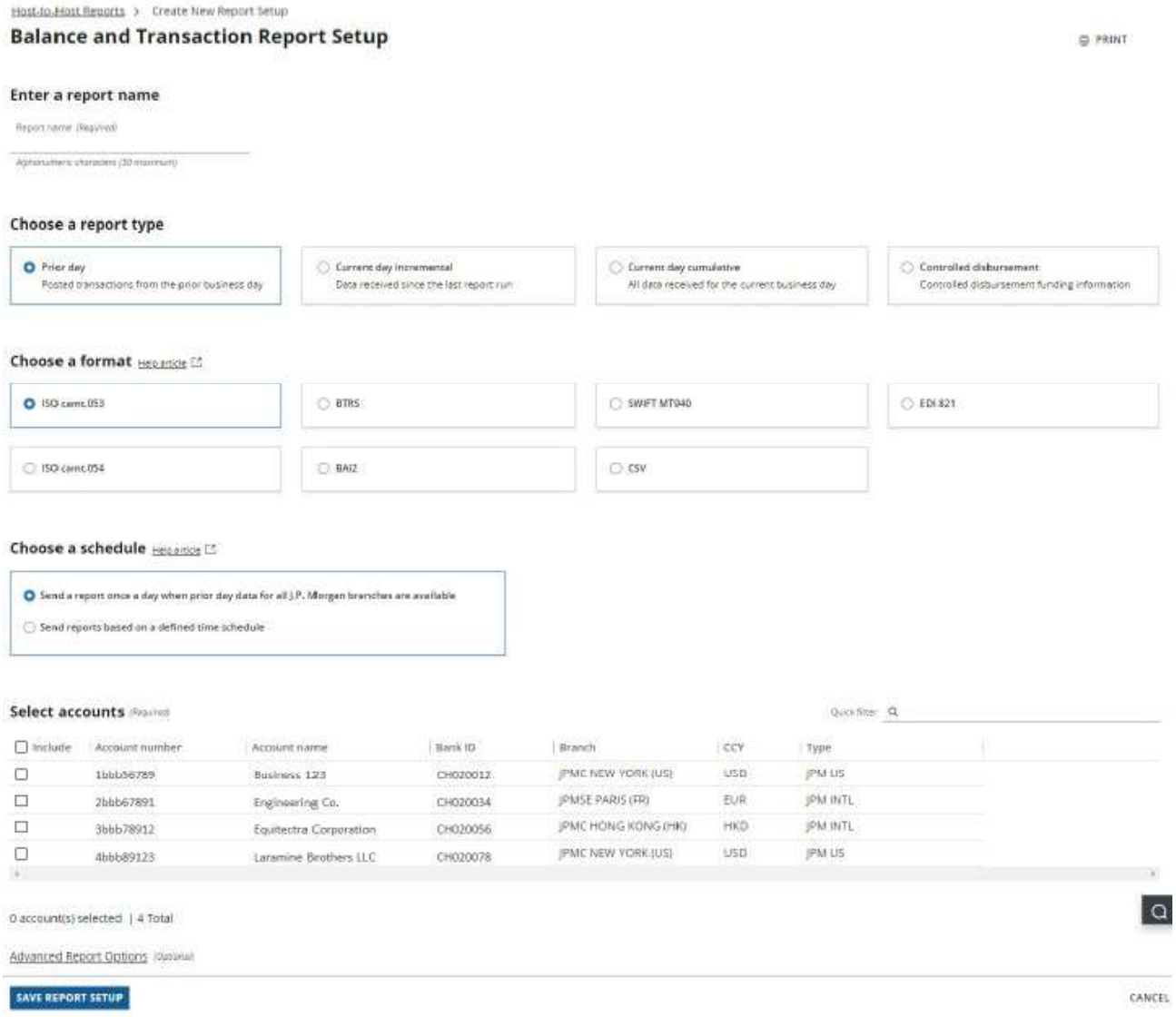


Figure 11

The Host-to-Host Reporting self-service functionality supports a variety of file formats for current-day and prior reports, including: ISO XML, BAI/BTRS, Swift MT94x, EDI 821 and CSV.

Scannable Lockbox

Scannable Lockbox, also known as Retail Lockbox, is a solution powered by Receivables Online, which allows you to direct payments to one of our local processing centers where coupon-based payments are automatically collected, processed and deposited into your Chase bank account.

- **Speed up receipt of payments:** By combining aggressive check clearing schedules and automated lockbox processing technology
- **Reduce processing costs:** Save time and money with standardized coupon processing to help eliminate hours of manual entry and lower overhead costs
- **Improve payment reconciliation:** Cash application is simplified by combining lockbox and other payment types in a consolidated receivables file

Remote Cash Capture

We offer a Remote Cash Capture solution for the City to receive daily deposit credit for cash placed into a smart safe or cash recycler located on site at your business. Both types of safes incorporate U.S. dollar validation, counterfeit detection and software capabilities to provide online reporting. Our solution allows clients to contract and lease safes from Brinks, Loomis or Garda.

The efficiencies gained using Remote Cash Capture allow the City 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.

Benefits of our approach to Remote Cash Capture

Improve cash flow with provisional credit for cash placed in a safe or recycler depository compartment			**Strengthen security** by securely storing and limiting the cash in registers that's subject to theft—only armored vendors can open safes
Reduce costs with fewer scheduled cash pickups–without sacrifice to safety or liquidity			**Save time** spent on cash deposit preparation by taking advantage of automation
Simplify reconciliation with end-of-day reporting to your POS system			**Protect employees** by delivering deposits to the bank via armored courier

We recommend that the City meet with our approved armored courier providers to understand the Remote Cash Capture 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.

End of Day Investment Sweep

As a leading liquidity solutions provider, we offer automated end-of-day investment sweeps to help you efficiently invest account balances, maintain full intraday liquidity and meet investment guidelines. With a

wide range of investment options available, investment sweep services afford competitive returns while simultaneously providing fluid integration with the City's operating accounts.

- **Innovation:** We continuously strive to maintain our position as a global leader in cash and liquidity management. We have invested in our global liquidity platform to deliver a broader selection of capabilities, more reliable service and a consistent client experience.
- **Convenience:** Our automated investment sweeps can provide convenience and greater investment efficiency. Funds are automatically invested directly from the City's account based on flexible investment parameters that you set—investing all or part of your daily balances.

The City can use our breadth of services, reputation, and financial strength and stability to help build upon the efficiency and value of your own cash management operation.

Sweep options	
J.P. Morgan Money Market Funds (MMF)	
Funds	• J.P. Morgan U.S. Government Money Market Fund • J.P. Morgan U.S. Treasury Plus Money Market Fund
Share Class	Morgan
Exposure	See prospectus for the specific fund selected.
Rating*	
Sweep Type	End-of-day
Timing	Last transaction of the business banking day.
Return of Funds	The morning of the next business day.
Interest/Dividends	Dividends accrued daily paid monthly based on 365 day basis.
Current Yields	Please refer to Appendix 12
Restrictions/Comments	Additional fund information, as well as the fund prospectus can be found at: www.jpmgloballiquidity.com.

*Ratings were issued by Standard & Poor's and Moody's. Credit ratings are provided for information purposes only. Credit ratings are solely the opinions of the rating agencies. Chase does not endorse, and accepts no responsibility for, the credit ratings issued by the rating agencies. Credit ratings may be changed, superseded or withdrawn by the rating agencies at any time.

No cost services

In addition to our value-added services, we strongly believe in delivering value without charging clients additional costs to use our services. The table below illustrates that commitment.

No cost services via our online portal	
Notifications	Event notifications, including Payment Needs Repair, Transaction Completed, Balance Threshold, User Pending Approval and many more (over 50) to help manage your accounts.
Integrated Solution for Excel	A fully-integrated cash management tool using Excel. Allows online portal users to auto-populate their own spreadsheets with balances and transactions, as well as initiate payments from their spreadsheets.
Transaction Services	Provides 7 years of wire details for both incoming and outgoing USD wires.
Transaction Services	Offers 15 months of historical ACH transaction information on all ACH originated and received payments.
Mobile	Provides authorized users with mobile access to account activity, ability to deposit checks and approve wires, account transfers and book transfers payments.
Help Center	The City 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 7 years of bank statements.
Host-to-Host Online file management	View transmitted files, add workflow (approvals), generate reports and upload files through our online portal. Email notifications provide status on receipt, delivery, availability, or failure of a file transmission

J.P. Morgan Payments Insights app

We also offer our Payments Insights app, which provides timely and relevant payments news and thought leadership.

Our 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

5.19.5.Sample Account Analysis Statement

Please see Appendix 13 for our Sample Account Analysis Statement.

5.19.6.Sample Reports

Please see Appendix 4 for J.P. Morgan Access Sample Reports.

5.19.7.Financial Statements and Ratings*

JPMorganChase is a well-capitalized institution with a rock-solid foundation. Both the firm and the bank are routinely rated by industry experts Moody's, Standard & Poor's and Fitch. Ratings are shown as of October 14, 2025.

JPMorgan Chase & Co. credit ratings – as of October 14, 2025

	Moody's	Standard & Poor's	Fitch
Outlook	Positive	Stable	Stable
Long-term issuer rating	A1	A	AA-
Short-term issuer rating	P-1	A-1	F1+
Senior Unsecured	A1	A	AA-
Subordinated debt	A3	A-	A
Junior Subordinated	Baa1	BBB	BBB+
Trust Preferred	Baa1	BBB	BBB+
Preferred stock	Baa2	BBB	BBB+

JPMorgan Chase Bank, N.A. credit ratings – as of October 14, 2025

	Moody's	Standard & Poor's	Fitch
Outlook	Stable	Stable	Stable

JPMorgan Chase Bank, N.A. credit ratings – as of October 14, 2025

	Moody's	Standard & Poor's	Fitch
Long-term issuer rating	Aa2	AA-	AA
Short-term issuer rating	P-1	A-1+	F1+
Senior Unsecured	Aa2	AA-	AA
Long-term domestic deposits	Aa2	N/A	AA+
Subordinated debt	Aa3	A	A+

These credit ratings are provided for information purposes only. Credit ratings are solely the opinions of the rating agencies. Chase does not endorse, and accepts no responsibility for, the credit ratings issued by the rating agencies. Credit ratings may be changed, superseded or withdrawn by the rating agencies at any time.

For your convenience, we make our annual report and audited financial statements available through our website: https://www.jpmorganchase.com/corporate/investor-relations/annual-report-proxy.htm

7. Pricing Proposal

BALANCE AND COMPENSATION INFORMATION AND GENERAL ACCOUNT SERVICES

Line Item	Description	City's Avg Per Month	Fire District Avg per Month	Quantity	Unit of Measure	Unit Cost	Total
1	Deposit Insurance Charge Balanced Based Charge	2393	1028	1	Unit Price	$365.53	$365.53
2	Account Maintenance			2	Unit Price	$25.00	$50.00
TOTAL						$415.53	

LOCKBOX SERVICES

Line Item	Description	City's Avg Per Month	Fire District Avg per Month	Quantity	Unit of Measure	Unit Cost	Total
3	Lockbox Monthly Fee	1	0	1	Unit Price	$300.00	$300.00
4	E-Lockbox Monthly Fee	1	0	1	Unit Price	Not included based on Q & A from the City.	Not included based on Q & A from the City.
5	Lockbox Scan Imaging	1436	0	1	Unit Price		
6	E-Lockbox ACH Items	707	0	1	Unit Price	Not included based on Q & A from the City.	Not included based on Q & A from the City.
7	Lockbox Items	651	0	1	Unit Price	.85	$553.35
8	Lockbox Items	102	0	1	Unit Price	.85	$86.70

	without Remittance						
TOTAL						$940.05	

REMOTE DEPOSIT CAPTURE

Line Item	Description	City's Avg Per Month	Fire District Avg per Month	Quantity	Unit of Measure	Unit Cost	Total
9	**Remote Deposit Capture Monthly Fee**	**1**	**1**	**1**	**Unit Price**	$20.00	$40.00
10	**Remote Deposit Capture Items**	**326**	**19**	**1**	**Unit Price**	.15	$51.75
11	**Monthly Scanner Lease Cost**	**1**	**1**	**1**	**Unit Price**	N/A	N/A
12	**Purchase Cost of Scanner**	**1**	**1**	**1**	**Unit Price**	See attached brochure on types of scanners offered	See attached brochure on types of scanners offered.
TOTAL						$91.75	

DEPOSITORY SERVICES

Line Item	Description	City's Avg Per Month	Fire District Avg per Month	Quantity	Unit of Measure	Unit Cost	Total
13	**Credits and Deposits**	**103**	**11**	**1**	**Unit Price**	$1.00	$114.00
14	**Coin/Currency Deposited** Currency Per $1,000 Vault Services	**31307**	**65**	**1**	**Unit Price**	.50	$15.50

15	**Checks Deposited** RDC Service	**963**	**28**	**1**	**Unit Price**	.15	$148.65
16	**Check Return Item**	**2**	**0**	**1**	**Unit Price**	0.00	0.00
17	**Armored Car Service - Pickup Days**	**12**	**0**	**1**	**Monthly Fee**	N/A	N/A
TOTAL						$278.15	

PAPER DISBURSEMENT SERVICES

Line Item	Description	City's Avg Per Month	Fire District Avg per Month	Quantity	Unit of Measure	Unit Cost	Total
18	**Checks and Debits Paid**	**194**	**27**	**1**	**Unit Price**	.12	26.52
19	**Deposit Slips Booklet**	**0**	**0**	**1**	**Unit Price**	N/A	N/A
20	**Stop Payment**	**0**	**0**	**1**	**Unit Price**	25.00	
TOTAL						$26.52	

POSITIVE PAY SERVICES

Line Item	Description	City's Avg Per Month	Fire District Avg per Month	Quantity	Unit of Measure	Unit Cost	Total
21	**Positive Pay Monthly**	**1**	**1**	**1**	**Unit Price**	$15.00	$30.00
22	**Payee Positive Pay Monthly**	**1**	**1**	**1**	**Unit Price**	.01	$2.21

	Payee Name per item						
23	**Positive Pay Items** Image Capture per Item	**194**	**27**	**1**	**Unit Price**	.0450	$9.95
24	**Payee Positive Pay Items** Image Storage per Item	**194**	**27**	**1**	**Unit Price**	.03	$6.63
TOTAL						$48.79	

ACH SERVICES

Line Item	Description	City's Avg Per Month	Fire District Avg per Month	Quantity	Unit of Measure	Unit Cost	Total
25	**ACH Received Debit/Credit**	**283**	**39**	**1**	**Unit Price**	.10	$32.20
26	**ACH Origination Return Item**	**1**	**0**	**1**	**Unit Price**	$1.00	$1.00
27	**ACH Item 1-100**	**100**	**50**	**1**	**Unit Price**	.10	$15,00
28	**ACH Item 101-500**	**399**	**0**	**1**	**Unit Price**	.10	$39.90
29	**ACH Item 501-1000**	**74**	**0**	**1**	**Unit Price**	.10	$7.40
30	**ACH Origination** J.P. Morgan Access ACH Per Account per Month	**1**	**1**	**1**	**Unit Price**	$10.00	$20.00
31	**ACH Files**	**10**	**2**	**1**	**Unit Price**		

	See J.P. Morgan Access ACH						
TOTAL						$115.50	

WIRE TRANSFER SERVICES

Line Item	Description	City's Avg Per Month	Fire District Avg per Month	Quantity	Unit of Measure	Unit Cost	Total
32	**Incoming Wire**	**1**	**0**	**1**	**Unit Price**	$5.00	$5.00
33	**Outgoing Wire**	**1**	**0**	**1**	**Unit Price**	$5.00	$5.00
TOTAL						$10.00	

ELECTRONIC BANKING SERVICES

Line Item	Description	City's Avg Per Month	Fire District Avg per Month	Quantity	Unit of Measure	Unit Cost	Total
34	**Online Banking Services Monthly** Per Client Monthly	**1**	**0**	**1**	**Unit Price**	$10.00	$10.00
35	**Online Banking Services Add'l Account** Per Account Monthly	**0**	**1**	**1**	**Unit Price**	$10.00	$20.00
TOTAL						$30.00	

OTHER ITEMS NOT LISTED

Please upload separate sheet for additional items

Line Item	Description	Quantity	Unit of Measure	Unit Cost	Total	No Bid
36	**Additional Item** J.P. Morgan Access 2 year Transaction History		**Unit Price**	0.32	$212.48	
TOTAL						

Please see our Pro Forma analysis in Appendix 10 for additional fees and services.

Document Review

Please keep in mind Chase requires execution of all applicable account opening documents, as well as all relevant product and service agreements. Sample documents are provided in Appendices. These sample documents are provided for the City reference only to review as part of your evaluation of this proposal and these documents may be modified by us from time to time. As such, they are intended for your review only and are not meant to be marked up or redlined.

Please refer to the applicable account agreements and service terms below:

- Deposit Account Agreement: https://www.chase.com/business/disclosures
- Additional Banking Services and Fees, Product Features and Addendum: https://www.chase.com/business/disclosures
- Consolidated Service Terms are included in Appendix 14

Know Your Customer (KYC)

Chase 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 we will request information about the City and its management and those having authority to transact business with Chase in order for us 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 City with applicable law with respect to the services provided and Chase's policies of which the City is informed.

Exceptions to the Account and Service Terms and Conditions

Chase has identified below the requirements, 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 comments in plain gray font, additions in ***italic, underlined, black bold text*** and deletions by ~~strikethrough, red text~~.

A. General Information

The City reserves the right to retain all proposals submitted and to use any idea(s) in a proposal regardless of whether that proposal is selected. Submissions of a proposal indicates acceptance by the firm of the conditions contained in the request for proposals, unless clearly and specifically noted in the proposal submitted and confirmed in the contract between the City and the Firm selected.

If Chase is the successful bidder, the award will be subject to the Chase deposit account agreement, the bank's standard terms and conditions for the services provided both as may be amended from time to time, and any modifications by Chase as provided in this response to RFP ("Chase Terms"). Chase does not require a separate

written contract with the City; however, any contract required by the City will be subject to and incorporate by reference the Chase Terms.

B. Term of Contract

It is the intent of the City to contract for the services presented herein for a term of five (5) years with the option to renew it for additional three-year periods at the sole discretion of the City. The City desires fixed pricing for the five-year contract period. Prices in subsequent years shall be negotiated based on satisfactory customer service.

All pricing quoted in this response to RFP will remain fixed for an initial period of three (3) years (Initial Period). After the initial period, pricing, fees and terms are subject to mutual negotiation of the parties.

Award of Contract

The selected bank shall be required to enter into a written contract with the City in a for approved by legal counsel for the City. This RFP and the proposal, or any part thereof, may be incorporated into and made a part of the final contract. The City reserved the right to negotiate the terms and conditions of the contract with the selected proposer.

If Chase is the successful bidder, the award will be subject to the Chase deposit account agreement, the bank's standard terms and conditions for the services provided both as may be amended from time to time, and any modifications by Chase as provided in this response to RFP (Chase Terms). Chase does not require a separate written contract with the City; however, any contract required by the City will be subject to and incorporate by reference the Chase Terms.

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 "Agency") in order to assist the Agency in evaluating certain products or services that may be provided by JPMorgan Chase Bank, N.A. ("Chase") or one of its banking affiliates. Chase is a subsidiary of JPMorgan Chase & Co. This document contains information which is confidential and proprietary to Chase, that may only be used in order to evaluate the products and services described herein and may not be disclosed to any other person. Neither this document nor any of its contents may be used for any other purpose without the prior written consent of Chase. Chase makes no representations as to the legal, regulatory, tax or accounting implications of the matters referred to in this document.

Chase is the marketing name for Consumer and Community Banking including Business Banking lending and deposit services activities. All cash management arrangements, including pool implementations, are subject to the satisfaction of legal, tax and credit due diligence. Chase does not provide advice on the fiscal issues related to treasury structures and recommends that the Agency consult with its legal and tax advisors prior to entering into any agreement or pooling arrangement. 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. Chase 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 Chase 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. Chase is not providing any such advice or acting as the Agency'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. The Agency is responsible for its own independent assessment as to the suitability and appropriateness of the services hereunder for the needs and requirements of its business.

Chase is licensed under U.S. Pat Nos. 5,910,988 and 6,032,137.

This proposal is subject to and conditioned upon a mutually agreeable contract between the Agency and Chase. Chase also requires execution of all applicable product and service agreements.

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Chase supports sustainable business practices and adheres to the principles of environmental sustainability wherever possible.

Do not remove section break below or footer text, page numbers and margins will be wrong.

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CHASE

Proposal for
City of American Canyon

Appendices



Appendix 1

Community Impact

Making a difference in the community

We go beyond banking to help create a stronger economy through education, sustainability and programs designed to lift up local communities.

Community

Our commitment to community
Across the U.S., Chase Community Centers serve as local hubs where Community Managers connect with leaders and organizations in underserved areas, providing financial workshops and resources tailored to community needs.

Strengthening communities through entrepreneurship
We help build stronger neighborhoods and expand economic opportunities by investing in small businesses in underserved communities. Our Senior Business Consultants provide one-on-one consulting and executive coaching to help entrepreneurs across the U.S. reach their business development goals.

Environmental sustainability
We help power the economy, supporting affordable, secure energy to help facilitate a transition to a low-carbon economy. Our expertise, capital, data and resources support clients with diverse financing and investment solutions to help them achieve their business and sustainability goals.

Comprehensive solutions
We're here to help you every step of the way with a broad range of banking services, digital banking tools and local branches.



Bradly Johnson
Interim CEO, BUILD
Chase for Business customer

Participants compensated

Corporate responsibility

Choosing Chase helps put you in the right place for success. With our global scale and deep local engagement, we're uniquely equipped to help do more for your business and your community. We not only have a local presence, but also programs that make a difference.

GoodWorks
Our global volunteer program helps make a positive impact in areas where you live and work. Every JPMorganChase line of business, team or employee can identify and organize give-back opportunities that help make a meaningful difference. We actively work with local not-for-profits on service projects.

Tech for Social Good
Our hackathons bring together change-makers and not-for-profit organizations to solve real-world problems. We use technology and data to inspire change, foster inclusion and help make a difference in your community.

Find additional corporate responsibility features on impact,[1] government deposits[2] and nonprofit banking.[3]

1. https://www.jpmorganchase.com/impact
2. https://www.jpmorgan.com/industries-we-serve/public-sector/government
3. https://www.jpmorgan.com/industries-we-serve/public-sector/not-for-profit

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For informational/educational purposes only: These views may differ from other employees and departments of JPMorgan Chase & Co. Views and strategies described may not be appropriate for everyone and are not intended as specific advice/recommendation for any individual. You should carefully consider your needs and objectives before making any decisions and consult the appropriate professional(s). Outlooks and past performance are not guarantees of future results.

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11/2025 — CRM-3057

Appendix 2

Efforts in Solano and Napa County

Efforts in Napa County from 10/24-9/25

Employees Residing	46
Employees Working	33
Consumer Customers	43321
Small Business Customers	4725
Goods and Services Purchased	$2872603.97
Branches	3
ATMs	7
FDIC Deposit Market Rank – Uncapped	1
FDIC Deposit Market Share – Uncapped	19.9173%
FDIC Deposit Market Rank – Capped	1
FDIC Deposit Market Share – Capped	19.9173%
Employee Volunteer Hours	2
Financial Health Events	1
Non-Profit Contributions (2019-2025)	$546588.56
Career and Service Skills Support (2019-2025)	$85422.91
Financial Health and Wealth Creation Support (2019-2025)	$12500.00
Community Development Support (2019-2025)	$297703.08
Business Growth and Entrepreneurship Support (2019-2025)	$39333.34
Non-Profits Supported (2019-2025)	36
Career and Service Skills Non-Profits (2019-2025)	5
Financial Health and Wealth Creation Non-Profits (2019-2025)	1
Community Development Non-Profits (2019-2025)	9
Business Growth and Entrepreneurship Non-Profits (2019-2025)	2

Chase provided a $28.1 million construction loan for 90-unit affordable housing project in Napa, CA, comprising Heritage House (66 units) and Valle Verde (24 units). Abode Services will assist tenants, with 44 units for homeless individuals. Chase provided $50 million loan for a 186-unit affordable housing project in American Canyon, CA, led by CVCAH targeting households at or below 60% AMI, with funds for lease-up and stabilization.

Efforts in Solano County from 10/24-9/25

Employees Residing	125
Employees Working	74
Consumer Customers	134,044
Small Business Customers	7566
Goods and Services Purchased	$923770.19
Branches	7
ATMs	18
FDIC Deposit Market Rank – Uncapped	3
FDIC Deposit Market Share – Uncapped	19.6705%
FDIC Deposit Market Rank – Capped	3
FDIC Deposit Market Share – Capped	19.6705%
Employee Volunteer Hours	20
Financial Health Events	1
Non-Profit Contributions (2019-2025)	$716767.54
Career and Service Skills Support (2019-2025)	$172922.90
Financial Health and Wealth Creation Support (2019-2025)	$12500.00
Community Development Support (2019-2025)	$308702.08
Business Growth and Entrepreneurship Support (2019-2025)	$54333.34
Non-Profits Supported (2019-2025)	42
Career and Service Skills Non-Profits (2019-2025)	6
Financial Health and Wealth Creation Non-Profits (2019-2025)	1
Community Development Non-Profits (2019-2025)	9
Business Growth and Entrepreneurship Non-Profits (2019-2025)	3

CHASE

Appendix 3

Remote Deposit Capture Scanner Guide

J.P.Morgan

Remote Capture Scanner Ordering Guide

A step-by-step guide on how to order your J.P. Morgan Remote Capture compatible scanner.

Scanner Online Store

J.P. Morgan has partnered with **Superior Press** to host an online store for J.P. Morgan Remote Capture clients to purchase recommended scanners. The online store allows you to:

- Select and compare scanners to see details and pricing
- Order both scanners and supplies in a single shopping cart
- Manage shipping and billing addresses
- Pay using a credit card or ACH debit
- Receive order confirmations and tracking information

Orders completed using the online store before 5:00 p.m. ET will be processed the same day. Orders can be placed using your computer or mobile device.

- https://secure.superiorpress.com/CSL/jpm.aspx

Recommended Desktop Scanners for Purchase

J.P. Morgan is pleased to offer a curated selection of scanners that enable you to find the scanner that fits your needs, while providing the best overall experience when using Remote Capture. All recommended scanners are available for purchase from the Superior Press Online Store.

	Volumes & Capacity	Dimensions	Additional Features
Check Only			
 Epson CaptureOne **60 / 100** (TM-S1000) **Price:** $472.40 Standard-speed solution for capturing both checks and coupons	■ **Max. Daily Volume:** 3,000 checks ■ **Speed:** 60 checks / coupons per min ■ **Remote Capture Capacity:** 50 items per scan	■ **Size:** 14.0 x 6.3 x 6.9 (inches) ■ **Weight:** 8.80 lbs. ■ **Paper size:** – Min: 4.80 x 2.50 (inches) – Max: 9.00 x 4.90 (inches)	■ Duplex (front & back) scanning in 1 pass ■ **Supports:** – Coupons – Remote Capture Virtual Endorsement
 Epson CaptureOne **90 / 100** (TM-S1000) **Price:** $543.26 High-speed solution for capturing larger volumes of checks and coupons	■ **Max. Daily Volume:** 7,500 checks ■ **Speed:** 90 checks / coupons per min ■ **Remote Capture Capacity:** 50 items per scan	■ **Size:** 14.0 x 6.3 x 6.9 (inches) ■ **Weight:** 8.80 lbs. ■ **Paper size:** – Min: 4.80 x 2.50 (inches) – Max: 9.00 x 4.90 (inches)	■ Duplex (front & back) scanning in 1 pass ■ **Supports:** – Coupons – Remote Capture Virtual Endorsement
 Panini EverneXt **100 (No Ink Jet)** **Price:** $674.52 Compact, high-performance check and coupon scanner solution	■ **Max. Daily Volume:** 3,000 checks ■ **Speed:** 100 checks / coupons per min ■ **Remote Capture Capacity:** 50 items per scan	■ **Size:** 8.9 x 6.1 x 8.4(inches) ■ **Weight: 4.85** lbs. ■ **Paper size:** – Min: 4.80 x 2.50 (inches) – Max: 9.00 x 4.90 (inches)	■ Duplex (front & back) scanning in 1 pass ■ **Supports:** – Coupons – Remote Capture Virtual Endorsement

	Volumes & Capacity	Dimensions	Additional Features
Check & Document			
 Epson WorkForce **DS-770 II** **Price:** $562.87 High-volume solution with the capability to scan both checks, coupons and remittance documents	■ **Max. Daily Volume:** 5,000 checks ■ **Speed:** 45 items per minute ■ **Remote Capture Capacity:** 50 items per scan	■ **Size:** 11.7 x 7.7 x 12.5 (inches) ■ **Weight:** 8.10 lbs. ■ **Paper size:** – Min: 2.0 x 2.0 – Max: 8.5 x 240 (inches)	■ Duplex (front & back) scanning in 1 pass ■ **Supports:** – Coupons – Documents – Remote Capture Virtual Endorsement

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All services are subject to applicable laws and regulations and service terms.

Other Supported Desktop Scanners:

In addition to the recommended scanner options, Remote Capture supports other scanner types that can be purchased from your preferred fulfillment vendor:

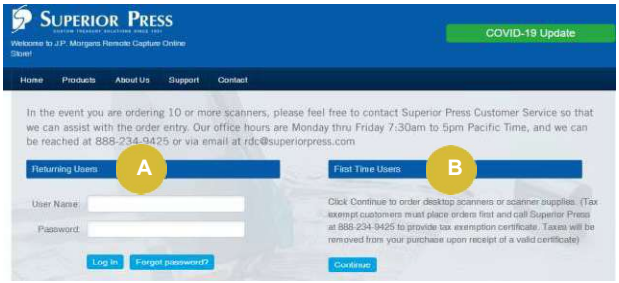
- **Burroughs SmartSource Adaptive** (Check & Document)
- **Epson WorkForce DS-770** (Check & Document)
- **Panini Vision X 50 / 50** (Check Only)
- **Panini Vision X 75 / 100** (Check Only)
- **Panini I: Deal** (Check Only)

How to Place an Online Order

Step 1: Log onto the scanner online store

https://secure.superiorpress.com/CSL/jpm.aspx

The online store can be accessed by typing the above URL into your browser or available through a link on the Remote Capture Resource Center



A **Returning Users** - enter your user name and password then select "Log In" to proceed.

B **First Time Users**- select "continue" button to proceed.

Note: *Tax Exempt Buyers – Prior to placing an order, contact Superior Press client services at 888-234-9425, Mon- Friday 10:30am – 8:00pm (EST). Please be prepared to provide a tax-exempt certificate.*

Step 2: Select your product

- Select Remote Deposit to order scanners
- Select Remote Deposit supplies to order scanner supplies

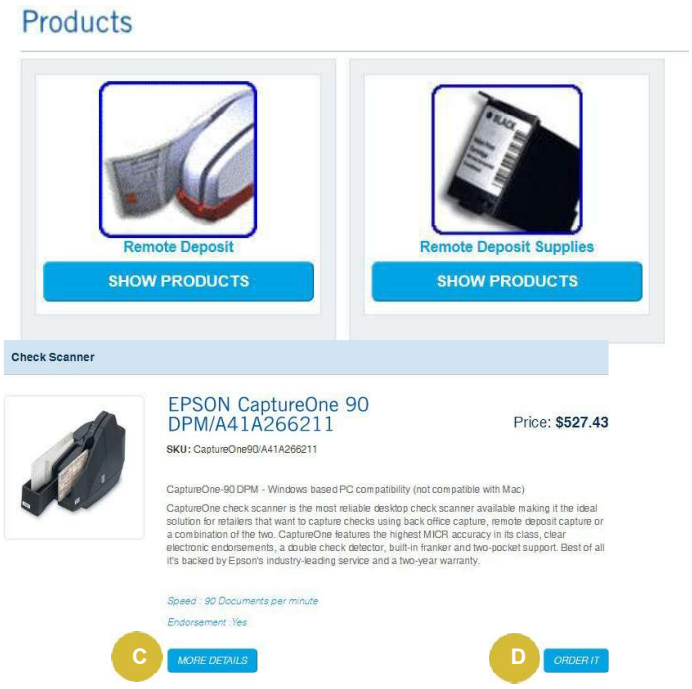
Step 3: Add Items to Shopping Cart

- Choose your scanner or scanner supply from the list available

C To view additional scanner detail and specification click "More Details" button below the scanner

D Select "Order It" or "Order Now" to add item to shopping cart

- Click on the "Home" or "Remote Deposit" on the top left of the page to add additional items to the cart
- All scanners include a bundle warranty. Warranty information is displayed on the screen after clicking "Order It"

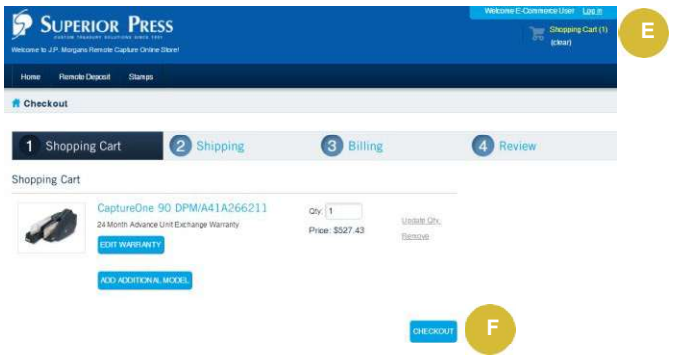


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Step 4: Shopping Cart

- Like other popular ecommerce websites, the shopping cart allows you to purchase multiple items in a single checkout including multiple scanners, and / or scanner supplies

E The shopping cart can be accessed anytime you add a new item to your cart or by selecting "Shopping Cart" in the top right corner of the screen.



Step 5: Checkout

- Once you have added all of the items you wish to purchase to your shopping cart, you are ready to checkout

F Click "Checkout" to pay for items in shopping cart

Step 6: Shipping and Account Information

- Enter your shipping information including an email address where you would like notifications to be sent
- Choose your preferred shipping method. Available options are UPS ground, 3 Day Select, 2nd Day Air and Next Day Air
- First time users will need to create a username and password under the "New Account Information"

Note: *First time users will also have to set security questions before continuing to billing; a pop-up will appear*



Step 7: Enter Billing Information

- Select Payment Type: Credit Card or Debit Account (ACH debit)

Note: *Credit Card allows faster processing. For ACH debit you may need to update your ACH Debit Block to allow debits from Superior Press Company ID 1954439518*

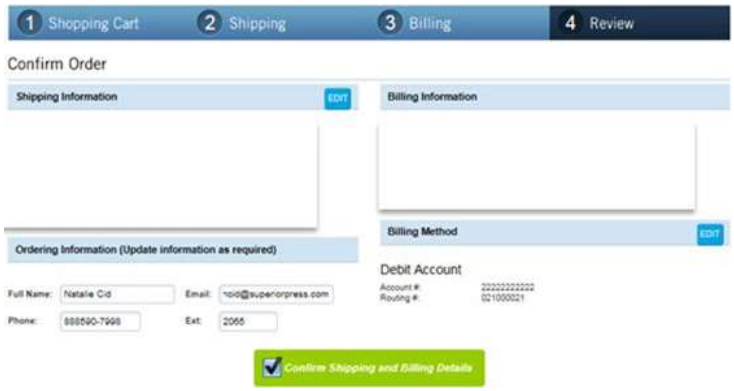
- Agree to Terms & Conditions
- Enter Billing Information
- Click "Review Your Order" to proceed



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Step 7: Confirm Your Order

- Before you complete your order you have the opportunity to modify any of the information previously provided
- When ready, select the confirm checkbox and click “Place Order Now”
- You must complete the purchase process to save all entered information (shipping, billing, etc.) and successfully create your account for future purchases



Step 8: Order Receipt

- After the order has been placed the system will provide you a 7-digit Superior Press order number

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Shipping Confirmation Email

Once your order has been shipped by Superior Press, you will receive an e-mail confirmation containing the details of your scanner including a tracking number and device serial number(s).

SUBJECT: [Scanner Model]

Thank you for ordering the [Scanner Model] check scanner. We are pleased to inform you that your order has been processed and will be shipping today via [UPS 2nd Day Air] to the attention of [Name] located at [Shipping Address].

Your UPS Tracking Number is: [ ]
The serial number of your device is: [ ]

If you have any questions regarding this order or if there is an error in any of the information noted in this correspondence, immediately contact Superior Press between 7:30 AM and 5:00 PM Pacific Standard Time at 888-234-9425 and reference job # [ ].

For drivers and installation guides, visit the J.P. Morgan Remote Capture Resource Center at https://www.jpmorgan.com/country/US/en/ts/remote-capture-resource-center. If you have questions regarding Remote Capture, please contact your relationship officer or Access Support at 866-872-3321.

We appreciate your business and look forward to assisting you in the future with all of your financial needs.
****
This is a post-only mailing. Please do not respond to this message.

SUPERIOR PRESS

Support

Order Inquiries

If you require any assistance with your orders, please contact **Superior Press** at 888-234-9425 (Fax: 562-948-4966) from 10:30AM to 8PM EST, Monday through Friday.

Scanner Drivers & Installation Guides

The Remote Capture Resource Center is J.P. Morgan website that provides you with direct access to a number of Remote Capture resources including video demonstrations, quick help guides and **scanner drivers** for easy installation.

- https://www.jpmorgan.com/country/US/en/ts/remote-capture-resource-center

Remote Capture Technical Support

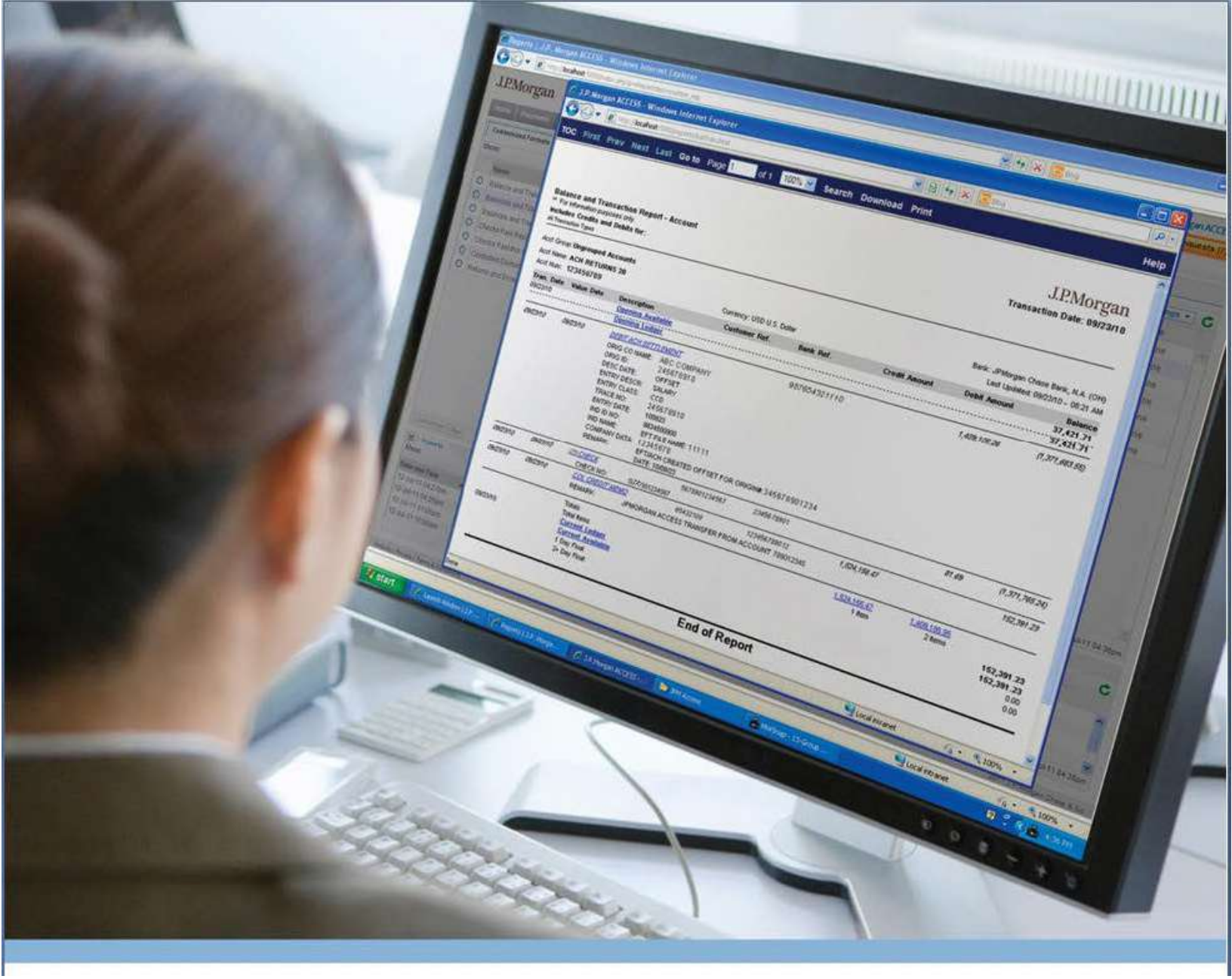
For assistance using Remote Capture including login support and feature troubleshooting, please contact **Access Support (TSG)** at 866-872-3321.

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CHASE

Appendix 4

J.P. Morgan Access Sample Report



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.

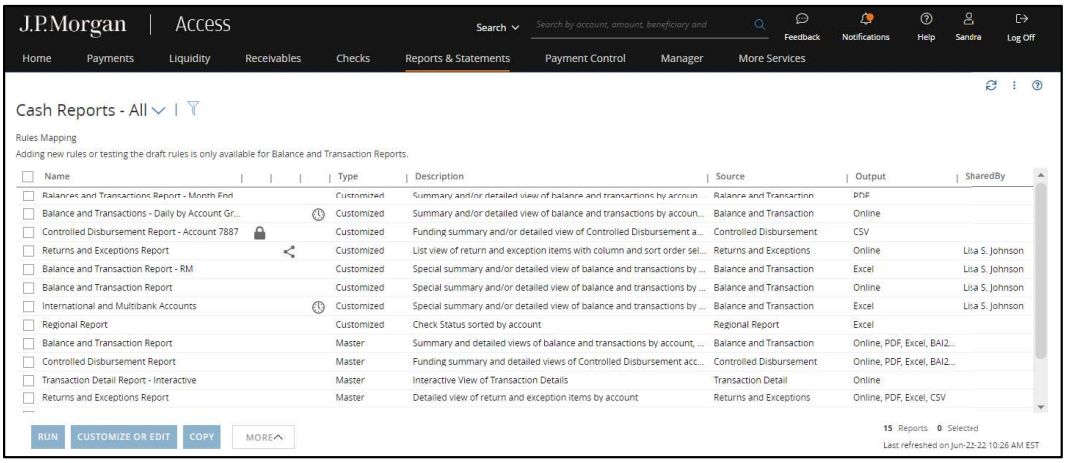
Designed to work the way you do

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.



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

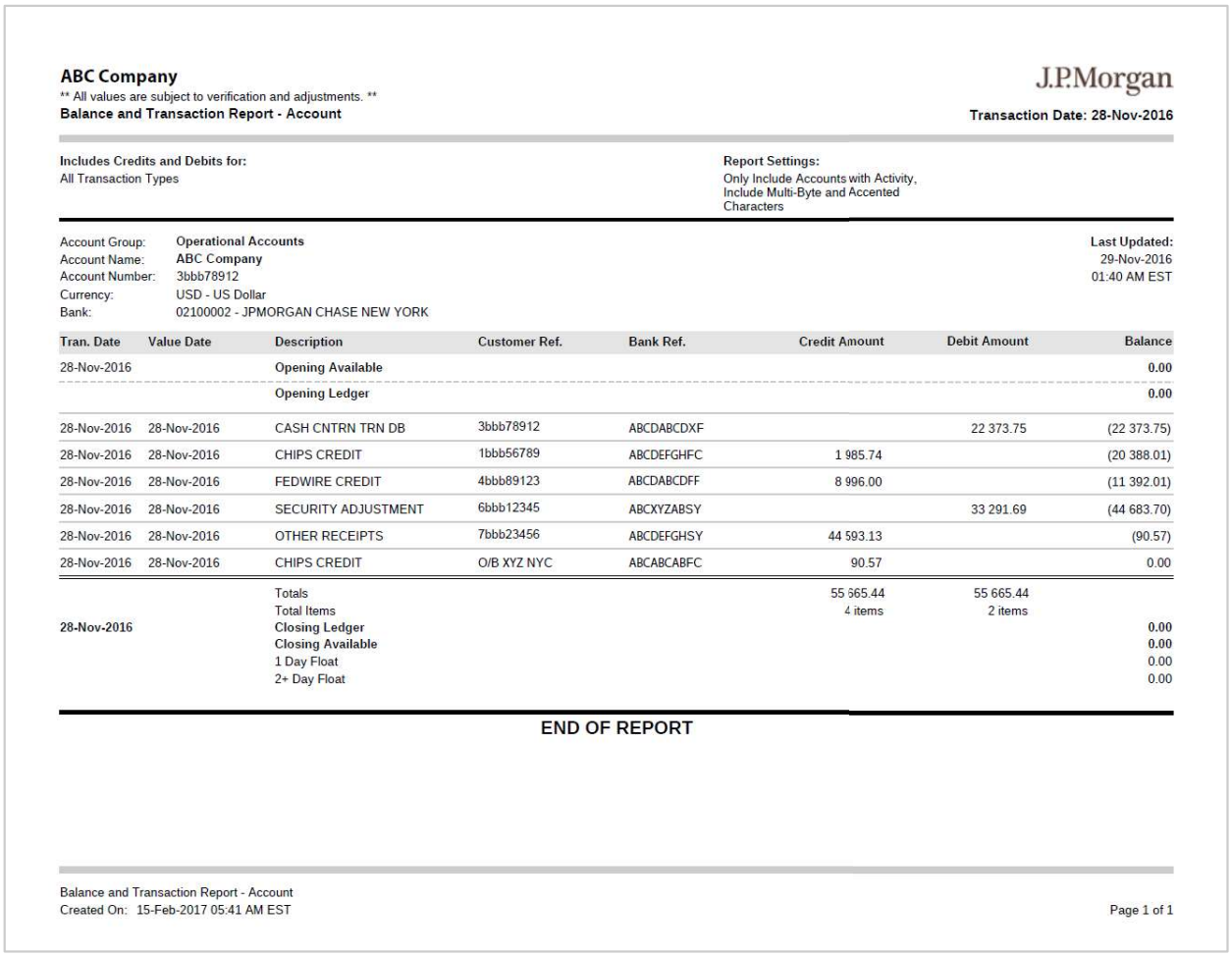
Provides payment template information for all payment types by account. Transactions are displayed for each account separately.

