

Is this an Operating Company?	No
Total Net Worth \$	30000000.00
What was the total net worth based on?	Financial Statements
Is this client a Professional Service Provider acting as a financial intermediary (Gatekeeper/Financial Liaison), with assets held on behalf of one or more unidentified underlying clients unknown to the bank?	No
Is this entity a Private Equity Fund (Venture Capital Fund or Leveraged Buyout)?	No
Is this a Hedge Fund? (Pooled investment vehicles (often partnerships) that primarily invest financial capital of third party investors in enterprises that are too risky for the standard capital markets or bank loans.)	No
Is this a Cash Intensive business? (Cash-intensive businesses/entities exist in various industry sectors and include, but are not limited to convenience stores, grocery stores, restaurants, bars, retail stores, liquor stores, cigarette distributors, privately owned ATMs, vending machine operators and parking garage operators.)	No
Is this entity any of the following business types?	aa. None of the above
Is the Entity a Personal Holding Company (PHC) or Personal Investment Company (PIC) located in an offshore jurisdiction?	No

Business Case

Please specify why you are comfortable with this client given the identified risk factor(s). Your answer is your "business case" and should detail all mitigating factors.	Long-term client of the Private bank. Copnsolidating assets with JP Morgan.
Provide client history/detail, including when the relationship was established, how it came to be in PB/PWM, client's association with other JPM LOBS, etc.	Long-term relationship with PB. (. 10 years)
Client known to whom (JPMorgan employees), how well, and how long:	Senior management of PB
Overall PB/PWM relationship size and type of accounts:	.\$10 million
Is this a shared client, what other LOB has a relationship with the client? Provide relationship manager name (if known), client of other LOB since (date), and relationship size?	no
Additional Comments	N/A

Expected Activity

Deposit Account(s)		
Transaction Types	Expected Activity Levels	Anticipated Dollar Amount Totals per Month
Cash Deposits	Low (1-10)	\$10,000 TO \$50,000
Cash Withdrawals	Low (1-10)	\$10,000 TO \$50,000
Check Deposits	Low (1-10)	\$10,000 TO \$50,000
Checks Paid	Low (1-10)	\$10,000 TO \$50,000
Incoming Wires (Domestic)		
Outgoing Wires (Domestic)		
Incoming Wires (International)		
Outgoing Wires (International)		
ACH Deposits		
ACH Payments		
Internal Transfer (Debits/Credits)		
Asset Purchases/Sales		
What is the initial/ongoing source of funding for the client's Deposit Account(s) ?		
The initial funding will be \$110,000 and will be from an internal transfer from the client's savings account. The ongoing source of funding will be from the sale of the anit microbial hand cleaning product/device to various clients.		