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## **REQUEST FOR PROPOSAL FOR BANKING SERVICES FORMAL BID NO. 14-295**

### **I. INTRODUCTION**

The City of Turlock is currently seeking proposals from qualified financial institutions interested in providing comprehensive banking services. The City of Turlock intends to select one financial institution to deliver the services described herein and detailed in Section III.

A proposer must be a qualified depository of public funds, as defined by Section 53635.2 of the California Government Code to perform its obligation under this proposal in compliance with all applicable federal and state laws, regulations, statutes and policies. The proposer must also be a member of the Federal Reserve System.

The City encourages proposers to submit the most competitive proposal possible, offering the highest quality of service and enhancements to improve our current management of cash flow at a competitive price. While much of the information provided in this RFP is based upon current services, it is the City's desire to maximize the use of automated and electronic technology services to improve our banking, cash management, custodial and customer service capabilities without sacrificing internal controls. Of equal consideration is a service-oriented and responsive relationship with the selected bank.

Please provide options that may create efficiencies, process improvements, and/or take advantage of new, applicable technologies.

The investment activities of the City will, in no way, be affected by the appointment of a banking institution to handle the City's regular depository and custodial accounts. All investment activities will continue to be handled at the direction of the City Treasurer.

The City will endeavor to administer the proposal process in accordance with the terms and dates outlined in this RFP, however, the City reserves the right to modify the activities, time line and any other aspect of the process at any time as deemed necessary by City Staff. By requesting proposals, the City is in no way obligated to award a contract or pay the expenses of proposing financial institutions in connection with the preparation or submission of a proposal. The awarding of any contract shall be contingent on the availability of funds and required City Council approval. The decision to award any contract to a particular financial institution will be based on a variety of factors; no single one of which will determine the final award decision.

The City truly appreciates the effort all the proposers and their respective staffs will put forth in responding to the Banking Services Request For Proposal for the City of Turlock.

## II. PROPOSAL PROCEDURES

### 2.1. SCHEDULE OF PROPOSAL

Issue RFP	September 17, 2014
Deadline for Submission of Question(s)	September 26, 2014
Answers to Questions will be Posted on City's Website by	October 7, 2014
Proposals Due	October 20, 2014, 5:00 pm
Proposer's Presentation/ Oral Interview	By invitation only
Selection Made	At a regularly scheduled Council Meeting in December of 2014
Contract Signed	No later than January 15, 2015
Conversion Date	No later than March 1, 2015

### 2.2. QUESTIONS

In lieu of a pre-proposal conference, the City will accept questions regarding this RFP until September 29, 2014. All questions should only be directed to Julie Burke via e-mail at [jburke@turlock.ca.us](mailto:jburke@turlock.ca.us). City Staff will prepare responses to the questions and will post the responses on our website by October 7, 2014. Potential proposers should include contact information with their question(s) in the event City Staff needs to obtain additional information or clarification in order to respond to the question(s).

### 2.3. PREPARATION OF PROPOSAL

Each proposal shall be prepared simply and economically avoiding the use of elaborate promotional materials beyond those sufficient to provide a complete, accurate and reliable presentation.

### 2.4. NUMBER and SUBMISSION OF PROPOSAL COPIES

Six (6) copies of the proposal should be submitted. Proposals should be sent to:

Julie Burke, Senior Accountant  
City of Turlock – Finance Department  
156 South Broadway, Suite 110  
Turlock, CA 95380

All proposals must be delivered to the above offices on or before October 20, 2014, at 5:00 pm. **Proposals received after the above date and time will not be considered.**

### 2.5. TIME AND LOCATION OF PROPOSER'S PRESENTATION/INTERVIEW

After City Staff have reviewed the proposals received, at the discretion of the City of Turlock, financial institutions submitting proposals may be requested to make oral presentations as part of the evaluation process.

## **2.6. EFFECTIVE PERIOD OF PROPOSALS**

All proposals must state the period for which the proposal shall remain in effect. Such period shall not be less than 120 days from the proposal date.

## **2.7. RIGHT OF REJECTION BY THE CITY OF TURLOCK**

Notwithstanding any other provisions of this RFP, the City of Turlock reserves the right to award this contract to the financial institution that best meets the requirements of the RFP, and not necessarily, to the lowest bidder. Further, the City of Turlock reserves the right to reject any or all proposals prior to execution of the contract, to waive any non-material irregularities or information in any proposal and to accept or reject any items or combination of items, with no penalty to the City of Turlock.

## **2.8. CONTRACT NEGOTIATIONS**

After a review of the proposals, and possible oral presentations, the City of Turlock intends to enter into contract negotiations with the selected financial institution. These negotiations could include all aspects of services and fees. If a contract is not finalized in a reasonable period of time, the City of Turlock will open negotiations with the next ranked firm.