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

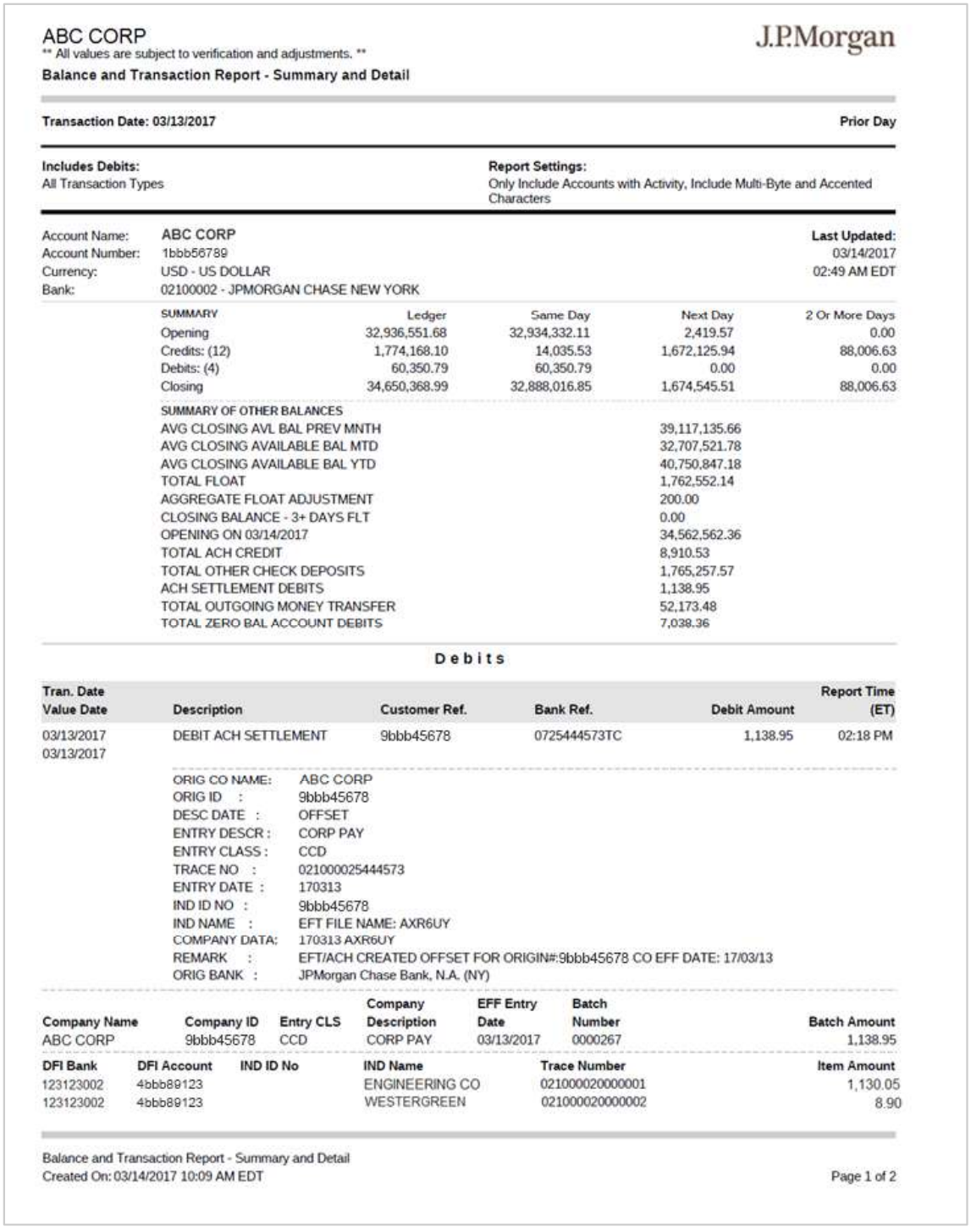
Balance and Transaction Report - Summary and Detail
Created On: 15-Feb-2017 05:56 AM EST

Page 1 of 3

Balance and Transaction Summary and Detail with Originated ACH Item Reconciliation

1

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

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

J.P.Morgan

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 / Value Date	Description	Customer Ref.	Bank Ref.	Debit Amount	Report Time (ET)
03/13/2017 03/13/2017	DEBIT ACH SETTLEMENT	9bbb45678	0725444573TC	1,138.95	02:18 PM

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
** All values are subject to verification and adjustments. **
Balance and Transaction Report - Summary

J.P.Morgan

Transaction Date: 28-Nov-2016

Includes Credits and Debits for:
All Transaction Types

Report Settings:
Only Include Accounts with Activity

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

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	ABCDABCDFF	8 996.00	02:57 PM

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**

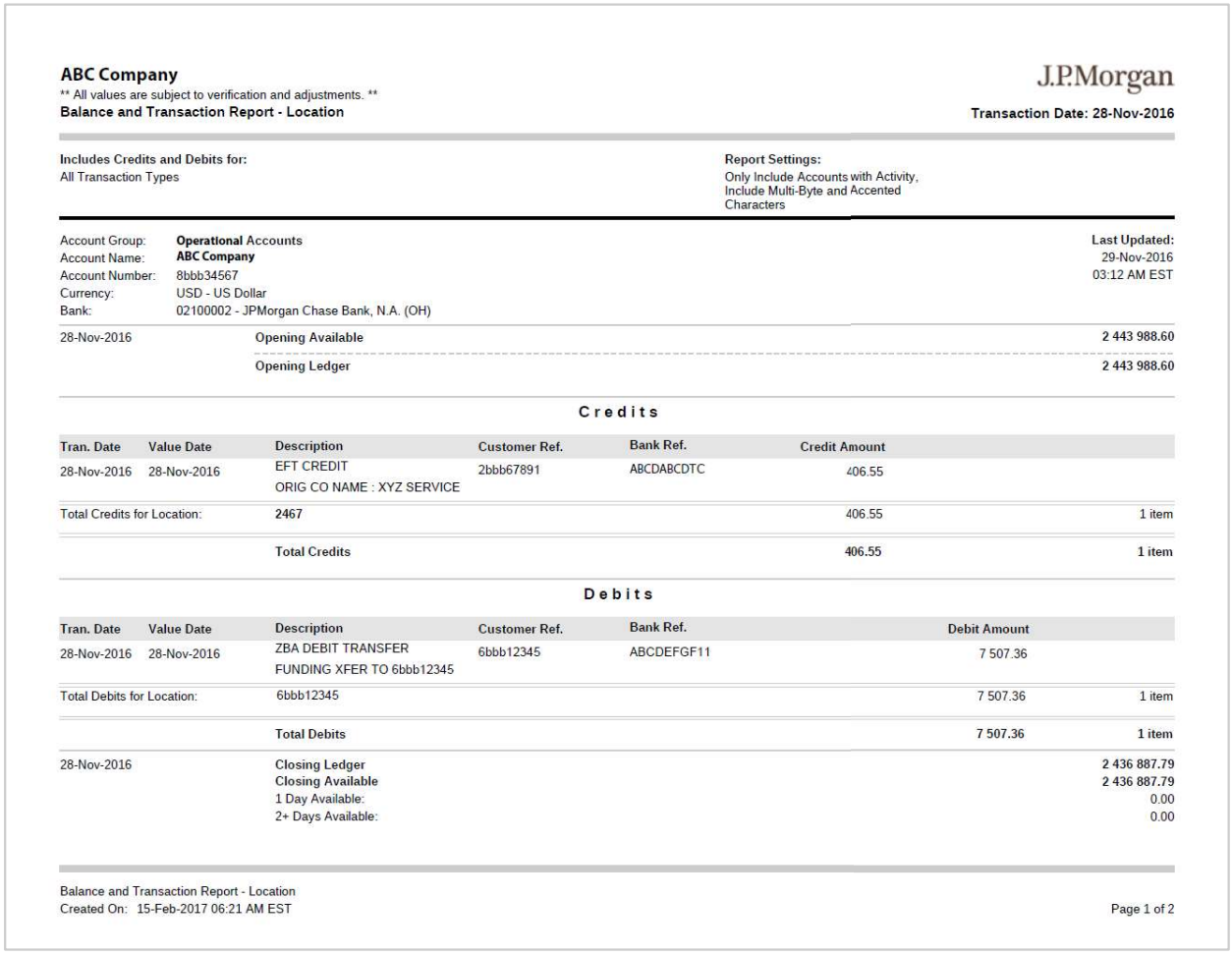
28-Nov-2016	28-Nov-2016	CHIPS CREDIT	0000USABC100000	5966800333FC	1 985.74	07:50 AM

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

Balance and Transaction Location Report

1

Provides a detailed view of balance and transactions by location.



ABC Company
** All values are subject to verification and adjustments. **
Balance and Transaction Report - Location

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	**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

Provides a detailed view of checks paid by date.

ABC Company

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

Checks Paid Report - Date

J.P.Morgan

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

3

Controlled Disbursement Summary and Detail Report

Provides a funding summary and details for controlled disbursement accounts.

ABC CORP

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

Controlled Disbursement Report - Summary and Detail

J.P.Morgan

Transaction Date: 03/14/2017

Report Settings:
Only Include Accounts with Activity

Sort Order:
Amount Descending

Bank: 04400003 - JPMorgan Chase Bank, N.A. (OH) **FINAL PRESENTMENT**

Account Name: ABC CORP
Account Number: 6bbb12345
Currency: USD US DOLLAR

Last Updated:
03/14/2017
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**

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

Provides a funding summary for controlled disbursement accounts.

ABC CORP
** All values are subject to verification and adjustments. **
Controlled Disbursement Report - Summary

J.P.Morgan
Transaction Date: 03/14/2017

Report Settings: Only Include Accounts with Activity
Sort Order: Amount Descending

Bank: 04400003 - JPMorgan Chase Bank, N.A. (OH) **FINAL PRESENTMENT**

Account Name: ABC CORP
Account Number: 6bbb12345
Currency: USD US DOLLAR
Last Updated: 03/14/2017 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
Created On: 03/16/2017 04:57 AM EDT
Page 1 of 1

Controlled Disbursement Detail Report

Provides paid check details for controlled disbursement accounts.

ABC CORP
** All values are subject to verification and adjustments. **
Controlled Disbursement Report - Detail

J.P.Morgan
Transaction Date: 03/14/2017

Report Settings: Only Include Accounts with Activity
Sort Order: Amount Descending

Bank: 04400003 - JPMorgan Chase Bank, N.A. (OH) **FINAL PRESENTMENT**

Account Name: ABC CORP
Account Number: 6bbb12345
Currency: USD US DOLLAR

Last Updated: 03/14/2017 09:50 AM EDT

CHECKS PRESENTED

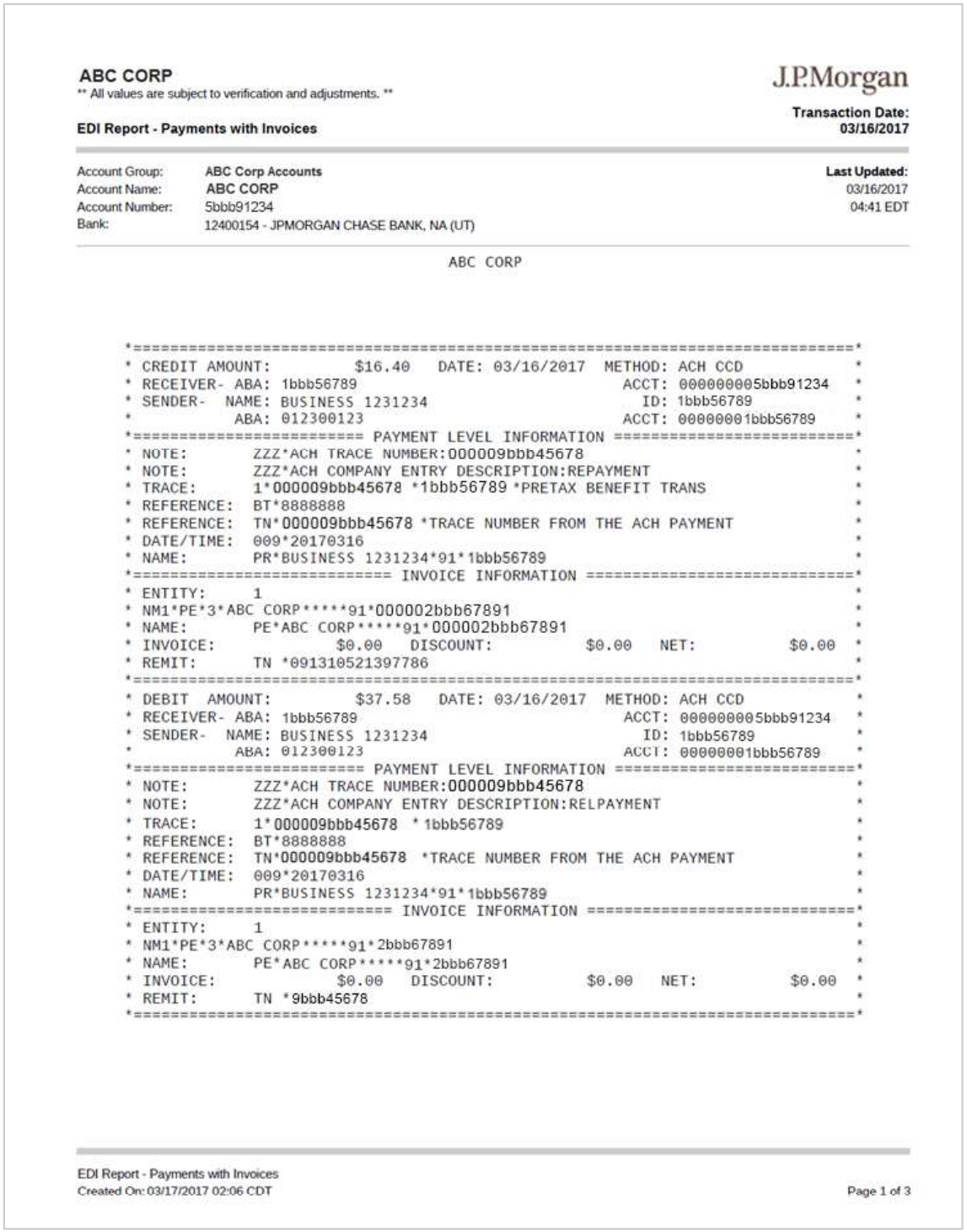
Customer Ref.	Amount
712300	15,000.00
712301	14,627.00
712303	10,500.00
734120	10,124.15
734248	9,000.00
734112	5,628.16
734243	3,328.52
734256	1,942.55
733997	1,844.23
734179	1,667.00
734012	1,610.00
733114	1,196.67
734150	1,050.00
730290	1,000.77
734091	1,000.00
95695	1,000.00
734166	816.00
734211	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. **

J.P.Morgan

EDI Report - Payments with Invoices

Transaction Date:
03/16/2017

Account Group:	**ABC Corp Accounts**	**Last Updated:**
Account Name:	**ABC CORP**	03/16/2017
Account Number:	5bbb91234	04:41 EDT
Bank:	12400154 - JPMORGAN CHASE BANK, NA (UT)	

ABC CORP

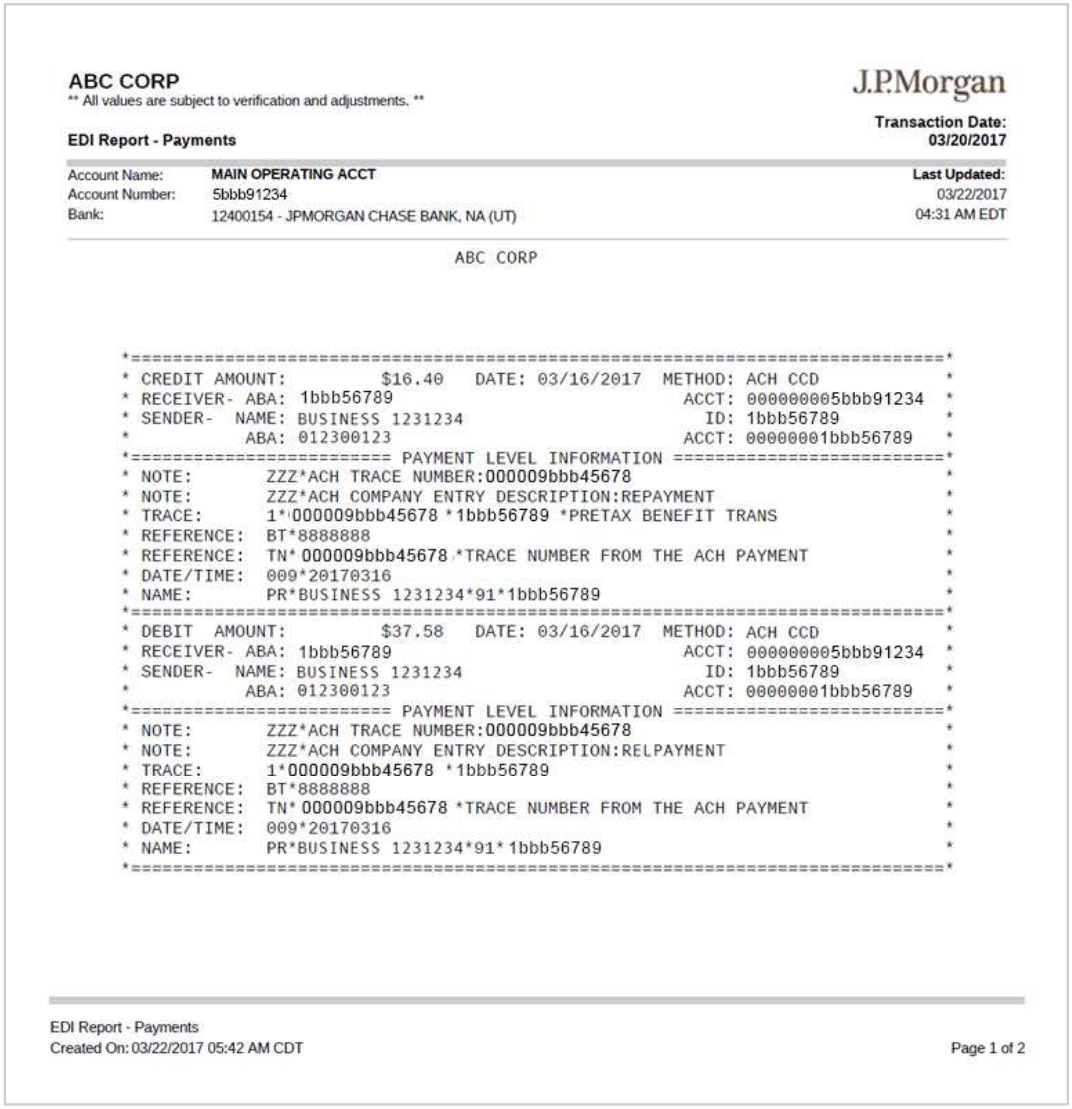
```
*==============================================================================*
* CREDIT AMOUNT:         $16.40   DATE: 03/16/2017  METHOD: ACH CCD            *
* RECEIVER- ABA: 1bbb56789                            ACCT: 000000005bbb91234   *
* SENDER-  NAME: BUSINESS 1231234                       ID: 1bbb56789           *
*           ABA: 012300123                            ACCT: 00000001bbb56789    *
*========================= 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: 000000005bbb91234   *
* SENDER-  NAME: BUSINESS 1231234                       ID: 1bbb56789           *
*           ABA: 012300123                            ACCT: 00000001bbb56789    *
*========================= 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

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

Transaction Date:
03/20/2017

EDI Report - Payments

Account Name:	**MAIN OPERATING ACCT**	**Last Updated:**
Account Number:	5bbb91234	03/22/2017
Bank:	12400154 - JPMORGAN CHASE BANK, NA (UT)	04:31 AM EDT

ABC CORP

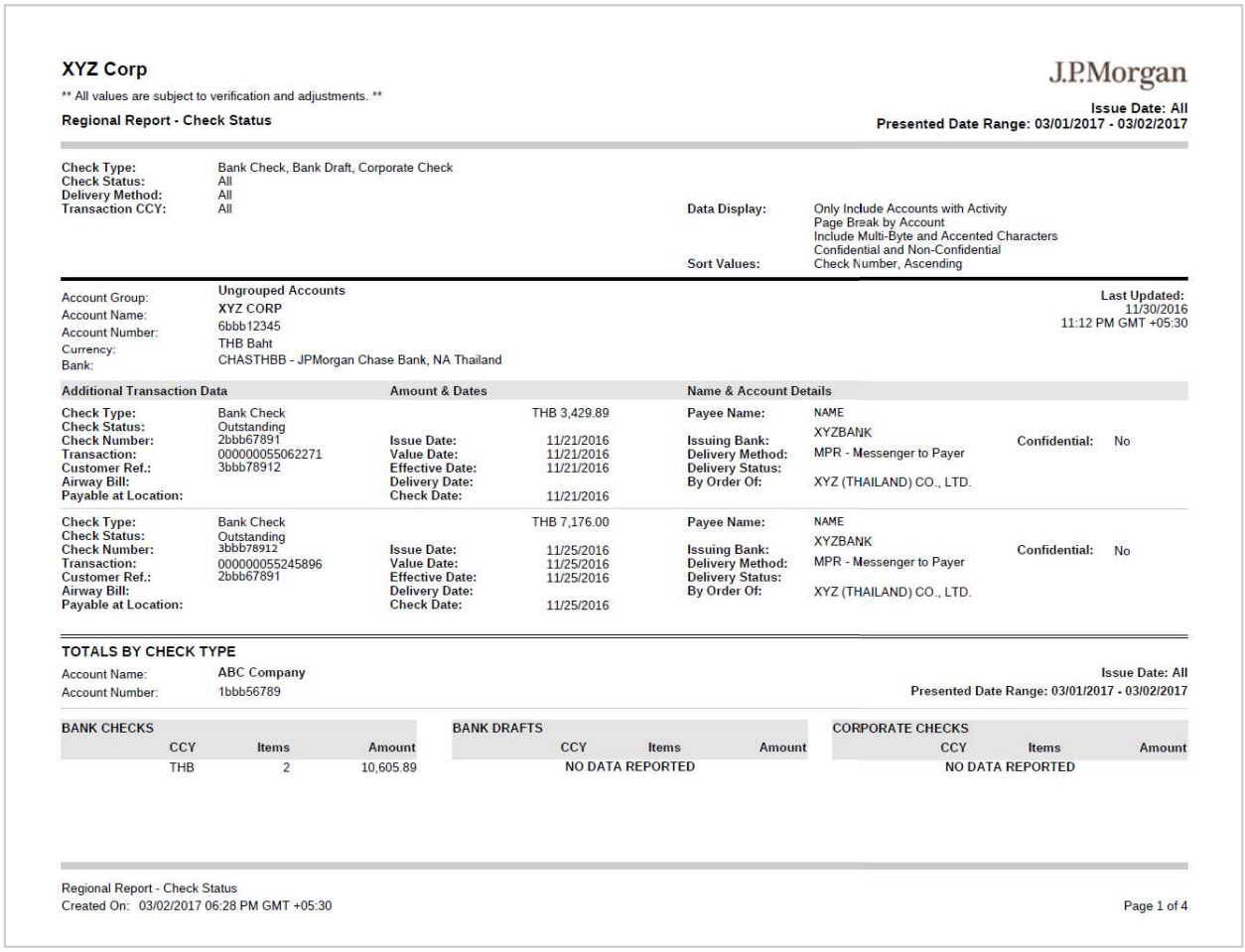
```
*================================================================================*
* CREDIT AMOUNT:         $16.40   DATE: 03/16/2017  METHOD: ACH CCD              *
* RECEIVER- ABA: 1bbb56789                            ACCT: 000000005bbb91234    *
* SENDER-  NAME: BUSINESS 1231234                       ID: 1bbb56789            *
*           ABA: 012300123                            ACCT: 00000001bbb56789     *
*======================== 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: 000000005bbb91234    *
* SENDER-  NAME: BUSINESS 1231234                       ID: 1bbb56789            *
*           ABA: 012300123                            ACCT: 00000001bbb56789     *
*======================== 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                                   *
*================================================================================*
```

EDI Report - Payments
Created On: 03/22/2017 05:42 AM CDT

Page 1 of 2

Regional Report - Check Status

Provides the status and other information for issued checks and drafts. Only available for Asia based and other select accounts.



XYZ Corp

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

J.P.Morgan

Regional Report - Check Status

Issue Date: All
Presented Date Range: 03/01/2017 - 03/02/2017

Check Type:	Bank Check, Bank Draft, Corporate Check		
Check Status:	All		
Delivery Method:	All		
Transaction CCY:	All	**Data Display:**	Only Include Accounts with Activity Page Break by Account Include Multi-Byte and Accented Characters Confidential and Non-Confidential
		Sort Values:	Check Number, Ascending

Account Group:	**Ungrouped Accounts**	**Last Updated:**
Account Name:	**XYZ CORP**	11/30/2016
Account Number:	6bbb12345	11:12 PM GMT +05:30
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				XYZBANK		
Check Number:	2bbb67891	**Issue Date:**	11/21/2016	**Issuing Bank:**		**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				XYZBANK		
Check Number:	3bbb78912	**Issue Date:**	11/25/2016	**Issuing Bank:**		**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**
Account Number:	1bbb56789

Issue Date: All
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		

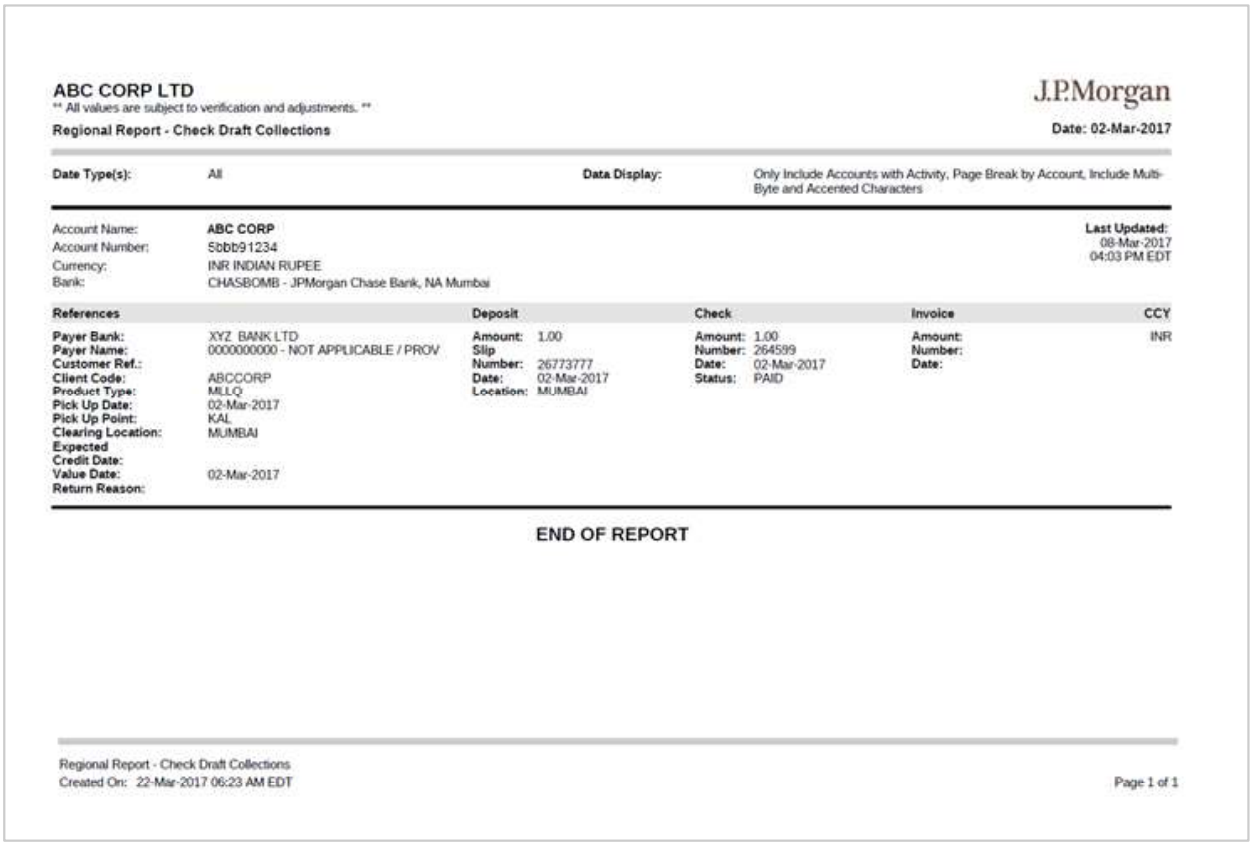
Regional Report - Check Status
Created On: 03/02/2017 06:28 PM GMT +05:30

Page 1 of 4

Regional Report – Check Draft Collections

5

Provides the detailed information on paper collection items. Only available for Asia based and other select accounts.



ABC CORP LTD
** All values are subject to verification and adjustments. **
Regional Report - Check Draft Collections

J.P.Morgan
Date: 02-Mar-2017

Date Type(s):	All	**Data Display:**	Only Include Accounts with Activity, Page Break by Account, Include Multi-Byte and Accented Characters

Account Name:	**ABC CORP**
Account Number:	Sbbb91234
Currency:	INR INDIAN RUPEE
Bank:	CHASBOMB - JPMorgan Chase Bank, NA Mumbai

Last Updated: 08-Mar-2017 04:03 PM EDT

References		Deposit		Check		Invoice	CCY
Payer Bank:	XYZ BANK LTD	**Amount:**	1.00	**Amount:**	1.00	**Amount:**	INR
Payer Name:	0000000000 - NOT APPLICABLE / PROV	**Slip Number:**	26773777	**Number:**	264599	**Number:**	
Customer Ref.:		**Date:**	02-Mar-2017	**Date:**	02-Mar-2017	**Date:**	
Client Code:	ABCCORP	**Location:**	MUMBAI	**Status:**	PAID		
Product Type:	MLLQ						
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
Created On: 22-Mar-2017 06:23 AM EDT

Page 1 of 1

Regional Report – Direct Debit

5

Provides information about direct debit transactions and the status of the transaction. Only available for Asia based and other select accounts.

XYZ Corp
** All values are subject to verification and adjustments.
Regional Report - Direct Debit

J.P.Morgan
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	

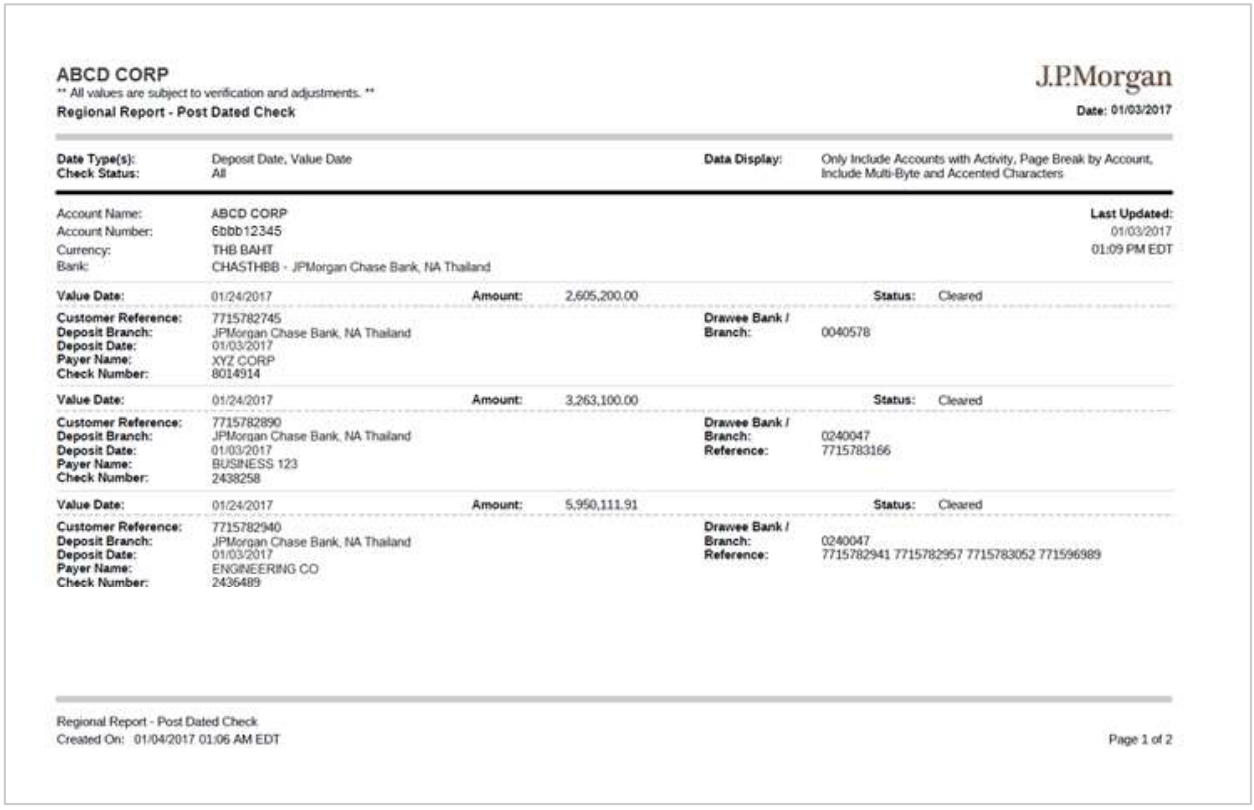
References		Amount	Dates		Status	Return / Reject Reason
Payer			**Value:**	09/01/2016	Rejected	9 Others
Name:	ABCDE SERVICE CO. LTD.	2,696,728.07	**Transmission:**	08/31/2016		
Bank:			**Return/Reject:**	08/31/2016		
Account Number:	4bbb89123					
Payment Reference:	AP2433 TSS-183/16					
Customer Reference:	3bb678912					
Payer			**Value:**	09/01/2016	Processed	
Name:	ABCDE SERVICE CO. LTD.	2,696,728.07	**Transmission:**	08/31/2016		
Bank:	WXYZ BANK		**Return/Reject:**			
Account Number:	4bbb89123					
Payment Reference:	AP2433 TSS-183/16					
Customer Reference:	3bb678912					

Regional Report - Direct Debit
Created On: 02/22/2017 07:59 PM GMT +05:30

Page 1 of 2

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
** All values are subject to verification and adjustments. **
Regional Report - Post Dated Check

J.P.Morgan
Date: 01/03/2017

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 BAHT	01:09 PM EDT
Bank:	CHASTHBB - JPMorgan Chase Bank, NA Thailand	

Value Date:	01/24/2017	**Amount:**	2,605,200.00	**Status:**	Cleared
Customer Reference:	7715782745			**Drawee Bank / Branch:**	0040578
Deposit Branch:	JPMorgan Chase Bank, NA Thailand				
Deposit Date:	01/03/2017				
Payer Name:	XYZ CORP				
Check Number:	8014914				
Value Date:	01/24/2017	**Amount:**	3,263,100.00	**Status:**	Cleared
Customer Reference:	7715782890			**Drawee Bank / Branch:**	0240047
Deposit Branch:	JPMorgan Chase Bank, NA Thailand			**Reference:**	7715783166
Deposit Date:	01/03/2017				
Payer Name:	BUSINESS 123				
Check Number:	2438258				
Value Date:	01/24/2017	**Amount:**	5,950,111.91	**Status:**	Cleared
Customer Reference:	7715782940			**Drawee Bank / Branch:**	0240047
Deposit Branch:	JPMorgan Chase Bank, NA Thailand			**Reference:**	7715782941 7715782957 7715783052 771596989
Deposit Date:	01/03/2017				
Payer Name:	ENGINEERING CO				
Check Number:	2436489				

Regional Report - Post Dated Check
Created On: 01/04/2017 01:06 AM EDT

Page 1 of 2

Regional Report - Standard Collections

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
** All values are subject to verification and adjustments. **
Regional Report - Standard Collections

J.P.Morgan
Value Date Range: 08/01/2016 - 11/02/2016

Incoming Instruments: All
Data Display: Only Include Accounts with Activity, Page Break by Account, Include Multi-Byte and Accented Characters

Account Group: **Ungrouped Accounts**
Account Name: **ABC COMPANY LLC**
Account Number: 1bbb56789
Currency: USD US Dollar
Bank: CHASAUSS - JPMorgan Chase Bank, NA Sydney

Last Updated: 12/01/2016 02:53 AM GMT +05:30

References	Check Number	Value Date	Invoice Number		Amount	CCY
Instrument Type: Wires **Payer** Name: ABC NAME Bank: Account Number: **Bank Reference:** ABCDEF11 **Customer Reference:** 6bbb12345 **Reference:** /INV/ABCDE12 XYZABC2XXXX		08/15/2016 **Product Type:** **UTR Reference:**		**Payment:** **Remittance:**	1,378.00 1,378.00	USD
Instrument Type: Wires **Payer** Name: ABC BANK SECURITIES ASIA LIMITED Bank: Account Number: **Bank Reference:** XYZABC11 **Customer Reference:** 2499/XYZ-3bbb78912 **Reference:** /XYZ/202ABC16081501311 WXYZ-0001136130 TO PAY FOR GOODS AND/OR SERVICES		08/15/2016 **Product Type:** **UTR Reference:**		**Payment:** **Remittance:**	1,532.51 1,532.51	USD
Instrument Type: Wires **Payer** Name: ABCDE INTERNATIONAL CAPITAL CORP Bank: Account Number: **Bank Reference:** XYZABC11 **Customer Reference:** 2499/ABC-4bbb89123 **Reference:** /ABC/202XY16081600759 ABCDE INV NO J233649		08/16/2016 **Product Type:** **UTR Reference:**		**Payment:** **Remittance:**	1,748.47 1,748.47	USD
Instrument Type: Wires **Payer** Name: XYZ (ASIA) LIMITED Bank: Account Number: **Bank Reference:** XYZABC11 **Customer Reference:** PAY6bbb12345 **Reference:** J234003,J091373		08/16/2016 **Product Type:** **UTR Reference:**		**Payment:** **Remittance:**	8,604.06 8,604.06	USD

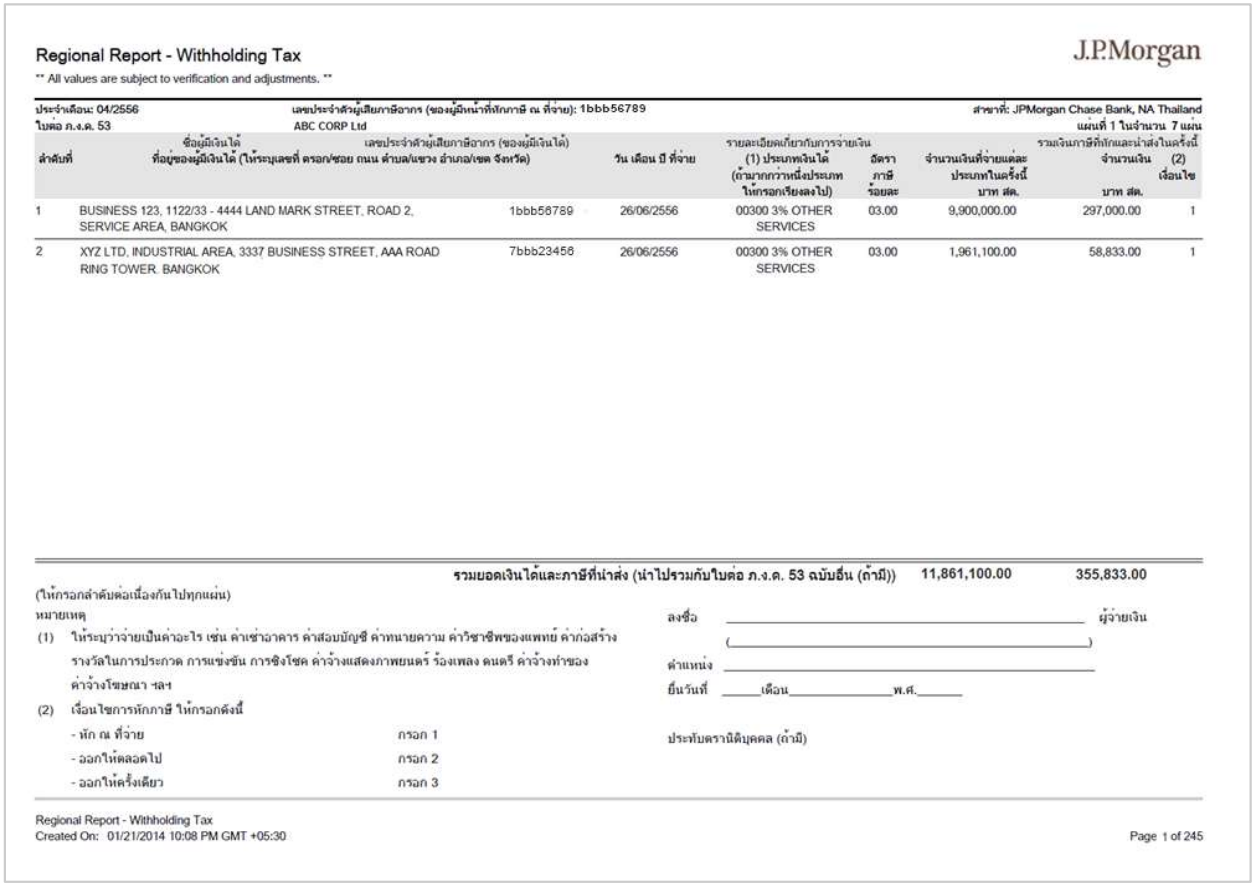
Regional Report - Standard Collections
Created On: 02/24/2017 03:45 PM GMT +05:30

Page 1 of 40

Regional Report – Withholding Tax

5

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 | เลขประจำตัวผู้เสียภาษีอากร (ของผู้มีหน้าที่หักภาษี ณ ที่จ่าย): 1bbb56789 | สาขาที่: JPMorgan Chase Bank, NA Thailand

ใบต่อ ภ.ง.ด. 53 | ABC CORP Ltd | แผ่นที่ 1 ในจำนวน 7 แผ่น

ลำดับที่	ชื่อผู้มีเงินได้ ที่อยู่ของผู้มีเงินได้ (ให้ระบุเลขที่ ตรอก/ซอย ถนน ตำบล/แขวง อำเภอ/เขต จังหวัด)	เลขประจำตัวผู้เสียภาษีอากร (ของผู้มีเงินได้)	วัน เดือน ปี ที่จ่าย	รายละเอียดเกี่ยวกับการจ่ายเงิน (1) ประเภทเงินได้ (ถ้ามากกว่าหนึ่งประเภท ให้กรอกเรียงลงไป)	อัตราภาษีร้อยละ	จำนวนเงินที่จ่ายแต่ละประเภทในครั้งนี้ บาท สต.	รวมเงินภาษีที่หักและนำส่งในครั้งนี้ จำนวนเงิน บาท สต.	(2) เงื่อนไข
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

รวมยอดเงินได้และภาษีที่นำส่ง (นำไปรวมกับใบต่อ ภ.ง.ด. 53 ฉบับอื่น (ถ้ามี)) 11,861,100.00 355,833.00

(ให้กรอกลำดับต่อเนื่องกันไปทุกแผ่น)

หมายเหตุ

(1) ให้ระบุว่าจ่ายเป็นค่าอะไร เช่น ค่าเช่าอาคาร ค่าสอบบัญชี ค่าทนายความ ค่าวิชาชีพของแพทย์ ค่าก่อสร้าง รางวัลในการประกวด การแข่งขัน การชิงโชค ค่าจ้างแสดงภาพยนตร์ ร้องเพลง ดนตรี ค่าจ้างทำของ ค่าจ้างโฆษณา ฯลฯ

(2) เงื่อนไขการหักภาษี ให้กรอกดังนี้

- หัก ณ ที่จ่าย กรอก 1
- ออกให้ตลอดไป กรอก 2
- ออกให้ครั้งเดียว กรอก 3

ลงชื่อ _____ ผู้จ่ายเงิน

(_____)

ตำแหน่ง _____

ยื่นวันที่ _____เดือน_____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

6

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**
Account Number: 6bbb12345
Currency: USD - US DOLLAR
Bank: 11100061 - JPMorgan Chase Bank, N.A. (TX)

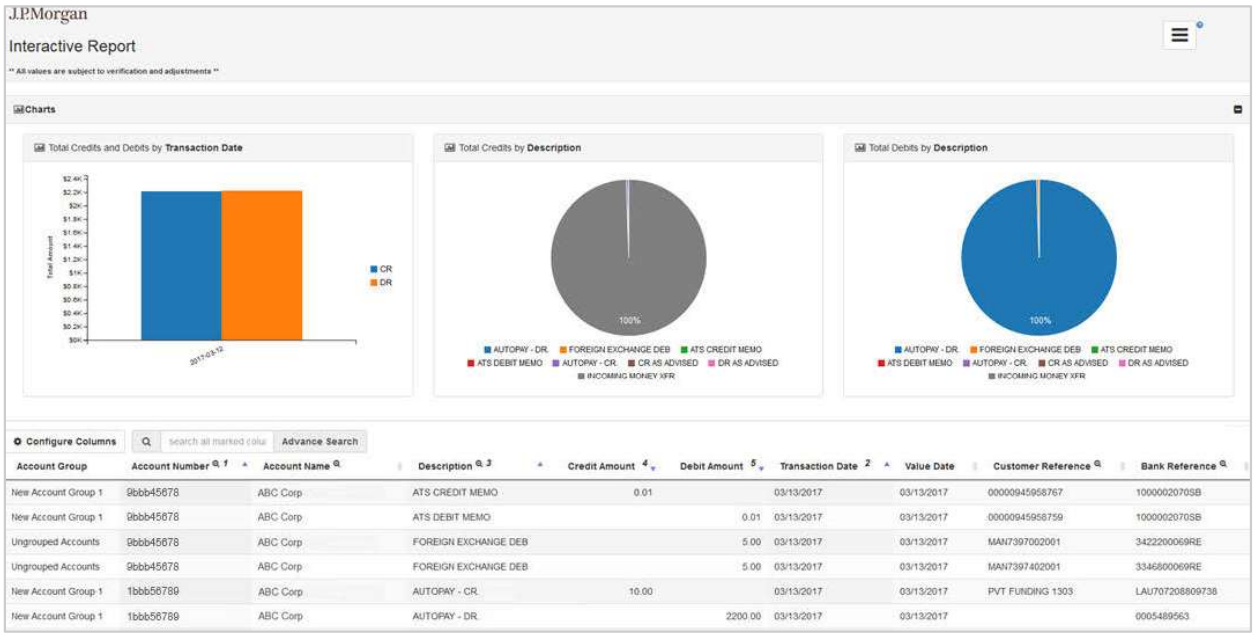
Last Updated:
06/23/2022
06:02 AM EDT

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 ID: 1bbb56789 Name: BUSINESS 123 Bank: NORMAL STANDARDS BANK Account: 8bbb34567			**Originator:** WESTERGREEN GROUP **Bank Trace:** 021000025165356 **Customer Trace:** 07bbb23456 **Batch Description:** 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 ID: 3bbb78912 Name: ENGINEERING CO. Bank: STABLE CHANNEL BANK Account: 2bbb67891			**Originator:** WESTERGREEN GROUP **Bank Trace:** 021000028232920 **Customer Trace:** 07bbb23456 **Batch Description:** 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 ID: 4bbb89123 Name: 001EQUITECTRA CORPORATION Bank: BANK OF ANDERTON CORP. Account: 2bbb67891			**Originator:** WESTERGREEN GROUP **Bank Trace:** 021000020233014 **Customer Trace:** 07bbb23456 **Batch Description:** 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	

Returns and Exceptions Report - Account
Created On: 06/23/2022 12:22 PM EDT
Page 3 of 75

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.



Account Group	Account Number	Account Name	Description	Credit Amount	Debit Amount	Transaction Date	Value Date	Customer Reference	Bank Reference
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**
Account Name: **AccountNickname1**
Account Number: 3bbb78912
Currency: USD US Dollar
Bank: 02100002 - JPMORGAN CHASE NEW YORK

Last Updated: 29-Nov-2016 01:40 AM EST

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
		Release Time	
Customer Reference	1bbb56789USGOR	**Bank Reference**	EST 4bb789123FC
GFP Reference		**GFP Received**	1bbb56789
CHIP Seq/Ref	2bbb67891	**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
		Release Time	
Customer Reference	A/B SOMEBANK	**Bank Reference**	1bbb56789FC
GFP Reference		**GFP Received**	2bbb67891
CHIP Seq/Ref	NYC 1bbb56789	**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 S06bbb12345		

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
		Release Time	
Customer Reference	HK1bbb56789	**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		

Wire Detail Report - Date
Created On: 15-Feb-2017 07:40 AM EST

Page 1 of 45

Payment Summary Report

9

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 Rate 1.5791	369.51
	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	CCY	Payment Amount	CCY	Debit Amount
	1	GBP	234.00	USD	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
** All values are subject to verification and adjustments. **
Payment Report - Detail

J.P.Morgan
Payment Value Date: 15-Feb-2017

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	
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

Creation Method
Free Form, TSP_ONLINE

Status
Pending Release

PAYMENT INFORMATION

From Account	Account Currency	Account Name
0000007bbb23456	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** NAME STREET
Beneficiary ID Type	Account Number	LONDON GB - UNITED KINGDOM
Beneficiary Name	XYZ Company	

BENEFICIARY BANK

Bank ID	ABCDABCD	**Address** 123 ANY STREET LONDON
Bank ID Type	Swift ID	GB - UNITED KINGDOM
Bank Name	XYZ BANK	

Supplementary Bank ID Type	Supplementary Bank ID
No ID	

INTERMEDIARY BANK

Bank ID	ABCDEF11	**Address** 456 WEST NAME
Bank ID Type	Swift ID	BOULEVARD CHICAGO,IL
Bank Name	NAME BANK	US - UNITED STATES

REFERENCE INFORMATION
PAYMENT DETAILS

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 - ABCDEFC11, 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. **

J.P.Morgan

Template Report - Detail

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
7bbb23456

Account Currency
USD

Account Name XYZ HOLDING CORP

Bank
02100002 - JPMORGAN CHASE NEW YORK

Payment Method
Wire

Clearing Location
LOCAL

Bank to Bank Transfer
Yes

Default Payment Amount
USD 12.00 Editable

Maximum Payment Amount
USD 13.00

BENEFICIARY

Beneficiary ID	ABCD123
Beneficiary ID Type	Swift ID
Beneficiary Name	1ST VIRTUAL MANAGEMENT

Address
0000 POINT PARKWAY
SAN MATEO,CA
US - UNITED STATES

BENEFICIARY BANK

Bank ID	ABCABCD
Bank ID Type	CHIPS Universal IDentifier
Bank Name	ABC FINANCIAL PRODUCTS CORP.

Address
00 DANBURY ROAD
US - UNITED STATES

INTERMEDIARY BANK

Bank ID Type No ID

REFERENCE INFORMATION

BY ORDER OF INFORMATION

Account Number	2bbb67891
Name	xyzabc

Address
werwerw
werwer
cxbfdxgdf
US - UNITED STATES

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

Page 1 of 4

Appendix 5

Availability Schedule

J.P.Morgan

Availability Schedule

January-24

J.P.Morgan Remote Deposit Capture - (VR-RDC)
Availability Schedule Policy

The funds availability of checks deposited is based on the financial institution where the check is drawn.

The Federal Reserve banking system will not forward process any item over $99,999,999.99. J.P.Morgan may refuse to process such item or handle any such item as a collection item, with customer credit and availability deferred accordingly.

Availability schedules may be changed without notification.

Thrift and S&L routing transit numbers (RTs) receive the same availability as the corresponding RT range as listed in the schedule.

Federal Reserve Bank and Federal Home Loan Bank RTs are assigned one day float.

RTs will be returned if retired by the Federal Reserve Bank

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Availability is shown in Current Day Cycle

Groupings	Description	Deadline*	Avl	Fraction
JPMC Nationwide On Us	See "Summary" page	10:00 PM	0	100%
JPMC Nationwide Controlled Disbursement	See "Summary" page	10:00 PM	1	100%
0000-0020, 0119, 0800	Postal Money Orders	10:00 PM	1	100%
0000-0051	US Treasury	10:00 PM	1	100%
0000-9000	Savings Bonds	10:00 PM	1	100%
All others	Domestic Institutions	10:00 PM	1/2	95%/5%

*Deadlines are Eastern Standard Time

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Summary

JPMC Nationwide On Us RTs

0210-0002	0440-0003	0750-0001	1130-0767
0210-0012	0519-0036	0830-0013	1221-0002
0211-0036	0610-9238	1020-0101	1232-7197
0212-0233	0654-0013	1030-0064	1240-0154
0212-0271	0710-0001	1070-8955	2631-8986
0212-7272	0710-0077	1110-0061	2670-8413
0213-0046	0710-7452	1110-0115	3222-7162
0214-1063	0711-0026	1119-2186	3250-7076
0223-0017	0720-0032	1119-9377	
0280-0012	0740-0001	1130-0060	

JPMC Nationwide CD RTs

0213-0937	0441-1544	0724-1292
0220-0084	0652-0475	0759-0272
0311-0026	0719-2322	1113-0088

CHASE

Appendix 6

J.P. Morgan Access Technology Checklist

J.P. Morgan Access® Online Technology Checklist

J.P.Morgan

Refer to this checklist for system recommendations to ensure the best performance using J.P. Morgan Access.

For optimal system performance, we suggest using a certified browser listed below.

Requirements for Optimal Performance — Valid as of: September 2025

Operating System & Browser Recommendations

For applications launched from Access Online "Homepage":

Recommended: Microsoft Edge™ and Windows® 10

Application	Windows® 10			Windows® 11			Apple® MacOS® 14, 15
	Chrome™ v121 to 132	Firefox® v121 to 134	Microsoft Edge™ v121 to 132	Chrome™ v124 to 132	Firefox® v125 to 134	Microsoft Edge™ v124 to 132	Safari® v18
Broaden Search & Inquiries	√	√	√	√	√	√	√
Access Manager	√	√	√	√	√	√	√
Analytics	√	√	√	√	√	√	√
Login & Authentication	√	√	√	√	√	√	√
Dashboard & Help	√	√	√	√	√	√	√
Liquidity Solutions	√	√	√	√	√	√	√
TS Payments	√	√	√	√	√	√	√
ITC	√	√	√	√	√	√	√
Reporting & Statements	√	√	√	√	√	√	√
Statement Center	√	√	√	√	√	√	
Virtual Assistant	√	√	√	√	√	√	√
Virtual Branch	√	√	√	√	√	√	√
Cash Flow Intelligence	Last Certified January 2024						
Digital Onboarding	Last Certified January 2024						
FX Access	Last Certified January 2024						
Checks	Last Certified January 2024						
eServe	Last Certified March 2023						
Access Insight	N/A						

For applications launched from Access Online "More Services":

Recommended: Microsoft Edge™ and Windows® 10

Application	Windows® 10			Windows® 11			Apple® MacOS® 12, 13,14		
	Chrome™ v121, 122, 123, 124, 125, 126, 127, 128	Firefox® v121, 122, 123, 124, 125, 126, 127, 128, 129	Microsoft Edge™ v121, 122, 123, 124, 125, 126, 127, 128	Chrome™ v124, 125, 126, 127, 128	Firefox® v125, 126, 127, 128, 129	Microsoft Edge™ v124, 125, 126, 127, 128	Safari® V17.6, 18.3[1]	Microsoft Edge™ v122, 123, 124[2]	Chrome™ v125, 126, 127[3]
Receivables Online & Remote Capture	V115 – 117	V114-117	V114-116	V113-116	V114-116	V112-115			
Host-to-Host Online	√	√	√	√	√	√	√	√	√
Global ACH (GACH)	√	√	√	√	√	√	√	√	√
ACH File Warehouse	**Last Certified January 2024**								
ACH Services U.S.									
Craton									
Continuous Linked Settlement									
Electronic Specialty Account Portal									
Counterparty Portal									
Trade Channel									
Healthcare Link									
Supply Chain Financing									
Virtual Account Management									

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J.P. Morgan Access® Online Technology Checklist

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Footnotes	1. Safari V18 certified on MacOS 15, 14, 13. 2. Edge v125, 126, 127 certified on MacOS 12 & 13 only. 3. Chrome v125, 126, 127 certified on MacOS 12 & 13 only.
Operating Systems & Browsers	Applications that do not have a current certification update may not be compatible with the following older versions: Outdated browser versions of Chrome v111 & older; Firefox v112 & older; Edge v111 & older; and Safari v14 & older are no longer supported for use with J.P. Morgan Access Online. You can still use Access, although you may have a suboptimal experience by using an outdated browser. Applications certified with the current cycle may not be compatible with the following versions: Outdated browser versions of Chrome v120 & older; Firefox v120 & older; Edge v120 & older; and Safari v16 & older are no longer supported for use with J.P. Morgan Access Online. You can still use Access, although you may have a suboptimal experience by using an outdated browser. As of October 1, 2023, Windows 7 & 8.1 Operating System will no longer be supported by J.P. Morgan Access. Work with your 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. As of January 22, 2021, Microsoft Internet Explorer 11 browser is no longer 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. 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.
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 in. Work with your IT department to make the necessary adjustments.
Other Software	Compression software (e.g., WinZip®; SecureZIP for Windows) may be required to export reports and files. Microsoft Excel® 2013 for export of reports data using "CVS Unicode" format is recommended, including for Access Insight. **J.P. Morgan Insight is compatible with Microsoft Office 365 Excel on Windows 10 OS.**
Workstation	Memory: 4 GB RAM or higher is recommended, 2 GB RAM minimum. Disk Space: Recommended: 10 GB free space available. Monitor: 1280 x 1024 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. • J.P. Morgan strongly recommends that user workstations be regularly updated with operating system and browser security updates. • Complete regular virus scans.
Email Filtering	J.P. Morgan 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, ensure that your IT team configures your network proxy solution to allow access to the following domains: • *.jpmorgan.com • *.jpmorganaccess.com • *.jpmacontent.com • *.jpmorgan.bank.in
Transport Layer Security	Work with your IT department to ensure that your browser supports Transport Layer Security protocol v1.2 (TLS 1.2 or higher), or you may experience connectivity issues when logging in to J.P. Morgan Access Online.
Contact Support	For Local Help Desk numbers, click the "Contact Us" link on the J.P. Morgan Access Login page.

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Appendix 7

Resiliency Letter

Dear Valued Customer,

JPMorganChase's Framework to Achieve Firmwide Resiliency

JPMorganChase ("JPMC" or "the firm") is committed to providing high quality and operationally resilient products and services that support our customers, clients, and markets.

Our **Firmwide Resiliency Framework** is designed to work with our business, technology, and third party program strategies to enable the firm to prepare for, adapt to changing conditions and, to the extent practicable, withstand and recover rapidly and resume operations due to disruptions that may impact critical business functions and supporting assets (e.g., staff, technology, data, facilities and third party suppliers). The Firmwide Resiliency Framework covers the management of the products, services and internal activities of the firm that support customers, clients, and markets. An overview of our framework can be found on the next page.

The key points include:

- The Firmwide Resiliency Framework is managed in accordance with the firm's overall approach to Operational Risk Management including alignment with technology, information security, physical security, crisis management and third party oversight programs.
- The firm actively monitors threats which include major events and disruptions that may impact the firm and be driven by but not limited to cyber-attack, natural disasters, climate change, health emergencies, pandemic, civil unrest, or war. The firm conducts real-time monitoring of threats to protect customers, clients, employees and internal activities of the firm, and is flexible to adapt as situations evolve.
- The firm maintains an **Information Security Program**, which includes policies, standards, and capabilities to protect against information security risks. The Information Security Program is supported by global cyber security operations centers, providing follow-the-sun coverage, including dedicated staff that partner with government agencies and organizations to strengthen our safeguards as well as proactively respond to cyber threats.
- Additionally, the firm maintains a **Third Party Oversight (TPO) Program**, where various oversight processes are applied through all phases of the supplier engagement lifecycle. The scope and frequency of due diligence activities are commensurate with the level of risk and complexity of the third party supplier relationship and include reviews of supplier cybersecurity and resiliency capabilities. The TPO Program is integrated with key advisory functions, including the Resiliency and Information Security Programs to provide coverage against potential risks.

We value the relationships we have built with our customers and strive to maintain and enhance them every day. Should you have any questions regarding this letter or our resiliency framework in general, please contact your JPMC representative.

Thank you for your continued confidence in JPMorganChase.



Dan Castle
Managing Director
Firmwide Resiliency Office



JF Legault
Managing Director
Cyber & Technology Controls



Jim M. Connell
Managing Director
Global Supplier Services

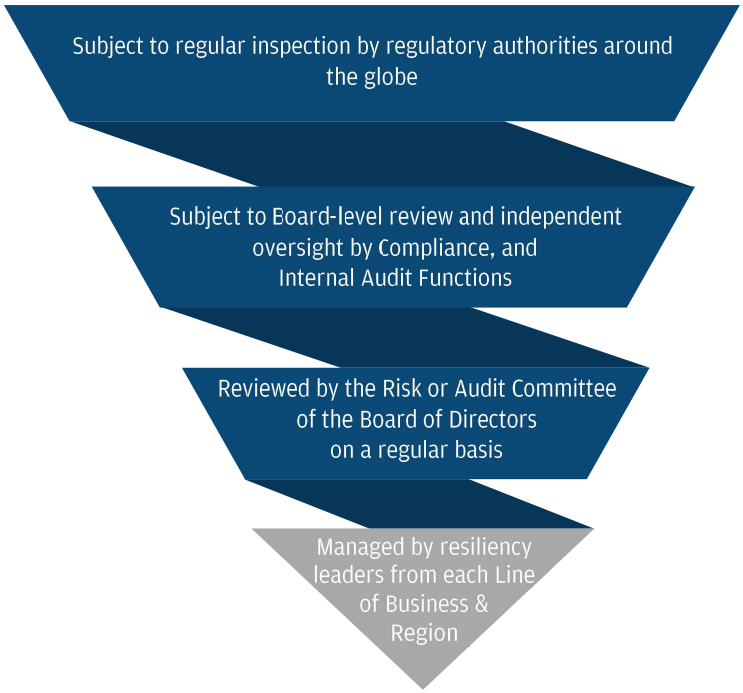
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JPMorganChase's Framework to Achieve Firmwide Resiliency

Our **Firmwide Resiliency Framework** is designed to work with our business, technology and third-party strategies and covers the management of the products, services and internal activities of the firm that support customers, clients and markets.

- The **Firmwide Resiliency Framework** and **Resiliency risks are proactively managed** in accordance with the firm's overall approach to Operational Risk Framework and incorporate appropriate procedures and controls.
- **Management are engaged** on the firm's appetite for resiliency risk as well as program strategy, leadership and oversight.
- **Firmwide Resiliency Policy and Business Resiliency Standard** requires all activities of the firm to maintain resiliency plans and test recovery strategies that support the ability to recover, with elevated focus and requirements for Essential Services and their supporting Critical Point of Failure assets.
- Developing and maintaining **operationally resilient plans.**
- **Training our workforce on their role in resiliency scenarios**

Firmwide Resiliency Framework Governance



The following are the three core pillars upon which our firm has built and maintained a resilient

Resiliency Planning	Resiliency Testing and Exercises	Crisis and Incident Management Processes
✓ **Lines of Business and Corporate Functions determine the relative criticality of the firm's activities** and organize them into Business Resiliency Plans	The firm regularly tests the effectiveness of the resiliency framework by:	✓ **Processes exist to enable efficient, effective, and timely response** to incidents of varying severity and types
✓ **Business Resiliency plans analyze potential harm and assess impacts** to determine asset dependencies and recovery objectives, and identify strategies to recover activities in the event of asset disruptions	✓ **Conducting simulation exercises, recovery strategy tests for loss of an asset and asset resiliency tests** to validate that resiliency plans are executable and appropriate for a range of relevant disruption scenarios	✓ **Resilient firmwide notification tools** are used internally to communicate in crises
✓ **Quality reviews and audit assessments** are completed and, where necessary, plans are refined	✓ **Executing enhanced resiliency testing for Essential Services and assets** (e.g., people, technology, third party suppliers) on a risk-based approach	✓ **Escalation processes are in place** and routinely tested in real world events
✓ Management reviews and approves the plans, at a minimum, annually	✓ **Escalating to firm's senior management** across business and technology functions, as appropriate	✓ **Initiatives** are developed to identify, assess, and manage business interruption and public safety risks
	✓ **Participating in relevant market-wide** and industry-sponsored exercises	✓ **After action reviews** are undertaken to ensure procedures and resiliency capabilities are continually enhanced

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Appendix 8

ARP Issue File Layout Sample

ARP STANDARD INPUT & OUTPUT SPECIFICATIONS

JPMorganChase

POSITION	SIZE	DATA ELEMENT	FIELD TYPE	FORMAT/JUSTIFICATION	COMMENTS
1	1	Record Type	Alpha	One character field which identifies the item type as specified to the right	**Input codes** - I = issues , S = stopped items, V = void or cancel items **Output codes -** P = paid items, R = reconciled items, O = outstanding items, S = stopped items, V = void or cancel items, C = miscellaneous credit item, D = miscellaneous debit item
2	1	Filler	Alpha	Spaces	
3 - 22	20	Account Number	Numeric	Right Justified/Zero Filled	The account number field should contain the JPMorgan Chase supplied number associated with the account.
23	1	Filler	Alpha	Spaces	
24 - 41	18	Serial/Check Number	Numeric	Right Justified/Zero Filled	This field has been maximized to 18 digits for future growth. The current ARP system supports serial numbers up to 10 digits in length. The remaining 8 digits should contain zeros.
42	1	Filler	Alpha	Spaces	
43 - 60	18	Amount	Numeric - 2 Decimal Places	Right Justified/Zero Filled 9(16)V99	The amount field should not contain signed data or decimal points. This field has been maximized to 18 digits for future growth. The current check processing system supports amount up to 10 digits in length. The 8 digits should contain zeros.
61	1	Filler	Alpha	Spaces	
62 - 69	8	Issue Date	Numeric	YYYYMMDD	The issue date field is used only on input files or output file that are processed as a full reconcilement.
70	1	Filler	Alpha	Spaces	
71 - 78	8	Paid Date	Numeric	YYYYMMDD	The paid date field is used only with the output files. *Input files should contain spaces in this field.
79	1	Filler	Alpha	Spaces	
80 - 94	15	Additional Data	Alpha-Numeric	Content Specific	The addl data field is an optional field used by both input and output files. It can contain payee information or other important data. *if the field is not used it should contain spaces.
95-144	50	Expanded Additional Data (Payee Name)	Alpha-Numeric	Content Specific	The expanded additional data field is an optional field used by both input and output files. It can be used for customer that want more than 15 characters of additional data on their output files(not reports). Payee Name data is placed in these positions for interrogation/verification. *If the field is not used is should contain spaces.
145-194	50	2nd Payee Name	Alpha-Numeric	Content Specific	The 2nd payee name field is an optional field used by input files only. It can be used for customer that want to use a second payee name. The 2nd Payee Name data is placed in these positions for interrogation/verification. *If the field is not used is should contain spaces.
195-200	6	Filler	Alpha	Spaces	

SAMPLE LAYOUT (RECORD LENGTH 200) NOTE: 200 Record length is for the Input Only to accommodate Payee Name - Output length is 150 and will not contain Payee Name

```
         1         2         3         4         5         6         7         8         9         0         1         2         3         4         5         6         7         8         9         0
12345678901234567890123456789012345678901234567890123456789012345678901234567890123456789012345678901234567890123456789012345678901234567890123456789012345678901234567890
--------------------------------------------------------------------------------------------------------------------------------- ----------------------------------------------------------------------------------------------------------------------------------
P 00000000000123456789 000000001122334455 000000000000500000 20030514 20030525 Additional DataPAYEE NAME LINE 1 UP TO 50 CHARACTERS FIELD ENDINGPAYEE NAME LINE 2 UP TO 50 CHARACTERS FIELD ENDING
P 00000000000123456789 000000001122334456 000000000000500000 20030514 20030525 Additional DataPAYEE NAME LINE 1 UP TO 50 CHARACTERS FIELD ENDINGPAYEE NAME LINE 2 UP TO 50 CHARACTERS FIELD ENDING
P 00000000000123456789 000000001122334457 000000000000500000 20030514 20030525 Additional DataPAYEE NAME LINE 1 UP TO 50 CHARACTERS FIELD ENDINGPAYEE NAME LINE 2 UP TO 50 CHARACTERS FIELD ENDING
P 00000000000123456789 000000001122334458 000000000000500000 20030514 20030525 Additional DataPAYEE NAME LINE 1 UP TO 50 CHARACTERS FIELD ENDINGPAYEE NAME LINE 2 UP TO 50 CHARACTERS FIELD ENDING

        ACCOUNT             SERIAL             AMOUNT      ISSUE     PAID     ADDL DATA    PAYEE NAME LINE 1                          PAYEE NAME LINE 2
```

Special Notes:

* Some of the numeric fields may be larger than your system can support. As long as the data ends in the proper position, JPMC should be able to read the data.
* All numeric values should be right justified and zero filled.

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Appendix 9

Sample Implementation Schedule

ID	% Complete	Task Name	Resource Names	Duration
0	**0%**	**Client Implementation Plan**		**153 days**
1	**0%**	**Initiation**		**3 days**
2	0%	Review initial project scope	JPMorgan	1 day
3	0%	Schedule Kick-off Call	JPMorgan	2 days
4	**0%**	**Planning**		**6 days**
5	**0%**	**Conduct Project Kick-off Call**		**1 day**
6	0%	Define and confirm project scope	JPMorgan,Client	1 day
7	0%	Review and confirm project timeline	JPMorgan,Client	1 day
8	0%	Review KYC requirements	JPMorgan,Client	1 day
9	0%	Review documentation requirements	JPMorgan,Client	1 day
10	**0%**	**Gather Product Requirement Information**		**5 days**
11	0%	Provide/Review product requirements	JPMorgan	1 day
12	0%	Complete/confirm detailed product requirements	JPMorgan,Client Primary Contact	4 days
13	**0%**	**Execution**		**137 days**
14	**0%**	**Account Opening**		**14 days**
105	**0%**	**US Account Opening**		**14 days**
106	**0%**	**Know Your Customer (KYC) Approval**		**12 days**
107	0%	Complete and return KYC requirements	Client Primary Contact	2 days
108	0%	Complete KYC Approval	JPMorgan	10 days
109	**0%**	**Complete Account/Product Documentation**		**8 days**
110	0%	Provide account/product documentation requirements	JPMorgan	1 day
111	0%	Complete and return account/product documentation	Client Signers	5 days
112	0%	Review and process account/product documents	JPMorgan	2 days
113	**0%**	**Account Opening**		**2 days**
114	0%	Open account(s) and provide account information	JPMorgan	2 days
115	**0%**	**Product Documentation (Incremental Only - Adding product to existing accounts)**		**8 days**
120	**0%**	**Product & Service Setup**		**136 days**
143	**0%**	**JPMorgan Access - New Profile Setup (Account Transfer, ACH, Reporting, Wires, Statements)**		**21 days**

ID	% Complete	Task Name	Resource Names	Duration
144	0%	Create new Access profile and add core products (Account Transfer, ACH, Reporting, Wires, Statements)	JPMorgan	10 days
145	0%	Order Hard tokens for Security Administrators (if applicable)	JPMorgan	2 days
146	0%	Security Administrators Log onto JPMorgan Access	Client Security Administrators	2 days
147	0%	Entitle Access users	JPMorgan,Client Security Administrators	3 days
306	**0%**	**JPMorgan Access Checks**		**31 days**
307	0%	Add Checks product to accounts (Positive Pay, ACH Filter, Inquiry/Stop/Photo, etc.)	JPMorgan	3 days
308	0%	Entitle Users	Client Security Administrators	2 days
313	**0%**	**ACH Transaction Blocking**		**28 days**
314	0%	Gather any allowable ACH Company IDs	Client Primary Contact	2 days
315	0%	Create Blocking Profile(s)	Client Checks Users	2 days
316	**0%**	**Positive Pay**		**18 days**
317	0%	Create Email Notification Groups	Client Checks Users	2 days
318	**0%**	**MICR & Payee Verification Testing**		**13 days**
319	0%	Provide MICR Specification Checklist & Testing Instructions	JPMorgan	1 day
320	0%	Provide Positive Pay and Payee Name Verification (PVE) Testing Instructions	JPMorgan	1 day
321	0%	Order Check Stock (if applicable)	Client Primary Contact	5 days
322	0%	Send batch of test checks to JPMorgan	Client Primary Contact	5 days
323	0%	Perform MICR and Payee Verification Testing and provide feedback	JPMorgan	2 days
324	**0%**	**Positive Pay & Payee Name Verification Activation**		**3 days**
325	0%	Submit First Check Issue File in Production	Client Checks Users	1 day
326	0%	Confirm Receipt of Production Check Issue File	JPMorgan	1 day
327	0%	Activate Positive Pay service and Payee Verification	Client Checks Users	2 days
340	~~0%~~	~~Check Transmission Setup~~		~~82 days~~
341	~~0%~~	~~Engage technical resources for technical setup and testing~~	~~JPMorgan,Client Primary Contact~~	~~3 days~~
342	~~0%~~	~~Transmit Test Check Issue File to JPMorgan~~	~~Client Technical Contact~~	~~2 days~~
343	~~0%~~	~~Provide Test Feedback~~	~~JPMorgan~~	~~1 day~~
344	~~0%~~	~~Provide Test Check Paid and/or Image File (if applicable)~~	~~JPMorgan~~	~~2 days~~

ID	% Complete	Task Name	Resource Names	Duration
345	0%	Perform Additional Testing (if applicable)	Client Technical Contact	2 days
346	0%	Sign-off on File Testing	JPMorgan,Client Primary Contact,Client Technical Contact	1 day
347	0%	Move Check transmissions into production	JPMorgan	5 days
348	0%	Submit First Check Issue File in Production	Client Technical Contact	1 day
349	0%	Activate Positive Pay Service and Payee Verification (if applicable)	Client Checks Users	2 days
350	0%	Confirm Receipt of Production Check Issue File	Client,JPMorgan	2 days
391	**0%**	**ACH Receiver Services/eLockbox**		**123 days**
392	0%	Secure Technical Resources for setup and testing	JPMorgan,Client Primary Cont	5 days
393	0%	Finalize setup details & review ACH file specifications	JPMorgan,Client Technical Co	14 days
394	0%	Complete custom programming for ACH Receiver Services (if applicable)	JPMorgan	20 days
395	0%	Provide test data	Client Primary Contact	5 days
396	0%	Create and send test file via connectivity	JPMorgan	5 days
397	0%	Test file and provide feedback	Client Technical Contact	5 days
398	0%	Sign-off on file testing	JPMorgan,Client Primary Cont	1 day
399	0%	Test connectivity in production environment	JPMorgan,Client Technical Co	2 days
400	0%	Activate ACH Receiver Service in production	JPMorgan	21 days
401	0%	Transmit Production Verification Testing (PVT) ACH File	Client Primary Contact	2 days
402	0%	Confirm receipt of PVT file	JPMorgan	50 days
507	**0%**	**Cash Vault Services**		**6 days**
508	0%	Setup Cash Vault Services	JPMorgan	1 day
509	0%	Order Supplies	Client Primary Contact	5 days
510	0%	Provide Client with VRU or Web Instructions (if applicable)	JPMorgan	2 days
624	**0%**	**End of Day Investment Sweep**		**5 days**
625	0%	Setup end of day investment sweep	JPMorgan	5 days
878	**0%**	**Host-to-Host Direct Transmission (Reporting)**		**48 days**
879	0%	Create New File Locator ID	JPMorgan	1 day
880	0%	Add account(s) to File Locator ID	JPMorgan	1 day
881	**0%**	**H2H Direct Transmission Testing**		**46 days**
882	0%	Engage technical resources for technical setup and testing	JPMorgan,Client Primary Cont	3 days

ID	% Complete	Task Name	Resource Names	Duration
883	0%	Send Test File	JPMorgan	5 days
884	0%	Confirm File Received & Sign off on testing	Client Technical Contact	5 days
885	0%	Move into Production	JPMorgan	5 days
886	0%	Transmit First Production File	JPMorgan	1 day
887	0%	Confirm Receipt of First Production File	Client Technical Contact	1 day
952	**0%**	**Lockbox**		**109 days**
953	**0%**	**Wholesale Lockbox Setup with Receivables Online**		**7 days**
954	0%	Reserve lockbox location and number	JPMorgan	1 day
955	0%	Open lockbox	JPMorgan	5 days
956	0%	Create new Receivables Online portal	JPMorgan	5 days
957	0%	Complete user and entitlement setup for Receivables Edge	Client Security Administrators	1 day
963	**0%**	**Consolidated Receivables**		**5 days**
964	0%	Establish Consolidated Receivables	JPMorgan	5 days
986	**0%**	**Remote Lockbox Deposit**		**11 days**
987	0%	Setup remote lockbox deposit	JPMorgan	5 days
988	0%	Order Scanner Equipment from Vendor	Client Primary Contact	1 day
989	0%	Complete Scanner & Software Installation	Client Technical Contact	5 days
990	~~0%~~	~~Remote Deposit Capture (RDC)~~		~~76 days~~
991	~~0%~~	~~Provide Scanner Comparison Guide~~	~~JPMorgan~~	~~1 day~~
992	~~0%~~	~~Order scanner from vendor~~	~~Client Primary Contact~~	~~1 day~~
993	~~0%~~	~~Reserve RDC number~~	~~JPMorgan~~	~~2 days~~
994	~~0%~~	~~Add RDC to account(s)/profile~~	~~JPMorgan~~	~~5 days~~
995	~~0%~~	~~Complete scanner & software Installation~~	~~Client Technical Contact~~	~~3 days~~
996	**0%**	**Wholesale Transmission Setup**		**103 days**
997	0%	Engage technical resources for technical setup and testing	JPMorgan,Client Primary Cont	2 days
998	0%	Review and approve requirements document	Client Primary Contact,Client	5 days
999	0%	Review and approve file format	Client Primary Contact,Client	3 days
1000	0%	Provide sample test documents	Client Primary Contact	5 days
1001	**0%**	**Obtain Approvals (if needed)**		**5 days**
1002	0%	Obtain non-standard approvals	JPMorgan	5 days
1003	0%	Obtain approval for custom coding	JPMorgan,Client Technical Co	5 days

ID	% Complete	Task Name	Resource Names	Duration
1004	0%	Submit programming request	JPMorgan	3 days
1005	0%	Transmission Development - Standard	JPMorgan	20 days
1006	0%	Transmission Development - Custom Coding (additional timeframe if applicable)	JPMorgan	25 days
1007	**0%**	**Cycle 1 Testing**		**10 days**
1008	0%	Create & provide test file #1	JPMorgan	5 days
1009	0%	Test File and Provide Feedback	Client Primary Contact,Client	5 days
1010	**0%**	**Cycle 2 Testing (If needed)**		**10 days**
1011	0%	Create & provide test file #2	JPMorgan	5 days
1012	0%	Test File and Provide Feedback	Client Primary Contact,Client	5 days
1013	**0%**	**Cycle 3 Testing (If needed)**		**10 days**
1014	0%	Create & provide test file #3	JPMorgan	5 days
1015	0%	Test File and Provide Feedback	Client Primary Contact,Client	5 days
1016	0%	Sign-off on File Testing	JPMorgan,Client Technical Co	1 day
1017	0%	Move to production	JPMorgan	10 days
1018	0%	Transmit First Production Lockbox File	JPMorgan	1 day
1019	0%	Confirm Receipt of Production Lockbox File	Client Technical Contact	1 day
1139	**0%**	**Connectivity**		**26 days**
1194	**0%**	**H2H**		**26 days**
1195	**0%**	**Test Environment**		**14 days**
1196	0%	Engage connectivity resource	JPMorgan	3 days
1197	0%	Provide test keys	Client Technical Contact	1 day
1198	0%	Establish & Test UAT connectivity	JPMorgan	10 days
1199	**0%**	**Production Environment**		**12 days**
1200	0%	Provide production keys	Client Technical Contact	3 days
1201	0%	Complete H2H Security Administrator key sign off	JPMorgan,Client Signers	3 days
1202	0%	Send keys/certificates to IMSD for approval	JPMorgan	1 day
1203	0%	IMSD review & approval of keys/certificates	JPMorgan	5 days
1212	**0%**	**Training**		**14 days**
1213	**0%**	**Security Admininistrator**		**4 days**
1218	**0%**	**Product Specific**		**14 days**
1237	**0%**	**Closure**		**12 days**

ID	% Complete	Task Name	Resource Names	Duration
1238	0%	Monitor Services During Production Verification Period	JPMorgan	10 days
1239	0%	Transition to Service/ Production Handover	JPMorgan	1 day
1240	0%	Complete Project	JPMorgan	1 day

Start	Finish	Predecessors
Wed 11/12/2	**Fri 6/12/26**	
Wed 11/12/25	**Fri 11/14/25**	
Wed 11/12/25	Wed 11/12/25	
Thu 11/13/25	Fri 11/14/25	2
Mon 11/17/25	**Mon 11/24/25**	
Mon 11/17/25	**Mon 11/17/25**	
Mon 11/17/25	Mon 11/17/25	3
Mon 11/17/25	Mon 11/17/25	3
Mon 11/17/25	Mon 11/17/25	3
Mon 11/17/25	Mon 11/17/25	3
Tue 11/18/25	**Mon 11/24/25**	
Tue 11/18/25	Tue 11/18/25	6
Wed 11/19/25	Mon 11/24/25	11
Tue 11/18/25	**Wed 5/27/26**	
Tue 11/18/25	**Fri 12/5/25**	
Tue 11/18/25	**Fri 12/5/25**	
Tue 11/18/25	**Wed 12/3/25**	
Tue 11/18/25	Wed 11/19/25	8
Wed 11/19/25	Wed 12/3/25	107
Tue 11/18/25	**Thu 11/27/25**	
Tue 11/18/25	Tue 11/18/25	9
Wed 11/19/25	Tue 11/25/25	110
Wed 11/26/25	Thu 11/27/25	111
Wed 12/3/25	**Fri 12/5/25**	
Wed 12/3/25	Fri 12/5/25	108,119
Tue 11/18/25	**Thu 11/27/25**	
Wed 11/19/25	**Wed 5/27/26**	
Fri 12/5/25	**Mon 1/5/26**	

Start	Finish	Predecessors
Fri 12/5/25	Fri 12/19/25	14,115
Fri 12/19/25	Tue 12/23/25	144
Tue 12/23/25	Thu 12/25/25	145
Wed 12/31/25	Mon 1/5/26	1213
Wed 11/19/25	**Wed 12/31/25**	
Fri 12/19/25	Wed 12/24/25	144,10,14,115
Wed 12/24/25	Fri 12/26/25	307
Wed 11/19/25	**Fri 12/26/25**	
Wed 11/19/25	Thu 11/20/25	11
Wed 12/24/25	Fri 12/26/25	307
Fri 12/5/25	**Wed 12/31/25**	
Wed 12/24/25	Fri 12/26/25	307
Fri 12/5/25	**Wed 12/24/25**	
Fri 12/5/25	Mon 12/8/25	03,88,73,28,43,
Fri 12/5/25	Mon 12/8/25	03,88,73,28,43,
Mon 12/8/25	Mon 12/15/25	319,320
Mon 12/15/25	Mon 12/22/25	321
Mon 12/22/25	Wed 12/24/25	322
Fri 12/26/25	**Wed 12/31/25**	
Fri 12/26/25	Mon 12/29/25	317,318
Mon 12/29/25	Tue 12/30/25	325
Mon 12/29/25	Wed 12/31/25	325
~~Wed 12/24/25~~	~~Fri 4/17/26~~	
~~Wed 12/24/25~~	~~Mon 12/29/25~~	~~307~~
~~Tue 3/31/26~~	~~Thu 4/2/26~~	~~341,1190,1198~~
~~Thu 4/2/26~~	~~Fri 4/3/26~~	~~342~~
~~Thu 4/2/26~~	~~Mon 4/6/26~~	~~342~~

Start	Finish	Predecessors
~~Mon 4/6/26~~	~~Wed 4/8/26~~	~~343,344~~
~~Mon 4/6/26~~	~~Tue 4/7/26~~	~~342,343,344~~
~~Tue 4/7/26~~	~~Tue 4/14/26~~	~~346~~
~~Tue 4/14/26~~	~~Wed 4/15/26~~	~~347~~
~~Wed 4/15/26~~	~~Fri 4/17/26~~	~~348~~
~~Wed 4/15/26~~	~~Fri 4/17/26~~	~~348~~
Fri 12/5/25	**Wed 5/27/26**	
Fri 12/5/25	Fri 12/12/25	04,89,74,29,44,
Fri 12/12/25	Thu 1/1/26	392
Thu 1/1/26	Thu 1/29/26	393
Thu 1/29/26	Thu 2/5/26	394,393
Thu 2/5/26	Thu 2/12/26	395,1187,1195
Thu 2/5/26	Thu 2/12/26	395
Thu 2/12/26	Fri 2/13/26	397
Fri 2/13/26	Tue 2/17/26	398,1191,1199
Fri 2/13/26	Mon 3/16/26	398
Mon 3/16/26	Wed 3/18/26	400
Wed 3/18/26	Wed 5/27/26	401
Fri 12/5/25	**Mon 12/15/25**	
Fri 12/5/25	Mon 12/8/25	04,89,74,29,44,
Mon 12/8/25	Mon 12/15/25	508
Mon 12/8/25	Wed 12/10/25	508
Fri 12/5/25	**Fri 12/12/25**	
Fri 12/5/25	Fri 12/12/25	04,89,74,29,44,
Fri 12/5/25	**Wed 2/11/26**	
Fri 12/5/25	Mon 12/8/25	04,89,74,29,44,
Mon 12/8/25	Tue 12/9/25	879
Tue 12/9/25	**Wed 2/11/26**	
Tue 12/9/25	Fri 12/12/25	880

Start	Finish	Predecessors
Tue 1/20/26	Tue 1/27/26	882,1190,1198
Tue 1/27/26	Tue 2/3/26	883
Tue 2/3/26	Tue 2/10/26	884
Tue 2/10/26	Wed 2/11/26	885,1191,1199
Tue 2/10/26	Wed 2/11/26	885
Fri 12/19/25	**Thu 5/21/26**	
Fri 12/19/25	**Tue 12/30/25**	
Fri 12/19/25	Mon 12/22/25	10,14,115,144
Mon 12/22/25	Mon 12/29/25	954
Mon 12/22/25	Mon 12/29/25	954
Mon 12/29/25	Tue 12/30/25	956
Mon 12/29/25	**Mon 1/5/26**	
Mon 12/29/25	Mon 1/5/26	955
Mon 12/22/25	**Tue 1/6/26**	
Mon 12/22/25	Mon 12/29/25	985
Mon 12/29/25	Tue 12/30/25	987
Tue 12/30/25	Tue 1/6/26	988
~~Wed 11/12/25~~	~~Wed 2/25/26~~	
~~Wed 11/12/25~~	~~Wed 11/12/25~~	
~~Thu 11/13/25~~	~~Thu 11/13/25~~	~~991~~
~~Wed 2/11/26~~	~~Fri 2/13/26~~	~~04,89,74,29,44,~~
~~Fri 2/13/26~~	~~Fri 2/20/26~~	~~993,144~~
~~Fri 2/20/26~~	~~Wed 2/25/26~~	~~994~~
Mon 12/29/25	**Thu 5/21/26**	
Mon 12/29/25	Wed 12/31/25	955,979
Wed 12/31/25	Wed 1/7/26	997
Wed 12/31/25	Mon 1/5/26	997
Wed 12/31/25	Wed 1/7/26	997
Wed 1/7/26	**Wed 1/14/26**	
Wed 1/7/26	Wed 1/14/26	998,999
Wed 1/7/26	Wed 1/14/26	998,999

Start	Finish	Predecessors
Wed 1/14/26	Mon 1/19/26	1002,1003
Mon 1/19/26	Mon 2/16/26	1004
Mon 2/16/26	Mon 3/23/26	1005
Mon 3/23/26	**Mon 4/6/26**	
Mon 3/23/26	Mon 3/30/26	1006,1005
Mon 3/30/26	Mon 4/6/26	1008
Mon 4/6/26	**Mon 4/20/26**	
Mon 4/6/26	Mon 4/13/26	1009
Mon 4/13/26	Mon 4/20/26	1011
Mon 4/20/26	**Mon 5/4/26**	
Mon 4/20/26	Mon 4/27/26	1012
Mon 4/27/26	Mon 5/4/26	1014
Mon 5/4/26	Tue 5/5/26	1009,1012,1015
Tue 5/5/26	Tue 5/19/26	1016
Tue 5/19/26	Wed 5/20/26	1017
Wed 5/20/26	Thu 5/21/26	1018
Wed 12/31/25	**Thu 2/5/26**	
Wed 12/31/25	**Thu 2/5/26**	
Wed 12/31/25	**Tue 1/20/26**	
Wed 12/31/25	Mon 1/5/26	1,882,889,945,
Mon 1/5/26	Tue 1/6/26	1196
Tue 1/6/26	Tue 1/20/26	1197
Tue 1/20/26	**Thu 2/5/26**	
Tue 1/20/26	Fri 1/23/26	1190,1198
Fri 1/23/26	Wed 1/28/26	1200
Wed 1/28/26	Thu 1/29/26	1201
Thu 1/29/26	Thu 2/5/26	1202
Fri 12/19/25	**Thu 1/8/26**	
Thu 12/25/25	**Wed 12/31/25**	
Fri 12/19/25	**Thu 1/8/26**	
Wed 5/27/26	**Fri 6/12/26**	

Start	Finish	Predecessors	8 2034 2084 2134
Wed 5/27/26	Wed 6/10/26	120	
Wed 6/10/26	Thu 6/11/26	1238	
Thu 6/11/26	Fri 6/12/26	1239	

Appendix 10

Pro Forma

Pricing quoted herein is valid for 120 days from the date of this presentation

CHASE

Pro Forma Analysis

November 2025

Customer: City of American Canyon **ECR Rate: 0.8400%**

Balance Analysis *

Average Ledger Balance			$3,421,000.00
Less Average Float			$85,525.00
Average Collected Balance			$3,335,475.00
Less Reserve Requirement	Rate	0.00%	$0.00
Average Available Balance			$3,335,475.00
Less Balance Required			$3,348,397.02
Net Available Balance			-$12,922.02
Earnings Credit Allowance	Rate	0.8400%	$2,302.85
Total Charge For Services			$2,311.77
Net Credit Amount			-$8.92
	Service Charge Amount:		$8.92

Service Analysis *

Service Description	Number of Units	Unit Price	Charge For Service	Balance Required
ACCOUNT SERVICES				
ACCOUNT MAINTENANCE	2	$25.0000	$50.00	$72,420.63
AUDIT CONFIRMATIONS	0	$20.0000	$0.00	$0.00
OD INTRADAY ITEM PAID	0	$34.0000	$0.00	$0.00
CREDIT POSTED- ELECTRONIC	324	$0.2500	$81.00	$117,321.43
DEBIT POSTED - ELECTRONIC	4	$0.2000	$0.80	$1,158.73
CASH CONCENTRATION MAINTMASTER	0	$30.0000	$0.00	$0.00
CASH CONCENTRATION MAINT SUB	0	$15.0000	$0.00	$0.00
Subtotal			$131.80	$190,900.79
AUTOMATED CLEARING HOUSE				
ACH MAINTENANCE	0	$30.0000	$0.00	$0.00
CREDIT ORIGINATED	0	$0.1400	$0.00	$0.00

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Service Analysis *

	Service Description	Number of Units	Unit Price	Charge For Service	Balance Required
	DEBIT ORIGINATED	0	$0.1400	$0.00	$0.00
	DELETION / REVERSAL - MANUAL	0	$10.0000	$0.00	$0.00
**	ACH IMPLEMENTATION-DIRECT SEND	0	$500.0000	$0.00	$0.00
	CREDIT RECEIVED	322	$0.1000	$32.20	$46,638.89
	DEBIT RECEIVED	0	$0.1000	$0.00	$0.00
	RETURN ITEM	1	$1.0000	$1.00	$1,448.41
	NOTIFICATION OF CHANGE	0	$3.0000	$0.00	$0.00
	RETURN NOTIFICATION - ONLINE	1	$0.0000	$0.00	$0.00
	NOTIF OF CHANGE - ONLINE	0	$0.3500	$0.00	$0.00
	ELOCKBOX FILE PROCESSING	0	$10.0000	$0.00	$0.00
	CREDIT ORIGINATED - JPM ACCESS	624	$0.1000	$62.40	$90,380.95
	DEBIT ORIGINATED - JPM ACCESS	1	$0.1000	$0.10	$144.84
	JPM ACCESS ACH MAINTENANCE	2	$10.0000	$20.00	$28,968.25
	ELOCKBOX RETURN - ELECTRONIC	0	$2.5000	$0.00	$0.00
	ELOCKBOX NOC - ELECTRONIC	0	$2.5000	$0.00	$0.00
	DELETION / REVERSAL - ELEC	0	$5.0000	$0.00	$0.00
	ACH BATCH/FILE PROCESSED	0	$20.0000	$0.00	$0.00
	ADDENDA RECORD ORIGINATED	0	$0.1000	$0.00	$0.00
	NOTIF OF CHANGE - EMAIL	0	$1.7500	$0.00	$0.00
	RETURN NOTIFICATION - EMAIL	0	$0.5000	$0.00	$0.00
	TRANSACTION BLOCK MAINTENANCE	2	$0.0000	$0.00	$0.00
	ACH TRANS BLOCK AUTHORIZED ID	1	$0.0000	$0.00	$0.00
**	ELOCKBOX IMPLEMENTATION	0	$1,000.0000	$0.00	$0.00
	ELOCKBOX MAINTENANCE	0	$100.0000	$0.00	$0.00
	ELOCKBOX TRANSACTION RECEIVED	0	$100.0000	$0.00	$0.00
	ELOCKBOX ADDENDA RECEIVED	0	$0.0200	$0.00	$0.00
	ELOCKBOX TRN REPAIR MAINT	0	$95.0000	$0.00	$0.00
	ELOCKBOX TRN REPAIR ITEM EDIT	0	$0.5000	$0.00	$0.00
**	ACH SOFTWARE CUSTOMIZATION	1	$0.0000	$0.00	$0.00
	TRANSACTION SUMMARY REPORT	0	$10.0000	$0.00	$0.00
	ACH ORIGINATED SAME DAY CREDIT	0	$0.5000	$0.00	$0.00
	ACH ORIGINATED SAME DAY DEBIT	0	$0.5000	$0.00	$0.00
	ACH ONLINE SAME DAY DEBIT	0	$0.7500	$0.00	$0.00
	Subtotal			$115.70	$167,581.35

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Service Analysis *

	Service Description	Number of Units	Unit Price	Charge For Service	Balance Required
BAI/SWIFT/ISO REPORTING					
**	DT FILE IMPLEMENTATION FEE	0	$1,000.0000	$0.00	$0.00
	H2H FILES TRANSMITTED OVER 67	0	$0.0000	$0.00	$0.00
	H2H CURRENT DAY MONTHLY SVC	0	$150.0000	$0.00	$0.00
	H2H ACCOUNTS REPORTED	0	$75.0000	$0.00	$0.00
	H2H CHECK ITEMS REPORTED	0	$0.1500	$0.00	$0.00
	H2H TRANS DETAIL REPORTED	0	$0.1500	$0.00	$0.00
	H2H NON-CHECK ITEMS REPORTED	0	$0.1500	$0.00	$0.00
	Subtotal			$0.00	$0.00
BALANCE BASED CHARGES					
	BALANCE BASED CHARGES	1	$365.5300	$365.53	$529,438.29
	Subtotal			$365.53	$529,438.29
BANKING CENTER SERVICES					
	BRANCH CREDITS POSTED	0	$2.0000	$0.00	$0.00
	BRANCH DEPOSIT IN NON STD BAG	0	$0.0000	$0.00	$0.00
	BRANCH DEPOSIT ADJUSTMENT	0	$0.0000	$0.00	$0.00
	NIGHT DROP CASH VERIFICATION	0	$0.0000	$0.00	$0.00
	TELLER LINE CASH VERIFICATION	0	$0.0000	$0.00	$0.00
	Subtotal			$0.00	$0.00
DEPOSITORY SERVICES					
	CHECK DEPOSITED-ON US	0	$0.2000	$0.00	$0.00
	CHECK DEPOSITED-TRANSIT	0	$0.2700	$0.00	$0.00
	REMOTE DEPOSIT CAPTURE ITEM	1,336	$0.1500	$200.40	$290,261.90
	REMOTE DEPOSIT CAPTURE MAINT	2	$20.0000	$40.00	$57,936.51
	CREDITS POSTED	114	$1.0000	$114.00	$165,119.05
	RETURN ITEM	2	$0.0000	$0.00	$0.00
	RETURN - EMAIL NOTIFICATION	0	$1.0000	$0.00	$0.00
	Subtotal			$354.40	$513,317.46
DISBURSEMENT SERVICES					
	CHECK CASHING NON-ACCT HOLDER	0	$8.0000	$0.00	$0.00
	STOP PAYMENT - MANUAL	0	$30.0000	$0.00	$0.00
	STOP PAYMENT AUTOMATIC RENEWAL	0	$4.0000	$0.00	$0.00

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Service Analysis *

Service Description	Number of Units	Unit Price	Charge For Service	Balance Required
CHECK / DEBIT POSTED	221	$0.1200	$26.52	$38,411.90
IMAGE STORAGE PER ITEM	221	$0.0300	$6.63	$9,602.98
CHECK INQUIRY MAINTENANCE	2	$8.0000	$16.00	$23,174.60
RECON REPORT / STATEMENT MAINT	0	$5.0000	$0.00	$0.00
EXCEPTION NOTIFICATION - ACCT	2	$8.0000	$16.00	$23,174.60
STOP PAYMENT - ELECTRONIC	0	$25.0000	$0.00	$0.00
DATA DOWNLOAD	0	$20.0000	$0.00	$0.00
ISSUE INPUT UPLOAD	4	$1.0000	$4.00	$5,793.65
Subtotal			$69.15	$100,157.74
INT REC & PAY - REPORT				
ALERTS - PER ALERT	10	$0.0000	$0.00	
	1	$1.0000	$1.00	
	11		$1.00	$1,448.41
RECEIVABLES MAIN - REPORTS	0	$25.0000	$0.00	$0.00
RECEIVABLES MAINT - RETURNS	0	$25.0000	$0.00	$0.00
TRANSMISSION MAINT - INBOUND	0	$100.0000	$0.00	$0.00
TRANSMISSION MAINT - DATA	0	$100.0000	$0.00	$0.00
TRANSMISSION PER ITEM - DATA	0	$0.0300	$0.00	$0.00
RECEIVABLES MAINT - DOWNLOADS	0	$25.0000	$0.00	$0.00
TRANSMISSION MAINT - IMAGE	0	$100.0000	$0.00	$0.00
TRANSMISSION PER ITEM - IMAGE	0	$0.0300	$0.00	$0.00
Subtotal			$1.00	$1,448.41
JPMORGAN ACCESS				
MONTHLY SERVICE	1	$10.0000	$10.00	$14,484.13
ACCOUNTS REPORTED	2	$10.0000	$20.00	$28,968.25
TRANSACTIONS REPORTED - 90 DAY	0	$0.2000	$0.00	$0.00
TRANSACTIONS REPORTED - 1 YEAR	0	$0.2800	$0.00	$0.00
TRANSACTIONS REPORTED - 2 YEAR	664	$0.3200	$212.48	$307,758.73
EXTENDED TRANSACTION DETAIL	1,992	$0.0000	$0.00	$0.00
ACCT TRANSFER ITEM	0	$1.0000	$0.00	$0.00
Subtotal			$242.48	$351,211.11
LIQUIDITY SERVICES				

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Service Analysis *

Service Description	Number of Units	Unit Price	Charge For Service	Balance Required
INVESTMENT SWEEP - MAINT	0	$100.0000	$0.00	$0.00
Subtotal			$0.00	$0.00
RECONCILIATION SERVICES				
FULL RECONCILEMENT - PER ITEM	0	$0.0650	$0.00	$0.00
FULL RECONCILEMENT - MAINT	0	$75.0000	$0.00	$0.00
PAYEE NAME VERIFICATION	221	$0.0100	$2.21	$3,200.99
POSITIVE PAY MAINTENANCE	2	$0.0000	$0.00	$0.00
EXCEPTION ITEM	0	$2.5000	$0.00	$0.00
PP NON RECON MAINTENANCE	2	$15.0000	$30.00	$43,452.38
CHECK EXCEPTION RETURN	0	$20.0000	$0.00	$0.00
OUTPUT FILE	0	$15.0000	$0.00	$0.00
DATA ENTRY - MANUAL	0	$2.0000	$0.00	$0.00
IMAGE CAPTURE PER ITEM	221	$0.0450	$9.95	$14,411.71
Subtotal			$42.16	$61,065.08
SCANNABLE LOCKBOX				
SNLB SCANNABLE ITEM	0	$0.3000	$0.00	$0.00
SNLB OCR DOCUMENT	0	$0.0200	$0.00	$0.00
SNLB OCR DOC IMAGE CAPTURE	0	$0.0800	$0.00	$0.00
SNLB SORT - MANUAL	0	$0.2000	$0.00	$0.00
SNLB BALANCING	0	$0.1000	$0.00	$0.00
SNLB CREDIT CARD AUTHORIZATION	0	$2.0000	$0.00	$0.00
SNLB DUPLICATE DEPOSIT ADVICES	0	$60.0000	$0.00	$0.00
Subtotal			$0.00	$0.00
VAULT SERVICES				
VAULT DEPOSIT	0	$1.0000	$0.00	$0.00
VAULT DEPOSIT PER $1,000	31	$0.5000	$15.50	$22,450.40
VAULT MAINTENANCE	0	$0.0000	$0.00	$0.00
VAULT DEPOSIT ROLLED COIN	0	$0.3000	$0.00	$0.00
VAULT ORDER COIN ROLLS	0	$0.1200	$0.00	$0.00
VAULT ORDER - COIN ROLL BOX	0	$0.0600	$0.00	$0.00
VAULT ORDER COIN BAG LOOSE	0	$1.2500	$0.00	$0.00
VAULT STANDARD ORDERS	4	$6.0000	$24.00	$34,761.90
VAULT ORDER CURRENCY STD STRAP	0	$0.5000	$0.00	$0.00

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Service Analysis *

Service Description	Number of Units	Unit Price	Charge For Service	Balance Required
VAULT EXPEDITED SPECIAL ORDERS	0	$25.0000	$0.00	$0.00
VAULT ORDER CURR NON STD STRAP	0	$0.0250	$0.00	$0.00
VAULT DEP PARTIAL OR MIXED BAG	0	$7.5000	$0.00	$0.00
VAULT DEPOSIT STD COIN BAG	0	$2.0000	$0.00	$0.00
VAULT ENVELOPE DEPOSIT VERIF	0	$0.8500	$0.00	$0.00
VAULT DEPOSIT ADJUSTMENT	0	$0.0000	$0.00	$0.00
REMOTE CASH CAPTR DEP PER $1K	0	$1.2500	$0.00	$0.00
REMOTE CASH CAPTR PER LOC FEE	0	$100.0000	$0.00	$0.00
Subtotal			$39.50	$57,212.30
WHOLESALE LOCKBOX				
LOCKBOX - MAINT	1	$300.0000	$300.00	$434,523.81
WHOLESALE ITEM	753	$0.8500	$640.05	
	753		$640.05	$927,056.55
INCOMING COURIER PACKAGE	0	$25.0000	$0.00	$0.00
CASH PROCESSING	0	$11.0000	$0.00	$0.00
WNLB CREDIT CARD AUTHORIZATION	0	$2.0000	$0.00	$0.00
DATA CAPTURE	0	$0.0120	$0.00	$0.00
PAPER DELIVERY PREP	0	$0.3200	$0.00	$0.00
COURIER DELIVERY SERVICE	0	$2.5000	$0.00	$0.00
POSTAGE	0	$0.6179	$0.00	$0.00
WNLB SPECIAL PROCESSING MAINT	0	$100.0000	$0.00	$0.00
WNLB GROUP/SORTS - COMPLEX	0	$0.2000	$0.00	$0.00
WNLB BALANCING	0	$0.1500	$0.00	$0.00
SPECIAL HANDLING OTHER	0	$0.5000	$0.00	$0.00
ONLINE DECISION MGR MAINT	0	$150.0000	$0.00	$0.00
Subtotal			$940.05	$1,361,580.36
WIRE - U.S.				
ELECTRONIC BOOK DEBIT S/T	0	$5.0000	$0.00	$0.00
ELECTRONIC FED DEBIT S/T	1	$5.0000	$5.00	$7,242.06
ELECTRONIC CHIP DEBIT S/T	0	$5.0000	$0.00	$0.00
ELECTRONIC FX DEBIT	0	$40.0000	$0.00	$0.00
BOOK CREDIT	0	$3.0000	$0.00	$0.00
FED CREDIT S/T	1	$5.0000	$5.00	$7,242.06

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Service Analysis *

Service Description	Number of Units	Unit Price	Charge For Service	Balance Required
CHIPS CREDIT S/T	0	$5.0000	$0.00	$0.00
DRAWDOWN BOOK CREDIT - ELEC.	0	$5.0000	$0.00	$0.00
ESERVE SDA/SDC USAGE	0	$20.0000	$0.00	$0.00
Subtotal			$10.00	$14,484.13
Total Charge For Services			**$2,311.77**	**$3,348,397.02**

* 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.

Pro Forma Notes, Assumptions & Disclaimers

The ECR Rate offered above will be fixed for the duration of the contract period. It is applied to the monthly average collected balance and used to offset fees for monthly maintenance, transactions, cash management and additional banking services. Fees for additional products and services not included in this proforma analysis will be mutually agreed upon.

* 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.

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Additional Pricing Detail

EXCEPTION ITEM 3263

Unit Price 2.5000

Tiered

Volume	Price
11-20	2.0000
21+	1.0000

CHECK EXCEPTION RETURN 3272

Unit Price 20.0000

Tiered

Volume	Price
11-20	10.0000
21+	0.0000

H2H FILES TRANSMITTED OVER 67 3653

Unit Price 0.0000

Tiered

Volume	Price
68+	5.0000

ELOCKBOX TRANSACTION RECEIVED 5490

Unit Price 0.0000

Min Charge 100.0000

Ranged

Volume	Price
1-9,999	0.1500
10,000-24,999	0.1300
25,000-49,999	0.1100
50,000-99,999	0.0900
100,000+	0.0700

H2H CURRENT DAY MONTHLY SVC 6080

Unit Price 0.0000

Flat Charge 150.0000

H2H CHECK ITEMS REPORTED 6093

Unit Price 0.0000

Ranged

Volume	Price
1-1,000	0.1500
1,001-5,000	0.1000
5,001+	0.0800

H2H ACCOUNTS REPORTED 6085

Unit Price 0.0000

Ranged

Volume	Price
1-10	75.0000
11-25	60.0000
26+	50.0000

H2H NON-CHECK ITEMS REPORTED 6095

Unit Price 0.0000

Ranged

Volume	Price
1-1,000	0.1500
1,001-5,000	0.1000
5,001+	0.0800

H2H TRANS DETAIL REPORTED 6094

Unit Price 0.0000

Ranged

Volume	Price
1-1,000	0.1500
1,001-5,000	0.1000
5,001+	0.0800

WHOLESALE ITEM 6106

Unit Price 0.0000

Ranged

Volume	Price
1-350	0.9500
351-850	0.8500
851+	0.7500

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ALERTS - PER ALERT 6191	
Unit Price	0.0000
Tiered	
Volume	Price
11+	1.0000

NIGHT DROP CASH VERIFICATION 7173	
Unit Price	0.0000
Tiered	
Volume	Price
10,001+	0.0030

TELLER LINE CASH VERIFICATION 7174	
Unit Price	0.0000
Tiered	
Volume	Price
10,001+	0.0030

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

CHASE

Appendix 11

PaymentNet Demo

2025 -WEEKLY PAYMENTNET DEMONSTRATION

Zoom app:

- Meeting ID: 975 1696 4042

Zoom link:

- https://jpmchase.zoom.us/webinar/register/WN_GbFQRHpPTpiMSjdmVyw2Iw

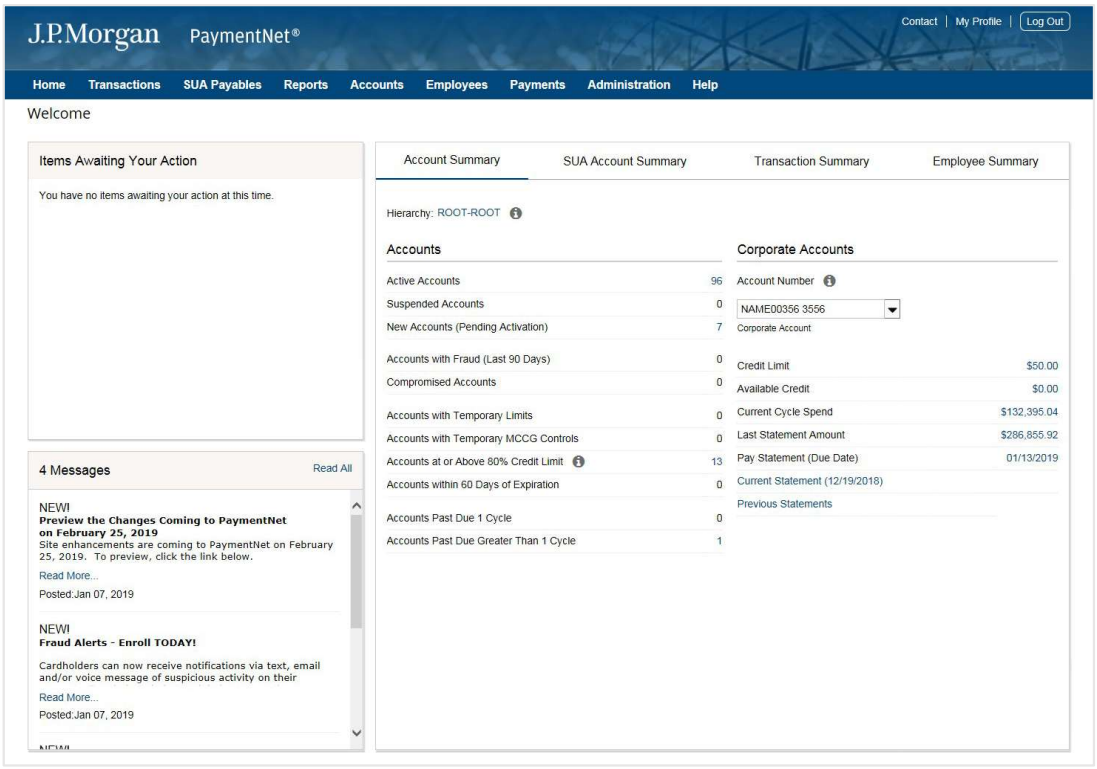
If you need to dial in for voice:
U.S. International Toll: +1-646-876-9923 Enter Meeting ID 975 1696 4042 and select #

Tuesdays at 12:00 PM Eastern Time

11:00 am CT/9:00 am PT

We are excited to present PaymentNet - JP Morgan Chase's proprietary reporting and administration portal offered to Commercial Card clients. Our live, facilitator-led webinar offers an interactive session to provide attendees with an overview of the wide variety of features PaymentNet has to offer including:

- Account management
- Transaction approval workflow
- Receipt imaging
- Accounting code mapping
- Custom reporting



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Appendix 12

Current Yields

CHASE

As of Date
December 1, 2025

Sweep Fund Rate Sheet

Fund Name	Share Class	Fund Number	Ticker	7 Day SEC Yield
JPMorgan U.S. Treasury Plus MMF	Morgan	3919	MJTXX	3.53%
JPMorgan U.S. Government MMF	Morgan	3916	MJGXX	3.55%

Monthly fees of the Money Market Fund EOD Sweep Maintenance fee of $100 and the JPMorgan Chase Bank, N.A express sweep fee of 0.25% are not reflected in the 7-day yield

Past performance is not a guarantee of future results. Current performance may be higher or lower than the performance data shown.

7-day yield reflect the annualized yield provided by each Fund for the 7-day period ended as of the date at the top of the page. The reference to a 7-day is not intended to suggest or recommend the short term trading of money market shares, nor is it intended to suggest that a 7-day snapshot of performance is representative of what an investor might experience over a longer period. Some or all investment advisors may be waiving certain fees and reimbursing certain expenses; if they had not done so, yields would have been lower.
For more up to date performance information please call or visit:

1-800-480-4111 or www.jpmorganfunds.com

NOT FDIC INSURED	May Lose Value	No Bank Guarantee

You could lose money by investing in a Government Money Market Fund (as defined in 12 CFR 270.2a-7(a)(14)). Although the Fund seeks to preserve the value of your investment as $1.00 per share, it cannot guarantee it will do so. An investment in the Fund is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. The Fund's sponsor has no legal obligation to provide financial support to the Fund at any time.
You could lose money by investing in an Institutional Money Market Fund (i.e., not a Government or Retail Money Market Fund as defined in 12 CFR 270.2a-7(a)(14) and (21)). Because the share price of the Fund will fluctuate, when you sell your shares they may be worth more or less than what you originally paid for them. The Fund may impose a fee upon sale of your shares or may temporarily suspend your ability to sell shares if the Fund's liquidity falls below required minimums because of market conditions or other factors. As investment in the Fund is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. The Fund's sponsor has no legal obligation to provide financial support to the Fund at any time.

Investors should carefully consider the investment objectives and risk as well as charges and expenses of the mutual fund before investing. The prospectus contains this and other information about the mutual fund. Read the prospectus carefully before investing.

You may obtain additional prospectuses by contacting:

1-800-480-4111 or www.jpmorganfunds.com (use the search feature based on the Ticker to locate the prospectuses)

J.P. Morgan Funds are distributed by J.P. Morgan Distribution Services, Inc., a subsidiary of JPMorgan Chase & Co. Affiliates of JPMorgan Chase & Co., including JPMorgan Chase Bank, N.A., may receive compensation from the Fund, the management company for the Fund and/or the distributor of the Fund for providing services as described in the Fund prospectus. Affiliates of JPMorgan Chase & Co. may also receive fees for providing services to the Fund. Securities may be offered by J.P. Morgan Institutional Investments, Inc., member of FINRA/SIPC

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CHASE

Appendix 13

Sample Account Analysis

J.P.Morgan

TREASURY SERVICES

Account Analysis Statement Guide

(Portrait Format)

This guide is intended to provide information to help you understand each section of your Account Analysis statement(s). All balance terms, column headings and summary line items are defined in detail with clear cross references.

Table of contents

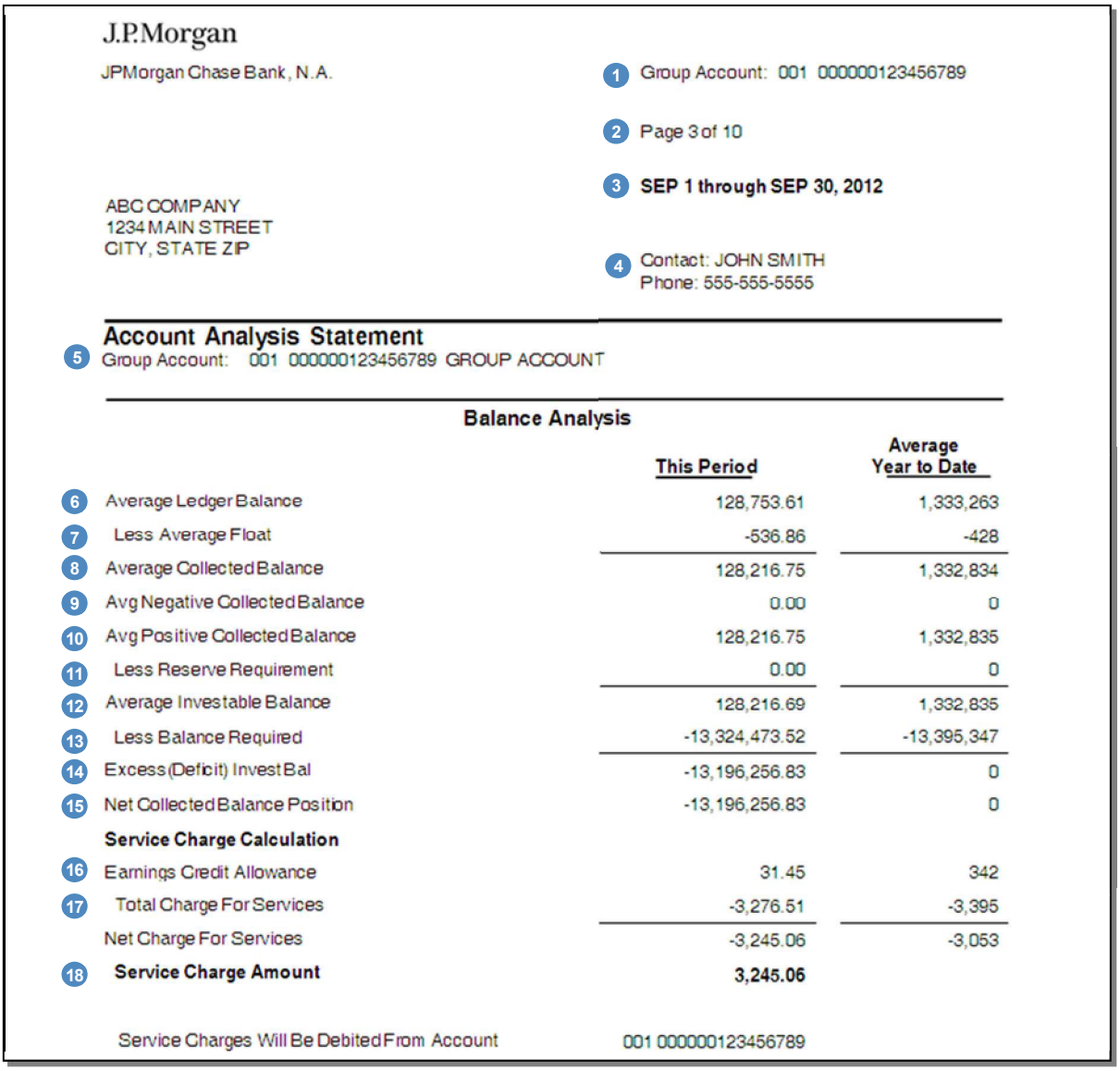
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2. Statement Information and Balance Analysis 3
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6. Account Analysis Definitions and Formulas 9

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1. Introduction

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.

2. Statement Information and Balance Analysis



J.P.Morgan

JPMorgan Chase Bank, N.A.

1 Group Account: 001 000000123456789

2 Page 3 of 10

3 **SEP 1 through SEP 30, 2012**

ABC COMPANY
1234 MAIN STREET
CITY, STATE ZIP

4 Contact: JOHN SMITH
Phone: 555-555-5555

Account Analysis Statement

5 Group Account: 001 000000123456789 GROUP ACCOUNT

Balance Analysis

	This Period	Average Year to Date
6 Average Ledger Balance	128,753.61	1,333,263
7 Less Average Float	-536.86	-428
8 Average Collected Balance	128,216.75	1,332,834
9 Avg Negative Collected Balance	0.00	0
10 Avg Positive Collected Balance	128,216.75	1,332,835
11 Less Reserve Requirement	0.00	0
12 Average Investable Balance	128,216.69	1,332,835
13 Less Balance Required	-13,324,473.52	-13,395,347
14 Excess (Deficit) Invest Bal	-13,196,256.83	0
15 Net Collected Balance Position	-13,196,256.83	0
Service Charge Calculation		
16 Earnings Credit Allowance	31.45	342
17 Total Charge For Services	-3,276.51	-3,395
Net Charge For Services	-3,245.06	-3,053
18 **Service Charge Amount**	**3,245.06**	

Service Charges Will Be Debited From Account 001 000000123456789

Statement Information

1. **Account Number/Group Account Number:** The demand deposit account (DDA) number for this statement. For groups, the account number designated to represent a group of accounts in a relationship.
2. **Page Numbers:** Each page of the analysis is numbered consecutively and also reflects the total number of pages in the entire statement.
3. **Statement Period:** The beginning and ending date of the statement.
4. **Contact:** Your J.P. Morgan relationship manager or the department managing your relationship.
5. **Account Number:** The number of the individual DDA or group account number detailed in the Balance Analysis section.

Balance Analysis

Provides a summarized view of the balances, service charges, and earnings allowance applied to your account.

6. **Average Ledger Balance:** The sum of the daily ending ledger balances (positive and negative) divided by the number of days in the statement month.
7. **Less Average Float:** The difference between the Average Ledger Balance and the Average Collected Balance.
8. **Average Collected Balance:** The sum of the daily ending positive and negative collected balances for the statement month, divided by the number of days in the month.

   [Average Ledger Balance - Average Float]
9. **Average Negative Collected Balance:** The sum of the daily ending negative collected balances, divided by the number of days in the statement month.
10. **Average Positive Collected Balance:** The sum of the daily ending positive collected balances, divided by the number of days in the statement month.
11. **Less Reserve Requirement:** The portion of the DDA balance that must be set aside by the bank to meet reserve requirements.

    Note: Not currently in use by the Bank.
12. **Average Investable Balance:** The balance on which the earnings credit rate is applied.
13. **Less Balance Required:** The balance required to offset the current statement month's balance compensable service charges.
14. **Excess (Deficit) Investable Balance:** The excess or deficit in balances remaining after the balances required to offset the current statement month's balance compensable service charges have been deducted.

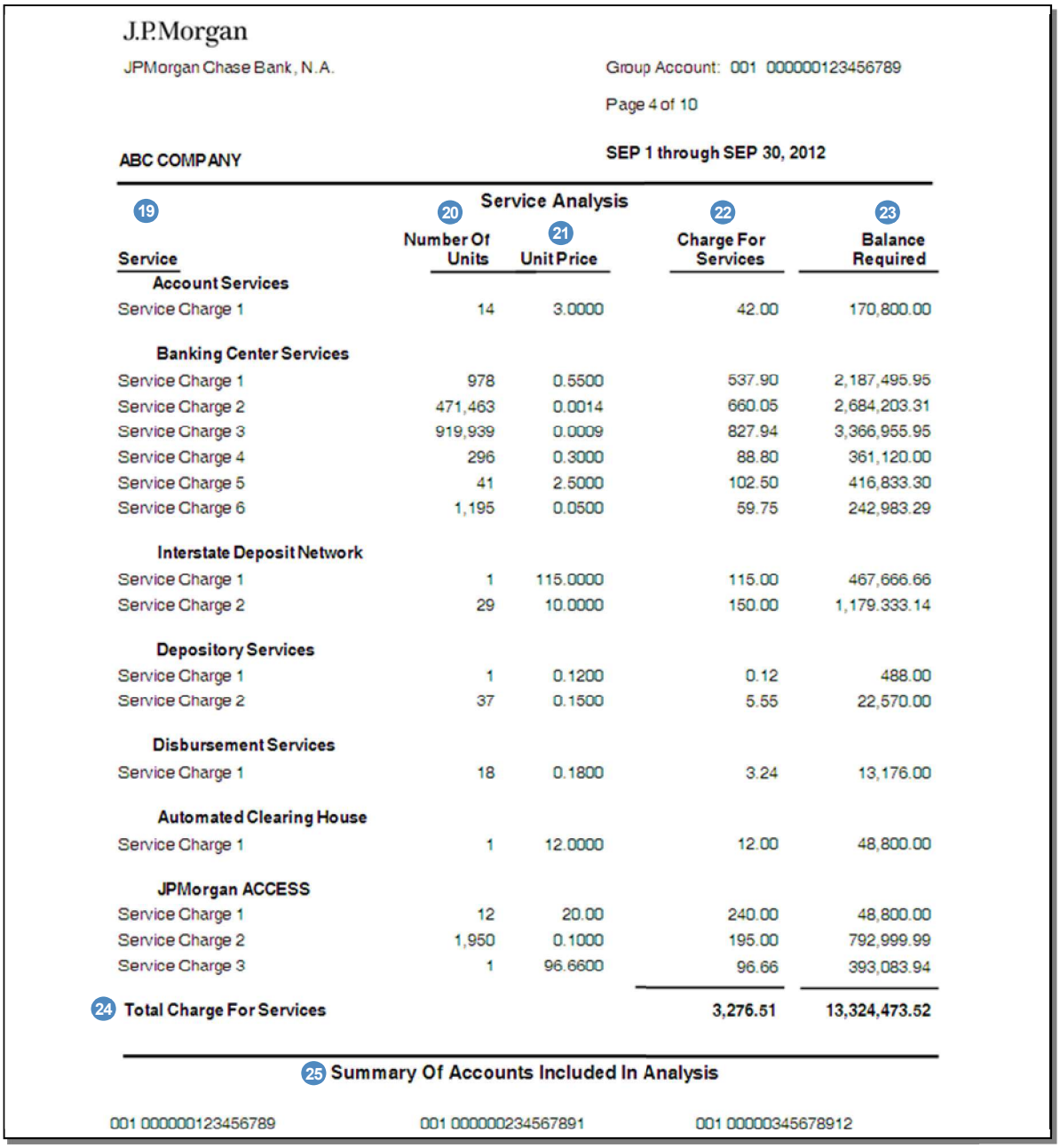
    [Average Investable Balance – Balance Required]
15. **Net Collected Balance Position:** The net collected balance position is the sum of the Excess (Deficit) Investable Balance and the reserve adjustment (where applicable). For deficit balances, this is the additional positive collected balance that would have been required to offset all service charges for the statement month.
16. **Earnings Credit Allowance:** The value of the investable balances maintained during the statement month, which can be used to offset balance compensable service charges.

    [Average Investable Balance x Earnings Allowance Rate x (Days in Mo./Days in Yr.)]
17. **Total Charge for Services:** The sum of the charges for services rendered. This amount is detailed in the Service Analysis section.

    Net Charge for Services: Amount due for services after deducting the total charge for services from the earnings credit allowance where the result is negative.

    Net Service Credit: Amount of excess credit remaining after the total charge for services has been deducted from the earnings credit allowance where the result is positive.
18. **Service Charge Amount:** The net charge (total service charge after offset of earnings allowance) which will be debited from the DDA you have specified.

3. Service Analysis



J.P.Morgan

JPMorgan Chase Bank, N.A.

Group Account: 001 000000123456789

Page 4 of 10

ABC COMPANY

SEP 1 through SEP 30, 2012

Service Analysis

19 Service	20 Number Of Units	21 Unit Price	22 Charge For Services	23 Balance Required
Account Services				
Service Charge 1	14	3.0000	42.00	170,800.00
Banking Center Services				
Service Charge 1	978	0.5500	537.90	2,187,495.95
Service Charge 2	471,463	0.0014	660.05	2,684,203.31
Service Charge 3	919,939	0.0009	827.94	3,366,955.95
Service Charge 4	296	0.3000	88.80	361,120.00
Service Charge 5	41	2.5000	102.50	416,833.30
Service Charge 6	1,195	0.0500	59.75	242,983.29
Interstate Deposit Network				
Service Charge 1	1	115.0000	115.00	467,666.66
Service Charge 2	29	10.0000	150.00	1,179,333.14
Depository Services				
Service Charge 1	1	0.1200	0.12	488.00
Service Charge 2	37	0.1500	5.55	22,570.00
Disbursement Services				
Service Charge 1	18	0.1800	3.24	13,176.00
Automated Clearing House				
Service Charge 1	1	12.0000	12.00	48,800.00
JPMorgan ACCESS				
Service Charge 1	12	20.00	240.00	48,800.00
Service Charge 2	1,950	0.1000	195.00	792,999.99
Service Charge 3	1	96.6600	96.66	393,083.94
24 **Total Charge For Services**			**3,276.51**	**13,324,473.52**

25 **Summary Of Accounts Included In Analysis**

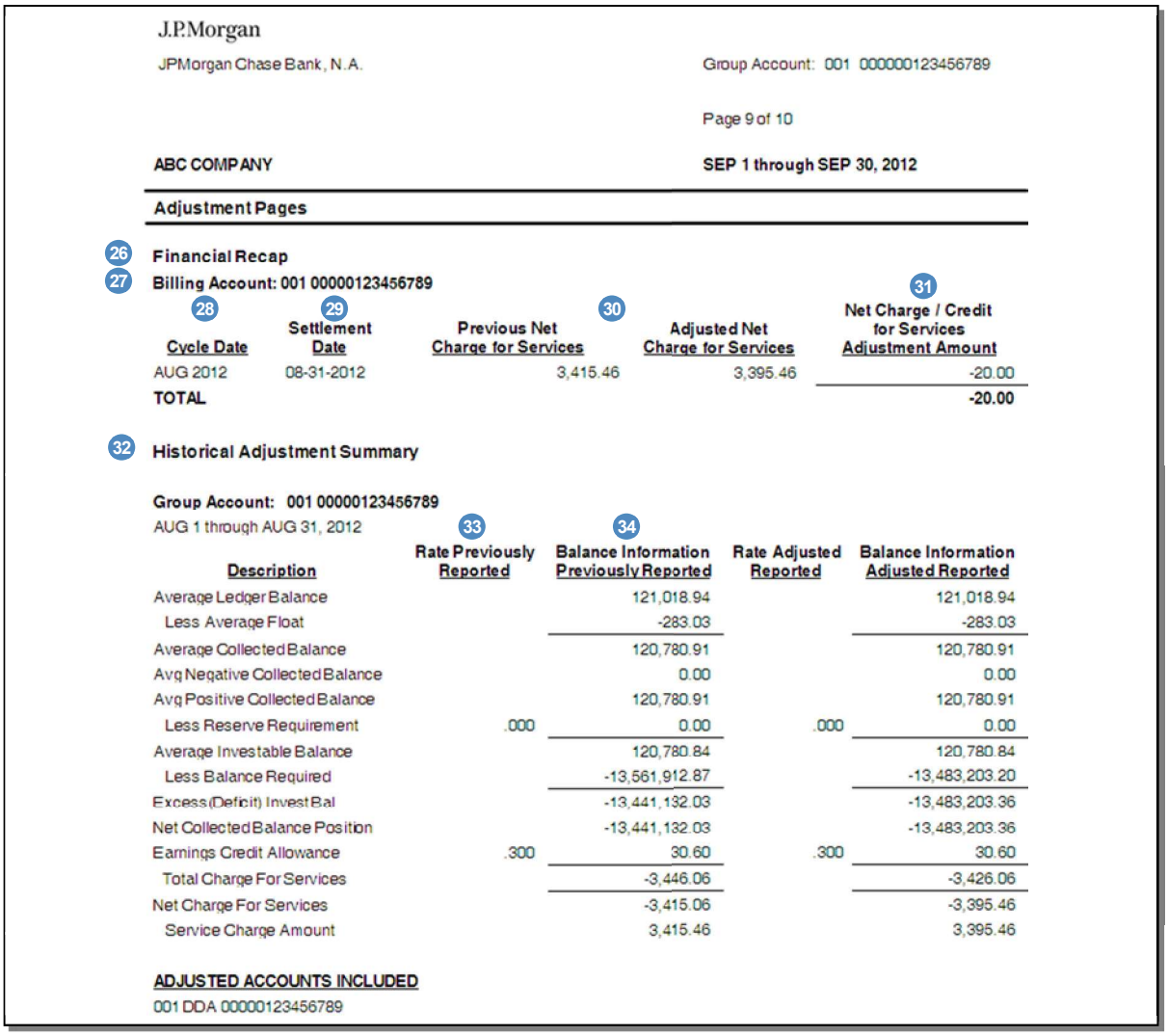
001 000000123456789 001 000000234567891 001 00000345678912

Service Analysis

Details the services used in the statement month by product category.

19. **Service:** The name of the services used. Services are grouped by product category.
20. **Number of Units:** Number of transactions.
21. **Unit Price ($):** The price per unit of service.
22. **Charge for Service ($):** The charge for each service.
23. **Balance Required ($):** The balance required to offset the statement month's balance compensable service charges.
24. **Total Charge for Services ($):** The total of all service charges for the statement month.
25. **Summary of Accounts:** A list of account numbers that are included in the analysis statement.

4. Adjustment Pages – Financial Impacts



J.P.Morgan

JPMorgan Chase Bank, N.A.

Group Account: 001 000000123456789

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ABC COMPANY

SEP 1 through SEP 30, 2012

Adjustment Pages

26 **Financial Recap**

27 **Billing Account: 001 00000123456789**

28 Cycle Date	29 Settlement Date	30 Previous Net Charge for Services	Adjusted Net Charge for Services	31 Net Charge / Credit for Services Adjustment Amount
AUG 2012	08-31-2012	3,415.46	3,395.46	-20.00
TOTAL				**-20.00**

32 **Historical Adjustment Summary**

Group Account: 001 00000123456789

AUG 1 through AUG 31, 2012

Description	33 Rate Previously Reported	34 Balance Information Previously Reported	Rate Adjusted Reported	Balance Information Adjusted Reported
Average Ledger Balance		121,018.94		121,018.94
Less Average Float		-283.03		-283.03
Average Collected Balance		120,780.91		120,780.91
Avg Negative Collected Balance		0.00		0.00
Avg Positive Collected Balance		120,780.91		120,780.91
Less Reserve Requirement	.000	0.00	.000	0.00
Average Investable Balance		120,780.84		120,780.84
Less Balance Required		-13,561,912.87		-13,483,203.20
Excess (Deficit) Invest Bal		-13,441,132.03		-13,483,203.36
Net Collected Balance Position		-13,441,132.03		-13,483,203.36
Earnings Credit Allowance	.300	30.60	.300	30.60
Total Charge For Services		-3,446.06		-3,426.06
Net Charge For Services		-3,415.06		-3,395.46
Service Charge Amount		3,415.46		3,395.46

ADJUSTED ACCOUNTS INCLUDED

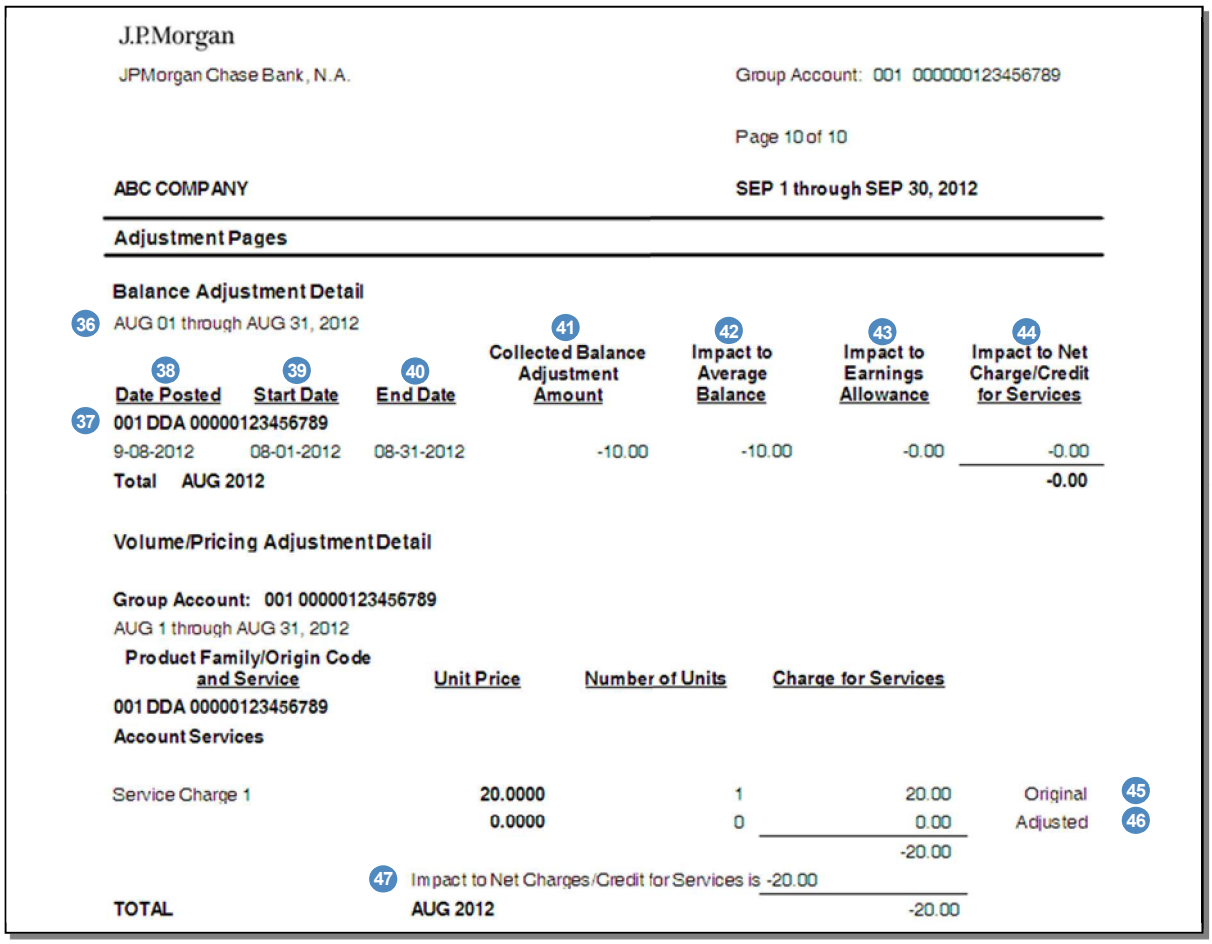
001 DDA 00000123456789

Adjustment Pages – Financial Impacts

Summarizes the overall financial impact of adjustments by statement month.

26. **Financial Recap:** The impact of adjustments to the net service charge for each impacted billing period.
27. **Billing Account:** The DDA account number that is assessed with the net service charge amount.
28. **Cycle Date:** The month and year of the adjusted historical period.
29. **Settlement Date:** The date service charges were due.
30. **Previous/Adjusted Net Charge for Service:** The service charge previously reported on the statement and the adjusted charge.
31. **Net Charge/Credit for Service Adjustment Amount:** The difference between the Previous and Adjusted Net Charge for Services.
32. **Historical Adjustment Summary:** The impact of adjustments during this cycle to balances, service charges and earnings allowances.
33. **Rate Previously/Adjusted Reported:** The rate previously reported on the statement and the adjusted rate.
34. **Balance Information Previously/Adjusted Reported**: The balance values previously reported on the statement and the adjusted balance values.
35. **Adjusted Accounts Included:** The DDA to which adjustments have been applied.

5. Adjustment Pages – Balances, Volumes and Pricing



J.P.Morgan

JPMorgan Chase Bank, N.A.

Group Account: 001 000000123456789

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ABC COMPANY

SEP 1 through SEP 30, 2012

Adjustment Pages

Balance Adjustment Detail

36 AUG 01 through AUG 31, 2012

38 Date Posted	39 Start Date	40 End Date	41 Collected Balance Adjustment Amount	42 Impact to Average Balance	43 Impact to Earnings Allowance	44 Impact to Net Charge/Credit for Services
37 001 DDA 00000123456789						
9-08-2012	08-01-2012	08-31-2012	-10.00	-10.00	-0.00	-0.00
Total AUG 2012						-0.00

Volume/Pricing Adjustment Detail

Group Account: 001 00000123456789

AUG 1 through AUG 31, 2012

Product Family/Origin Code and Service	Unit Price	Number of Units	Charge for Services	
001 DDA 00000123456789				
Account Services				
Service Charge 1	20.0000	1	20.00	Original 45
	0.0000	0	0.00	Adjusted 46
			-20.00	
	47 Impact to Net Charges/Credit for Services is -20.00			
TOTAL	AUG 2012		-20.00	

Adjustment Pages – Balances, Volumes and Pricing

Details the back-valued transactions, volume and pricing adjustments made to each account and the resulting impact to net charges for services.

36. **Adjusted Cycle Date:** The statement month and year of the adjusted historical period.
37. **Account Number:** The DDA to which a balance adjustment has been applied.
38. **Date Posted:** The date the balance adjustment was processed.
39. **Start Date:** The first date during the month reported that the balance adjustment is effective.
40. **End Date:** The last date during the month reported that the balance adjustment is effective.
41. **Collected Balance Adjustment Amount:** The dollar amount of the balance adjustment.
42. **Impact to Average Balance:** The balance adjustment amount multiplied by the number of effective days and divided by the total number of days in the statement month.
43. **Impact to Earnings Allowance:** The amount that is added or subtracted from the Earnings Credit Allowance as a result of this balance adjustment.
44. **Impact to Net Charge/Credit for Services:** The amount that is added or subtracted from the Net Charge/Credit for Services as a result of this balance adjustment.
45. **Original:** The unit price, number of units and charge for services last assessed.
46. **Adjusted:** The adjusted unit price, number of units and charge for services.
47. **Impact to Net Charge/Credit for Services:** The amount that is added or subtracted from the Net Charge/Credit for Services as a result of this volume/pricing change.

6. Account Analysis Definitions and Formulas

This listing of terms and definitions is provided so that you can easily review how the Account Analysis figures were calculated.

Average Collected Balance: The Average Ledger Balance minus the Average Float balance.

[Average Ledger Balance – Average Float]

Average Float: The difference between the Average Ledger Balance and the Average Collected Balance.

[Average Ledger Balance – Average Collected Balance]

Average Investable Balance: The balance on which the Earnings Credit Rate is applied.

Average Ledger Balance: The sum of the daily ending ledger balances (positive and negative) divided by the number of days in the statement month.

Average Negative Collected Balance: The sum of the daily ending negative collected balances divided by the number of days in the statement month.

[Average Collected Balance – Average Positive Collected Balance]

Average Positive Collected Balance: The sum of the daily positive collected balances for the month divided by the number of days in the statement month.

[Average Collected Balance + Average Negative Collected Balance]

Average Year to Date: The balance analysis line calculations averaged for the calendar year. When an account is opened during the year, this column represents the average since the account was opened.

Balance-Based Service Charges: Service charges that can be offset by the earnings credit allowance.

Balance Required: Balance required to offset the statement month's balance-based service charges.

[Total Charge for Services / Earnings Credit Rate x (Days in Yr./ Days in Mo.)]

Balances Brought Forward: For accounts on a settlement cycle other than monthly, the amount of the excess balances carried over from prior month(s) to be accumulated within the current month.

Charges Brought Forward: For accounts on a settlement cycle other than monthly, the amount of service charges carried over from prior month(s) to be accumulated within the analysis cycle.

Charges Taken Forward: For accounts on a settlement cycle other than monthly, the amount of service charge accumulated thus far which will be carried over to the next month.

Earnings Credit Allowance: The value of investable balances maintained during the statement month which can be used to offset balance compensable service charges.

[Average Investable Balance x Earnings Credit Rate x (Days in Mo./ Days in Yr.)]

Earnings Credit Rate: The rate used to value the Average Investable Balance.

Excess (Deficit) Earnings Allowance: Difference between the Earnings Credit Allowance and the Balance-Based Service Charges.

Excess (Deficit) Investable Balance: The excess or deficit in balances remaining after the balances required to offset the current month's balance-based service charges have been deducted.

Fee-Based Service Charges: Service charges that cannot be offset by the earnings credit allowance.

Impact to Average Balance: The balance adjustment amount multiplied by the number of effective days and divided by the total number of days in the period.

Impact to Earnings Allowance: The amount that is added or subtracted from the Earnings Credit Allowance as a result of balance adjustments.

Impact to Net Charge/Credit for Services: The amount that is added or subtracted from the Net Charge/Credit for Services as a result of any adjustments.

Net Charge for Services: The amount due for services after deducting the Total Charge for Services from the Earnings Credit Allowance.

Net Service Credit: Amount of excess credit remaining after deducting the Total Charge for Services from the Earnings Credit Allowance.

Service Charge Amount: Service charge that will be debited from the DDA you have specified.

Settlement Date: When the analysis billing period is greater than one month, the day for which the analysis billing cycle will be complete. For example, a quarterly billing cycle may have a settlement date of March 31 on the January analysis statement.

Total Charge for Services: Sum of the charges for services rendered.

Total Net Services: The net charge for services, plus or minus balances/charges brought forward.

Unit Price: Price per unit of service.

CHASE

Appendix 14

Consolidated Service Terms

Consolidated Service Terms

Chase provides an array of treasury services to meet your business needs. This booklet contains important information about Chase solutions that we provide. If you would like to add a service that is covered in this booklet, please contact your Cash Management Consultant.

SAMPLE

TREASURY SERVICES (United States)

Business Banking

Welcome to JPMorgan Chase Bank, N.A. ("J.P. Morgan", "Chase", or "Bank"). We are pleased that you have decided to maintain a banking relationship with us. This Consolidated Service Terms booklet ("Booklet") contains the terms for certain cash management services Chase may provide the Customer ("you"). By using or continuing to use any of the services referenced herein after receipt of this Booklet, you acknowledge that you have received and agree to be bound by the Deposit Account Agreement, as amended by the Service Terms of this Booklet, in addition to such supplements, amendments, notices, and additional Service Terms, as applicable.

This Booklet includes Service Terms applicable for Treasury Services services which Chase may provide to you. The Service Terms included in this Booklet are subject to the Bank's Deposit Account Agreement, as amended. Any modifications to this Booklet, including but not limited to any changes, amendments, deletions and/or additions, will not be binding upon Chase unless such modifications are acknowledged and agreed to in writing by an officer of Chase. JPMorgan Chase Bank, N.A. is organized under the laws of U.S.A. with limited liability.

We look forward to serving your business needs and thank you again for choosing Chase.

SERVICES FOR CUSTOMERS

A.	**Amendment to Deposit Account Agreement**	
B.	**ACH Origination Service Terms**	**V2.2_10_28_22**
C.	**ACH Transaction Blocking with ACH Positive Pay and ACH Transaction Review Service Terms**	**V1.4_09_27_24**
D.	**U.S. Funds Transfer**	
E.	**U.S. Funds Transfer by Check Service Terms**	**V1.0_07_05**
F.	**Lockbox Service Terms**	**V1.5_05_20_21**
G.	**Coin & Currency Services Terms**	**V1.6_12_16_19**
H.	**Positive Pay, Reverse Positive Pay and Payee Verification Service Terms**	**V1.5_01_04_23**
I.	**JP Morgan TS Electronic Channels Service Terms**	**V4.4_01_24_25**

SAMPLE

AMENDMENT TO DEPOSIT ACCOUNT AGREEMENT

INTRODUCTION

This document ("Amendment") amends your Deposit Account Agreement as it relates to certain cash management services ("Services") offered by the Bank. The Deposit Account Agreement, as amended by this Amendment, shall hereinafter be referred to as the "Account Terms." The Account Terms may be supplemented or amended by existing or future agreements, terms and conditions, and notices, including, but not limited to any terms contained in an implementation form or similar document regarding Services, or which by their terms ("Service Terms") are subject to the Account Terms. The Accounts established with the Bank are subject to the Account Terms and relevant Account and service documentation ("Account Documentation").

By signing service implementation forms or similar document, or by using or continuing to use any of the Services after receipt of this Amendment and relevant Service Terms, the Customer agrees to be bound by the Account Terms and the respective Service Terms.

Capitalized terms in the Service Terms, unless otherwise defined herein, shall have the meanings set forth in the Deposit Account Agreement.

As used herein, the term "Bank" means JPMorgan Chase Bank, N.A., and any of its affiliates or subsidiaries, and shall include any of its successors or assigns. "Customer" means the entity to which accounts and services are being provided by the Bank.

GENERAL PROVISIONS

1. **Authorized Persons.** The Bank is authorized to rely upon any document that indicates the person ("Authorized Person") authorized to act on behalf of the Customer with respect to the Services, until the Customer, by written notice to the Bank, withdraws the authority of the Authorized Person, and the Bank has a reasonable opportunity to act on the notice. Each Authorized Person, subject to any limitation received and accepted by the Bank, is authorized on behalf of the Customer to issue requests, directions or instructions, including, without limitation, payment orders, with respect to any Service ("Instruction").

2. **Security Procedures.** If the Bank and the Customer agree on a security procedure to be used for any type of Instruction, the Customer and the Bank shall safeguard any test keys, passwords, user identification codes, user documentation, and any other security or authentication devices, and the Customer shall be responsible for any Instructions using such security procedures. It is understood that the security procedures used by the Bank and the Customer are designed to verify the authenticity of, and not to detect errors in, the Instructions.

3. **Items.** The Bank is not responsible for actions taken by other banks, nor for the loss or destruction of any item in the possession of other banks or in transit. In the event the Bank receives or is presented with items that appear to be duplicates of each other, then the Bank may return one or more of such items. If the Bank offers the Customer services reasonably designed to help prevent check fraud and the Customer fails to utilize those services, that failure will constitute Customer negligence contributing to the making of an unauthorized signature and the Customer will assume the risk that checks or drafts presented against its Account may be forged or altered, to the extent that the services the Bank offered may have prevented any loss.

4. **Funds Transfer.**

   - The Customer may issue funds transfer Instructions against Accounts, subject to the Bank's acceptance. Funds transfer Instructions will be received, processed and transmitted only on the Bank's funds transfer business days, and within the Bank's established cut-off hours on such days. The Bank will debit the Account for the amount of each funds transfer Instruction accepted by the Bank, and may debit the Account for all fees associated with any funds transfer Instruction. The Customer may reverse, amend, cancel or revoke an Instruction only with the consent of the Bank, and the beneficiary's bank, as applicable.

   - In connection with any funds transfer, the Bank and other financial institutions may rely upon the identifying number of the beneficiary, the beneficiary's bank or any intermediary bank included in the funds transfer. The beneficiary's bank in the funds transfer Instruction may make payment on the basis of the identifying number even though it identifies a person different from the named beneficiary. The Customer shall be responsible for the consequences of any inconsistency between the name and identifying number, as instructed, of any party in such a funds transfer Instruction. Notwithstanding any instructions by the Customer to the contrary, the Bank reserves the right to use any funds transfer system and any intermediary bank in the execution of any funds transfer Instruction and may otherwise use any means of executing the funds transfer Instruction which the Bank deems reasonable in the circumstances.

   - In accepting a funds transfer Instruction for payment in currency other than U.S. Dollars, the Bank is authorized to debit the Account for the equivalent amount of the foreign currency transferred at the Bank's prevailing rate of exchange. In processing the funds transfer, other banks may deduct fees from the payment order issued to them. If the Bank accepts funds transfer Instructions issued in a foreign currency where the Customer is the beneficiary, the Bank may convert the funds to the currency of the Account at the Bank's applicable currency exchange rate and charge the Customer a fee for such currency conversion.

   - The authenticity of oral or written (including writings transmitted by facsimile) funds transfer Instructions and amendments to them may, at the Bank's discretion, be verified by telephonic call-back confirmation with an individual purporting to be an Authorized Person. If the Bank is not satisfied with any such confirmation, it may decline to honor any such Instruction. The Customer agrees that this security procedure is

SAMPLE

commercially reasonable for such funds transfer Instructions. The Customer further agrees to be bound by such funds transfer Instructions, whether or not authorized, issued in the name of the Customer using this security procedure.

- Any credit given by the Bank to the Customer for an ACH entry shall be provisional until the Bank receives final settlement. If the Bank does not receive final settlement, the Bank may revoke the provisional credit and charge back the amount to the Account or obtain a refund from the Customer, in which case the originator of the credit entry shall not be deemed to have paid the Customer the amount of such entry.

5. Limitation of Liability; Indemnity.

- The Bank shall have no liability for any damage, loss, expense or liability of any nature that the Customer may suffer or incur, except to the extent of direct losses or expenses attributable to the Bank's gross negligence or willful misconduct. The Bank shall not, in any event, be liable for indirect, special, consequential or punitive loss or damage of any kind (including, but not limited to lost profits), whether or not foreseeable, even if the Bank has been advised of the likelihood of such loss or damage, and regardless of whether the claim for loss or damage is made in negligence, gross negligence, for breach of contract or otherwise; provided, however, that the foregoing shall not apply to the extent such loss or damage is caused by fraud on the part of the Bank.

- The Customer agrees to indemnify and hold the Bank, its agents, employees, officers and directors, harmless from and against any and all claims, damages, demands, judgments, liabilities, losses, costs and expenses (including attorneys' fees) resulting directly or indirectly from the Bank's acceptance or execution of any request or direction, including, without limitation, items and Instructions issued in the name of an Authorized Person.

6. Termination. Either the Bank or the Customer may terminate a Service at any time, with or without cause. If the Bank terminates a Service, the Bank may send you written notice of that on the date it terminates the Service. Notwithstanding anything to the contrary in any Service Terms, upon the closing of an Account, all Services linked to such Account are simultaneously terminated (unless otherwise specifically agreed to by the parties). However, any such closing or termination shall not affect the Customer's liabilities to the Bank arising prior to, or on, such closing or termination, all of which shall continue in full force and effect.

7. Fees. The Bank may impose, charge, pass-through and modify fees and/or charges for Accounts and services provided by the Bank, including, but not limited to, transaction, maintenance, balance-deficiency, and service fees and other charges, including those levied by any governmental authority (collectively "Fees"). The Customer will pay all Fees. The Bank may debit any Account for Fees, whether or not such debit may result in an overdraft of the Account. All payments to the Bank shall be in full, without set-off or counterclaim, and free of any deduction or withholdings related to any tax or other claim.

8. Miscellaneous.

- Account statements, confirmations or advices ("Account Statements") sent via the Internet or electronic Account Statements, if applicable, shall be deemed by the Customer and the Bank to be available to the Customer when the Account Statements are posted on the Internet and the Bank sends an electronic mail notification of availability to the Customer, or when the Bank sends the electronic Account Statement to the Customer. For purposes of determining when an item is sent to the Customer, an image of an item or information identifying the item (i.e. item number, amount and date of payment) is a sufficient substitute for the actual item.

- All Account Statements and notices may be sent to the Customer by ordinary mail, by courier, by facsimile transmission, by electronic transmission (including but not limited to e-mail), or through Internet sites, or by such other means as the Customer and the Bank agree upon from time to time, at the address of the Customer on the books and records of the Bank.

- The Customer acknowledges that deposits held in a branch of the Bank located outside the United States: (i) are not insured by the Federal Deposit Insurance Corporation; (ii) are subject to cross-border risks; and (iii) may enjoy a lesser preference as compared to deposits held in the United States in the event the Bank should be liquidated, insolvent or placed into receivership or other proceeding for the benefit of creditors.

- To the extent that the Customer has or hereafter may acquire any immunity (including sovereign, crown or similar immunity) from jurisdiction of any court, suit or legal process (whether from service of notice, injunction, attachment, execution or enforcement of any judgment or otherwise), the Customer irrevocably waives and agrees not to claim such immunity.

- Any provision of any Service Terms that is inconsistent with a provision of the Account Terms shall supersede the Account Terms for purposes of the particular Service which is the subject thereof.

- The Customer agrees that the Bank may deliver, make available and/or make accessible terms and conditions applicable to Accounts and Services to the Customer via electronic means and channels (including but not limited to by posting such terms on a Bank website). The Bank may request that the Customer "click" its approval of such terms. Subject to applicable law and regulations, the Customer agrees that the act of "clicking" its approval (or any similar act which has the same effect) with respect to any such terms will be evidence of Customer's acceptance of the applicable terms and conditions, to the same extent, and with the same force and effect, as if Customer had manually executed a written version of such terms and conditions.

SAMPLE

- Certain services may be performed by Bank or any affiliate, including affiliates, branches or units located in any country in which Bank conducts business or has a service provider. The Customer authorizes Bank to transfer Customer information to such affiliates, branches or units at such locations as the Bank deems appropriate. Bank reserves the right to store, access, or view data in locations it deems appropriate for the services provided.

The services described herein (each a "Service") are subject to the Bank's Account Terms (as may be amended from time to time), which are hereby incorporated by reference into each Service Terms. By using any of the Services described hereunder, the Customer acknowledges that it has received and agreed to the Account Terms, as supplemented by these Service Terms. Capitalized terms in the Service Terms, unless otherwise defined herein, shall have the meanings set forth in the Account Terms.

SAMPLE

ACH ORIGINATION SERVICE TERMS

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The origination of ACH Entries and the transmission and issuance of other transactions and information will be pursuant to these Service Terms and the Operating Rules and Guidelines (collectively the "Rules") of the National Automated Clearing House Association. Capitalized terms used in these ACH Service Terms, unless otherwise defined in the account documentation or these Service Terms, shall have the same meanings as set forth in the Rules. Customer and **JPMorgan Chase Bank, N.A.** (the "Bank) agree to comply with and be bound by the Rules as in effect from time to time.

1. Service. Bank provides automated clearing house ("ACH") origination services that will enable Customer to do one or more of the following:

- originate ACH Debit Entries;
- originate ACH Credit Entries; and
- instruct the Bank to issue or transmit prenotifications, reversals, requests for return, notifications of change or other information pertaining to the Entries.

Origination of ACH Credit Entries and origination of ACH Debit Entries are two separate services and approval or set up for one ACH service does not automatically create the ability to utilize the other. Further, the Customer's origination of WEB, TEL and IAT Entries requires additional pre-approval by the Bank; if the Customer attempts to originate such Entries without first obtaining such approval, the Entries may be suspended, delayed or rejected pending completion by the Bank of product due diligence, know-your-customer and/or other review as the Bank determines to be necessary in its discretion. The Rules and these Service Terms shall apply to all Entries, whether or not transmitted through an ACH Operator.

It is Customer's responsibility to provide Entries and instructions to Bank with all the necessary information to complete Customer's requested transactions. Customer agrees to transmit Entries to Bank in the manner, at the times and in accordance with approved media, content and format as agreed by Bank and Customer. Bank may reject or delay processing transactions or information if instructions are not complete or are inaccurate, contain an inactive Company ID or otherwise do not meet the criteria Bank specifies for acceptance. All requests to Bank must be received by Bank before Bank's established cut-off time in order for processing to commence on that ACH processing day. Any request that is incomplete or that Bank finishes receiving after the relevant cut-off time will be processed by Bank on the next day Bank processes ACH transactions. All transactions are subject to acceptance by Bank. Bank will notify Customer of any transactions or other transmissions that are rejected or returned. If Customer wants Bank to re-process those transactions or transmissions, Customer must correct them and re-submit them. Customer agrees to furnish Bank with copies of any authorizations or notifications, if requested, as well as any other information reasonably requested by Bank relating to Entries originated by the Customer. Customer shall provide Bank's auditors and other personnel with reasonable access at all reasonable times to the Customer's facilities, data and records relating to the initiation of Entries for the purpose of auditing Customer's compliance with these Service Terms and the Rules.

2. Security and Data Protection Procedures. All instructions received by Bank in Customer's name are subject to verification pursuant to mutually agreed security procedures. If Bank follows those procedures, Bank may process and transmit transactions or information in Customer's name. Unless Customer and Bank both otherwise agree, transmissions to Bank will be authenticated and/or encrypted using commercially reasonable security technologies meeting standards acceptable to Bank. If Customer uses a security procedure other than as described above, Customer acknowledges that Customer refused Bank's security procedure and chose another and Customer agrees to be bound by any transaction, whether or not authorized, issued in Customer's name and accepted by Bank in compliance with the security procedure Customer chose. If Customer elects not to utilize recommended message authentication and/or encryption technology, Customer assumes all responsibility for unauthorized disclosure or unauthorized access to Customer's data that occurs during transmission or while such data is in storage. Customer shall not disclose any Receiver's account number or routing number to any third party for such third party's use, directly or indirectly, in initiating a separate Debit.

3. Settlement and Exposure Limits. On the settlement date, Bank will credit Customer's account with Bank that Customer specifies for the total of:

- Customer's Debit Entries that Bank processed for settlement that day;
- RCCs issued for deposit to Customer's account on that day; and
- any returned or reversed Credit Entries.

Bank may delay the availability of funds deposited into Customer's account by Debit Entry or RCC until those transactions cannot be reversed in accordance with the Rules or applicable law.

Bank will debit Customer's account with Bank that Customer specifies for the total of Credit Entries processed in Customer's name and for any returned Debit Entries and RCCs. Bank may require Customer to pay Bank the amount of any Credit Entries on the date of transmission to Bank or otherwise prior to the settlement date. Bank also may require Customer to maintain collateral with Bank in an amount Bank specifies.

SAMPLE

Bank may from time to time establish or revise maximum dollar limits for the total value of all outstanding files of Credit Entries and/or Debit Entries and RCCs that Bank will release on Customer's behalf. Bank may change or cancel the limits at any time without prior notice to Customer; although Bank will try to notify Customer before Bank does that.

4. **Warranties; Indemnity.** Except as specified below, Customer will be deemed to make the same warranties to Bank as Bank makes pursuant to the Rules. In the case of an Entry to another account with Bank, warranties will be deemed to be given as of the time Bank first processes the Entry. Customer will not be deemed to warrant the power of the Bank under applicable law to comply with the requirements of the Rules or the conformity of Entries and other data Bank transmits to the file specifications contained in the Rules. The Customer further represents, warrants and covenants that (a) each Entry and RCC it originates will comply with all applicable U.S. laws and regulations and acknowledges that Entries may not be initiated that violate the laws of the United States, (b) unless Customer has identified itself to Bank as a Third Party Sender (as defined in Section 7) and obtained Bank's express consent to originate Entries as a Third Party Sender, Customer will not originate any Entries, or use any of its Company IDs to originate Entries, on behalf of third parties (including, without limitation, any affiliate of Customer), and (c) Customer will not permit a third party to originate Entries using a Customer account as the offset account unless Customer obtains Bank's express consent to do so.

   Customer agrees to indemnify Bank and Bank's employees, officers, directors and agents, and hold all of them harmless from and against any and all claims, demands, losses, liabilities or expenses (including attorneys' fees and costs) resulting directly or indirectly from (a) Customer's breach of any warranty made under these Service Terms and (b) compliance by Bank and the RDFI with any request Customer makes for a cancellation, stop payment, reversal or recall of any Entry or any RCC created by Bank under Section 1 hereof.

   Bank shall have no responsibility for any delay by any ACH Operator or RDFI in processing any Entry the Bank transmits to the ACH Operator or failure to process or credit or debit any such Entry.

5. **Stop Payments; Reversals and Recalls; Rejections.** Customer's instruction to cancel, stop payment of, reverse or recall one or more Entries must be received by Bank in such time and manner as Bank specifies. Bank will process these transactions in accordance with Bank's procedures advised to Customer. Any reversal or recall initiated by Bank is subject to acceptance by the RDFI. Instructions to reverse or recall an ACH Credit Entry that are not initiated by Customer in time to meet the prescribed NACHA deadline for reversals may be originated by Bank as a Debit Entry; Customer shall obtain authorization from the Receiver in accordance with the Rules for any such Debit Entry and all other terms of these Service Terms applicable to Debit Entries shall apply. Entries or other instructions may not be amended or modified.

   If Customer originates Debit Entries to an account or accounts at a financial institution that is not a Participating Depository Financial Institution in the ACH system (such account hereafter called a "Non-ACH Eligible Account"), all such Debit Entries will be rejected unless Customer subscribes to a service, subject to Bank's prior consent, pursuant to which Bank will process each such Debit Entry to a Non-ACH Eligible Account by preparing a remotely created check, as such term is defined in Federal Reserve Regulation CC (an "RCC"), on the Customer's behalf. The RCC will be drawn in the amount and on the Non-Eligible ACH Account of the individual or entity specified as the receiver in the Customer's instructions and will be deposited to the Customer's designated account with Bank, Such RCC will thereafter be processed through the check clearing system. If the Customer is using such service, the Customer hereby authorizes the Bank to create each RCC as described herein and the Customer warrants to the Bank, with respect to each RCC, that the person on whose account the RCC is drawn authorized the issuance of such RCC in the amount and to the payee stated in the RCC. The Customer authorizes the Bank to debit the Customer's account for any claim or return based upon an unauthorized RCC. All other terms herein related to Entries shall also apply to RCCs created under this Section. The Bank shall not create or process RCCs or other paper drafts in lieu of ACH Debits under any circumstances other than for Non-ACH Eligible Accounts and only when the Bank has consented to provide such service, even if the Customer includes an instruction in its file for the Bank to otherwise originate an RCC or paper draft.

6. **Third Party Service Providers.** Customer may choose to use a third party service provider or service bureau to issue Entries or other instructions, handle returned Entries or perform other functions for and on Customer's behalf. If Bank accepts such Entries or other instructions, Customer will be bound by them. Customer is responsible for all actions taken or not taken by Customer's provider and Customer is responsible for all costs and expenses of Customer's provider.

7. **Notification to Bank if Customer is or Becomes a Third Party Sender.** Customer will **not initiate Entries as a Third Party Sender or otherwise originate Debit Entries or Credit Entries on behalf or for the benefit of other persons or entities without prior notification to, and approval of, the Bank. Accordingly, Customer will notify Bank if Customer at any time intends to become a Third Party Sender and will not** commence and will not commence such activity unless and until Bank approval is obtained.

8. **IAT Entries.** If Customer is originating Entries that are required to be formatted under the Rules as IAT Entries, Customer will comply with all applicable Rules relating thereto, and Customer will originate such Entries only through one of Bank's ACH origination channels that support IAT origination. Some of Bank's ACH origination channels do not accommodate IAT Entries; upon request, the Bank will advise Customer as to which of Bank's ACH origination channels can be used for IAT origination.

   If a foreign currency conversion is performed by Bank in connection with an IAT Entry, Customer acknowledges that the foreign currency exchange rates fluctuate, and accepts the risk of such fluctuation, including fluctuations in rate between the time Customer submits the Entry Data Instructions and the time the transaction is executed and/or reversed, returned or recalled. Any payment returns and/or reversals will be credited to Customer's account in the currency in which Customer's account is denominated, and Customer is responsible for any rate fluctuations.

   In the event of an erroneous or duplicate IAT Entry originated for payment to a receiving bank outside the United States, the rights of Bank and Customer with respect to reversal or recall of such Entry are subject to the laws, regulations and payment system rules of the receiving bank's jurisdiction.

SAMPLE

Customer acknowledges and agrees that IAT Entries may be delayed in processing or posting due to the Bank's or RDFI's review of such Entries for OFAC compliance. Further, Customer understands and acknowledges that unlike PPD Credit Entries, there is no requirement under the Rules that IAT Credit Entries that are made available to an RDFI by its ACH operator by 5:00 pm on the banking day prior to the Settlement Date be made available to the Receiver at the opening of business on the Settlement date; cleared IAT Credit Entries must be made available no later than the Settlement Date of the Entry, but funds are not required to be available at opening of business on the Settlement Date.

9. **Same Day Entries.** The terms set forth in this Section 9 apply to any Same Day Entry, as such term is defined in the Rules, originated by the Customer. From and after the effective date specified under the Rules for Same Day Credit Entries and Same Day Debit Entries (or such other dates as may be communicated to the Customer by the Bank), subject to the conditions set forth in this Section 9, any Credit Entry or Debit Entry submitted to the Bank that meets the criteria set forth in the Rules for a Same Day Entry ("Same Day Criteria") may be processed and released by the Bank in such time and manner as to enable same day processing and settlement by the applicable ACH Operator and RDFI.
The Bank may, in its sole discretion, provide the Same Day ACH Service to its customer segments on either an opt-out basis or an opt-in basis. If the Service is provided to the Customer on an opt-out basis, any Credit Entry or Debit Entry transmitted to the Bank in the name of the Customer that meets the Same Day Criteria may be processed as a Same Day Entry (from and after the Respective Implementation Date), and the Customer will be charged applicable fees for such processing. The Customer may elect to exclude transactions from Same Day ACH processing by notifying the Bank in writing (or by such other means as the Bank may specify) of specified Company IDs that the Customer wants to exclude from Same Day ACH processing even if the Same Day Criteria are met. In such case, the Bank will exclude files/Entries with such Company IDs from the Service. If the Service is provided to the Customer on an opt-in basis, the Customer may request that its originated Entries meeting the Same Day Criteria be processed on a same day basis; otherwise, such Entries will not be processed on a same day basis. As a result of the implementation of the Same Day ACH processing, there may be changes to the posting times for Entries; Same Day ACH Entries as well as Entries originated to accounts of Receivers at the Bank may be posted to Receivers' accounts earlier than posting was occurring prior to implementation of Same Day ACH processing. Notwithstanding anything to the contrary contained in these Service Terms, certain Bank transmission channels will not provide capability for origination of Same Day ACH Entries or will provide such capability at a later time than other channels.

10. **Incorporation of Account Documentation; Termination.** The provisions of the account documentation, including terms and conditions governing the operation of business accounts and services, are incorporated into these Service Terms by reference. By acknowledging or signing the applicable account documentation or by using or continuing to use the ACH Origination Services, Customer agrees to these Service Terms. In addition to Bank's termination rights under the aforementioned documentation, Bank shall have the right to terminate or suspend these Service Terms and the Services upon notice to Customer in the event of the Customer's breach of the Rules.

SAMPLE

ACH TRANSACTION BLOCKING ACH TRANSACTION BLOCKING WITH POSITIVE PAY AND ACH TRANSACTION REVIEW SERVICE TERMS

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1. ACH Transaction Blocking

(a) **Service. JPMorgan Chase Bank, N.A.** ("Bank") provides a service that allows Customer to block and return ACH debit and credit entries originated to Customer's account with Bank. Customer can select from a variety of authorization or blocking criteria and advise Bank in a manner and form acceptable to Bank. Bank will return any blocked transaction indicating that the ACH debit was not authorized or that the ACH credit was refused.

(b) **Company IDs.** If Customer elects an option that blocks or allows ACH debits or credits from specified companies, Customer will be solely responsible for obtaining the correct Company ID for each such Originator. Customer must supply the Bank, through the designated user interface, with the applicable ACH Company ID of the Originator as it appears on the Company/Batch Header Record. The Company ID will be the sole criterion for blocking debit and credit entries (unless Customer has also set maximum dollar limits) and Bank will have no obligation to take any other steps to determine the identity of the Originator

Customer understands that Company IDs are not unique and that a Company ID may identify more than one Originator, and one Originator may have multiple Company IDs. Customer understands that Company IDs are not a perfect filter and that transactions from Originators may be blocked or allowed if the Originator uses a Company ID other than the one Customer identifies. Bank will not be responsible for transactions blocked or allowed in accordance with the instructions Customer provides for the Company ID.

2. ACH Transaction Blocking with Positive Pay

(a) **Service**. Bank also provides a service that allows Customers who are currently setup on ACH Transaction Blocking to elect an optional feature which provides notification to Customers prior to posting or return of any ACH debit entries and/or credit entries identified as unauthorized and/or authorized, regardless of established ACH Transaction blocking parameters set by Customer.

(b) Bank will provide such notification to Customer by a method prescribed by Bank, and Customer shall have an opportunity to provide instructions to Bank prior to a designated cut-off time ("Cut-Off Time")s, and in a manner and form acceptable to the Bank, to either (a) allow the debit Entries and/or credit Entries to post rather than returning them (where the Customer's Block Profile rule specifies return of such Entry), or (b) return the debit Entries and/or credit Entries instead of allowing them to be processed (where the Customer's Block Profile rule specifies processing of such transactions). If the Customer does not provide such instructions prior to such designated cut-off time or if an Entry with a same day effective date is received after such designated cut-off time, Bank will disposition such Entries in accordance with the Customer's established ACH Transaction Block Profile rules

(c) Additionally, Customer may provide instructions to Bank prior to a designated Entry cut-off time, and in a manner and form acceptable to the Bank to add allowable or non-allowable IDs to their ACH Transaction Blocking profile rule directly from transactions details presented for decisioning.

(d) Settlement and availability of funds may be delayed as a result of an ACH transaction held until the Cut-Off Time.

3. ACH Transaction Review

(a) **Service.** Bank provides a service that allows Customer to review ACH debit and credit entries originated and posted to Customer's account with Bank and to instruct Bank to return some or all of these transactions. Customer shall use filter criteria available through the service to select the types or categories of incoming ACH debit and/or credit transactions it wishes to review or Customer may elect to review all incoming ACH transactions subject to Section 3(d) below.

(b) **Review and Return Process.** Based upon the filter criteria selected by the Customer, ACH transactions meeting that criteria will be made available for Customer to review not later than a designated time on the banking day following the day on which the transactions are posted to the Customer's account. The details provided by Bank for each entry will include account number, dollar amount, company ID, receiver's name, standard entry class code and settlement date.

(c) Customer shall advise Bank by means of an agreed upon transmission method not later than Bank's designated cut-off time on the same day as transaction information is made available for those transactions, if any, that are unauthorized and that Customer wishes to return. Bank is entitled to rely on any instructions which it receives and which it reasonably believes to be genuine. Bank shall return all such transactions and make corresponding adjustments to the Customer's account to which the transactions had been posted. All transactions reported to Customer as to which Bank does not receive a timely return instruction from Customer will remain posted or be returned based on the Transaction Review profile default decision setting established by the Customer.

SAMPLE

(d) **Certain Reviewed Transactions Maybe Returned/Posted Despite Instructions.** Certain transactions reviewed and approved by the Customer may nevertheless be returned by the Bank. This will happen if (i) there are insufficient funds in the Customer's account to cover the amount of an ACH debit or other charge, (ii) a stop payment was previously placed on the transaction, or (iii) the Bank determines the transaction must be returned for legal or regulatory reasons. Certain transactions that the Customer advises should be returned may nevertheless be posted by the Bank; these include ACH debits or credits to the Customer's account that the Bank posts pursuant to its internal procedures in order to comply with applicable law, regulations or payment system rules or guidance.

4. ACH Transactions Not Subject to ACH Transaction Blocking, ACH Transaction Blocking with Positive Pay or ACH Transaction Review.

Notwithstanding anything to the contrary in these Service terms, the following types of ACH transactions will not be made available for Customer's review and decisioning:

- debits or credits to Customer's account to offset any ACH entries originated by Customer through Bank ;
- reversals of previously received ACH entries.
- returns or reversals by the RDFI of ACH entries originated by Customer through Bank;
- reclamation entries;
- debits or credits to Customer's account initiated by Bank or Bank's agent or affiliate to correct processing errors, effect back valuations, make other adjustments, or to comply with legal requirements or for fees or charges Customer owes Bank or Bank's affiliates; and
- if Customer is also subscribing to the ACH Transaction Blocking service, any transactions blocked and returned pursuant to that service.

5. Incorporation of Account Documentation. The provisions of the account documentation, including terms and conditions governing the operation of business accounts and services, are incorporated into these Service Terms by reference. By acknowledging or signing the applicable account documentation or by using or continuing to use the ACH Transaction Blocking and/or Transaction Review Services, Customer agrees to these Service Terms.

SAMPLE

U.S. FUNDS TRANSFER

Chase's Funds Transfer Service enables the electronic transfer and settlement of funds between the Customer and a beneficiary of the payment to destinations around the world. Customers use USD funds transfer services (as opposed to checks or ACH payment services) when they seek same-day settlement with intraday finality and irrevocability of payments

1. **Service.** The Customer may issue payment orders against its accounts with the Bank by means of SWIFT, electronically, by telephone or by such other method as the Customer and the Bank may agree upon. All funds transfer instructions sent to the Bank shall be in the format specified by the Bank and must be received by the Bank no later than such time as may be established by the Bank upon notice to the Customer. The Bank will determine the order in which it processes payment orders. If the Customer's payment order bears the codeword "PRIORITY" in such field as the Bank specifies, the Bank will use reasonable efforts to move such payment order in advance of the Customer's standard payment orders. If the Customer's payment order bears the codeword "TIMED" in such field as the Bank specifies, the Bank will endeavor, but will have no obligation, to process the payment order by the time requested by the Customer within the payment order. For "TIMED" payment orders, funds in the Customer's Account are reserved by the Bank on the payment value date until processed. The Bank will have no liability for failure to process payments by the time requested by the Customer.

2. **Security Procedures.** All payment orders and communications requesting amendment of payment orders issued in the Customer's name are subject to verification by the Bank in accordance with the security procedures agreed upon between the Customer and the Bank. Such security procedures may be set forth in written agreements between the Customer and the Bank.

3. **Advices.** The Customer may subscribe to Bank services for the delivery of account-related activity and information ("Advices"), to a party designated by the Customer, including but not limited to information relating to credits and debits to a Customer account, and the return or rejection of certain payments. Advices may be sent via SWIFT or to devices capable of receiving text messages, such as alphanumeric pagers and cellular phones, or as otherwise agreed upon by the parties. The Customer is responsible for maintaining the accuracy of the information that is required to deliver such Advices, including but not limited to the address and/or telephone number of the recipient and, if applicable, the messaging components and conditions that will trigger the transmission of the Advices.

4. **Processing.** The Bank reserves the right to use any funds transfer system and any intermediary bank in the execution of any funds transfer Instruction and may otherwise use any means of executing the funds transfer Instruction which the Bank deems reasonable in the circumstances. The Bank and other financial institutions may rely upon the identifying number of the beneficiary, the beneficiary's bank or any intermediary bank included in the funds transfer. Also, the beneficiary's bank in the funds transfer Instruction may make payment on the basis of the identifying number even though it identifies a person different from the named beneficiary.

5. **Same-Day Amendment and Cancellation Service.** The Customer may subscribe to a service to enable same-day amendment and cancellation of payment orders. Once the Bank has expressly approved the customer's use of the service, all cancellation or amendment messages sent to the Bank shall be in the format specified by the Bank and must be received by the Bank no later than such time as may be established by the Bank upon notice to the Customer.

6. **Reference Pattern Search.** The Customer may subscribe to a service to enable the Customer to instruct the Bank to repair information on incoming and outgoing payment orders, and to perform additional services related to beneficiary deduction services. The Customer shall comply with such formatting requirements specified by the Bank in connection with such services. In connection with beneficiary deduction services, the Customer represents and warrants that it has obtained all necessary authorizations to enable the Bank to deduct transaction charges from the funds transfer amount payable to the beneficiary.

SAMPLE

U.S. FUNDS TRANSFER BY CHECK SERVICE TERMS

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Chase's U.S. Funds Transfer by Check Service allows the Customer to instruct the Bank (as the Customer's agent) to draw U.S. dollar checks ("Disbursement Checks") payable to the order of payees and in amounts designated by the Customer for distribution.

1. **Requests for Disbursement Checks.** All requests for Disbursement Checks must be transmitted to the Bank via authenticated SWIFT transmission, or one of the Bank's proprietary access mechanisms. The Customer shall transmit the requests in such format as the Bank specifies from time to time. The Bank may (but shall have no obligation to) process requests that do not conform to these Service Terms and may impose additional fees for such processing.

2. **Issuance.** Unless the Customer specifies a future issuance date in the Customer's request, each Disbursement Check will be issued within one banking day of the day on which the Bank receives the issuance request. The Bank will not honor requests to draw Disbursement Checks to any person or entity with whom or with which the Bank is prohibited to do business by law or regulation, or in any case where compliance would, in the Bank's judgment, conflict with applicable law or good banking practice. Disbursement Checks will be signed by the Bank on the Customer's behalf substantially as follows:

Drawer : **«Clientname»**

_____

By: JP Morgan Chase Bank, NA. as Agent for the Above - Named Drawer

As of the day a Disbursement Check is issued, the Bank will debit the Customer's designated demand deposit account in the amount of the issuance instruction.

3. **Stop Payments Orders.** The Customer may issue a stop payment order in respect of any Disbursement Check only by a message sent via authenticated SWIFT to a Bank location to be designated by the Bank and in the format designated by the Bank from time to time. Any stop payment order must include the reference number assigned by the Bank to the Customer's request for the issuance of such Disbursement Check. The Customer shall pay a service fee for each stop payment order in the amount then in effect at such time the Customer issues the stop payment request.

SAMPLE

LOCKBOX SERVICE TERMS

Lockbox is a remittance processing Service offered to customers to support their accounts receivables business needs. The Customer's remittance deposits are sent to a Post Office Box and picked up by the Bank and delivered to or via courier for further processing and posting to the Customer's deposit account.

1. Lockbox Service. The Bank shall provide the Customer remittance processing and deposit services as described in these Service Terms (the "Service" or "Lockbox Service") to support its accounts receivables business needs. Through this Service, the Customer's remittances are sent to a designated post office box ("Post Office Box") and/or delivered to or via courier to the designated Bank location by the Customer. The Bank will maintain the Post Office Box for the Customer's remittances and will have unrestricted and exclusive access to the Post Office Box while providing the Lockbox Service. The Bank may direct the Customer to include specific codes or formats within its assigned address in order to ensure mail is identified correctly. The Customer is responsible for ensuring its customers' payments to Customer are properly addressed in order to prevent delays in processing. Customer agrees not to send cash to the Bank in connection with the Lockbox Service.

The Bank will collect all mail from the designated Post Office Box and deliver it to the Bank's lockbox processing site(s). The Bank will open the mail, process the remittance information and process the checks or cheques (collectively, "checks") eligible for this Service (the "Items") in accordance with the Customer's instructions and the Statement of Work and/or Service Guide (as such terms are defined below), if applicable. Upon completion of the remittance processing work, Bank will image the eligible Items and process them for credit to the Customer account or process for collection the Items received, except: (i) Items which the Customer has instructed the Bank in writing, and the Bank has agreed not to process; (ii) Items which the Bank believes should receive the Customer's special attention; (iii) Items for which the Customer is not the payee, unless (x) the Customer has instructed the Bank to accept all payees or (y) the Customer has provided proper authorization to process for credit or collection of such Items; and (iv) any other matter or merchandise received (collectively, "Remittance Processing"). The Bank will not process such excepted Items or other matters or merchandise, but will forward them to the Customer unprocessed. The Bank assumes no responsibility for the inadvertent processing of Items excepted from processing. The Bank will process credit card payments as point of sale transactions, obtaining authorization as required by applicable card rules; provided, however, the Bank will not place phone calls for authorization of referrals or process credit transactions. The Bank shall not be deemed a merchant processor and shall not be liable for any data entry errors or any chargeback. The Bank assumes no liability for any matter or merchandise received through the Post Office which is not a depositable Item, including cash. Any failure by the Bank to process an Item other than as provided herein does not constitute a failure by the Bank to exercise ordinary care. The Customer irrevocably appoints the Bank (and all persons the Bank designates in connection with the Lockbox Service) to endorse Items with the Customer's name. The Customer shall be liable to the Bank as a general endorser on all Items processed by the Bank and shall be deemed to make all of the warranties of a transferor of such Item under applicable law.

(a) The Customers requiring "Caller Service" or "Business Reply Mail Service" (as such terms are used by the United States Postal Services ("USPS")) or any similar service at the USPS or Canada Post Corporation ("CPC") for remittance collection must obtain prior approval from the Bank. Upon approval, the Customer will secure such services directly with the USPS or the CPC, as the case may be, and ensure the Bank is authorized to collect the mail. The Bank shall not be responsible for delays in processing due to the Customer's failure to pay the USPS or the CPC, as the case may be, for such services or any other action taken or not taken by the USPS or the CPC, as the case may be.

(b) The Bank may, at its sole discretion, provide the Customer additional optional Services including, without limitation, Decision Manager (as defined below), non-deposit remittance Items (i.e., the Bank will process and deposit only Items that meet the Customer directed rules for deposit), early transmission of remittance data, customized grouping and sorting of Items (i.e,, the Customer instructs the Bank to further group and sort the contents of its mail according to criteria specified by the Customer) and imaging and additional data capture requirements of remittance data to create customized transmission files and reporting (collectively, the "Value Add Services"). The Customer shall submit to the Bank a completed implementation requirements document (the "Statement of Work") instructing the Bank to perform the Value Add Services agreed to by the Customer and the Bank. The Customer may receive user guides and other materials ("Service Guides") setting forth the terms and conditions upon which such Value Added Services shall be provided to the Customer by the Bank. The Customer acknowledges and agrees that Remittance Processing and, if applicable, the provision of Value Add Services (collectively, "Pre-Deposit Processing") may result in Items not being deposited until completion of such Pre-Deposit Processing in accordance with Customer's instructions. Decision manager ("Decision Manager") is an exception workflow tool to which clients can subscribe. Upon the Bank's review of the mail and remittance information for Items that do not meet a Customer's specified requirements for deposit (e.g., check and invoice amounts do not match, incorrect payee name, incorrect amount, etc.) or reported as processing exceptions ("Exception Items"), the Bank will notify the Customer of such Exception Items by posting such Exception Items on a designated website or application. The Customer must communicate its decision for Exception Items within the deadline indicated in the Statement of Work. The Customer agrees that the Bank shall not deposit such Exception Items until the Bank receives an instruction from the Customer. If the Customer fails to provide an instruction within the timeline specified, the Bank will either return the Item unprocessed to the Customer or follow the default instruction specified in the Statement of Work.

(c) If the amount of an Item written in words and figures differ, the Item will be processed for amount written in words. If the Item is accompanied by an invoice or statement and the amount on the statement matches the amount written in figures, and the Customer has requested, and the Bank has agreed, to process such Item for the amount written in figures, the Item may be processed for the amount written in figures. In the event the Bank processes the Item for the amount written in figures, the Customer indemnifies the Bank for any claim which may arise from that action.

(d) The Service is limited to Items drawn on domestic banks so to the extent the Bank notices that any Items drawn on foreign banks have been deposited, such Items shall be forwarded to the Customer as unprocessable; provided, however, upon Customer's request, but at the sole discretion of the Bank, the Bank may process or collect foreign checks on behalf of Customer subject to terms and conditions in the Account Documentation.

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2. Availability Schedule. The Bank will deposit eligible Items to the Customer's designated deposit account in accordance with the Bank's Availability Schedule provided to the Customer. The Customer agrees that Items that require special handling may receive delayed availability.

3. Returned Items; Re-presentment. If any Item is rejected, reversed, or returned to the Bank unpaid for any reason or there is a claim involving an Item deposited to the Customer Account, the Bank will charge back that Item, together with any fees or other amounts allowed on such claims or for returned Items, against the Customer Account, regardless of whether such debit causes an overdraft to the Customer Account. If, however, the Bank has been instructed in writing by the Customer to re-present Items which have been dishonored or returned to the Bank unpaid for reasons other than account closed, the Bank may do so automatically and without notice to the Customer, and the Bank reserves the same rights to debit the Customer Account should any such Items remain unpaid after the re-presentment.

4. Original Documents; Image Storage. Unless the Bank has agreed otherwise, the Bank will image all Items and associated remittances and retain original documents on site for no longer than fourteen (14) days. All original documents will be destroyed fourteen (14) days after processing. The Bank will store Imaged Items for a period of seven (7) years from the date of the applicable transaction regardless of any additional imaging service requested by the Customer If the Customer elects, the Bank will provide images of the Items ("Imaged Items") received together with images of related documents ("Imaged Documents"), through a delivery media ("Delivery Media") at the intervals agreed upon between the Bank and the Customer. If the Customer elects storage of Imaged Documents, the Bank will store Imaged Documents for a period of thirty (30) days (Short Term Storage) to ten (10) years (Long Term Storage) from the processing date of the applicable transaction, per the Customer's selection. If the Customer elects to image and not store Imaged Documents with the Bank, such images will be delivered to the Customer through the Delivery Media.

5. Security for Imaged Items. The Bank has specified Security Procedures for receiving and accessing Imaged Items, Imaged Documents and lockbox transaction data. The Bank is not obligated to send any images or data or allow access through the Delivery Media to any images or data which are not requested or accessed in accordance with the Security Procedures. The Customer acknowledges that once it has accessed images by any Delivery Media, persons having access to the Customer's computers and image archives may have access to the Imaged Items, Imaged Documents and lockbox transaction data.

6. Accuracy; Legibility. The information delivered to the Customer through the Delivery Media will be the same as the information in the data entry file provided to the Customer for the applicable time period. If the data entry file contains errors, those errors will also occur on the Delivery Media. The Bank will provide images that are as legible as possible given the legibility of the underlying remittance documents and the selected Delivery Media. The Bank has no liability or responsibility for the condition of the original remittance items provided to the Bank, and it reserves the right to review and approve sample remittance items for legibility prior to providing this Service. The Customer is responsible for reviewing images obtained through the Delivery Media and to promptly notify the Bank of any images that are not clear.

7. Disclosures. As between the Customer and the Customer's clients, if applicable, certain payments collected hereunder may be subject to various cut-off times and payment deadlines (the "Disclosures"). The Customer acknowledges and agrees that the Bank has no duty to inquire as to the content of any such Disclosures, is not bound by them, and makes no representations or warranties, explicitly or implicitly, regarding same. The Customer is responsible for ensuring that the processing and payment cut-off times established by the Bank are in compliance with the Disclosures and the Customer's responsibilities under applicable laws and regulations.

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COIN & CURRENCY SERVICE TERMS

V1.6_12_06_19

I. SERVICE

JPMorgan Chase Bank, N.A. (the "Bank") will provide Customer with one or more of the coin and currency services listed below (each a "Service") in accordance with the provisions set forth in these Service Terms. The provisions of the Bank's account documentation, including terms and conditions governing the operation of business accounts and services as well as other service guides or material (the "Account Documentation") are incorporated into these Service Terms by reference. By signing the applicable Account Documentation or by using or continuing to use any of these Services, the Customer agrees to these Service Terms.

II. CASH ORDERS

1. Cash Orders.

The Customer may issue written instructions to the Bank to release United States coin and currency ("Cash") to an armored courier service (the "Courier") as designated by the Customer in accordance with the Bank's guidelines ("Cash Order"). The Customer acknowledges that Cash Orders can be transmitted to the Bank only during such time as set forth in the guidelines. The Bank is authorized to debit the account of the Customer designated in the Cash Order for the amount of a Cash Order (the "Cash"). If the Bank has agreed to such an arrangement, the Customer may also place a Cash Order directly at one of the Bank's branch locations by issuing a check to debit the Customer's account at the Bank or as a "cash for cash" exchange. If there are insufficient funds in the designated account, the Bank is authorized to refuse the Cash Order, to fill a partial Cash Order, to debit the designated account even if such debit causes an overdraft, or to debit any other account of the Customer at the Bank.

2. Cash Limits.

The Bank and the Customer may agree to the amount of Cash that may be delivered pursuant to a Cash Order ("Cash Limit").

3. Discrepancies for Cash Orders.

All Cash Orders must be validated by the Customer within 24 hours of receipt. If a currency strap, coin bag or wrapped coin discrepancy is identified, the Customer may contact Cash Services Customer Support at 888-872-0517 to request a Cash Order Claim Form. The completed form and proper documentation must be sent to the Bank and post marked within 48 hours of receipt of the Cash Order. Any claims post marked after the 48 hour period may be denied and the Customer will have no right to request or receive an adjustment after such time period.

4. Cancellations and Amendments.

A Cash Order may be cancelled by the Customer telephonically, electronically or in writing by a person the Bank reasonably believes to be authorized to act on behalf of the Customer and only if the cancellation is received within a reasonable time before the Cash is delivered to the Courier ("Cancellation"). A Cash Order may only be amended telephonically and the Bank will not be responsible for any change in a Cash Order it has received. Any attempt to amend a Cash Order electronically may result in duplicate Cash being delivered.

5. Notice of Rejection.

If the Bank rejects a Cash Order, it will promptly notify the Customer of the reason.

6. Notice of Execution.

The Bank will notify the Customer when it has executed a Cash Order. Unless, within three (3) business days after receipt of notification of the execution of a Cash Order, the Customer notifies the Bank in writing that a Cash Order was unauthorized or otherwise unenforceable against the Customer, the Bank shall not be liable for executing the Cash Order as notified, including any loss of interest.

7. Security Procedure.

The Customer must place a Cash Order using a touch-tone telephone, or other electronic communications device mutually agreed upon by the Customer and the Bank, based upon codes assigned by the Bank to the Customer which identify the Customer and the location (collectively, "Codes"). The Customer agrees that use of Codes constitutes a security procedure for verifying the authenticity of a Cash Order as being that of the Customer ("Security Procedure. The Customer and Bank will maintain reasonable security and control of the Codes. The Bank is not responsible or liable for detecting any error in the transmission or content of any Cash Order or Cancellation and the Security Procedure is not intended to detect any such error. No agreement or instruction of the Customer restricting acceptance of any Cash Order or Cancellation is binding on the Bank, except as set forth in these Service Terms or in a writing signed by the Customer and the Bank. These Security Procedures do not apply to Cash Order requests made by the Customer at one of our branch locations when the Customer is making a "cash for cash" exchange or issuing a check to debit the Customer's account at the Bank.

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8. **Geographical Limitations for Cash Orders.** The Customer represents and warrants that all Cash Orders will be used by Customer in its normal course of business at the Customer's store/office locations in the United States.

III. CASH DEPOSITS

1. Standard Courier Service.

The Customer may deliver and pick up shipments of cash or checks to or from the Bank by using the services of a courier that has been authorized by the Bank, who will act solely as the Customer's agent. The courier must comply with the Bank's guidelines, as amended from time to time, and must maintain all licenses and permits required by law in addition to adequate insurance to cover its liabilities in providing courier services. The Bank may refuse to permit any courier to enter its premises with or without cause, in which case the Bank will use reasonable efforts to promptly notify the Customer. With regard to the Customer's couriers, the Customer is responsible for any individual's actions while at the Bank's facilities including theft, property damage, intentional crimes and any other act or omission even if such actions would be considered outside the scope of their employment and whether the individual is impersonating an employee of the courier if the Bank has followed its customary procedures for identifying the individual.

2. Deposit Presentment and Processing for Standard Courier Service.

With regard to deposits delivered to one of the Bank's vault areas, the Customer must deliver deposits in sealed tamper-proof plastic security deposit bags that meet the standards described in the Bank's guidelines and contain only cash, coin and checks. The bags may also contain food stamps if the Customer provides proof satisfactory to the Bank of the Customer's authority to redeem food stamps. The Bank will open the bags and process the deposits.

a) **Delivery to Vault.** If the Bank agrees to accept the Customer deposits at a vault location, the Bank will provide a receipt indicating the number of bags it has received. This receipt is not an acknowledgment of the contents of any bag, nor is any telephonic or other acknowledgment of a deposit of which the Customer notifies the Bank by telephone or by electronic means.

b) **Delivery to Branch for Delayed Processing.** If the Bank agrees to accept your deposits at a branch location, the Bank will not verify the amount of the deposits at the time of receipt, but will provide the Customer with a receipt showing the amount indicated the Customer's deposit slip. This receipt is not an acknowledgment of the contents of any bag.

3. Courier Service through the use of a Smart Safe or Recycler Machine.

The Customer may use the services of a courier that has been authorized by the Bank, who will act solely as the Customer's agent. The courier must comply with the Bank's guidelines, as amended from time to time, and must maintain all licenses and permits required by law in addition to adequate insurance to cover its liabilities in providing courier services. The Bank may refuse to permit any courier to enter its premises with or without cause, in which case the Bank will use reasonable efforts to promptly notify the Customer. The Customer will receive provisional credit only for Cash placed in Deposit Cassette (as defined below) component of the machine. The Customer's courier is authorized to transmit the Cash information only with regard to the Deposit Cassette component of the machine to the Bank on the Customer's behalf and the Bank, upon receipt of such data transmission, will provide provisional credit to the Customer's designated account. The courier will deliver the Cash to the Bank as directed by the Bank at the Customer's expense. The Customer authorizes the Bank to instruct the courier to pick up any Cash for which the Bank has given provisional credit at any time at the Customer's expense. For purpose of these Service Terms, "Deposit Cassette" is the component of the machine whereby the Customer places Cash into such component and only the courier is able to access such Cash once it is placed in the Deposit Cassette.

4. Deposit Presentment and Processing Courier Service through the use of a Smart Safe or Recycler Machine.

The Customer agrees that once the Cash is in the Deposit Cassette component of the machine, the Customer no longer has any ownership, control or rights with regard to the physical Cash and that the Bank is authorized to rely upon the transmitted information from the Customer's courier with regard to deposits or adjustments to the Customer's deposit account with the Bank. Once the Customer's courier has completed the verification of the Cash from the Deposit Cassette component of the machine and has transmitted the deposit/adjustment information to the Bank, the Cash is then placed into the Bank's inventory at the courier's location. In the event of a dispute related to the amount credited to the Customer's deposit account, the Customer will initiate its claim and request for an investigation with its courier.

5. Revocation of Provisional Credit.

The Customer agrees that the courier will pick up the Cash from the Smart Safe, deliver it to the vault and complete the verification process at least every seven (7) calendar days (or as otherwise agreed to by the Bank). In the event the courier does not retrieve the Cash from the Smart Safe for whatever reason, within such time frame, or otherwise deliver the Cash to a vault location, Customer authorizes the Bank to revoke the provisional credit given to Customer's designated account at the Bank's discretion and without prior notice, even if doing so creates or increases an overdraft.

6. Discrepancies.

All deposits are subject to verification. If there are differences between the amount credited by the Bank and the amount shown on the deposit slip prepared by the Customer, the receipt provided to the Customer or its agent upon initial presentment or the transmission received from

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the courier on the Customer's behalf, the currency will be re-counted for discrepancies over the minimum amount specified in the Cash Vault Services Product Guide, the "Threshold" amount, the Customer's representative designated in the service implementation questionnaire will be notified of the adjustment, and an adjustment fee will be charged. If the discrepancy is in the Threshold amount or less, the Bank will not adjust the Customer's account, the Bank will retain the discrepancy amount, and no adjustment fee will be charged. The Bank's determination and records as to its receipt of any bag and as to the contents of any bag is conclusive and binding on the Customer.

7. Geographical Limitations for Cash Deposits.

Cash Deposits must be delivered to the Bank by Customer's courier and from Customer's physical store/office locations in the United States. Cross-border cash deposits (i.e., cash brought into the United States from outside the United States) are strictly prohibited

8. Relationship upon Delivery of Bags.

Until the Bank counts or re-counts the contents of the bags and enters a final credit to the Customer's account. The Bank is not responsible any claimed contents of the bags. The Customer should not include anything in a bag other than Cash and its deposit slip, and the Bank shall have no responsibility or liability if there is any other property included or claimed to have been included in a bag

9. Deliveries to an Unattended Facility.

If the Bank agrees to allow the Customer to use one of our unattended facilities (including but not limited to a night depository or commercial ATM) the Bank may provide the Customer with an access device (such as a key or card that may require a Personal Identification Number ("PIN"). The Customer must return all access devices to the Bank upon the Bank's request. The Bank will process any deposits delivered to an unattended facility as provided for in the Bank's guidelines. If the Customer receives a receipt from an unattended facility, the receipt is not an acknowledgment of the contents of any bag or of the receipt of any bags. While the Customer or the Customer's designated courier agent is physically present at one of the Bank's unattended facilities, the Customer is a licensee only and the Bank has no responsibility for the safety of the Customer or its Courier while at such facility.

10. Liability at Unattended Facility.

The Customer assumes all risks of using any unattended facilities, including risks of theft, robbery and personal injury; the Bank is not responsible if a facility fails to operate properly in any way, including failing to open, close, lock or unlock. It is the Customer's responsibility to verify that its bags have dropped down completely into the facility and the Customer agrees that it will not leave any bags in any facility that does not appear to be operating properly. The Bank will not be liable to the Customer if any unattended facility, tele-entry or online system is closed or otherwise unavailable for use at any time

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POSITIVE PAY, REVERSE POSITIVE PAY AND PAYEE VERIFICATION SERVICE TERMS

V1.5_01_04_23

JPMorgan Chase Bank, N.A. (the "Bank") will provide Customer, in accordance with the provisions set forth in these Positive Pay, Reverse Positive Pay and Payee Verification Service Terms (these "Service Terms"), with one or more of the services listed below (each a "Service") that help prevent check fraud on deposit accounts by identifying discrepancies between checks ("Items") presented to the Bank for payment from the Customer's demand deposit account associated with the Service (the "Account") and those Items that are issued by Customer. The provisions of the Bank's account documentation, including terms and conditions governing the operation of business accounts and services as well as other service guides or material (the "Account Documentation") are incorporated into these Service Terms by reference. By signing the applicable Account Documentation or by using or continuing to use any of these Services, the Customer agrees to these Service Terms.

1. Services.

With Positive Pay, the Customer sends check issuance information to the Bank and the Bank compares such information to Items being presented for payment. With Reverse Positive Pay, the Bank sends the Customer information on Items that have been presented for payment. and the Customer does its own comparison. Payee Verification is an enhanced feature for Positive Pay whereby the Customer includes payee name information, and the Bank compares such information against the payee names on Items that have been presented for payment. As a condition precedent for receiving Payee Verification, the Customer must be receiving Positive Pay in connection with the same Account.

2. Issuance Information.

The following information is defined as "Issuance Information" for each Item: (i) Account number on which the Item is drawn; (ii) Item serial number; (iii) dollar amount; (iv) issue date (not as part of Reverse Positive Pay); and (v) for Payee Verification only, the payee name. For Positive Pay and Payee Verification, the Customer must provide the Bank the Issuance Information by the banking day on which the Customer issues Items by means of a mutually-agreed-upon transmission method. With Positive Pay, the Bank will compare items (i), (ii) and (iii) (and, in the case of Payee Verification, item (v)) of the Issuance Information with the applicable information from the Items presented to the Bank for payment against the Account. If Customer has properly set up an issue date limitation, then Bank will compare the date the Item has been paid with the issue date in the Issuance Information. For Reverse Positive Pay, the Bank will provide the Customer access to the Issuance Information, and the Customer will compare such information with the Items Customer has issued.

3. Discrepancies.

For Positive Pay and Payee Verification, if an Item is presented to the Bank for which it has not received timely Issuance Information or that contains information different from the Issuance Information for that Item, the Bank will notify the Customer by means of a mutually agreed upon method, by the designated time of the Banking Day following the Banking Day the Item is presented to the Bank for payment. If Customer fails to provide the Issuance Information (including, in the case of Payee Verification, the payee name) in the file format required by the Bank, the Bank will not be liable for failing to detect any discrepancy between the Item and the Issuance Information or for processing and payment of such Item. The Customer shall advise the Bank by means of a mutually agreed upon method by the designated time on that same Banking Day whether any such Item is authorized for payment ("Presentment Decision"). In the event that the Customer fails to timely inform the Bank about any Item for which a Presentment Decision is requested, the Bank is authorized to return such Item unless otherwise agreed by the Customer and the Bank. For Reverse Positive Pay, the Bank will provide access to the Issuance Information to the Customer of Items presented for payment; the Customer shall advise the Bank by means of a mutually agreed upon method by the designated time on that same Banking Day whether any such Item is not authorized for payment, and in the event that the Customer fails to timely inform the Bank as required, the Bank is authorized to pay such Item(s) unless otherwise agreed by the Customer and the Bank. The Bank is entitled to rely on any Instructions by the Customer which it receives and which it reasonably believes to be genuine. If a Customer attempts to change an Instruction previously given by sending an email or other message to the Bank, the Bank may, but has no obligation to, act upon such change request. "Banking Day" means any day other than a Saturday, Sunday or other day on which Bank is or is authorized or required by law to be open for business.

4. Payee Verification Additional Terms.

For Payee Verification, Customer acknowledges that Items which have been converted to ACH transactions prior to being presented for payment will not be eligible for this service and the payee name information will not be compared to the Issuance Information for Items that have been converted to ACH transactions. The Bank reserves the right to set a threshold amount for Items (as may be revised by the Bank from time to time) to be reviewed under the Payee Verification service (the "Threshold Amount"). The Items below the Threshold Amount will be handled according to the standard Account Documentation governing the Customer's Account; however, Customer will not be liable for such Items if the discrepancy would have otherwise been detected under this Service. With regard to Payee Verification, the Bank will compare the payee name provided in the Issuance Information to the payee lines contained in the name/address block identified on the Item (presented as provided for in the Bank's set-up requirements) and will otherwise be limited to those parameters specifically agreed to by the Customer and Bank. Customer understands that Bank will not be liable to Customer (i) for any discrepancy in the payee name if the discrepancy was not detected due to the check stock or the print format of the Item not passing the Bank's testing (including, without limitation, with respect to the payee name placement) or (ii) for any discrepancy in the payee name if the payee name was handwritten on the Item.

5. Voided Items and Stop Payments.

For any Item listed on Customer's Issuance Information which Customer decides it no longer wishes to pay: (a) if the Item is physically in the Customer's possession, Customer may place a void notice in the Issuance Information for such Item, or (b) if the Item is no longer physically in its possession, the Customer must place a stop payment request with the Bank in accordance with the Bank's requirements and the Account Documentation. If the Customer does not place a stop payment request for an Item not physically in Customer's possession as set forth in (b)

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above and instead places a void notice, Customer agrees (i) that Bank may debit the Customer's account for the payment of such Item and (ii) that Customer will be liable to Bank for any damages Bank may suffer as a result of the Customer's failure to place a stop payment on such Item.

6. Item Payment.

The Bank is not obligated to maintain signature cards for the Account and whether or not the Bank does maintain such signature cards, in no event shall the Bank be obligated to inspect any Item for the presence or authenticity of any signature or to determine whether any signature is authorized. The Customer acknowledges that the Bank's adherence to these procedures in these terms, in lieu of signature examination, will constitute the exercise of good faith and ordinary care by the Bank in handling Items presented for payment against the Account.

7. Over the Counter Presentment and Encashment.

The Bank may, without liability to the Customer, refuse to pay any Item presented for encashment at any of the Bank's branch locations. If an Item is presented for encashment or deposit at one of the Bank's branch locations at the teller line and the account is under the Positive Pay or Payee Verification Service, the Customer authorizes the Bank to pay such Item at the teller line based upon the Issuance Information. If an Item is presented for encashment at one of the Bank's branch locations at the teller line and the account is under the Reverse Positive Pay Service, (i) the Customer authorizes the Bank to pay such Item pursuant to the Bank's policies and procedures for encashment, (ii) Customer assumes the risk of any loss that would have been prevented through the use of Positive Pay or Payee Verification services; and (iii) Customer agrees to unconditionally release, indemnify and hold harmless the Bank against any and all liability loss or claim relating to an Item being cashed or returned over-the-counter. The Bank may charge a person who cashes an Item drawn on the Customer's Account a fee at the time of encashment.

8. Non-Standard Items.

The Service(s) shall not apply to any Item that does not meet the Bank's set-up requirements for Items to be eligible for the Services (including, without limitation, any Item printed without magnetic ink character recognition (MICR), any Item which has a MICR line in a location unacceptable to Bank, or any Item which may be printed on various printing devices that allow size or font to vary) ("Non-Standard Items"). Customer acknowledges that (i) the use of Non-Standard Items may increase the likelihood of fraud, such Non-Standard Items may not be accepted for deposit at financial institutions, and the use of Non-Standard Items may lead to processing delays in the failure of such Non-Standard Items to systemically be matched to the Issuance Information at the time they are presented to the Bank for payment, and (ii) the use of Non-Standard Items may result in the Bank's fraud protection services not being able to operate as designed such that Non-Standard Items may not be able to be returned within the legal timeframe. Customer acknowledges that Non-Standard Items may be treated as non-cash items for purposes of Regulation CC.

Customer agrees that the Bank may, without liability to Customer, refuse to deposit any Non-Standard Item, including, without limitation, refusing to accept the deposit at any of the Bank's branch locations. Customer agrees that Customer's decision to use Non-Standard Items which result in the inability to meet the formatting standards required by the Bank's Service(s) to operate as designed (systemic matching of the Issuance Information to the Item at the time it is presented for payment) constitutes negligence contributing to the making of an unauthorized signature and/or a material alteration of the Item (collectively "Unauthorized Item") in situations where a Non-Standard Item is paid against the Customer's account that the Customer claims is an Unauthorized Item, (a) Customer assumes the risk of loss to the extent that such Service(s) would have detected the Unauthorized Item if it had used check stock that met the Bank's formatting requirements, (b) Customer shall not claim against the Bank, and the Bank shall have no obligation or liability to Customer to recredit any such account for any such loss, and (c) the Bank will have exercised ordinary care if it pays an Item drawn on any Customer account based upon industry standards without any further inspection of any such Item, even if it is an Unauthorized Item.

9. Incomplete Activations and Service Suspensions.

Customer agrees that the Bank shall have no obligation or liability to Customer in accordance with these Service Terms (i) in the event the Services are suspended by Bank in accordance with the Account Documentation; or (ii) prior to Customer taking all required steps to fully implement the Services (including, without limitation, Customer's final activation of the Service [i.e., actioning "pending positive pay"] on the applicable Bank electronic channel). Customer also understands that it may be billed for the Services notwithstanding that it has not taken all required steps to fully implement the Services.

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J.P. MORGAN TREASURY SERVICES ELECTRONIC CHANNELS SERVICE TERMS

V4.4_01_24_25

1. Service and Service Terms.

The Bank will provide a service (the "**Service**") for electronic access to the Customer's account information, reports and data (collectively, "**Data**") and for the electronic transmission to the Bank of messages, service requests, and payment and non-payment instructions (each an "**Instruction**") and from the Bank of messages, notifications and alerts, via the J.P. Morgan Access® Online, J.P. Morgan Access® Mobile, J.P. Morgan Host-to-Host/managed file transfer and J.P. Morgan Treasury Services API channels. The Bank reserves the right to modify the applications and products available via the Service. The Service is governed by these terms (the "**Service Terms**"), which incorporate the Bank's terms governing the business accounts and services, including service terms that govern the Bank's processing of Instructions transmitted via the Service (collectively, the "**Account Documentation**"), as the same may be amended from time to time. If and to the extent that there is a conflict between the Account Documentation and these Service Terms, the provisions of these Service Terms shall prevail. Capitalized terms used in these Service Terms, and not otherwise defined, have the meaning set forth in the Global Account Terms or other account terms applicable to the Customer. JPMorgan Chase Bank, N.A. is organized under the laws of U.S.A. with limited liability.

2. Security Procedures and Other Controls

2.1. General. The security procedures for each channel are set forth below, as may be modified on notice to the Customer through any medium (each, a "**Security Procedure**"). Any Instruction, the authenticity of which has been verified through a Security Procedure, shall be effective as that of the Customer, whether or not authorized, and notwithstanding that the Instruction may result in an overdraft of an Account. Controls unilaterally implemented by the Bank shall not be deemed to be Security Procedures for purposes hereof unless explicitly identified as such in writing. The Customer is responsible for implementing any procedures and requirements set forth in the applicable documentation provided to it by the Bank, as well as any subsequent modification to the procedures and requirements that are designed to strengthen the Security Procedures.

2.2. Security Procedures and Other Controls for Access Online and Mobile Channels.

2.2.1. **Access Online.** The Security Procedure for verifying payment Instructions given in the Customer's name via the Access Online channel is validation of a user ID and confidential password of an Authorized User (as defined in Section 2.6 below), validation of a token code generated by a Bank issued or approved security device (which, for the avoidance of doubt, includes software and hardware used to generate "soft tokens" on a mobile device)("**Security Device**") assigned to that Authorized User and Bank transaction review as specified in Section 2.5.

2.2.2. **Access Mobile.** The Security Procedure for verifying payment Instructions given in the Customer's name via the Access Mobile channel is (i) validation of the registration with the Bank of the mobile device used in the transaction, biometric identity verification of the Authorized User by a Bank-issued or approved method, entry of an accompanying PIN of an Authorized User (as defined in Section 2.6 below) and transaction review as specified in Section 2.5; (ii) validation of a user ID and confidential password of an Authorized User (as defined in Section 2.6 below), a token code generated by a Security Device assigned to that Authorized User and transaction review as specified in Section 2.5 or a combination of three or more factors in (i) and (ii).

2.2.3. **Controls Offered to Customer.** For Access Online and Mobile, the Customer may choose to apply certain controls offered by the Bank to the Customer from time to time designed to reduce the Customer's risk of unauthorized transactions. The Customer is responsible for choosing controls that are appropriate for the Customer taking into account, among other things, the nature and scale of the Customer's business, including the size, type and frequency of payment orders normally issued to the Bank, and the nature of its technical environment, internal accounting controls and information security policies and procedures (collectively, "**Customer Internal Controls**"). The Security Procedure that is established by agreement of the Customer and the Bank herein is established in view of the Customer Internal Controls applied by the Customer. For the avoidance of doubt, none of the controls described in this Section are part of the Security Procedures for the channels.

2.3. Security Procedures and Certificate Procedures for Host-to-Host/Managed File Transfer Channel. The Security Procedure for verifying payment Instructions given in the Customer's name via the Host-to-Host/managed file transfer channel is authentication of a digital signature certificate, which authenticates transmitted files on the basis of the corresponding security key (the "**Signature Certificate**") and transaction review as provided in Section 2.5. The Customer and the Bank will use the following procedures for the use of a transport certificate, which establishes a secure session between the Bank and the Customer on the basis of a corresponding security key (the "**Transport Certificate**") and the Signature Certificate. Each of the Signature Certificate and the Transport Certificate are referred to herein as a "**Certificate**" and the corresponding security key as a "**Security Key**".

2.3.1. **Certificate Procedures and Requirements.** The Customer shall comply with the Bank's procedures and requirements for Certificates and Security Keys notified to the Customer, including but not limited to Certificate validity period, key strength and cryptographic specifications, as amended from time to time. Any request to the Bank to add, update or delete a Security Key shall include the applicable Certificate, a text file or other physical representation of the public Security Key of such Certificate and any other information in the manner and form designated by the Bank. The Bank shall have the right to rely on any request that the Bank believes in good faith to have been sent by the designated security administrator ("**Security Administrator**"), notwithstanding that such Security Administrator may be a third party acting on behalf of the Customer.

2.3.2. **Certificate Expiration.** Notwithstanding any courtesy notifications the Bank may send to the Customer regarding the Customer's impending Certificate expiration, the Customer acknowledges that it is the Customer's sole responsibility to update the Certificate prior to its expiration date. The Bank shall have no liability for any loss or damage (including, for the avoidance of doubt, any indirect, special, punitive or consequential damages or losses) arising from the Customer's failure to timely update its Certificate. To allow

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for proper execution of administrative procedures, and to prevent any lapse in service or emergency procedures, the Customer must request a Certificate change at least 30 days prior to actual Certificate expiration.

2.4. Security Procedure and Certificate/Token Procedures for API Channel. The Security Procedure for verifying payment Instructions given in the Customer's name via the API channel is authentication of a Signature Certificate and transaction review as provided in Section 2.5.

2.4.1. **Secure Session.** The Customer and the Bank will establish a secure session between the Customer and the Bank by validation of either (i) a Transport Certificate or (ii) a Bank-generated token ("**API Token**").

2.4.2. **Certificate Procedures and Requirements**. The Customer and the Bank will use the procedures set forth in Sections 2.3.1 and 2.3.2 for the use of Certificates for the API channel.

2.4.3. **API Token Procedures and Requirements**. The Customer shall comply with the Bank's procedures and requirements for API Tokens, as amended from time to time, including but not limited to the generation and safekeeping of any credentials used for the validation of the API Token, notified to the Customer. The Bank shall have the right to revoke an API Token at any time, including in reliance on a request or communication related to an API Token that the Bank believes in good faith to have been sent by the Security Administrator, notwithstanding that such Security Administrator may be a third party acting on behalf of Customer. Any request to the Bank to update an API Token shall be made solely in the manner and form designated by the Bank.

2.5. Transaction Review. In addition to the Security Procedures described above, the applicable Security Procedure for each channel also includes transaction review based on various risk characteristics. The transaction review shall be conducted in accordance with commercially reasonable protocols selected by the Bank. Additional authentication from the Customer, such as call-back verification, may be required to complete certain transactions identified by the Bank through transaction review.

2.6. Confidentiality/Security Breach. The Customer will be responsible for safeguarding and ensuring that the Security Procedures, Security Devices, API Tokens and any credentials used for the validation of the API Token are known to and used (i) in the case of Access Online and Mobile, only by individuals designated as users by the Security Administrators ("**Authorized Users**"), or, (ii) in the case of the Host-to-Host/managed file transfer and API channels, only by the Security Administrators, as applicable. The Customer shall notify the Bank immediately in the event of any loss, theft or unauthorized use of a Security Procedure, a Security Device, API Token, any credentials used for the validation of the API Token or any other breach of security. The Bank may dishonor or disable any Security Device, API Token, any credentials used for the validation of the API Token or any aspect of the Security Procedures at any time without prior notice and will inform the Customer of the same. In addition, each Customer must implement its own physical and logical security, as well as management controls, that appropriately protect the hardware, software, and access controls used in the transaction process from unauthorized access and use.

2.7. Security Administrator Designation. The Customer shall designate Security Administrators who shall have equal authority as specified in Section 2.8 below. The Bank is entitled to rely on any such designation of a Security Administrator. The Customer agrees to notify the Bank of any change in Security Administrators in the manner and form designated by the Bank. Any such change shall be effective at such time as the Bank has received such notice and has had a reasonable opportunity to act upon it.

2.8. Security Administrator Responsibilities. Each Security Administrator shall be authorized by the Customer to and be responsible for (i) designating individuals as Authorized Users with respect to the Access Online and Mobile channels; (ii) identifying the functions of the Service that each Authorized User may access; (iii) requesting, creating, controlling, disseminating, and/or canceling user entitlements with respect to the Access Online and Mobile channels; (iv) managing the Customer's Certificates and corresponding Security Keys or API Tokens and any credentials used for the validation of the API Token with respect to the Host-to-Host/managed file transfer and API channels, as applicable; (v) receiving and distributing materials, notices, documents and correspondence relating to the Security Procedures, as applicable; and (vi) advising each Authorized User of his/her obligations hereunder or under any of the applicable Account Documentation. The Security Administrators shall provide to the Bank, upon the Bank's request, a list of Authorized Users for the Access Online and Mobile channels. In the absence of a valid designation of a Security Administrator at any time or in the event that, after reasonable efforts, the Bank is unable to contact a Security Administrator, the Bank may deliver Security Devices, API Tokens (and any attendant credentials) and materials and deliver/receive Security Keys to/from any person authorized to act on behalf of the Customer with respect to the Accounts.

2.9. Processing. The Customer acknowledges that the application of the Security Procedures and any controls unilaterally implemented by the Bank may cause delays in processing Instructions or result in the Bank declining to execute an Instruction.

3. Open Network Access; Equipment

THE SERVICE IS PROVIDED "AS IS" AND "AS AVAILABLE". TO THE MAXIMUM EXTENT PERMITTED UNDER APPLICABLE LAW, ALL WARRANTIES AND REPRESENTATIONS, EXPRESS, STATUTORY OR IMPLIED, WITH REGARD TO THE SERVICE ARE HEREBY DISCLAIMED, INCLUDING ANY WARRANTIES OF MERCHANTABILITY, SATISFACTORY QUALITY, FITNESS FOR A PARTICULAR PURPOSE AND COURSE OF DEALING OR USAGE OF TRADE OR WARRANTIES OF NON-INFRINGEMENT OR WARRANTIES AS TO ANY RESULTS TO BE OBTAINED FROM THE USE OF THE SERVICE. TO THE EXTENT THAT ANY IMPLIED WARRANTIES CANNOT BE DISCLAIMED UNDER APPLICABLE LAW, ANY SUCH IMPLIED WARRANTIES ARE LIMITED IN DURATION TO 30 DAYS FROM THE INITIAL DELIVERY DATE OF THE RELEVANT SERVICE. THE BANK AND ITS THIRD PARTY DATA AND SERVICE PROVIDERS DO NOT WARRANT OR GUARANTEE THE SECURITY, SEQUENCE, TIMELINESS, ACCURACY, PERFORMANCE OR COMPLETENESS OF THE DATA OR THAT ANY PART OF THE SERVICE WILL BE ERROR-FREE, WITHOUT DELAY OR UNINTERRUPTED.

The Customer is responsible for, at its sole expense, obtaining, installing, maintaining and operating all browsers, software, hardware, telecommunications equipment or other equipment (collectively, "**System**") necessary for the Customer to access and use the Service in accordance with the Bank's recommended system configuration. The Bank makes no endorsement of any System or third party site, notwithstanding that the Bank may recommend certain Systems or provide a link to a third party site where the Customer may download software. The Customer shall at all times maintain current and effective anti-virus, anti-spyware or other security software and shall take all reasonable measures to maintain the security of its System. The Customer acknowledges that there are certain security, corruption, transmission error, and access availability risks associated with using open networks such as the Internet. The Customer further acknowledges that it has made an

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independent assessment of the adequacy of the Internet, the System and the Security Procedures in connection with the use of the Service. The Customer assumes all risks and liabilities associated with the operation, performance and security of its System and the use of the Internet or other open networks, failure or use of Customer's or third party equipment, hardware, browsers, operating systems and/or other software or programs, and services or persons outside of the Bank's control, and the Bank disclaims all such risks. The Customer shall not use any equipment, hardware, software or program that harms the Bank. The Customer agrees to indemnify and hold the Bank, and its agents, employees, officers and directors, harmless from and against any and all claims, damages, demands, judgments, liabilities, losses, costs and expenses arising, directly or indirectly, from the Customer's use of Customer's or third-party software or program. The Bank may in its discretion provide training or information on best practices to the Customer from time to time but in so doing it will not be considered a consultant or advisor with respect to cybersecurity.

4. Instructions; Data

4.1. The Customer shall be solely responsible for the genuineness and accuracy, both as to content and form, of all Instructions given to the Bank's in the Customer's name and verified through the applicable Security Procedure.

4.2. The Customer acknowledges that Data may not have been reviewed by the Bank, may be inaccurate, and may be periodically updated and adjusted. The Bank is not obligated to assure the accuracy of Data and will not be liable for any loss or damage arising out of the inaccuracy of Data. Further, the Bank shall have no liability for the receipt or viewing by any party of Data sent to the destinations designated by the Customer, including but not limited to email addresses, fax and telephone number(s).

5. Customer Warranties

The Customer represents, warrants and covenants to the Bank that: (i) prior to submitting any document or Instruction that designates Authorized Users, the Customer shall obtain from each individual referred to in such document or Instruction all necessary consents to enable the Bank to process the data set out therein for the purposes of providing the Service; (ii) the Customer has accurately designated in writing or electronically the geographic location of its Authorized Users and shall provide all updates to such information; (iii) the Customer shall not access the Service from any jurisdiction which the Bank informs the Customer or where the Customer has knowledge that the Service is not authorized; and (iv) the Security Procedures offered to the Customer conform to the Customer's wishes and needs and the Customer has not requested Security Procedures other than those expressly agreed by the Customer and the Bank. The Customer hereby represents, warrants and covenants to the Bank that these Service Terms constitute its legal and binding obligations enforceable in accordance with its terms.

6. Miscellaneous

6.1. The additional jurisdiction specific provisions set forth in the attached Exhibit are applicable to the Customer based on the domicile of the Customer. Where any local laws or regulations of any jurisdiction apply as a result of the Customer's Authorized Users accessing the Service from such jurisdiction or as a result of the location of such accounts in such jurisdiction, the jurisdictional specific provisions of that jurisdiction set forth in the attached Exhibit shall apply to the use of the Service by such Authorized Users.

6.2. These Service Terms shall be governed by and construed in accordance with the laws of the State of New York, USA (without reference to the conflict of laws rules thereof).

6.3. All disputes relating to or in connection with these Service Terms solely arising outside the United States shall be finally settled under the Rules of Arbitration of the International Chamber of Commerce by one or more arbitrators appointed in accordance with the said Rules. The place of arbitration shall be (i) Singapore where the dispute arises solely in Asia and (ii) London where the dispute arises elsewhere (other than the United States) and the arbitration shall be conducted in English, except that (a) disputes solely between a Customer domiciled in the People's Republic of China and JPMorgan Chase Bank (China) Company Limited shall be submitted to the China International Economic and Trade Arbitration Commission ("**CIETAC**") for arbitration in accordance with its rules in effect at the time an application is made, with the place of arbitration being Beijing and the arbitration being conducted in English; and (b) disputes involving a Customer domiciled in Taiwan shall be irrevocably submitted to the exclusive jurisdiction of the courts of the State of New York and the United States District Court located in the borough of Manhattan in New York City. With respect to any dispute, suit, action or proceedings arising in the United States relating to these Service Terms, the Customer irrevocably submits to the exclusive jurisdiction of the courts of the State of New York and the United States District Court located in the borough of Manhattan in New York City.

7. Mobile

7.1. Accepting use of the Bank's SMS text notification service and/or Access Mobile channel constitutes the Customer's authorization for the Bank to send Data, message notifications and alerts through any communication service providers, including both Internet and telecommunications providers, which shall each be deemed to be acting as the Customer's agent. Such providers may not encrypt communications.

7.2. Authorized Users may be required to accept an application agreement or license in order to download Access Mobile. The Customer acknowledges that the Account Documentation shall in all cases govern the provision of these services.

7.3. The Customer acknowledges that the Bank shall not be liable for any delays in any Data, message notification or alert delivered via any mobile device.

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EXHIBIT A - JURISDICTION SPECIFIC PROVISIONS

A. Australia & New Zealand

To the extent that any supply made by the Bank under these Service Terms is a taxable supply for the purposes of the Australian Goods and Services Tax, or that goods and services tax under the New Zealand Goods and Services Tax Act 1985 is payable in respect of any supply under this License Agreement, ("**GST**"), the fees payable in respect of that taxable supply ("**original amount**") will be increased by the amount of GST payable in respect of that taxable supply. Customer must pay the increased amount at the same time and in the same manner as the original amount.

B. People's Republic of China (PRC)

The Customer can access the Access Online channel via the URL: https://access.jpmorgan.com/. In terms of emergency or any other questions in relation to its access or use of the website or the Service, the Customer may refer to the contact information on the website or contact its representative of the Bank.

C. Indonesia

The Bank and the Customer agree that, for the effectiveness of any termination of these Service Terms or the Services provided hereunder, they hereby waive any provisions, procedures and operation of any applicable law to the extent a court order is required for the termination of these Service Terms and the Account Documentation as applicable to the services provided under these Service Terms.
Section 7.3 shall be replaced by "Except for losses directly resulting from errors or delay caused by the Bank's gross negligence or willful misconduct, the Customer acknowledges that the Bank shall not be liable for any delays in any Data, message notification or alert delivered via any mobile device."

D. Malaysia/Labuan

In relation to accounts held in Malaysia (excluding Labuan) and/or where the Service is provided in Malaysia (excluding Labuan) references in the Service Terms to "Bank," shall mean J.P. Morgan Chase Bank Berhad. In relation to accounts held in Labuan and/or where the Service is provided in Labuan, references in the Service Terms to "Bank," shall mean J.P. Morgan Chase Bank, N.A., Labuan Branch. The Service provided by J.P. Morgan Chase Bank Berhad shall be accessed through http://www.jpmorganaccess.com.my and the Customer undertakes not to access or utilize or attempt to access or utilize the Service through any other JPMorgan website.

E. Republic of China (Taiwan)

The Customer acknowledges that it will take steps to ensure it enters into the correct website before attempting to access the Service.

F. European Union.

The Customer acknowledges that it is not a "consumer" for the purpose of the European Union's Electronic Commerce Directive ("**ECD**") (i.e., that it is not an individual) and agrees that the Bank shall not be required to make any disclosures or do any other thing which a non-consumer may agree not to require under the UK rules and legislation implementing the ECD. For further information on the Bank, please see "Notice regarding EU e-commerce information" in the Terms & Conditions on http://www.jpmorgan.com.

The Bank will collect information about the Customer and the Customer's employees and agents (such as, without limitation, authorized signatory details) which may constitute personal data for the purposes of the data protection law. Such personal data may be collected by or on behalf of the Bank in a number of ways (the "Collection Methods"), including via documentation relating to the provision to or use by the Customer of electronic banking services or via the Customer's use of such electronic banking services and via other correspondence or communications between the Customer and the Bank.

Details of the Bank's processing activities of personal data can be found in its EMEA Privacy Policy, which is available on the Bank's website at www.jpmorgan.com/privacy/EMEA. The Bank's EMEA Privacy Policy may be updated or revised from time to time without prior notice. The EMEA Privacy Policy may be used to assist the Customer with providing a fair processing notice to the Customer's underlying data subjects.

The Customer agrees that it has an appropriate legal basis to provide personal data to the Bank and that the Customer will provide any requisite notice to individuals and ensure that there is a proper legal basis for the Bank to process the personal data as described in and for the purposes detailed in the Bank's EMEA Privacy Policy. Both the Customer and the Bank will comply with its respective obligations under applicable data protection and privacy laws.

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G. Abu Dhabi Global Market

The Bank may collect information about the Customer and the Customer's employees and agents (such as, without limitation, authorized signatory details) which may constitute personal data for the purposes of the applicable data protection laws, including the ADGM Data Protection Regulations 2021. Such personal data will be processed in accordance with the Bank's EMEA Privacy Policy, accessible through www.jpmorgan.com/privacy/EMEA. The Bank will only process the personal data as described in and for the purposes detailed in such EMEA Privacy Policy. The EMEA Privacy Policy may be updated or revised from time to time without prior notice. The EMEA Privacy Policy may be used to assist the Customer with providing a fair processing notice to the Customer's underlying data subjects.

The Customer agrees that it has an appropriate legal basis to provide personal data to the Bank and that the Customer will provide any requisite notice to individuals and ensure that there is a proper legal basis for the Bank to process the personal data as described in and for the purposes detailed in the Bank's EMEA Privacy Policy. Both the Customer and the Bank will comply with its respective obligations under applicable data protection and privacy laws, including the ADGM Data Protection Regulations 2021.

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Pricing quoted herein is valid for 120 days from the date of this presentation

CHASE

Pro Forma Analysis

January 2026

Customer: City of American Canyon **ECR Rate: 0.8400%**

Balance Analysis *

Average Ledger Balance			$3,421,000.00
Less Average Float			$85,525.00
Average Collected Balance			$3,335,475.00
Less Reserve Requirement	Rate	0.00%	$0.00
Average Available Balance			$3,335,475.00
Less Balance Required			$3,481,636.51
Net Available Balance			-$146,161.51
Earnings Credit Allowance	Rate	0.8400%	$2,302.85
Total Charge For Services			$2,403.76
Net Credit Amount			-$100.91
	Service Charge Amount:		$100.91

Service Analysis *

Service Description	Number of Units	Unit Price	Charge For Service	Balance Required
ACCOUNT SERVICES				
ACCOUNT MAINTENANCE	2	$25.0000	$50.00	$72,420.63
AUDIT CONFIRMATIONS	0	$20.0000	$0.00	$0.00
OD INTRADAY ITEM PAID	0	$34.0000	$0.00	$0.00
CREDIT POSTED- ELECTRONIC	324	$0.2500	$81.00	$117,321.43
DEBIT POSTED - ELECTRONIC	4	$0.2000	$0.80	$1,158.73
CASH CONCENTRATION MAINTMASTER	0	$30.0000	$0.00	$0.00
CASH CONCENTRATION MAINT SUB	0	$15.0000	$0.00	$0.00
Subtotal			$131.80	$190,900.79
AUTOMATED CLEARING HOUSE				
ACH MAINTENANCE	0	$30.0000	$0.00	$0.00
CREDIT ORIGINATED	0	$0.1400	$0.00	$0.00

* 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.

Service Analysis *

	Service Description	Number of Units	Unit Price	Charge For Service	Balance Required
	DEBIT ORIGINATED	0	$0.1400	$0.00	$0.00
	DELETION / REVERSAL - MANUAL	0	$10.0000	$0.00	$0.00
**	ACH IMPLEMENTATION-DIRECT SEND	0	$500.0000	$0.00	$0.00
	CREDIT RECEIVED	322	$0.1000	$32.20	$46,638.89
	DEBIT RECEIVED	0	$0.1000	$0.00	$0.00
	RETURN ITEM	1	$1.0000	$1.00	$1,448.41
	NOTIFICATION OF CHANGE	0	$3.0000	$0.00	$0.00
	RETURN NOTIFICATION - ONLINE	1	$0.0000	$0.00	$0.00
	NOTIF OF CHANGE - ONLINE	0	$0.3500	$0.00	$0.00
	ELOCKBOX FILE PROCESSING	21	$10.0000	$210.00	$304,166.67
	CREDIT ORIGINATED - JPM ACCESS	623	$0.1000	$62.30	$90,236.11
	DEBIT ORIGINATED - JPM ACCESS	1	$0.1000	$0.10	$144.84
	JPM ACCESS ACH MAINTENANCE	2	$10.0000	$20.00	$28,968.25
	ELOCKBOX RETURN - ELECTRONIC	0	$2.5000	$0.00	$0.00
	ELOCKBOX NOC - ELECTRONIC	0	$2.5000	$0.00	$0.00
	DELETION / REVERSAL - ELEC	0	$5.0000	$0.00	$0.00
	ACH BATCH/FILE PROCESSED	0	$20.0000	$0.00	$0.00
	ADDENDA RECORD ORIGINATED	0	$0.1000	$0.00	$0.00
	NOTIF OF CHANGE - EMAIL	0	$1.7500	$0.00	$0.00
	RETURN NOTIFICATION - EMAIL	0	$0.5000	$0.00	$0.00
	TRANSACTION BLOCK MAINTENANCE	2	$0.0000	$0.00	$0.00
	ACH TRANS BLOCK AUTHORIZED ID	1	$0.0000	$0.00	$0.00
**	ELOCKBOX IMPLEMENTATION	1	$1,000.0000	$1,000.00	$0.00
	ELOCKBOX MAINTENANCE	1	$100.0000	$100.00	$144,841.27
	ELOCKBOX TRANSACTION RECEIVED	707	$0.1500	$106.05	$153,604.17
	ELOCKBOX ADDENDA RECEIVED	0	$0.0200	$0.00	$0.00
	ELOCKBOX TRN REPAIR MAINT	0	$95.0000	$0.00	$0.00
	ELOCKBOX TRN REPAIR ITEM EDIT	0	$0.5000	$0.00	$0.00
**	ACH SOFTWARE CUSTOMIZATION	1	$0.0000	$0.00	$0.00
	TRANSACTION SUMMARY REPORT	0	$10.0000	$0.00	$0.00
	ACH ORIGINATED SAME DAY CREDIT	0	$0.5000	$0.00	$0.00
	ACH ORIGINATED SAME DAY DEBIT	0	$0.5000	$0.00	$0.00
	ACH ONLINE SAME DAY DEBIT	0	$0.7500	$0.00	$0.00
	Subtotal			$531.65	$770,048.61

* 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.

Service Analysis *

	Service Description	Number of Units	Unit Price	Charge For Service	Balance Required
BAI/SWIFT/ISO REPORTING					
**	DT FILE IMPLEMENTATION FEE	0	$1,000.0000	$0.00	$0.00
	H2H FILES TRANSMITTED OVER 67	0	$0.0000	$0.00	$0.00
	H2H CURRENT DAY MONTHLY SVC	0	$150.0000	$0.00	$0.00
	H2H ACCOUNTS REPORTED	0	$75.0000	$0.00	$0.00
	H2H CHECK ITEMS REPORTED	0	$0.1500	$0.00	$0.00
	H2H TRANS DETAIL REPORTED	0	$0.1500	$0.00	$0.00
	H2H NON-CHECK ITEMS REPORTED	0	$0.1500	$0.00	$0.00
	Subtotal			$0.00	$0.00
BALANCE BASED CHARGES					
	BALANCE BASED CHARGES	1	$365.5300	$365.53	$529,438.29
	Subtotal			$365.53	$529,438.29
BANKING CENTER SERVICES					
	BRANCH CREDITS POSTED	0	$2.0000	$0.00	$0.00
	BRANCH DEPOSIT IN NON STD BAG	0	$0.0000	$0.00	$0.00
	BRANCH DEPOSIT ADJUSTMENT	0	$0.0000	$0.00	$0.00
	NIGHT DROP CASH VERIFICATION	0	$0.0000	$0.00	$0.00
	TELLER LINE CASH VERIFICATION	0	$0.0000	$0.00	$0.00
	Subtotal			$0.00	$0.00
DEPOSITORY SERVICES					
	CHECK DEPOSITED-ON US	0	$0.2000	$0.00	$0.00
	CHECK DEPOSITED-TRANSIT	0	$0.2700	$0.00	$0.00
	REMOTE DEPOSIT CAPTURE ITEM	1,336	$0.1500	$200.40	$290,261.90
	REMOTE DEPOSIT CAPTURE MAINT	2	$20.0000	$40.00	$57,936.51
	CREDITS POSTED	93	$1.0000	$93.00	$134,702.38
	RETURN ITEM	2	$0.0000	$0.00	$0.00
	RETURN - EMAIL NOTIFICATION	0	$1.0000	$0.00	$0.00
	Subtotal			$333.40	$482,900.79
DISBURSEMENT SERVICES					
	CHECK CASHING NON-ACCT HOLDER	0	$8.0000	$0.00	$0.00
	STOP PAYMENT - MANUAL	0	$30.0000	$0.00	$0.00
	STOP PAYMENT AUTOMATIC RENEWAL	0	$4.0000	$0.00	$0.00

* 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.

Service Analysis *

Service Description	Number of Units	Unit Price	Charge For Service	Balance Required
CHECK / DEBIT POSTED	221	$0.1200	$26.52	$38,411.90
IMAGE STORAGE PER ITEM	221	$0.0300	$6.63	$9,602.98
CHECK INQUIRY MAINTENANCE	2	$8.0000	$16.00	$23,174.60
RECON REPORT / STATEMENT MAINT	0	$5.0000	$0.00	$0.00
EXCEPTION NOTIFICATION - ACCT	2	$8.0000	$16.00	$23,174.60
STOP PAYMENT - ELECTRONIC	0	$25.0000	$0.00	$0.00
DATA DOWNLOAD	0	$20.0000	$0.00	$0.00
ISSUE INPUT UPLOAD	4	$1.0000	$4.00	$5,793.65
Subtotal			$69.15	$100,157.74
INT REC & PAY - REPORT				
ALERTS - PER ALERT	10	$0.0000	$0.00	
	1	$1.0000	$1.00	
	11		$1.00	$1,448.41
RECEIVABLES MAIN - REPORTS	0	$25.0000	$0.00	$0.00
RECEIVABLES MAINT - RETURNS	0	$25.0000	$0.00	$0.00
TRANSMISSION MAINT - INBOUND	0	$100.0000	$0.00	$0.00
TRANSMISSION MAINT - DATA	1	$100.0000	$100.00	$144,841.27
TRANSMISSION PER ITEM - DATA	753	$0.0300	$22.59	$32,719.64
RECEIVABLES MAINT - DOWNLOADS	0	$25.0000	$0.00	$0.00
TRANSMISSION MAINT - IMAGE	0	$100.0000	$0.00	$0.00
TRANSMISSION PER ITEM - IMAGE	0	$0.0300	$0.00	$0.00
Subtotal			$123.59	$179,009.33
JPMORGAN ACCESS				
MONTHLY SERVICE	1	$10.0000	$10.00	$14,484.13
ACCOUNTS REPORTED	2	$10.0000	$20.00	$28,968.25
TRANSACTIONS REPORTED - 90 DAY	0	$0.2000	$0.00	$0.00
TRANSACTIONS REPORTED - 1 YEAR	0	$0.2800	$0.00	$0.00
TRANSACTIONS REPORTED - 2 YEAR	418	$0.3200	$133.76	$193,739.68
EXTENDED TRANSACTION DETAIL	1,992	$0.0000	$0.00	$0.00
ACCT TRANSFER ITEM	0	$1.0000	$0.00	$0.00
Subtotal			$163.76	$237,192.06
LIQUIDITY SERVICES				

* 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.

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Service Analysis *

Service Description	Number of Units	Unit Price	Charge For Service	Balance Required
INVESTMENT SWEEP - MAINT	0	$100.0000	$0.00	$0.00
Subtotal			$0.00	$0.00
RECONCILIATION SERVICES				
FULL RECONCILEMENT - PER ITEM	0	$0.0650	$0.00	$0.00
FULL RECONCILEMENT - MAINT	0	$75.0000	$0.00	$0.00
PAYEE NAME VERIFICATION	221	$0.0100	$2.21	$3,200.99
POSITIVE PAY MAINTENANCE	2	$0.0000	$0.00	$0.00
EXCEPTION ITEM	0	$2.5000	$0.00	$0.00
PP NON RECON MAINTENANCE	2	$15.0000	$30.00	$43,452.38
CHECK EXCEPTION RETURN	0	$20.0000	$0.00	$0.00
OUTPUT FILE	0	$15.0000	$0.00	$0.00
DATA ENTRY - MANUAL	0	$2.0000	$0.00	$0.00
IMAGE CAPTURE PER ITEM	221	$0.0450	$9.95	$14,411.71
Subtotal			$42.16	$61,065.08
SCANNABLE LOCKBOX				
SNLB SCANNABLE ITEM	651	$0.3000	$195.30	$282,875.00
SNLB OCR DOCUMENT	651	$0.0200	$13.02	$18,858.33
SNLB OCR DOC IMAGE CAPTURE	0	$0.0800	$0.00	$0.00
SNLB SORT - MANUAL	0	$0.2000	$0.00	$0.00
SNLB BALANCING	0	$0.1000	$0.00	$0.00
SNLB CREDIT CARD AUTHORIZATION	0	$2.0000	$0.00	$0.00
SNLB DUPLICATE DEPOSIT ADVICES	0	$60.0000	$0.00	$0.00
Subtotal			$208.32	$301,733.33
VAULT SERVICES				
VAULT DEPOSIT	12	$1.0000	$12.00	$17,380.95
VAULT DEPOSIT PER $1,000	31	$0.5000	$15.50	$22,450.40
VAULT MAINTENANCE	0	$0.0000	$0.00	$0.00
VAULT DEPOSIT ROLLED COIN	0	$0.3000	$0.00	$0.00
VAULT ORDER COIN ROLLS	0	$0.1200	$0.00	$0.00
VAULT ORDER - COIN ROLL BOX	0	$0.0600	$0.00	$0.00
VAULT ORDER COIN BAG LOOSE	0	$1.2500	$0.00	$0.00
VAULT STANDARD ORDERS	0	$6.0000	$0.00	$0.00
VAULT ORDER CURRENCY STD STRAP	0	$0.5000	$0.00	$0.00

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Service Analysis *

	Service Description	Number of Units	Unit Price	Charge For Service	Balance Required
	VAULT EXPEDITED SPECIAL ORDERS	0	$25.0000	$0.00	$0.00
	VAULT ORDER CURR NON STD STRAP	0	$0.0250	$0.00	$0.00
	VAULT DEP PARTIAL OR MIXED BAG	0	$7.5000	$0.00	$0.00
	VAULT DEPOSIT STD COIN BAG	0	$2.0000	$0.00	$0.00
	VAULT ENVELOPE DEPOSIT VERIF	0	$0.8500	$0.00	$0.00
	VAULT DEPOSIT ADJUSTMENT	0	$0.0000	$0.00	$0.00
	REMOTE CASH CAPTR DEP PER $1K	0	$1.2500	$0.00	$0.00
	REMOTE CASH CAPTR PER LOC FEE	0	$100.0000	$0.00	$0.00
	Subtotal			$27.50	$39,831.35
WHOLESALE LOCKBOX					
	LOCKBOX - MAINT	1	$300.0000	$300.00	$434,523.81
	WHOLESALE ITEM	102	$0.9500	$96.90	
		102		$96.90	$140,351.19
	INCOMING COURIER PACKAGE	0	$25.0000	$0.00	$0.00
	CASH PROCESSING	0	$11.0000	$0.00	$0.00
	WNLB CREDIT CARD AUTHORIZATION	0	$2.0000	$0.00	$0.00
	DATA CAPTURE	0	$0.0120	$0.00	$0.00
	PAPER DELIVERY PREP	0	$0.3200	$0.00	$0.00
	COURIER DELIVERY SERVICE	0	$2.5000	$0.00	$0.00
	POSTAGE	0	$0.6179	$0.00	$0.00
**	ADDITIONAL PROGRAMMING	0	$150.0000	$0.00	$0.00
	WNLB SPECIAL PROCESSING MAINT	0	$100.0000	$0.00	$0.00
	WNLB GROUP/SORTS - COMPLEX	0	$0.2000	$0.00	$0.00
	WNLB BALANCING	0	$0.1500	$0.00	$0.00
	SPECIAL HANDLING OTHER	0	$0.5000	$0.00	$0.00
	ONLINE DECISION MGR MAINT	0	$150.0000	$0.00	$0.00
	Subtotal			$396.90	$574,875.00
WIRE - U.S.					
	ELECTRONIC BOOK DEBIT S/T	0	$5.0000	$0.00	$0.00
	ELECTRONIC FED DEBIT S/T	1	$5.0000	$5.00	$7,242.06
	ELECTRONIC CHIP DEBIT S/T	0	$5.0000	$0.00	$0.00
	ELECTRONIC FX DEBIT	0	$40.0000	$0.00	$0.00
	BOOK CREDIT	0	$3.0000	$0.00	$0.00

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Service Analysis *

Service Description	Number of Units	Unit Price	Charge For Service	Balance Required
FED CREDIT S/T	1	$5.0000	$5.00	$7,242.06
CHIPS CREDIT S/T	0	$5.0000	$0.00	$0.00
DRAWDOWN BOOK CREDIT - ELEC.	0	$5.0000	$0.00	$0.00
ESERVE SDA/SDC USAGE	0	$20.0000	$0.00	$0.00
Subtotal			$10.00	$14,484.13
Total Charge For Services			**$2,403.76**	**$3,481,636.50**

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Pro Forma Notes, Assumptions & Disclaimers

The ECR Rate offered above will be fixed for the duration of the contract period. It is applied to the monthly average collected balance and used to offset fees for monthly maintenance, transactions, cash management and additional banking services. Fees for additional products and services not included in this proforma analysis will be mutually agreed upon.

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Additional Pricing Detail

EXCEPTION ITEM 3263

Unit Price 2.5000

Tiered

Volume	Price
11-20	2.0000
21+	1.0000

CHECK EXCEPTION RETURN 3272

Unit Price 20.0000

Tiered

Volume	Price
11-20	10.0000
21+	0.0000

H2H FILES TRANSMITTED OVER 67 3653

Unit Price 0.0000

Tiered

Volume	Price
68+	5.0000

ELOCKBOX TRANSACTION RECEIVED 5490

Unit Price 0.0000

Min Charge 100.0000

Ranged

Volume	Price
1-9,999	0.1500
10,000-24,999	0.1300
25,000-49,999	0.1100
50,000-99,999	0.0900
100,000+	0.0700

H2H CURRENT DAY MONTHLY SVC 6080

Unit Price 0.0000

Flat Charge 150.0000

H2H CHECK ITEMS REPORTED 6093

Unit Price 0.0000

Ranged

Volume	Price
1-1,000	0.1500
1,001-5,000	0.1000
5,001+	0.0800

H2H ACCOUNTS REPORTED 6085

Unit Price 0.0000

Ranged

Volume	Price
1-10	75.0000
11-25	60.0000
26+	50.0000

H2H NON-CHECK ITEMS REPORTED 6095

Unit Price 0.0000

Ranged

Volume	Price
1-1,000	0.1500
1,001-5,000	0.1000
5,001+	0.0800

H2H TRANS DETAIL REPORTED 6094

Unit Price 0.0000

Ranged

Volume	Price
1-1,000	0.1500
1,001-5,000	0.1000
5,001+	0.0800

WHOLESALE ITEM 6106

Unit Price 0.0000

Ranged

Volume	Price
1-350	0.9500
351-850	0.8500
851+	0.7500

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ALERTS - PER ALERT 6191

Unit Price 0.0000

Tiered

Volume	Price
11+	1.0000

NIGHT DROP CASH VERIFICATION 7173

Unit Price 0.0000

Tiered

Volume	Price
10,001+	0.0030

TELLER LINE CASH VERIFICATION 7174

Unit Price 0.0000

Tiered

Volume	Price
10,001+	0.0030

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.

TITLE

Fiscal and Budgetary Policies Update

RECOMMENDATION

Adopt a resolution approving amendments to the Fiscal and Budgetary Policies to update Section 3 (Reserves/Unallocated Funds).

CONTACT

Jemelyn Cruz, Finance Director

BACKGROUND & ANALYSIS

In 2023, the City Council authorized the establishment of five new reserve funds, each with a clearly defined purpose. These funds replaced the broadly scoped Capital Projects Reserve and Economic Development Reserves and were initially established using a one-time sales tax recovery and transfers from the eliminated reserves. The newly created funds are:

1. Parks Renovation and Replacement Fund (Parks R&R): Dedicated to planned repairs and replacements for City parks and medians.
2. Streets Renovation and Replacement Fund (Streets R&R): Supports road asset repairs and replacements not covered by existing Gas Tax or Road Measures.
3. Civic Facilities Renovation and Replacement Fund (Civic Facilities R&R): Allocated for major repairs to buildings and structures beyond routine maintenance.
4. Public Safety Facilities Renovation and Replacement Fund (Public Safety R&R): Reserved for significant repairs to the Public Safety Building at 911 Donaldson Way.
5. Pension Stabilization Fund: Designed to assist with Unfunded Accrued Liability (UAL) payments during budget cycles when the City cannot meet the obligation.

Enterprise fund infrastructure is excluded from this Policy as the enterprise funds have established their respective capital replacement component within their corresponding rate structures.

Capital Renovation and Replacement Program

This program encompasses a broad range of asset repairs and replacements - such as roofing, HVAC systems, structures, roads, and playground equipment - intended to extend the service life of City assets.

Funding Strategies

To ensure efficient and cost-effective management of the City's capital assets, periodic assessments will be conducted to evaluate asset life expectancy and identify repair or replacement needs over a five-year horizon.

Parks Renovation and Replacement:

Projects will be identified during the budget process and incorporated into the City's five-year Capital Improvement Plan (CIP). Transfers from the General Fund will be made as resources allow. If a prior year surplus is available, the City Council may authorize additional transfers.

Streets Renovation and Replacement:

Similar to Parks R&R, projects will be budgeted and included in the CIP. General Fund transfers will be made as feasible, with potential surplus allocations subject to Council approval.

Civic Facilities Renovation and Replacement:

Major projects will be planned through the budget and CIP process. Transfers from the General Fund and surplus allocations may be approved by the Council.

Public Safety Building Renovation and Replacement:

Projects will follow the same planning and fund process.

Pension Stabilization Fund:

The City saved approximately 3% annually by paying its UAL to CalPERS in a lump sum. Up to the amount of this savings may be set aside from the same fund sources that pay the UAL, subject to budget availability. The FY 2025-26 prepayment savings were $31,673. Surplus funds may also be transferred with Council approval.

Implementation

Estimating appropriate reserve levels for asset renovation and replacement depends on asset type and funding mechanisms. Planning must include:

- Forecasting long-term rehabilitation and replacement needs.
- Estimating annual funding requirements over the asset's life.
- Using consistent methodologies based on asset management plans, fixed asset inventory values, depreciation expenses, historical maintenance costs, or a combination thereof.

Calculations will be performed during the budget process or year-end closing.

Permitted Uses of R&R Funds

Funds may only be used for:

- Restoring an asset to full service or capacity.
- Capital renewal and repairs.

- Cost to enhance the value of an asset.
- Planned preventative maintenance exceeding $50,000.

Funds may not be used for non-capital expenditures, inventory purchases, or services related to non-City-owned assets. Use for new infrastructure acquisition or construction requires City Manager approval.
Periodic reviews will be performed to assess fund levels. If any fund exceeds operational needs, excess amounts may be reallocated through the budget process with Council approval. Attached are Fiscal and Budgetary Policies with redline edits to policy #3 (Reserves/Unallocated Funds).

COUNCIL PRIORITY PROGRAMS AND PROJECTS

Organizational Effectiveness: "Deliver exemplary government services."

FISCAL IMPACT

Memorializing the funding policy for the Renovation and Replacement Funds establishes clear standards for monitoring and analyzing the City's infrastructure conditions, ensuring that ongoing investments remain current, well-maintained, and safe.

Formalizing the funding approach for the Pension Stabilization Fund—by setting aside a portion of the savings generated from making the annual UAL prepayment—will help ensure resources are available in future years when UAL obligations exceed projections.

ENVIRONMENTAL REVIEW

None

COMMUNICATION

Level 0: No Further Public Communication Needed

ATTACHMENTS:

1. Resolution - Fiscal Policy R&R Funding
2. Fiscal and Budgetary Policies Section 3 - Redline

RESOLUTION NO. 2026-_____

A RESOLUTION OF THE CITY COUNCIL OF THE CITY OF AMERICAN CANYON APPROVING AMENDMENTS TO THE FISCAL AND BUDGETARY POLICIES TO UPDATE SECTION 3 (RESERVES/UNALLOCATED FUNDS)

WHEREAS, in 2023 the City Council reviewed the City's long-term capital and fiscal sustainability needs and authorized the establishment of five new reserve funds with clearly defined purposes to replace the former Capital Project Reserve and Economic Development Reserve; and

WHEREAS, these reserves were initially funded through a one-time sales tax recovery and transfers from the eliminated reserves and are intended to support major repair and replacement of critical City assets and long-term financial stability; and

WHEREAS, Capital Renovation and Replacements will be incorporated into the Five-Year Capital Improvement Plan for managing asset rehabilitation needs – including roofs, HVAC systems, structures, roadways, and playground equipment – with the objective of extending the useful life of City assets; and

WHEREAS, funding strategies for the Capital Renovation and Replacements include periodic assessment of asset life cycles, identification of renovation needs over a five-year planning horizon, and consistent methodologies such as depreciation analysis, fixes asset inventories and historical maintenance trends; and

WHEREAS, redline amendments to Section 3 of the Fiscal and Budget Policies were presented to the City Council and are attached to the Staff Report accompanying this resolution; and

NOW, THEREFORE, BE IT RESOLVED that the City Council of the City of American Canyon hereby approves the amendments to Fiscal and Budgetary Policies Section 3 – Reserves/Unallocated Funds.

BE IT FURTHER RESOLVED that this resolution shall become effective immediately upon its adoption.

PASSED, APPROVED and **ADOPTED** at a regularly scheduled meeting of the City Council of the City of American Canyon held on the 17th day of March 2026, by the following vote:

AYES:
NOES:
ABSTAIN:
ABSENT:

_____
Pierre Washington, Mayor

ATTEST:

_____	_____
Taresa Geilfuss, CMC, City Clerk	Teresa L. Highsmith , City Attorney

3. RESERVES/UNALLOCATED FUNDS

Operating Reserves in Fund Balances

The City/Fire District shall use reserves, as appropriate, in each operating fund to pay expenditures caused by unforeseen emergencies or shortfalls caused by revenue declines, extraordinary opportunities to increase efficiency or add value and to eliminate any short-term borrowing for cash flow purposes. Unallocated reserves will be maintained as detailed below except when prior year revenues do not reach estimated projections or when an emergency is declared. ~~the Governor declares a fiscal emergency.~~

City General Fund Contingency Reserve

The General Fund Contingency Reserve is intended to mitigate the effects of severe economic events, exposure to significant one-time outlays, and natural disasters. Each July 1, City shall establish a General Fund Contingency Reserve in the amount of 25% of the final budget~~t~~ expenditures for the fiscal year just concluded. The minimum level recommended by the Government Finance Officers Association of the United States and Canada is 2 months of operating expenditures or 16.7%. In the event this reserve requirement is not met, the reserve shall grow by a minimum of 3% of the total salary of the General Fund until it reaches 25% of the ~~operating~~ annual operating expenditure budget of the General Fund. The City General Contingency Fund Reserve shall only be used in the event the City experiences a 10% reduction in discretionary general fund revenue (Fund 100-Department 80-Division 810) compared to the prior Fiscal Year, there is a significant one-time expenditure outlay or in the event of a declared emergency as defined by Municipal Code 2.48.020.

Fire District General Fund Reserve

Beginning July 1, 2009, an initial Fire District General Fund reserve of 10% of fiscal year 2005 expenditures will be established. Thereafter, each July 1st, the reserve will grow by a minimum of 3% of the total salary of the Fire District General Fund until it reaches 20% of the Fire District's General Fund's annual operating budget. Unallocated reserves will not be used to support long-term, on-going operating expenditures unless they exceed the recommended reserve.

~~**Capital Projects Reserve**~~

~~Each July 1, City shall establish a Capital Projects Reserve in the amount of $2 million. In the event this reserve requirement is not met, the reserve shall grow by a minimum of $100,000 each year~~

~~until it reaches $2 million. The Capital Projects Reserve will only be used for capital projects consistent with the City's strategic goals. This reserve shall be assigned in the General Fund.~~

~~**Economic Development Reserve**~~

~~Each July 1, the City shall establish an Economic Development Reserve in the amount of $1 million. Use of the Economic Development Reserve will be used to further the City's adopted Economic Development program and to foster Council's strategic goal of attracting and expanding diverse business and employment opportunities or any additional strategic economic development goals established by Council action. This reserve shall be assigned in the General Fund.~~

Renovation and Replacement Funds

Each July 1, transfers from the General Fund may ~~will~~ be made as resources allow up to the estimated depreciation amount for each renovation and replacement type. If a prior year surplus is available, the City Council may authorize additional transfers.

Pension Stabilization Fund

Each July 1, a transfer may be made in accordance with the allocation of the Unfunded Accrued Liability (UAL) payment to CalPers up to 3% of the UAL payment amount. If a prior year surplus is available, the City Council may authorize additional transfers.

Fund Balances Used For Capital Projects

Reserves within Capital Projects funds will be used for one time capital expenditures only if:

1) There are surplus balances remaining after a reserve or fund allocation is made; or

2) The City has made a rational analysis with justifying evidence that it has an adequate level of short and long-term resources.

Specific Appropriation By City Council / Board of Directors

With the exception of the annual 1% contingency provided for in Section ~~3~~ 2 Contingencies and Appropriations, if fund balances are used to support one time capital and one time non-operating expenditures, the funds must be specifically appropriated by the City Council.

Capital and Debt Service Funds

Monies in the Capital Projects Funds will be expended in accordance with an approved budget. Interest income will be used to offset construction costs or interest expense on the debt issue. Reserves in the Debt Service Fund and Interest accounts will be maintained as required by outstanding bond indentures. Reduction of reserves for debt shall be done only with City Council

approval after Council has conferred with the City's Financial Advisor, Bond Counsel and the City Manager to insure there is no violation of bond covenants.

Debt Coverage Ratios

Debt Coverage Ratios shall be maintained as specified by the bond covenants.

TITLE

House Concurrent Resolution 46 (Thompson)

RECOMMENDATION

Adopt a Resolution endorsing House Concurrent Resolution 46 regarding climate restoration goals.

CONTACT

Jason Holley, City Manager

BACKGROUND & ANALYSIS

On March 3, 2026, Mike Thompson requested that the City Council of American Canyon consider formally endorsing H.Con.Res. 46, a House Concurrent Resolution expressing the sense of Congress that the United States should strive to restore atmospheric carbon dioxide concentrations to preindustrial levels by 2050 in order to help ensure a safe and healthy climate for future generations.

In his correspondence, Congressman Thompson noted that local students and community members, including Napa Schools for Climate Action, have advocated for local government support of climate restoration efforts, and that other local agencies, including Napa County Resource Conservation District and Napa County Board of Education, have taken similar action.

Adoption of the proposed resolution would allow the City Council to formally express support for long-term climate restoration goals and acknowledge community engagement on this issue. The resolution is advisory in nature and does not establish regulatory requirements, create implementation obligations, or commit City resources.

COUNCIL PRIORITY PROGRAMS AND PROJECTS

Environmental Sustainability: "Demonstrate leadership in environmental sustainability."

FISCAL IMPACT

There is no fiscal impact associated with adoption of the resolution.

ENVIRONMENTAL REVIEW

None

COMMUNICATION

Level 0: No Further Public Communication Needed

ATTACHMENTS:

1. Resolution - Endorsing H.Con.Res 46
1a. Exhibit A - House Concurrent Resolution 46
2. Letter from M. Thompson

RESOLUTION NO. 2026

A RESOLUTION OF THE CITY COUNCIL OF THE CITY OF AMERICAN CANYON ENDORSING HOUSE CONCURRENT RESOLUTION 46 REGARDING CLIMATE RESORATION GOALS

WHEREAS, House Concurrent Resolution 46 expresses the sense of Congress that the United States should strive to restore atmospheric carbon dioxide concentrations to preindustrial levels by 2050 to help ensure a safe and healthy climate for future generations; and

WHEREAS, the City Council of American Canyon recognizes the importance of environmental stewardship and acknowledges local community interest in climate restoration efforts.

NOW, THEREFORE, BE IT RESOLVED that the City Council of American Canyon hereby endorses House Concurrent Resolution 46.

PASSED, APPROVED and **ADOPTED** at a regularly scheduled meeting of the City Council of the City of American Canyon held on the 17th day of March 2026, by the following vote:

AYES:
NOES:
ABSTAIN:
ABSENT:

_____
Pierre Washington, Mayor

ATTEST:

_____
Taresa Geilfuss, CMC, City Clerk

APPROVE AS TO FORM:

_____
Teresa L. Highsmith, City Attorney

AUTHENTICATED
U.S. GOVERNMENT
INFORMATION
GPO

119TH CONGRESS
1ST SESSION

H. CON. RES. 46

Expressing the sense of Congress that the United States is committed to ensuring a safe and healthy climate for future generations, and thus to restoring the climate.

IN THE HOUSE OF REPRESENTATIVES

JULY 23, 2025

Mr. THOMPSON of California (for himself, Mr. HUFFMAN, Mr. MORELLE, and Mr. THANEDAR) submitted the following concurrent resolution; which was referred to the Committee on Energy and Commerce, and in addition to the Committee on Foreign Affairs, for a period to be subsequently determined by the Speaker, in each case for consideration of such provisions as fall within the jurisdiction of the committee concerned

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CONCURRENT RESOLUTION

Expressing the sense of Congress that the United States is committed to ensuring a safe and healthy climate for future generations, and thus to restoring the climate.

Whereas humanity has an obligation to future generations to restore and maintain a safe climate that ensures our long-term survival;

Whereas, prior to the industrial revolution, humans have never lived with a sustained atmospheric carbon dioxide (CO2) concentration above 300 parts per million (ppm);

Whereas today's atmospheric CO2 concentration is approximately 420 ppm, 50 percent higher than in preindustrial

times, resulting in destructive impacts on climate, agriculture, the environment, human health, and economies around the world;

Whereas the United Nations Framework Convention on Climate Change set its climate goal to stabilize greenhouse gas (GHG) levels in 1992, when the atmospheric CO2 concentration was 350 ppm, which is the maximum level theorized to sustain the ecosystems to which humans have adapted;

Whereas, in this resolution, ''climate restoration'' refers to—

(1) the goal of restoring the atmospheric CO2 concentration to that which humans have survived long-term, (below 300 ppm); and

(2) actions required to achieve that concentration;

Whereas climate restoration is a crucial complement to rapid and deep emissions reductions;

Whereas climate restoration by 2050, will require removing approximately 1,000,000,000,000 tons of CO2 from the atmosphere, or net 50,000,000,000 tons per year for 20 years;

Whereas, approximately 1,000,000,000,000 tons of CO2 were removed from the atmosphere by natural processes 10 times in the last 1,000,000 years, and naturally occurring mechanisms are capable of removing geologically significant amounts of atmospheric CO2, including carbon sequestration by the ocean carbon biological pump;

Whereas scientists and technologists have developed and demonstrated CO2 sequestration methods that replicate and leverage these natural processes in ways that significantly reduce atmospheric CO2 concentrations;

Whereas Congress should encourage investigation and investment in CO2 removal methods and technologies that leverage existing natural processes, as well as other technologies;

Whereas, in addition to CO2 removal, restoring the Earth's energy balance relies on reducing feedback loops that negatively affect surface albedo, global ocean and atmospheric circulation patterns, and cloud cover;

Whereas removing methane and other short-lived climate pollutants from the atmosphere between now and 2030 is essential as a bridge to achieving longer term climate restoration;

Whereas climate restoration will benefit the people of the United States by reducing loss and damage from heat waves, floods, storms, droughts, wildfires, and other disasters exacerbated by climate change, while producing positive effects on human and ecosystem health, along with benefiting the economy as a whole;

Whereas climate restoration is a precondition for intergenerational climate justice, as young people will suffer the worst effects of climate breakdown;

Whereas the urgent action needed to restore a safe climate is consistent with H. Res. 975, introduced in 2022, and H. Res. 259, introduced in 2023, which are resolutions that recognize the mental health impacts of recurrent climate-related disasters on youth, a group especially vulnerable to the physical and mental health impacts of climate-related disasters, and the far greater suffering young people and future generations will endure if the climate continues to worsen; and

Whereas, on July 3, 2023, the California Senate passed SR–34, becoming the first State to pass a resolution formally recognizing an obligation to future generations to restore the atmospheric CO2 concentration to a safe level, below 300 ppm, and calling for action by the Federal Government, in the form of an international climate treaty, to restore and stabilize greenhouse gas concentrations as a common climate goal: Now, therefore, be it

Resolved by the House of Representatives (the Senate concurring), That Congress—

(1) formally recognizes its obligation to future generations to restore a safe climate;

(2) declares that climate restoration, along with achieving net-zero CO2 emissions, are climate policy priorities; and

(3) calls on the President, Secretary of State, and United States Ambassador to the United Nations to take actions that will restore the climate and stabilize greenhouse gas concentrations at preindustrial levels.

○

MIKE THOMPSON
4TH DISTRICT, CALIFORNIA

COMMITTEE ON WAYS AND MEANS
SUBCOMMITTEE ON TAX POLICY
RANKING MEMBER
SUBCOMMITTEE ON HEALTH

CONGRESS OF THE UNITED STATES
HOUSE OF REPRESENTATIVES
WASHINGTON, DC 20515

DISTRICT OFFICES:
2721 NAPA VALLEY CORPORATE DRIVE
NAPA, CA 94558
(707) 226-9898

2300 COUNTY CENTER DRIVE, SUITE A100
SANTA ROSA, CA 95403
(707) 542-7182

622 MAIN STREET
SUITE 106
WOODLAND, CA 95695
(530) 753-5301

CAPITOL OFFICE:
268 CANNON HOUSE OFFICE BUILDING
WASHINGTON, DC 20515
(202) 225-3311

WEB: http://mikethompson.house.gov

March 3, 2026

Vice Mayor Mark Joseph
City of American Canyon
4381 Broadway Street, Suite 201
American Canyon, CA 94503

Jason Holley
City Manager
City of American Canyon
4381 Broadway Street, Suite 201
American Canyon, CA 94503

Re: American Canyon City Council Resolution Endorsing H.Con.Res.46

Dear Vice Mayor Joseph and Mr. Holley:

I respectfully request that the American Canyon City Council place on its agenda, at the earliest opportunity, a resolution formally endorsing H.Con.Res.46.

I am grateful for your willingness to consider this request and for your continued engagement with the students and community members who have been advocating for climate restoration action.

As you know, H.Con.Res.46 expresses the sense of Congress that the United States is committed to ensuring a safe and healthy climate for future generations by striving to restore atmospheric CO_2 concentrations to preindustrial levels by 2050. Napa Schools for Climate Action's request is specifically for a formal resolution of endorsement, which would place American Canyon alongside other local jurisdictions that have taken this step, including the Napa County Resource Conservation District and the Napa County Board of Education.

I respectfully ask that you consider agendizing and supporting this resolution this month. I look forward to your response. Should you have any questions, please do not hesitate to contact my Napa office at (707) 226-9898.

Sincerely,

Mike Thompson

MIKE THOMPSON
Member of Congress

TITLE

Napa Countywide Climate Action Committee Regional Climate Action and Adaption Plan Implementation

RECOMMENDATION

Provide direction to the Napa Climate Action Committee regarding the Regional Climate Action and Adaption Plan.

CONTACT

Mark Joseph, Vice-Mayor
Melissa Lamattina, Council Member
Jason Holley, City Manager

BACKGROUND & ANALYSIS

Vice-Mayor Joseph and Council Member Lamattina are the City's appointees to the Napa Countywide Climate Action Committee (CAC). The CAC is a non-binding consortium of local government representatives organized through a Joint Powers Agreement (JPA) (Attachment 1).

Over the last two years, the CAC has overseen the preparation of a Regional Climate Action and Adaptation Plan (RCAAP), using Ascent as the primary consultant and Napa County providing staff support. The final draft of the document is complete, public comments have been received, and Ascent/County Staff are preparing responses and revising the final document. An Initial Study/Mitigated Negative Declaration (IS/MND) has also been prepared and will be released shortly.

Assuming no legal challenges to the IS/MND, the next phase is implementing the plan. The CAC believes there should be a basic approach that all jurisdictions follow, but each jurisdiction should also develop its own implementation plan. This allows us to address our specific needs and circumstances. For example, American Canyon has no agriculturally zoned land, so we don’t need to spend a lot of time or money focusing on agriculture-related strategies.

The CAC is currently preparing its annual budget and needs direction from each jurisdiction on the amount it is prepared to spend. The CAC staff report for the February 27 meeting is attached (Attachment 2).

The proposed budget consists of two elements: a baseline amount and an optional amount. The baseline amount covers the costs to provide support to the CAC, as well as the cost to finish the RCAAP and related tasks. It does not include any funding for legal challenges—if needed, a budget amendment request may be needed. These costs are allocated based on an agreed upon fair share from each jurisdiction. The ratios and next year totals are shown in the table below:

Jurisdiction	**Fair Share %**	**Amount**
County	33.0%	$47,670
Napa	29.9%	$43,192
American Canyon	12.8%	$18,490
St. Helena	8.5%	$12,279
Calistoga	8.3%	$11,990
Yountville	7.5%	$10,834
Totals	**100.0%**	**$144,455**

The optional costs relate to the implementation plan for each jurisdiction. Ascent has proposed a lump sum of $60,000 for each of the smaller jurisdictions (By contrast, Napa County is budgeting $144,000 with Ascent), and the County has estimated $15,891 in additional County staff costs to coordinate and assist each jurisdiction in completing their implementation plan. The optional cost to American Canyon, therefore, is another $75,891, and combined with the baseline amount, the total budget would be $94,381.

If the Council pursues this approach, a more detailed scope of work will be prepared, and the actual costs could vary. On the other hand, the City is currently recruiting a part-time Sustainability Analyst. Depending upon the experience and abilities of the individual selected, we could pursue an in-house approach, using some of the $75,000 to increase his/her hours, as well as budget funds for limited consulting time or County staff.

In either case, staff requests Council direction regarding the amounts for the upcoming FY 26-27 Budget.

COUNCIL PRIORITY PROGRAMS AND PROJECTS

Environmental Sustainability: "Demonstrate leadership in environmental sustainability."

FISCAL IMPACT

N/A

ENVIRONMENTAL REVIEW

15378(b) - The action is not a "Project" subject to the California Environmental Quality Act ("CEQA")

because it does not qualify as a "Project" under Public Resources Code Sections 21065 and 21080 and in Section 15378(b) of Title 14 of the California Code of Regulations.

COMMUNICATION

Level 0: No Further Public Communication Needed

ATTACHMENTS:

1. CAC Agreement 2021-41
2. CAC Agenda 2026.02.07

Napa County Agreement No. 201344B

CITY OF AMERICAN CANYON AGREEMENT NO. 2021-41
CITY OF CALISTOGA AGREEMENT NO. 878
CITY OF NAPA AGREEMENT NO. C2021-342
CITY OF ST. HELENA AGREEMENT NO. _____
NAPA COUNTY AGREEMENT NO. 201344B
TOWN OF YOUNTVILLE AGREEMENT NO. _____

COOPERATIVE JOINT POWERS AGREEMENT TO FUND AND ADMINISTER THE NAPA COUNTYWIDE CLIMATE ACTION PROGRAM

THIS COOPERATIVE JOINT POWERS AGREEMENT ("Agreement") is entered into as of this 20th day of April, 2021, by and between the CITY OF AMERICAN CANYON, a municipal corporation of the State of California, hereinafter referred to as "American Canyon," CITY OF CALISTOGA, a municipal corporation of the State of California, hereinafter referred to as "Calistoga," CITY OF NAPA, a municipal corporation of the State of California, hereinafter referred to as "Napa," the CITY OF ST. HELENA, a municipal corporation of the State of California, hereinafter referred to as "St. Helena," TOWN OF YOUNTVILLE, a municipal corporation of the State of California, hereinafter referred to as "Yountville," and COUNTY OF NAPA, a political subdivision of the State of California, hereinafter referred to as "County" (hereinafter collectively referred to as "Member Agencies" or "Parties").

RECITALS

WHEREAS, as public agencies, Parties are authorized by Chapter 5 of Division 7 of Title I of the California Government Code (commencing with Section 6500) to enter into a joint exercise of powers agreement for the funding and performance of joint actions related to regional climate change which each agency is individually authorized to conduct within its own jurisdiction; and

WHEREAS, on October 8, 2018, the Intergovernmental Panel on Climate Change (IPCC) released a report, "Global Warming of 1.5°C," which states that "Limiting global warming to 1.5°C would require rapid, far-reaching and unprecedented changes in all aspects of society," and projected that the earth could reach and exceed this temperature threshold by as early as 2030, far earlier than previously anticipated; and

WHEREAS, climate modeling shows that it is not possible to stabilize global mean temperature rise at or below 1.5°C without undertaking additional pre-2030 climate mitigation and restoration actions focused on reducing radiative forcing levels associated with excess trapped heat. These urgent actions are additional and complementary to current efforts to reduce greenhouse gas emissions being undertaken by the State; and

WHEREAS, the State of California as a whole, and the Parties, residents, economy, and environment have already experienced adverse effects associated with climate change, such as a prolonged wildfire season and firestorms, rising temperatures, mudslides, severe droughts, property destruction and damage to infrastructure, and recognize that climate change represents a

growing danger to human health, safety, economic prosperity, basic services, and natural resources; and

WHEREAS, the Member Agencies recognize that climate change is a global problem, that decisive near-term action is needed to prevent further global warming, and that we must work together with other jurisdictions, because the most practical and cost-effective solutions to climate change which can directly benefit local residents require broad participation and coordination; and

WHEREAS, in June 2019, the Member Agencies all adopted Resolutions regarding the "Countywide Commitment to Address Climate Change" to do the following: (1) address climate change in their respective General Plans, consistent with State guidelines; (2) form a committee to identify countywide goals and strategies for addressing climate change, including an updated greenhouse gas (GHG) inventory, countywide GHG goal and timeline, and common GHG reduction standards for each jurisdiction to adopt independently; and (3) identify potential threats and funding to improve community resiliency; and

WHEREAS, since September 2019 the Parties have supported and participated in the Climate Action Committee ("CAC") to share information on climate change strategies and coordinate on regional policies and actions; and

WHEREAS, the Parties agree to share the costs of administering the CAC and any future joint actions related to regional climate change including a greenhouse gas inventory; and

WHEREAS, the Parties desire to enter into an agreement for the purpose of addressing climate change through a regional effort and to seek out funding opportunities to assist in achieving common greenhouse gas reduction goals and strategies, as agreed to by the individual Member Agencies.

TERMS

NOW, THEREFORE, Napa County, American Canyon, Napa, St. Helena, Calistoga, and Yountville agree to the terms and conditions as follows:

1. Term of the Agreement.

This Agreement shall become effective upon the execution of all of the Parties hereto and shall continue in full force and effect until terminated in the manner provided in this Agreement. The inclusion of additional members to this Agreement or the withdrawal of some, but not all, of the Parties to this Agreement shall not be deemed dissolution or termination of this Agreement. The Agreement shall continue in full force and effect so long as there shall be at least two Member Agencies to this Agreement.

2. Designation of Administering Agency.

The Member Agencies hereby designate Napa County as the Administering Agency for purposes of administering this Agreement (the "Administering Agency") pursuant to Government Code Section 6506.

3. Purpose of Agreement.

The purpose of this Agreement is to establish a collaborative framework to allow the Member Agencies to work with each other and with community organizations, businesses, schools, and regional partners and jurisdictions on coordinated actions to reduce greenhouse gas emissions and limit the adverse effects of future climate change.

4. Administration.

The Administering Agency will be advised in the implementation of its duties under this Agreement by the CAC, a standing body consisting of 12 elected officials, with two (2) representatives from each of the Member Agencies. The CAC shall adopt by-laws to govern its conduct and shall comply with the Ralph M. Brown Act, Government Code 54950 et seq. The CAC shall act as a community round table or forum for the sharing of information, providing public education, promoting events and grants relevant to climate change, developing a regional greenhouse gas inventory, and identifying mutually agreed upon climate goals and action items for consideration by the individual Member Agencies.

5. Staffing.

Staffing and support for the CAC shall be provided by the Administering Agency, at the discretion of the County Executive Officer. A working group made up of staff from each Member Agency shall assist the CAC in working on the greenhouse gas inventory, developing draft mutual goals and action items, preparing joint draft ordinances or policies for consideration by individual Member Agencies, and supporting regional sustainability efforts.

6. Legal Counsel.

The Administering Agency will designate Napa County Counsel to serve as legal counsel for the purposes of this Agreement and will enter into a contract with Napa County Counsel to provide legal advice to the CAC, which will set forth the job responsibilities and duties of legal counsel. A majority of the CAC can change the legal counsel for any reason.

7. Party's Proportional Cost Reimbursement Obligations.

(a) **Payment Schedule.** The Parties shall establish an estimated amount ("Estimated Amount") each fiscal year for the provision of services by the Administering Agency hereunder. The Administering Agency shall submit the Estimated Amount for each fiscal year to all Parties by March 1st of each year. The Estimated Amount will be developed based on the services described in Exhibit A. The Parties shall use reasonable efforts to have the Estimated Amount approved by their respective governing bodies or by designee authorized by the Party by July 1st of each year. The Estimated Amount for Fiscal Year 2021-2022 is attached hereto as Exhibit B. In the event of any delay in the adoption of the Estimated Amount pursuant to this provision, the Administering Agency is authorized to continue providing services in accordance with Exhibit A. Cities and Town shall continue to pay the Administering Agency all direct and indirect costs for services rendered pursuant to this Agreement.

(b) **Payment Apportionment.** During the term of this Agreement, Parties shall reimburse the Administering Agency for the proportional costs of supporting the CAC, providing public education, promoting events and grants relevant to climate change, administering grants, developing a regional greenhouse gas inventory, and identifying mutually agreed upon climate

goals and action items for consideration by the individual Member Agencies. The costs for these services shall be determined in accordance with the method described in Exhibit C, attached hereto and hereby incorporated by reference. The Parties have agreed upon a methodology for payment of the cost of services provided by the Administering Agency that are attributable to each Party for the following:

(1) **Program Administration.** Services to be provided by the Administering Agency, also herein referred to as Category 1 items, which will constitute a baseline of program costs to be shared amongst all of the Cities, Town, and Administering Agency.

(2) **Optional Services.** Services to be provided by the Administering Agency at the request by one or more of the Member Agencies, also herein referred to as Category 2 items, will be an additional cost beyond the baseline Program Administration to be borne only by those Parties who expressly request in writing such services.

(c) **Method and Timing of Reimbursement.** The Administering Agency shall provide for strict accountability of all receipt and disbursement of funds under this Agreement. The Administering Agency shall report all receipts and disbursements upon a Party's request. Each Party to this Agreement shall be invoiced regularly by the Administering Agency for the proportional costs described in Section 7 hereof. Payment by each Party of the invoice shall be made and received in the Administering Agency's administrative offices on or before the close of business within 45 calendar days of the date of the invoice. The due date shown on the invoice shall not be less than 30 calendar days after the date of issuance of the invoice.

8. Insurance.

(a) **Liability Insurance.** Each Party shall obtain and maintain in full force and effect during the term of this Agreement the following liability insurance coverages, issued by a company admitted to do business in California and having an A.M. Best rating of A:VII or better or equivalent self-insurance.

(1) **General Liability.** Each Party shall obtain and maintain in full force and effect during the term of this Agreement commercial or comprehensive general liability insurance coverage (personal injury and property damage) of not less than ONE MILLION DOLLARS ($1,000,000) combined single limit per occurrence, either issued by a company admitted to do business in the State of California and having and A.M. Best Rating of no less than A:VII or by self-insurance satisfactory to the other Party's risk manager or employee designated by the Party to perform such function, or by a combination thereof, covering liability for any personal injury, including death, to any person and/or damage to the property of any person arising from the acts or omissions of that Party under this Agreement except for acts or omissions performed in strict compliance with express direction of the other Parties' governing boards, officers, or personnel. If the coverage includes an aggregate limit, the aggregate limit shall be no less than twice the per occurrence limit.

(2) **Comprehensive Automobile Liability Insurance.** Each Party shall obtain and maintain in full force and effect during the term of the Agreement a comprehensive automobile liability insurance policy (Bodily Injury and Property Damage) on owned, hired, leased and non-owned vehicles used in conjunction with that Party's activities under this Agreement of not less than THREE HUNDRED THOUSAND DOLLARS ($300,000) combined single limit per occurrence.

(b) **Certificates of Coverage.** When the foregoing coverages are provided by insurance rather than by self-insurance (written proof of which shall be provided to the other

Parties), the coverages shall be evidenced by one or more certificates of coverage which shall be filed with the Administering Agency's Secretary or Clerk prior to payment for performance of any of the Parties' duties under this Agreement; shall name the other Parties, their officers, employees, and agents as additional insureds; shall be kept current during the term of this Agreement; and shall provide that the other Parties shall be given no less than thirty (30) days prior written notice of any non-renewal, cancellation, other termination, or material change. Upon written request by the other Parties, the Party shall provide or arrange for the insurer to provide the other Parties with certified copies of the actual insurance policies or relevant portions thereof within thirty (30) days of the request.

9. Hold Harmless/Defense/Indemnification.

Upon written demand, each Party shall defend, release, indemnify, and hold harmless the other Parties as well as their respective officers, agents, and employees from any claim, loss, liability penalty, demand, or expense including without limitation, those for personal injury (including death), damage to property or for costs of remediation or other actions needed to correct or abate any violation of federal, state, or local law, or regulation arising out of, or connected with, any acts or omissions of that Party or its officers, agents, or employees when performing any obligations or exercising any rights under this Agreement.

10. Termination for Cause and Non-Appropriation.

(a) **Termination for Cause.** If any Party shall fail to fulfill in a timely and proper manner that Party's obligations under this Agreement, including each Party's Proportional Cost Reimbursement Obligation, or otherwise breach this Agreement, and fail to cure such failure or breach within thirty (30) days of receipt of written notice from the Administering Agency describing the nature of the failure or breach, any of the non-defaulting Parties may, in addition to any other remedies they may have, terminate this Agreement as to the defaulting Party by giving thirty (30) days written notice to the defaulting Party in the manner set forth in Paragraph 12 (Notices).

(b) **Termination for Non-Appropriation.** This Agreement may be terminated by any of the CITIES, TOWN, or by COUNTY as to that Party only if despite that Party's best efforts, that Party is unable to appropriate sufficient funds in any fiscal year to meet its financial obligations under this Agreement. Termination under this paragraph shall be effective only after the terminating Party has given no less than thirty (30) days written notice of such termination to all other Parties specifying the effective date thereof. Upon termination by any Party, that Party's share of the administrative costs borne by the Administering Agency shall be shared by the remaining Parties pursuant to the formula described in Exhibit C and the terminating Party shall only be responsible for payment of administrative costs already previously appropriated by the terminating Party.

11. No Waiver.

The waiver by any Party of any breach or violation of any requirement of this Agreement shall not be deemed to be a waiver of any such breach in the future, or of the breach of any other requirement of this Agreement.

12. Notices.

All notices required or authorized by this Agreement shall be in writing and shall be delivered in person or by deposit in the United States mail, by certified mail, postage prepaid, return receipt requested. Any mailed notice, demand, request, consent, approval, or communication that any Party desires to give the other Parties shall be addressed to the other Parties at the address set forth below. Any Party may change its address by notifying the other Parties in writing of the change of address. Any notice sent by mail in the manner prescribed by this paragraph shall be deemed to have been received on the date noted on the return receipt or five days following the date of deposit, whichever is earlier.

NAPA COUNTY

Minh Tran, Executive Officer
County of Napa
1195 Third Street, Room 310
Napa, CA. 94559

CITY OF AMERICAN CANYON

Jason Holley, City Manager
City of American Canyon
4381 Broadway, Suite 201
American Canyon, CA. 94503

CITY OF CALISTOGA

Michael Kirn, City Manager
City of Calistoga
1232 Washington Street
Calistoga, CA. 94515

CITY OF NAPA

Steve Potter, City Manager
City of Napa
955 School Street
Napa, CA. 94559

CITY OF ST. HELENA

Mark Prestwich, City Manager
City of St. Helena
1572 Railroad Avenue
St. Helena, CA. 94574

TOWN OF YOUNTVILLE

Steve Rogers, City Manager
Town of Yountville
6550 Yount Street
Yountville, CA. 94559

13. Independent Entities.

Although this Agreement is a Joint Powers Agreement as authorized by California Government Code Section 65000 et seq., Member Agencies are independent entities, and they and their respective officers, agents, and employees of Member Agencies are not, and shall not be deemed, employees of the other Parties for any purpose including but not limited to worker's compensation and employee benefits.

14. Privileges, Immunities, and other Benefits.

In accordance with California Government Code Section 6513, all of the privileges and immunities from liability, all exemptions from laws, ordinances and rules, and all pension, relief, disability, worker's compensation, and other benefits that apply to the activity of the trustees, officers, employees, or agents of the Parties when performing their functions within the territorial limits of their respective public agencies, shall apply to them to the same degree and extent while engaged in the performance of any of their functions and duties associated with performance of this Agreement.

15. Interpretation; Venue.

(a) **Interpretation.** The headings used herein are for reference only. The terms of the Agreement are set out in the text under the headings. This Agreement shall be governed by the laws of the State of California without regard to the choice of law or conflicts.

(b) **Venue.** This agreement is made in Napa County, California. The venue for any legal action in state court filed by a Party to this Agreement for the purpose of interpreting or enforcing any provision of this Agreement shall be in the Superior Court of California, County of Napa, a unified court. The venue for any legal action in federal court filed by a Party to this Agreement lying within the jurisdiction of the federal courts shall be the Northern District of California. The appropriate venue for arbitration, mediation, or similar legal proceedings under this Agreement shall be Napa County, California; however nothing in this sentence shall obligate a Party to submit to mediation or arbitration any dispute arising under this Agreement.

16. Authority to Contract.

Each Party warrants hereby that it is legally permitted and otherwise has the authority to enter into and perform pursuant to this Agreement.

17. Conflict of Interest.

Each Party covenants that it presently has no interest and shall not acquire any interest, direct or indirect, which would conflict in any manner or degree with the performance of its services hereunder. Each Party further covenants that in the performance of its services pursuant to this Agreement, no person having any such interest shall be employed.

18. Non-Solicitation of Employees.

Except with the written permission of the other affected Parties, each Party agrees not to solicit for employment the employees of the other Parties who were directly involved in the performance of the services hereunder for the term of this Agreement and a period of six (6) months after termination of this Agreement. Nothing in this paragraph shall preclude any Party from publishing or otherwise distributing applications and information regarding the Party's job openings where such publication or distribution is directed to the general public.

19. Third Party Beneficiaries.

Nothing contained in this Agreement shall be construed to create any rights in third Parties and the Parties do not intend to create such third-party rights.

20. Attorney's Fees.

In the event that a Party commences legal action of any kind or character to either enforce the provisions of this Agreement or to obtain damages for breach thereof, the prevailing Party in such litigation shall be entitled to all costs and reasonable attorney's fees incurred in connection with such action.

21. Severability.

If any provision of this Agreement, or any portion thereof, is found by any court of competent jurisdiction to be unenforceable or invalid for any reason, such provision shall be severable and shall not in any way impair the enforceability of any other provision of this Agreement.

22. Entirety of Contract.

This Agreement constitutes the entire agreement between the Parties relating to the subject of this Agreement and supersedes all previous agreements, promises, representations, understandings, and negotiations, whether written or oral, among the Parties with respect to the subject matter hereof.

23. Execution by Counterparts.

This Agreement may be executed in several counterparts, each of which shall be deemed an original and all of which shall constitute one and the same instrument, and shall become effective when counterparts have been signed by each of the Member Agencies and delivered to the Administering Agency; it being understood that all Member Agencies need not sign the same counterparts.

24. Amendments/Modifications.

This Agreement may only be amended or modified by the written consent of all Parties hereto.

25. Cooperation.

Each Party commits to fully cooperate with the other Party to accomplish the purposes of this Agreement.

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26. Successors.

No Member Agency shall assign any interest in this Agreement without the prior written consent of the other Member Agencies. This Agreement shall be binding upon and shall inure to the benefit of any successors to or assigns of the Parties.

27. Compliance with Laws.

Each of the Parties hereto shall comply with all applicable federal and state laws.

28. Withdrawal.

Any Party to this Agreement may withdraw from the Agreement, except that no Party may withdraw if such withdrawal would adversely affect any grant to such an extent that the Administering Agency would be rendered incapable of meeting its then-existing grant requirements and/or would lose funding. In such a circumstance, the Party seeking to withdraw would be permitted to withdraw on the condition that the above-described grant requirements were met and/or funding or liability requirements stabilized. Any member wishing to withdraw may do so only on July 1 of any such year, and shall provide the Administering Agency with at least 180 days' notice in writing of its intent to withdraw. Upon withdrawal, any member retains its financial obligations for current contracts executed to fulfill this Agreement, and assumes that responsibility at its own expense.

IN WITNESS WHEREOF, this Agreement was executed by the Parties hereto as of the date first above written.

NAPA COUNTY, a political subdivision of the State of California

ALFREDO PEDROZA, Chair of the Board of Supervisors

APPROVED 4/20/2021
NAPA COUNTY BOARD OF SUPERVISORS
CLERK OF THE BOARD
BY: _____ Deputy

ATTEST: JOSE LUIS VALDEZ
Clerk of the Board

By: _____

APPROVED AS TO FORM:
Office of County Counsel

By: *Chris R.Y. Apallas*
Deputy

CITY OF AMERICAN CANYON, a political subdivision of the State of California

DocuSigned by:
Leon Garcia
3FED80A306744C4...
Mayor 11/22/2021

ATTEST:
City Clerk

DocuSigned by:
By: Jaresa Geilfuss
669347683BC94DC...
11/22/2021

APPROVED AS TO FORM:

DocuSigned by:
By: William D. Ross
285D50133D93421...
City Attorney 11/9/2021

IN WITNESS WHEREOF, this Agreement was executed by the parties hereto as of the date first above written.

NAPA COUNTY, a political subdivision
of the State of California

_____
ALFREDO PEDROZA, Chair of the
Board of Supervisors

ATTEST: JOSE LUIS VALDEZ
Clerk of the Board

By: _____

APPROVED AS TO FORM:
Office of County Counsel

By: _____
Deputy

CITY OF AMERICAN CANYON, a political subdivision
of the State of California

_____
Mayor

ATTEST:
City Clerk

By: _____

APPROVED AS TO FORM:

By: _____
City Attorney

CITY OF CALISTOGA, A political subdivision
of the State of California

_____
Mayor

ATTEST:
City Clerk

By: Marni Ballong

APPROVED AS TO FORM:

By: _____
City Attorney

CITY OF NAPA. A political subdivision
of the State of California

_____
Mayor

ATTEST:
City Clerk

By: _____

APPROVED AS TO FORM:

By: _____
City Attorney

CITY OF CALISTOGA, a political subdivision
of the State of California

_____
Mayor

ATTEST:
City Clerk
By: _____

APPROVED AS TO FORM:

By: _____
City Attorney

CITY OF NAPA, a California charter city
and municipal corporation

Mayor

COUNTERSIGNED:

Joy Riesenberg, City Auditor

ATTEST:

By: _____
City Clerk

APPROVED AS TO FORM:

By: _____
City Attorney

CITY OF ST. HELENA, a political subdivision
of the State of California

_____
Mayor

ATTEST:
City Clerk
By: _____

APPROVED AS TO FORM:

By: _____
City Attorney

TOWN OF YOUNTVILLE, a political subdivision
of the State of California

_____
Mayor

ATTEST:
City Clerk
By: _____

APPROVED AS TO FORM:

By: _____
City Attorney

_____
Mayor

ATTEST:
City Clerk

By: _____

APPROVED AS TO FORM:

By: _____
City Attorney

CITY OF NAPA. A political subdivision
of the State of California

_____
Mayor

ATTEST:
City Clerk

By: _____

APPROVED AS TO FORM:

By: _____
City Attorney

CITY OF ST. HELENA, a political subdivision
of the State of California

_____
Geoff Ellsworth, Mayor

ATTEST:
City Clerk

By: Cindy Tzafopoulos Digitally signed by Cindy Tzafopoulos Date: 2021.12.16 15:05:21 -08'00'
Cindy Tzafopoulos, City Clerk

APPROVED AS TO FORM:

By: ethan walsh@bbklaw.com Digitally signed by ethan walsh@bbklaw.com DN: CN = ethan.walsh@bbklaw.com Date: 2021.12.16 05:53:26 -08'00'
Ethan Walsh, City Attorney

TOWN OF YOUNTVILLE, a political subdivision
of the State of California

_____
Mayor

ATTEST:
City Clerk

By: _____

APPROVED AS TO FORM:

By: _____
City Attorney

_____
Mayor

ATTEST:
City Clerk

By: _____

APPROVED AS TO FORM:

By: _____
City Attorney

CITY OF NAPA. A political subdivision
of the State of California

_____
Mayor

ATTEST:
City Clerk

By: _____

APPROVED AS TO FORM:

By: _____
City Attorney

CITY OF ST. HELENA, a political subdivision
of the State of California

_____
Geoff Ellsworth, Mayor

ATTEST:
City Clerk

By: _____
Cindy Tzafopoulos, City Clerk

APPROVED AS TO FORM:

By: _____
Ethan Walsh, City Attorney

TOWN OF YOUNTVILLE, a political subdivision
of the State of California

_____
Mayor

ATTEST:
City Clerk

By: _____

APPROVED AS TO FORM:

By: _____
City Attorney

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CITY OF CALISTOGA, a political subdivision
of the State of California

_____
Mayor

ATTEST:
City Clerk
By: _____

APPROVED AS TO FORM:

By: _____
City Attorney

CITY OF NAPA. A political subdivision
of the State of California

_____
Mayor

ATTEST:
City Clerk
By: _____

APPROVED AS TO FORM:

By: _____
City Attorney

CITY OF ST. HELENA, a political subdivision
of the State of California

_____
Mayor

ATTEST:
City Clerk
By: _____

APPROVED AS TO FORM:

By: _____
City Attorney

TOWN OF YOUNTVILLE, a political subdivision
of the State of California

DocuSigned by:
5419441FCA8E407...
Mayor

ATTEST:
City Clerk
By: DocuSigned by: Michelle Dahme
ACD4FA63F39C482...

APPROVED AS TO FORM:

By: DocuSigned by: Gary B. Bell
1D9316CE70E2443...
City Attorney

EXHIBIT A

Countywide Climate Action Program

Administration, Planning, and Funding

The Countywide Climate Action Program (CCAP) refers to the Countywide and Local Programs implemented by Napa County; Cities of American Canyon, Napa, Calistoga, and St. Helena, and the Town of Yountville (collectively, the "CCAP Parties"). Each CCAP Party is implementing a Local Program and contributes financial and in-kind support to the countywide Program. The CCAP Parties have entered into a Joint Powers Agreement (JPA) to fund the Countywide Program based on the CCAP Parties' population size/assessed value.

COUNTYWIDE PROGRAM

Program Administration

The COUNTY will be the lead agency responsible for administering the CCAP. Administrative duties include staffing and supporting the Climate Action Committee (CAC) to identify countywide goals and strategies for addressing climate change; applying for, administering, and implementing grants to prepare an updated greenhouse gas (GHG) inventory; developing GHG goals and timelines, as well as common GHG reduction actions, for each Party to consider and adopt independently; providing a forum for Parties to share information as they address climate change in their respective General Plans; and identifying potential threats and funding to improve community resiliency.

COUNTY Staffing

The County has a Planning, Building, and Environmental Services (PBES) Director or designee and Environmental Resources Specialist on staff, as well as planners and support staff (office assistants, GIS, accounting, etc.) to administer, coordinate, and implement the CCAP.

COUNTY Staff Duties

Specific administrative and planning functions of the CCAP are more particularly described as follows:

- Coordinate with Local Programs through the CAC. The CAC includes representatives from all Parties who meet monthly to discuss common issues and identify solutions.
- Manage and implement the Joint Powers Agreement regarding those tasks to be performed at a countywide level by the CCAP and coordinate with Parties regarding tasks to be performed on an individual municipal level.
- Develop and manage annual budgets and budget forecasts for work performed at the CCAP level.
- Develop supporting scopes of work for activities performed at the countywide level by the CCAP.

- Develop and manage contracts for activities performed at the countywide level by outside contractors and consultants. Oversee contractors; facilitate review of deliverables by permittees; approve final deliverables; and review and approve invoices.
- Track CCAP expenditures throughout the year and provide mid-year and end of year actual expenditures' accounting.
- Facilitate CAC meetings (work groups, sub-committees), prepare agendas and minutes, and staff and broadcast meetings.
- Disseminate information (e.g., training and/or workshop announcements), schedule presenters, and develop materials (e.g., brochures and/or electronic media) at the countywide level to the Parties and public.
- Make presentations to municipal city and town councils, as requested.
- Facilitate and encourage municipal implementation of plans and projects developed at the countywide level by the CCAP.
- Coordinate with other city, county, regional, and state agencies to stay informed of changes in State climate action policies and regulations, and/or recent court decisions, and provide regular updates to the CAC on this information.
- Track progress on CCAP measurable goals.

Countywide Program Structure

The Countywide Program shall be responsible for facilitating the development of common regional climate action goals and standards for adoption by each Party.

Parties shall be responsible for implementing climate action policies and tasks specifically required of them to comply with State climate action requirements.

EXHIBIT B

ESTIMATED AMOUNT FOR FISCAL YEAR 2021 – 2022

In accordance with Section 7.(a) of this Agreement, the Administering Agency has provided the Estimated Amount for the Fiscal Year (FY) 2021-2022 to all Parties. The Estimated Amount was developed based on the services described in Exhibit A, and includes: agenda, staff report writing, and staff to support monthly meetings of the CAC; administration of the Bay Area Air Quality Management District grant; contracting and management of the consultant hired to prepare the greenhouse gas inventory pursuant to the grant; coordinating the Parties' staff working group; drafting CAC bylaws; and other administrative support. If the CAC directs additional actions or efforts, this Estimated Amount may be supplemented with the approval of all Parties.

The Estimated Amount for FY 2021-2022 is $59,080, calculated as follows. Hourly rates quoted are weighted labor rates.

Environmental Resource Specialist: 224 hours at $98/hour = $21,952
Director of Planning, Building, and Environmental Services Department: 112 hours at $209/hour = $23,408
Deputy County Counsel IV: 56 hours at $245/hour = $13,720

EXHIBIT C

COST REIMBURSEMENT

CCAP PROGRAM ADMINISTRATION COSTS
The COUNTY shall contribute 33.0% of the actual costs of the CCAP Program Administration costs, from the PBES budget.

COST-SHARE FOR REMAINING BALANCE
CITIES and TOWN shall each reimburse COUNTY for the remaining Category 1, Program Administration, costs for COUNTY's administration of the CCAP according to a formula that allocates costs based on fifty percent (50%) equal shares and fifty percent (50%) proportional share of population exclusive of the unincorporated area population, more specifically as follows:

American Canyon: 12.8%
Calistoga: 8.3%
Napa: 29.9%
St. Helena: 8.5%
Yountville: 7.5%

CATEGORY 2 OPTIONAL SERVICES
CITIES and TOWN shall each reimburse COUNTY for the actual costs of any optional services expressly requested in writing by a Party.

Napa County

Board Agenda Letter

1195 THIRD STREET
SUITE 310
NAPA, CA 94559
www.napacounty.gov

Main: (707) 253-4580

Climate Action Committee | **Agenda Date:** 2/27/2026 | **File ID #:** 26-327

TO: Napa County Climate Action Committee

FROM: Brian D. Bordona, Director of Napa County Planning, Building & Environmental Services

REPORT BY: Jesse Gutiérrez, Principal Planner, Sustainability

SUBJECT: Proposed Fiscal Year 2026-2027 Budget for Program Administration of the Climate Action Committee and support for related projects.

RECOMMENDATION

Receive a presentation from staff and discuss the proposed budget for Fiscal Year 2026-2027 (FY26/27) of $144,455 for program administration of the Climate Action Committee (CAC) and support for related projects, such as the Napa Regional Climate Action and Adaptation Plan (RCAAP).

ENVIRONMENTAL IMPACT

ENVIRONMENTAL DETERMINATION: The proposed action is not a project as defined by 14 California Code of Regulations 15378 (State CEQA Guidelines) and therefore CEQA is not applicable.

BACKGROUND AND DISCUSSION

On January 23, 2026, the CAC discussed priorities for FY26/27 and supported staff's recommendations to complete and adopt the RCAAP, develop a regional implementation approach, begin strategizing for implementation, and consider options for updates to the CAC Joint Powers Agreement.

Napa County Staff Time and Resources

The proposed FY26/27 budget includes an estimate of staff time needed to:

- Support and administer the completion of the RCAAP,
- Support and administer the completion of the Initial Study/Mitigated Negative Declaration (IS/MND),
- Facilitate and support the adoption of the RCAAP and the IS/MND by individual municipalities,
- Continue coordination of the All Staff Working Group,
- Develop and coordinate a regional implementation strategy,
- Support municipalities with implementation,
- Lead with the development of model actions, programs, and policies,
- Monitor the status of RCAAP strategies and measures,

- Provide administrative support to the CAC by preparing agendas, developing staff reports and sharing information, preparing an annual budget, and providing staff support for associated tasks and requests.

The estimated staff time total for FY26/27 is $134,455, which is an 18% decrease from FY25/26. This decrease is due to work on the RCAAP and IS/MND documents winding down. FY25/26 called for intensive reviews of the administrative, public, and final drafts of the RCAAP, coordination of staff reviews of these drafts, public engagement for the public draft RCAAP, the review of public comments, the development of staff and consultant responses to comments, coordination of staff reviews of the administrative draft of the IS/MND, AB 52 tribal consultations, and the expected release of the IS/MND, final RCAAP, and public comment responses.

Staff time for FY26/27 will shift the workload to developing an approach for implementation once the RCAAP has been adopted. This will include collaboration and coordination amongst municipalities and relying on the All Staff Working Group to facilitate the prioritization of RCAAP measures, cost and funding analysis, and community engagement and outreach.

County staff time has been broken down by task and subtask in the attachment document, *Napa County Staff Time - Hours Breakdown*. The quoted staff hourly rates are weighted labor rates provided by the County Auditor for FY26/27. Rates may change depending on contract negotiations.

Table 1: Napa County Staff Time and Cost

Napa County Staff hours and cost to administer CAC and coordinate RCAAP activities for FY 26/27				
Position	% Time	# Hours	Labor Rate	Total
Planner II – Sustainability	15%	319	$105.90	$33,782
Principal Planner – Sustainability	26%	535	$125.24	$67,003
Natural Resources Conservation Manager	5%	104	$159.76	$16,615
Director of Planning, Building & Environmental Services	2%	40	$252.37	$10,095
Deputy County Counsel I	1%	29	$240.00	$6,960
Total	49%	1027		$134,455

*total costs have been rounded to whole numbers

RCAAP and IS/MND

The IS/MND will require a 30-day public review. The public draft IS/MND and the final RCAAP are expected to be completed and released to the public together in mid-March. Depending on the level of response needed for public comments received on the public draft IS/MND, a final version of the document could be ready by early May. The final version of the IS/MND and the RCAAP would then be taken to the CAC for their endorsement followed by the Napa County Board of Supervisors and the individual municipalities.

Proposed FY26/27 Budget

The proposed CAC budget for FY26/27 is $144,455 and includes $134,455 in County staff costs and $10,000 for continued support by Ari Ball-Burack for the EV Charging Equity Tool. The budget for support of the EV Charging Tool in the current fiscal year has not been used.

Regarding the Napa Climate Challenge platform, staff propose a pause on renewing the platform while the RCAAP is adopted and municipal priorities are set.

Table 2: Climate Action Committee FY26/27 Proposed Budget

Climate Action Committee FY 26/27 Proposed Budget (Shared Costs)		
Task	**Cost**	**Status**
County Staff Time	$134,455	Ongoing administrative services. See attached document for the proposed staff budget breakdown.
EV Charging Tool	$10,000	Updates and continued support for the EV Charging Tool from Ari Ball-Burack.
Total County Staff & RCAAP shared costs	**$144,455**	

Cost-Share

Under the Joint Powers Agreement, the Unincorporated County contributes 33.0% of the actual costs of the CAC Program Administration costs, from the PBES budget. The cities and town each reimburse the County for the remaining Program Administration, according to a formula that allocates costs based on fifty percent (50%) equal shares and fifty percent (50%) proportional share of population exclusive of the unincorporated area population, more specifically as follows:

American Canyon: 12.8%
Calistoga: 8.3%
Napa: 29.9%
St. Helena: 8.5%
Yountville: 7.5%

The cost sharing allocation among the member jurisdictions for FY26/27 would be as follows:

Table 3: Climate Action Committee FY26/27 Proposed Budget Breakdown by Jurisdiction

FY26/27 Proposed Budget Breakdown by Jurisdiction (shared costs)		
Jurisdiction	**Percentage**	**Total**
Napa County	33.00%	$47,670
American Canyon	12.80%	$18,490
Calistoga	8.30%	$11,990
Napa	29.90%	$43,192
St. Helena	8.50%	$12,279
Yountville	7.50%	$10,834
Total	**100%**	**$144,455**

*total costs have been rounded to whole numbers

Implementation Plans and Optional Tasks

As municipalities move towards adoption of the RCAAP and the IS/MND and as part of developing an implementation approach, optional tasks should be considered.

Table 4: Implementation Plans Anticipated Costs

Implementation Plans FY 26/27 (anticipated costs)		
RCAAP Implementation Plan for the Unincorporated County	$144,000.00	Estimated cost based on Ascent scope of work; cost borne only by Napa County
RCAAP Implementation Plan for Additional Single Municipality	$60,000.00	Each municipality can opt in to create their own individualized implementation plan.

Unincorporated Napa County plans to work with Ascent to develop an implementation plan catered to its needs. The City of Napa has also indicated the need for an individualized implementation plan and is working directly with Ascent to develop one. County staff requested a scope of work from Ascent for an implementation plan and related services specifically for the unincorporated County. The scope of work has a provision for optional individual implementation plan for each of the four municipalities. Each municipality would need to opt-in and decide for themselves if this is option is desired. Napa County staff would manage these optional task orders for individual municipalities, if desired.

Table 5: Grand Totals for each municipality: Shared Costs + Optional Tasks

Grand Totals Per Municipality: Shared CAC Costs + Optional Tasks		
American Canyon		
American Canyon shared CAC	$18,490	Shared costs for Napa County staff administration and EV charging tool support and updates
Optional: American Canyon single municipality implementation plan	$60,000	Optional: Each municipality can opt-in to create their own individualized implementation plan. Based on Ascent scope of work and estimated cost
Optional: Additional Napa County staff support	$15,891	Optional: Additional support from Napa County staff
Grand Total - American Canyon	**$94,381**	

Calistoga		
Calistoga shared CAC	$11,990	Shared costs for Napa County staff administration and EV charging tool support and updates
Optional: Calistoga single municipality implementation plan	$60,000	Optional: Each municipality can opt-in to create their own individualized implementation plan. Based on Ascent scope of work and estimated cost
Optional: Additional Napa County staff support	$15,891	Optional: Additional support from Napa County staff
Grand Total - Calistoga	**$87,881**	

St. Helena		
St. Helena shared CAC	$12,279	Shared costs for Napa County staff administration and EV charging tool support and updates
Optional: St. Helena single municipality implementation plan	$60,000	Optional: Each municipality can opt-in to create their own individualized implementation plan. Based on Ascent scope of work and estimated cost
Optional: Additional Napa County staff support	$15,891	Optional: Additional support from Napa County staff
Grand Total - St. Helena	**$88,170**	

Yountville		
Yountville shared CAC	$10,834	Shared costs for Napa County staff administration and EV charging tool support and updates
Optional: Yountville single municipality implementation plan	$60,000	Optional: Each municipality can opt-in to create their own individualized implementation plan. Based on Ascent scope of work and estimated cost
Optional: Additional Napa County staff support	$15,891	Optional: Additional support from Napa County staff
Grand Total - Yountville	**$86,725**	

County staff time for the implementation of actions in the RCAAP affecting only unincorporated Napa County will not be billed to the member jurisdictions. If the CAC directs additional actions or efforts beyond the scope of the proposed budget, the budget may be amended with the approval of all Parties.

Staff request CAC members:

- Review the proposed draft budget,
- Facilitate approval of the proposed budget by municipal city management and/or council,
- Vote to adopt a final budget at the March 2026 CAC meeting.

COMMUNICATIONS UPDATE

MARCH 17, 2026

DRAFT

CITY OF AMERICAN CANYON

OUR TEAM

OUR TOOL BOX

GOVDELIVERY

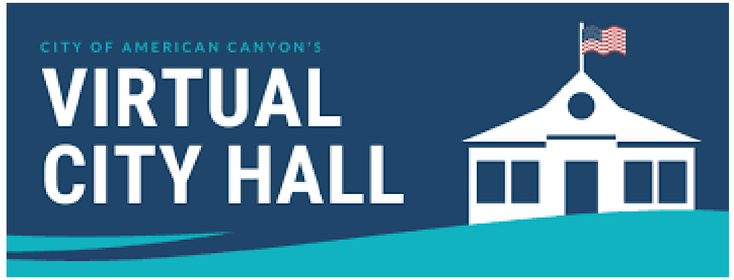
20,933
SUBSCRIBERS

59%
ENGAGEMENT RATE

546k
IMPRESSIONS

Newsletters

- **CMU** – BI WEEKLY
- **LOBOS PACK REPORT** – BI MONTHLY
- **ADULT ACTIVITY** – MONTHLY
- **PRESS RELEASES** – AS NEEDED



15,741
WEBSITE VISITORS/3 MONTHS

Top Performing Pages

- **UTILITY PAYMENT AND ACCOUNTS**
- **RECREATION**
- **MEETINGS & AGENDAS**
- **HUMAN RESOURCES**
- **FACILITY RENTALS**
- **COMMUNITY CALENDAR**



SOCIAL MEDIA

FACEBOOK
CITY
PARKS & RECREATION
AC POLICE DEPARTMENT

INSTAGRAM
CITY
PARKS & RECREATION
AC POLICE DEPARTMENT

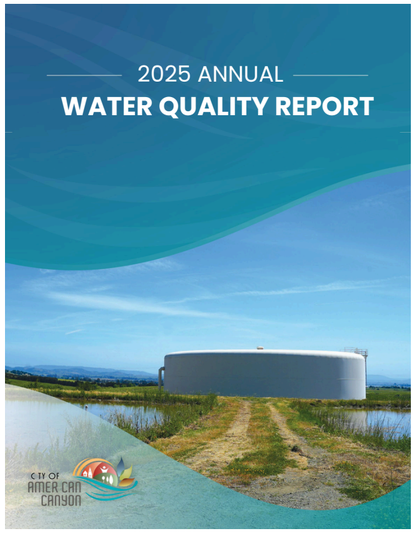
NEXTDOOR

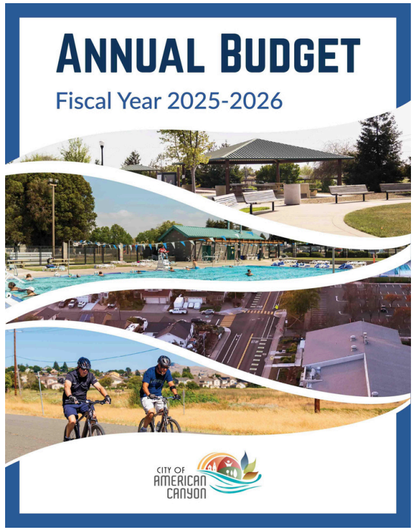
LINKEDIN

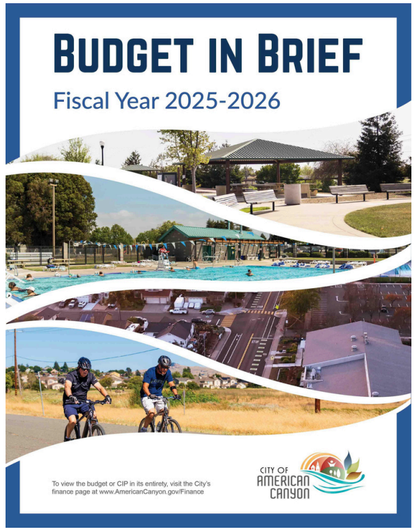
X

KEY PROJECTS







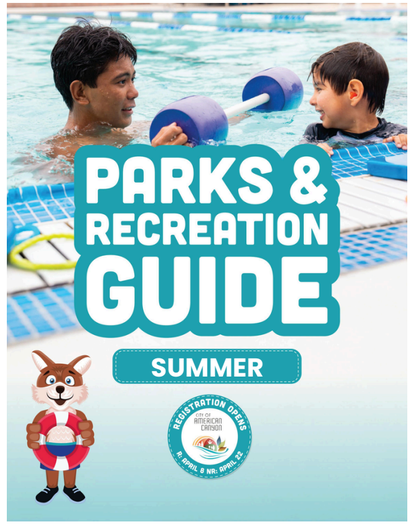


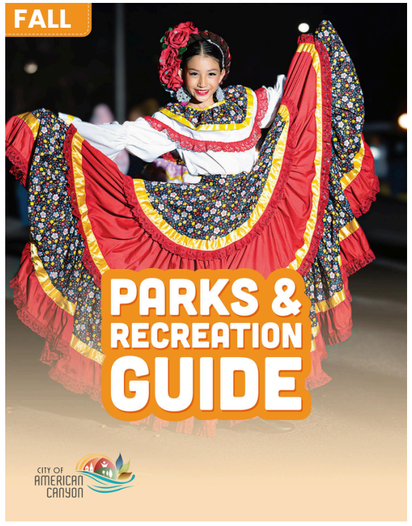


CITIZENS ACADEMIES











AMERICAN CANYON
SOCIAL MEDIA STRATEGY

Our Vision

Show how American Canyon is:

1. Home to an engaged, diverse community
2. A destination for outdoor recreation and natural beauty
3. A hub of opportunity and economic vitality

Rules of Engagement

- Maintain high-quality photo/video standards; avoid flyers and clip art entirely. Prioritize real people and real places.
- Use trends only when they align with City's story, never as filler.
- Establish clear success metrics at the start of every campaign.
- Seize opportunities to cross-promote with other city orgs and community partners
- Align all content with mission.

Social Media Channels

Each platform is unique in voice but unified under the American Canyon brand.

CHANNEL 1: FACEBOOK

Audience: Regional Community | "General Audience"

Broad, multigenerational crowd looking to be informed and reassured, not dazzled or provoked. Many are homeowners, parents, or retirees. They vote, attend local events, and have opinions about public works, safety, and taxes. Don't necessarily 'follow trends'; respond to what feels relevant and recognizable (e.g., park ribbon cutting, community volunteer, local hero).

KPI Focus
Shares, comments, local reach

Strategic Step
Use Facebook to establish credibility, not to experiment; lead with people, not graphics.

CHANNEL 2: Instagram

Audience: Regional Community | "Lifestyle Audience"

It's not just younger people; mindset matters more than age. People who consume to express identity, find inspiration, and signal belonging. Social proof matters. They notice what others are sharing, liking and commenting on—'Trend-aware".

Audience Wants to See:

- What makes life in American Canyon beautiful or special
- That the City is modern, inclusive, and forward-looking
- How they can participate
- Their values mirrored back to them (sustainability, creativity, belonging)

KPI Focus
Saves, Reels engagement, follower growth

Strategic Step
The city's Instagram should show—not tell—the kind of life you can live here: active, outdoorsy, connected, diverse, and proud.

CHANNEL 3: X (Twitter)

Audience: Residents and Media | 'The Newsroom"

Primarily serves residents who want real-time updates and members of the media who track civic activity. Provide concise, credible information audiences can share quickly. Less about entertainment; more of a source for timely, official information.

KPI Focus
Retweets, media engagement

Strategic Step
Use X as a narrative building and media relations tool; Be first, factual, and consistent in providing information.

CHANNEL 4: Nextdoor

Audience: Residents | 'Hyper-Local Audience'"

Audience is primarily homeowners, parents, and long-term residents who use the platform to stay informed about issues that directly affect their daily life (e.g., construction, safety, water, city services). Value relevance, clarity, and responsiveness over polish or branding. Opportunities for social listening—Can use polls, surveys, or feedback loops to measure local sentiment.

KPI Focus
Comment quality, positive sentiment

Strategic Step
Use Nextdoor to strengthen trust on the neighborhood level by being the go-to, practical voice for local updates that affect daily life.

CHANNEL 5: LinkedIn

Audience: Internal & Economic Stakeholders | 'The Business-Journal Audience'"

These are opportunity-driven professionals and decision-makers. Many business owners, investors, real-estate developers, job seekers, and economic development professionals. Use LinkedIn to learn, network with peers, and discover opportunities. Include data or metrics when possible. It's more than job postings; demonstrate that economic momentum exists in AC.

KPI Focus
Reposts and Comments

Strategic Step
Use LinkedIn to position American Canyon as an investor-ready, job-centric hub of economic vitality; Prioritize content that speaks to business interests.

Across All Platforms

Consistency of values
All content reinforces the mission.

People-first storytelling
Feature staff, volunteers, and residents as the heart of every story.

Proactive planning
Avoid reactive, last-minute event flood content.

Unified visual identity
Cohesive look across platforms.

DEFINITIONS

Understanding Social Media Content and Engagement

INTERACTIONS: The combined total of every action people take on your post. This sums up everything: Likes + Comments + Shares + Saves.

- Example: 20 people like it, 5 people comment on it, 2 people share it, 3 people save it = 30 interactions



REACH: Total number of individual people who saw your content; each person is only counted once, no matter how many times they watch or view your content.

- Example: You post a photo of your new office. 50 different friends see it in their feed. Even if your mom opens it 10 times, she only counts as 1 reach.

VIEWS: The number of times content is displayed and watched or engaged with for a minimum period (often around 3 seconds), indicating that a user has spent time actively looking at the content.



LIKES: A quick one-click reaction to show someone you enjoyed or agreed with their post.

- Example: You share something - someone see it, and likes it. Each like counts as 1 like.

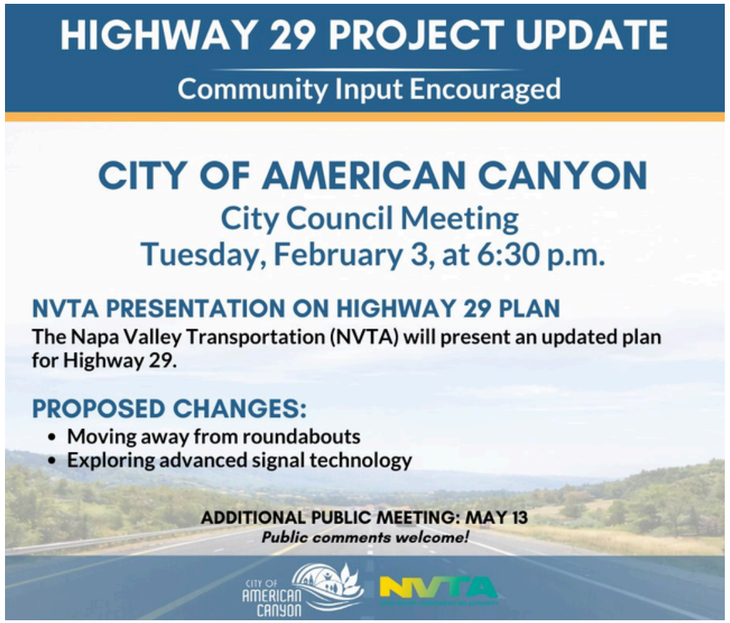
It is important to note that Meta updated its reporting metrics in November 2025. The platform now uses “Views” instead of “Impressions” in many analytics dashboards, combining total content displays and plays into a single visibility metric.

TOP PERFORMING CONTENT

Highest engagement across City Channels- CITY OF AMERICAN CANYON

JANUARY 30, 2026

HIGHWAY 29 PROJECT UPDATE



FACEBOOK: INTERACTIONS 18, REACH 3,455, VIEWS 6,417, LIKES 6, SHARED 16, COMMENTS 0

INSTAGRAM: INTERACTIONS 5, REACH 65, VIEWS 134, LIKES 5, SHARED 0, COMMENTS 0

FEBRUARY 5, 2026

BLACK HISTORY MONTH



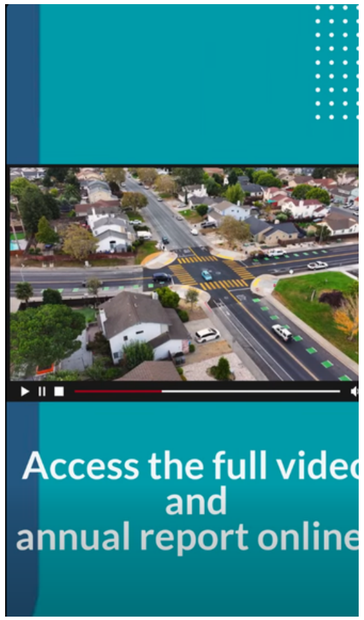
FACEBOOK: INTERACTIONS 28, REACH 363, VIEWS 507, LIKES 22, SHARED 4, COMMENTS 2

INSTAGRAM: INTERACTIONS 7, REACH 141, VIEWS 166, LIKES 6, SHARED 0, COMMENTS 0

MARCH 2, 2026

2026 STATE OF THE CITY ANNUAL REPORT





FACEBOOK: INTERACTIONS 14, REACH 303, VIEWS 1,460, LIKES 12, SHARED 3, COMMENTS 0

INSTAGRAM: INTERACTIONS 3, REACH 167, VIEWS 189, LIKES 0, SHARED 0, COMMENTS 0

TOP PERFORMING CONTENT

Highest engagement across City Channels - PARKS & RECREATION

JANUARY 28, 2026

RIBBON CUTTING EVENT



FACEBOOK: INTERACTIONS 104, REACH 4,655, VIEWS 8,313, LIKES 0, SHARES 8, COMMENTS 8

INSTAGRAM: INTERACTIONS 26, REACH 263, VIEWS 527, LIKES 18, SHARES 6, COMMENTS 2

FEBRUARY 17, 2026

HAPPY LUNAR NEW YEAR

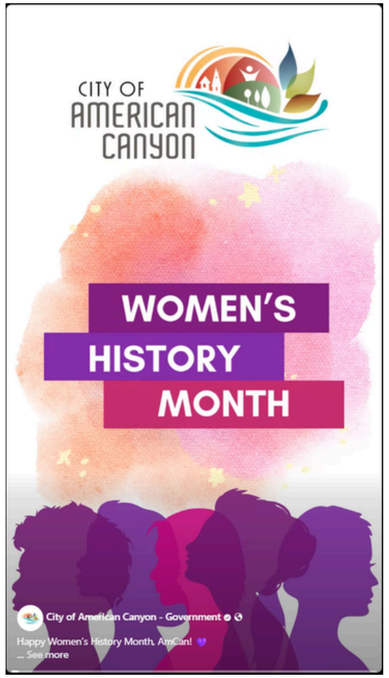


FACEBOOK: INTERACTIONS 4, REACH 638, VIEWS 873, LIKES 12, SHARES 2, COMMENTS 2

INSTAGRAM: INTERACTIONS 0, REACH 56, VIEWS 62, LIKES 0, SHARES 0, COMMENTS 0

MARCH 2026

WOMEN'S HISTORY MONTH





FACEBOOK: INTERACTIONS 33, REACH 741, VIEWS 1,251, LIKES 20, SHARES 30, COMMENTS 0

INSTAGRAM: INTERACTIONS 10, REACH 164, VIEWS 217, LIKES 8, SHARES 1, COMMENTS 0

TOP PERFORMING CONTENT

Highest engagement across - AC POLICE DEPARTMENT

JANUARY 9, 2026

LAW ENFORCEMENT APPRECIATION DAY



FACEBOOK: INTERACTIONS 191, REACH 8,327, VIEWS 10,213, LIKES 169, SHARES 5, COMMENTS 14

INSTAGRAM: INTERACTIONS 23, REACH 373, VIEWS 631, LIKES 17, SHARES 3, COMMENTS 1

FEBRUARY 3, 2026

TRAFFIC STOP



FACEBOOK: INTERACTIONS 773, REACH 29,808, VIEWS 55,901, LIKES 645, SHARES 46, COMMENTS 78

INSTAGRAM: INTERACTIONS 773, REACH 1,501, VIEWS 3,373, LIKES 645, SHARES 46, COMMENTS 78

FEBRUARY 26, 2026

VALLEJO RESIDENT ARREST

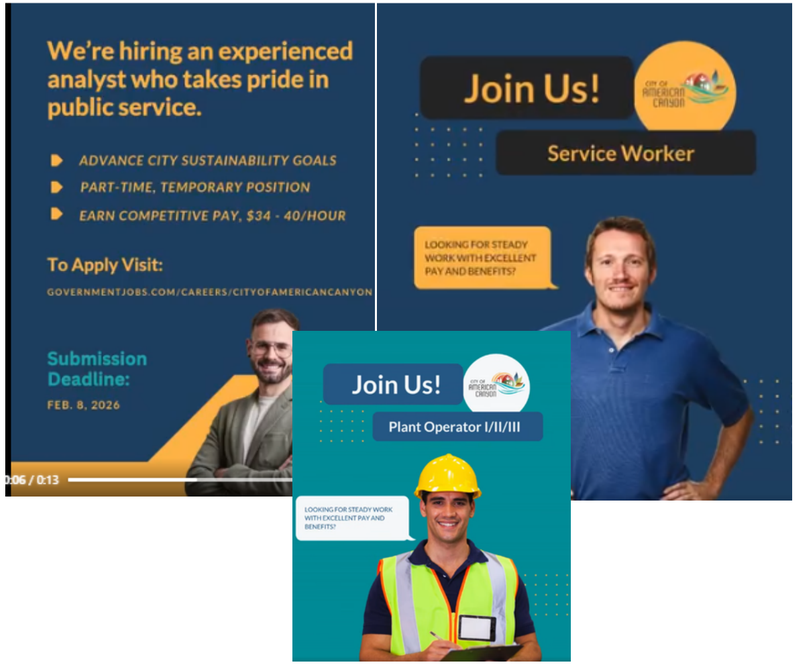


FACEBOOK: INTERACTIONS 412, REACH 18,977, VIEWS 31,326, LIKES 323, SHARES 34, COMMENTS 37

INSTAGRAM: INTERACTIONS 412, REACH 1,258, VIEWS 31,326, LIKES 64, SHARES 34, COMMENTS 37

SPECIAL OUTREACH EFFORTS

HIRING



FACEBOOK: INTERACTIONS 6, REACH 2,600, VIEWS 3,046, LIKES 4, SHARES 16, COMMENTS 0

INSTAGRAM: INTERACTIONS 8, REACH 513, VIEWS 593, LIKES 6, SHARES 1, COMMENTS 1

COUNCIL SURVEY



FACEBOOK: INTERACTIONS 6, REACH 292, VIEWS 4,268, LIKES 2, SHARES 4, COMMENTS 0

INSTAGRAM: INTERACTIONS 1, REACH 88, VIEWS 152, LIKES 1, COMMENTS 0

INTERNATIONAL DAY OF WOMEN IN SCIENCE



FACEBOOK: INTERACTIONS 23, REACH 424, VIEWS 1,494, LIKES 17, SHARES 8, COMMENTS 0

INSTAGRAM: INTERACTIONS 20, REACH 121, VIEWS 190, LIKES 17, SHARES 9, COMMENTS 0

FACEBOOK FOLLOWERS



CITY OF AMERICAN CANYON

6.1K FOLLOWERS

PARKS & RECREATION

1.1K FOLLOWERS

AC POLICE DEPARTMENT

14K FOLLOWERS

INSTAGRAM FOLLOWERS



CITY OF AMERICAN CANYON

138 FOLLOWERS



PARKS & RECREATION

1,750 FOLLOWERS

AC POLICE DEPARTMENT

2,233 FOLLOWERS

AWARDS

”REVITALIZING RECREATION: AMERICAN CANYON’S 2023 PARKS & RECREATION SUMMER GUIDE” GRAPHIC DESIGN PUBLICATIONS.

2024 SILVER CIRCLE

“ CITY OF AMERICAN CANYON - 2023 PARKS & RECREATION SUMMER GUIDE” AWARD OF DISTINCTION: GRAPHIC DESIGN - PRINT.

2024 EXCELLENCE IN PUBLIC INFORMATION & COMMUNCATION AWARDS

“ CITY OF AMERICAN CANYON – THE WALL THAT HEALS” in the **MARKETING & COMMUNICATIONS AWARD OF EXCELLENCE** Category!

2025 CPRS AWARDS OF EXCELLENCE IN PARKS AND RECREATION

UPCOMING INITIATIVES

March - June 2026

CITY OF AMERICAN CANYON

















MEMORIAL DAY CEREMONY
MONDAY, MAY 25
VETERANS PARK



PRIDE FLAG RAISING CEREMONY
MONDAY, JUNE 1
CITY HALL FLAG POLE



JUNETEENTH FLAG RAISING CEREMONY
WEDNESDAY, JUNE 10
CITY HALL FLAG POLE

WHAT'S NEXT.....

Communications Audit



WATER UTILITY BILL INSERT

DETERMINE HOW MANY HOUSEHOLDS RECEIVE ELECTRONIC BILLS VS. PRINTED.



SOCIAL MEDIA

MERGE CITY AND PARKS & RECREATION FACEBOOK AND INSTRAGRAM SOCIAL MEDIA PAGES TO MAXIMIZE FOLLOWERS.



NEWSLETTERS & ADVERTISEMENTS

EVALUATE AND UNDERSTAND PURPOSE AND REACH OF ELECTRONIC NEWSLETTERS AND ADVERTISEMENTS.

Thank you

CITY OF AMERICAN CANYON

CITY COUNCILMEMBER REPORT

Council Meeting Date: 03/17/2026

Submitted by: * Councilmember David Oro

Event Date: 02/03/2026

Event Type Other

Event Title: Completed Economics of Cybercrime Training

Event Report:



Event Date: 05/03/2026

Event Type Community Event

Event Title: State of the Business and Awards

Event Report: I had the opportunity to attend the State of the Business and Awards Luncheon sponsored by the Chamber of Commerce. It was a well-organized event that highlighted the strength and resilience of our local business community.

I appreciated the presentations from our local government leaders, which provided helpful updates and perspective on local issues, although, like many luncheons, a few remarks could have benefited from being far more concise.

Most importantly, it is always great to see our business community come together to connect, collaborate, and celebrate one another's successes. Events like this reinforce the important role our local businesses play in keeping American Canyon vibrant and economically strong.

Event Date: 11/03/2026

Event Type Committee Report

Event Title: Quarterly Strategic Communications Meeting

Event Report: I also staffed the City's Quarterly Strategic Communications Meeting. While the Mayor was unable to attend, the meeting proceeded productively with City staff participating in a focused, staff-only working session. For this quarter, we did not include the City's outside communications consulting firm for a variety of operational and planning reasons.

Overall, the meeting went very well. The session served as part planning, part strategic discussion, and part reporting on our recent communications performance. Staff reviewed key topics that the City anticipates communicating about in the spring and summer, along with other emerging issues that the community may need to be aware of. The discussion helped align priorities, refine messaging approaches, and ensure continued coordination across departments to keep the public informed on events, updates, and priorities of the City.

CITY COUNCILMEMBER REPORT

Council Meeting Date: 03/17/2026

Submitted by:* Mayor Pierre Washington

Event Date: 05/03/2026

Event Type Community Event

Event Title: American Canyon Apartment Managers Meeting

Event Report: On March 5, 2026, I attended the American Canyon Apartment Managers meeting along with Community Police Officer Cassie Fallon and Fire District Public Information Officer Laura Provencher to answer questions about getting to know what's happening in American Canyon and getting their residents involved in local events. I provided copies of the letter from the Council with QR codes to assist residents to connect with our portal and to stay involved.

Event Date: 05/03/2026

Event Type Community Event

Event Title: Broadway Affordable Living Project - Vallejo Ribbon Cutting Ceremony

Event Report: On Match 5, 2026 Councilmember Cruz and I attended the Vallejo Broadway Affordable Housing Project Ribbon Cutting Ceremony as an important opportunity to strengthen regional collaboration and reinforce our working relationship with Vallejo's elected officials and city leadership. Housing, economic development, and community stability are regional issues that do not begin or end at jurisdictional boundaries. By being present, we demonstrate our commitment to supporting projects that have broader regional impact and that contribute to the overall well-being of our neighboring communities.

Participation in this event also helps build and maintain constructive intergovernmental relationships. Regular engagement with Vallejo officials allows us to stay aligned on shared priorities, understand ongoing challenges in the surrounding area, and identify opportunities for cooperative efforts, whether in housing, public safety, economic development, or infrastructure planning. These relationships are essential for effective regional problem-solving and for ensuring that our cities remain connected on issues that affect us collectively.

Moreover, showing support at milestone events like these affirms our dedication to equitable housing solutions and reinforces our reputation as collaborative regional partners. It signals that we value progress, community investment, and the partnerships necessary to move these efforts forward.

This event was well attended with approximately 75 people and one of the speakers was a resident of the project who provided a touching testimony of her thankfulness that she and her son now haw adequate affordable housing.

Event Date: 05/03/2026

Event Type Community Event

Event Title: Chamber of Commerce State of the City and Business Awards

Event Report: The council and Supervisor Belia Ramos attended the State of the City and Chamber of Commerce Awards Ceremony alongside CEO Valer Zizak-Morales, where local businesses, community partners, and dedicated volunteers were formally recognized for their contributions to our community. This event highlighted the positive economic momentum

within the city and showcased the individuals and organizations whose work strengthens our local economy and enhances the quality of life for residents.

Participating in this ceremony provided an important opportunity to show our support for the business community, engage with key stakeholders, and reinforce our partnership with the Chamber of Commerce. It also allowed us to acknowledge the collaborative efforts that drive community success and to celebrate the achievements of those who continue to invest their time, talent, and resources into the betterment of our city.

Event Date: 05/03/2026 **Event Type** Community Event

Event Title: Islamic Center of Vallejo with Dr. Mustafa Amhed & Mayor Andra Sorce of Vallejo

Event Report: I attended the Islamic Center of Vallejo at the invitation of Dr. Ahmed, who recently received a Ramadan Proclamation from the City of American Canyon. In appreciation of this recognition, Dr. Ahmed invited me to participate in a special Islamic ceremony hosted by the Center.

This visit provided an opportunity to express the City's continued support for our diverse faith communities and to strengthen relationships with local religious and cultural leaders. The ceremony was a meaningful gesture of gratitude from the Islamic Center, and I was honored to take part in their observance and celebration of Ramadan.

Event Date: 06/03/2026 **Event Type** Community Event

Event Title: Congressman Mike Thompson's No Forever Wars Day

Event Report: I participated as a speaker at Congressman Mike Thompson's "No Forever Wars Day" event, where I shared remarks based on my personal experiences during my military service. I spoke about my time as a young sailor in 1983 and my involvement in the aftermath of the Beirut barracks bombing, an attack that resulted in the tragic loss of 260 Marines due to a suicide bomber. I reflected on how that event shaped my perspective and continues to influence my life today.

My participation offered an opportunity to highlight the long-term impacts of military service on veterans and to contribute a firsthand perspective to the broader conversation about conflict, service, and the importance of supporting those who serve.

Event Date: 07/03/2026 **Event Type** Community Event

Event Title: Opening Day Baseball for American Canyon Little league

Event Report: I participated in American Canyon Little League's Opening Day celebrations, attending both the morning ceremony and the historic first-ever night game played under the lights in American Canyon. During the evening event, I had the honor of calling the game from the announcer's booth, where I introduced the players, coaches, and volunteers.

This was a meaningful opportunity to support local youth sports, recognize the dedication of the league's volunteers, and celebrate an important milestone for our community's growing athletic programs.

Event Date: 07/03/2026

Event Type Community Event

Event Title: Kiwanis Crab feed Fundraiser

Event Report: I attended the 2026 Annual Kiwanis Crab Feed, chaired by our own Vice Mayor Mark Joseph. The event had an excellent turnout and was filled with fellowship, laughter, and plenty of crab. It was a strong showing of community spirit and support for the important work Kiwanis continues to do for youth and families.

We will have to follow up with the Vice Mayor to learn how successful the fundraiser was this year, but from the participation alone, it appeared to be a very positive event. I was pleased to make a contribution to support the cause.

Event Date: 08/03/2026

Event Type Community Event

Event Title: First ever Junction Valley Pony Baseball Opening Day

Event Report: On Sunday, I attended the inaugural American Canyon Junction Valley Pony Baseball Opening Day, where I had the honor of throwing out the very first pitch of this new community league. This milestone event reflects our community's continued growth and our shared commitment to creating positive, supportive opportunities for our youth.

The launch of this league showcased the unity, pride, and togetherness that define American Canyon. Bringing families, volunteers, and young athletes together around youth sports not only strengthens community bonds but also encourages healthy activities and positive development for our kids.

It was a proud moment for American Canyon, and a reminder of why we love this community.

Future Agenda Items

March 26, 2026, Planning Comm. 6:30 p.m.
Active Planning Projects
Density Bonus Update

April 1, 2026, Joint PCS/OSATS Comm. 6:30 p.m.
Parks and Community Services Master Plan

April 7, 2026, City Council 6:30 p.m.
Arts Month
Sexual Assault Awareness Month
National Bike Week
Mosquito Abatement Presentation
South Kelly Road/SR 29 Project (TR23-0200)
Annual Police Report

April 9, 2026, PCS Comm. 6:30 p.m.
Cancelled

April 21, 2026, City Council 6:30 p.m.
Earth Day
National Volunteer Week
National Building Safety Month
Professional Municipal Clerk's Week
Napa Youth Council
Sea Level Rise (Sierra Club)
Successor ULL/RHNA & Property Tax Sharing Agreement
Sites Project Update
Q3 CIP Update

April 23, 2026, Planning Comm. 6:30 p.m.
TBD

May 5, 2026, City Council. 6:30 p.m.
Asian American and Native Hawaiian-Pacific Islander Heritage Month
Mental Health Awareness Month
National Public Works Week
Older American's Month
Sales Tax Polling Results #1
Engineer's Report for LLAD FY26/27
2026 Water Supply Update

May 6, 2026, OSATS 6:30 p.m.
FY2026/27 Work Plan Discussion

May 7, 2026, Finance Subcommittee 1:00 p.m.
Draft Budget Review FY 2026/27

May 14, 2026, PCS Comm. 6:30 p.m.
FY2026/27 Work Plan Discussion
Parks and Community Services Master Plan

May 19, 2026, City Council 6:30p
Kid's Commerce Fee Waiver
Historic Prevention Month
Memorial Day
Water Safety Month
AB481 Military Equipment Ordinance
Density Bonus/Inclusionary Housing Ordinance Update
Public Hearing for LLAD FY26/27
Draft FY 26/27 Budget

May 28, 2026, Planning Comm. 6:30 p.m.
FY2026/27 CIP Projects
Active Transportation Plan General Plan Amendment

June 2, 2026, City Council. 6:30 p.m.
Pride Month
Juneteenth Independence Day
Final FY 26-27 Budget
FY25-25 Q4 Update and 5yr CIP
Program FY27-31
Sales Tax Measure Polling Results #2 and Draft Ballot Language

June 16, 2026, City Council. 6:30 p.m.
Call & Consolidate Election
Local Sales Tax Measure
Clarke Ranch Improvements

June 16, 2026, Joint City Council/PCS. 7:30 p.m.
PCS Work Plan FY25/26
Parks and Community Services Master Plan Approval

June 16, 2026, Joint City Council/OSATS. 8:30 p.m.
OSATS Work Plan FY25/26
Active Transportation Plan General Plan Amendment

June 25, 2026, Planning Comm. 6:30 p.m.
TBD

Future Agenda Items

Unscheduled Council Directed Items			
Item	**Councilmember**	**Date of Vote**	**Notes**
Food Ware Ordinance	Joseph	9/17/2024	On hold, pending RCAAP
Purple Heart Designation	Washington	10/15/2024	In progress, Council date TBD

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119TH CONGRESS
1ST SESSION

H. CON. RES. 46

Expressing the sense of Congress that the United States is committed to ensuring a safe and healthy climate for future generations, and thus to restoring the climate.

IN THE HOUSE OF REPRESENTATIVES

JULY 23, 2025

Mr. THOMPSON of California (for himself, Mr. HUFFMAN, Mr. MORELLE, and Mr. THANEDAR) submitted the following concurrent resolution; which was referred to the Committee on Energy and Commerce, and in addition to the Committee on Foreign Affairs, for a period to be subsequently determined by the Speaker, in each case for consideration of such provisions as fall within the jurisdiction of the committee concerned

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CONCURRENT RESOLUTION

Expressing the sense of Congress that the United States is committed to ensuring a safe and healthy climate for future generations, and thus to restoring the climate.

Whereas humanity has an obligation to future generations to restore and maintain a safe climate that ensures our long-term survival;

Whereas, prior to the industrial revolution, humans have never lived with a sustained atmospheric carbon dioxide (CO2) concentration above 300 parts per million (ppm);

Whereas today's atmospheric CO2 concentration is approximately 420 ppm, 50 percent higher than in preindustrial

times, resulting in destructive impacts on climate, agriculture, the environment, human health, and economies around the world;

Whereas the United Nations Framework Convention on Climate Change set its climate goal to stabilize greenhouse gas (GHG) levels in 1992, when the atmospheric CO2 concentration was 350 ppm, which is the maximum level theorized to sustain the ecosystems to which humans have adapted;

Whereas, in this resolution, ''climate restoration'' refers to—

(1) the goal of restoring the atmospheric CO2 concentration to that which humans have survived long-term, (below 300 ppm); and

(2) actions required to achieve that concentration;

Whereas climate restoration is a crucial complement to rapid and deep emissions reductions;

Whereas climate restoration by 2050, will require removing approximately 1,000,000,000,000 tons of CO2 from the atmosphere, or net 50,000,000,000 tons per year for 20 years;

Whereas, approximately 1,000,000,000,000 tons of CO2 were removed from the atmosphere by natural processes 10 times in the last 1,000,000 years, and naturally occurring mechanisms are capable of removing geologically significant amounts of atmospheric CO2, including carbon sequestration by the ocean carbon biological pump;

Whereas scientists and technologists have developed and demonstrated CO2 sequestration methods that replicate and leverage these natural processes in ways that significantly reduce atmospheric CO2 concentrations;

Whereas Congress should encourage investigation and investment in CO2 removal methods and technologies that leverage existing natural processes, as well as other technologies;

Whereas, in addition to CO2 removal, restoring the Earth's energy balance relies on reducing feedback loops that negatively affect surface albedo, global ocean and atmospheric circulation patterns, and cloud cover;

Whereas removing methane and other short-lived climate pollutants from the atmosphere between now and 2030 is essential as a bridge to achieving longer term climate restoration;

Whereas climate restoration will benefit the people of the United States by reducing loss and damage from heat waves, floods, storms, droughts, wildfires, and other disasters exacerbated by climate change, while producing positive effects on human and ecosystem health, along with benefiting the economy as a whole;

Whereas climate restoration is a precondition for intergenerational climate justice, as young people will suffer the worst effects of climate breakdown;

Whereas the urgent action needed to restore a safe climate is consistent with H. Res. 975, introduced in 2022, and H. Res. 259, introduced in 2023, which are resolutions that recognize the mental health impacts of recurrent climate-related disasters on youth, a group especially vulnerable to the physical and mental health impacts of climate-related disasters, and the far greater suffering young people and future generations will endure if the climate continues to worsen; and

Whereas, on July 3, 2023, the California Senate passed SR–34, becoming the first State to pass a resolution formally recognizing an obligation to future generations to restore the atmospheric CO2 concentration to a safe level, below 300 ppm, and calling for action by the Federal Government, in the form of an international climate treaty, to restore and stabilize greenhouse gas concentrations as a common climate goal: Now, therefore, be it

Resolved by the House of Representatives (the Senate concurring), That Congress—

(1) formally recognizes its obligation to future generations to restore a safe climate;

(2) declares that climate restoration, along with achieving net-zero CO2 emissions, are climate policy priorities; and

(3) calls on the President, Secretary of State, and United States Ambassador to the United Nations to take actions that will restore the climate and stabilize greenhouse gas concentrations at preindustrial levels.

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