## **2.9. AWARD OF CONTRACT**

The proposer to whom a contract is awarded shall be required to enter into a written contract with the City of Turlock in a form approved by legal counsel for the City of Turlock. This RFP and the proposal, or any part thereof, may be incorporated into and made a part of the final contract. The City of Turlock reserves the right to negotiate the terms and conditions of the contract with the selected proposer.

## **2.10. CONTRACT TERM**

It is the intent of the City to award a contract for an initial three (3) year period 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 three-year contract period. Prices in subsequent years shall be negotiated based on satisfactory customer service.

### **III. SCOPE OF SERVICES**

Describe the financial institution's ability to provide the general banking services listed below:

1. Maintain a branch office in the City of Turlock.
2. Have assets in excess of \$1 billion and at least \$30 million in equity.
3. Establish demand deposit accounts as necessary to meet the banking requirements of the City of Turlock. At present, five (5) separate accounts are used; including three (3) zero balance accounts (ZBA). One receives the deposits (the Deposit account) and sweeps funds to the other two checking accounts (Payables and Payroll), as well as one (1) small checking account with minimal activity and a balance of approximately \$5,000. The City also has a separate regular checking account for Workers' Compensation, where checks are written by a third party administrator.

4. Provide an overnight investment service (sweep) for excess cash balances in the demand deposit accounts, after minimum concentration account balance requirements are met. The concentration account will fund disbursements from these accounts automatically on a daily basis. Typically, \$1-\$20 million is available for overnight investment.
5. Process approximately 2,000 disbursement checks per month through payables, workers compensation, and payroll valued at approximately \$9-\$11 million. Of this number, approximately 900 are direct deposit payroll checks. Monthly deposits average \$8-\$10 million with approximately \$200,000 in cash and currency and \$4 million in checks. Returned items and resubmits are approximately 40 items per month.
6. Disburse funds via repetitive wire transfer upon on-line request of an authorized person.
7. Accept and send ACH transactions and provide on-line notification of ACH deposits within 24-hours.
8. Provide on-line payment processing. Can your system accommodate internet and telephone transactions that are processed on-line? Describe your capabilities and outline the security measures in place for the protection of sensitive information.
9. Provide stop payment services. Can stop payments be placed on-line? What is the deadline for same day action? How long will a stop payment remain in effect? Do you have different duration options, such as 6 months, 1 year, or 2 years, without the need to implement extensions? Can stop payments be automatically renewed? If so, for how long and is there an additional charge?
10. In the case of stale dated checks, will the bank agree to not honor any checks that have been outstanding (based on the dated date of the check) for six months or more? Is there a cost to the City for reviewing and returning stale dated checks?
11. How does the bank compensate the City for checks that are cashed after a stop payment is placed or if a stale dated check is cashed? How many days does it take for the bank to reimburse the City?
12. Provide armored carrier collection of daily vault deposits from City of Turlock Finance Office at 156 South Broadway, Suite 114, Turlock after 1:00 pm. Daily deposits average \$10,000 in cash and \$200,000 in checks. Will the bank interface directly with, and assume full responsibility for, any and all third party service providers, such as armored carriers and couriers?
13. Provide automated balance reporting services for all the City of Turlock accounts. Available information should include: closing ledger, closing collected, opening ledger, opening collected, float, previous day debit and credit detail (including bankcard deposits, and ZBA), and ACH credit and debit detail. Automated balance reporting should be available both at the City Finance Office and the Treasurer's Office for multiple authorized users with multiple levels of approval authority.
14. Provide remote bankcard processing terminals at up to 5 locations for Visa, MasterCard and Discover. Bankcard deposits average \$800,000 per month. Please provide a detailed description of the entire merchant card process within your institution. Is your program housed through a third party vendor? If so,

please explain. Provide a detailed rate and fee structure with a breakdown of all fees, including bank and association charges.

15. Provide EP (electronic payment services). The City currently processes approximately 1,300 transactions per month. The City needs this data in a parseable format (ie, xml, csv, etc).
16. Collateralize all collected balances, in excess of balances insured by the FDIC, at 110%, pursuant to California Government Code Section 53652(a).
17. Provide monthly activity statements and reports for all accounts. The statement cutoff should be the last day of the month. Statements must be sent by no later than the 6th business day of the following month.
18. Provide monthly CD-ROM imaging, or equivalent, of disbursement checks (front and back) and statements, to meet City's records retention needs.
19. Provide an electronic file in the City's specified format (csv) to include the following fields (to be used for automatic check reconciliation with our current financial software):
  - Cleared Date
  - Check Number
  - Amount
  - Type of Transaction (ie, Check or EFT)
20. Provide safekeeping services. The City desires the financial institution to take custody of securities owned by the City and accept complete responsibility for their safekeeping from the moment of delivery to the financial institution until the securities' safe return and delivery to the City or appropriate agency upon expiration or termination of this Agreement.
21. Provide lockbox services. The financial institution will pick up remittances sent to a designated lockbox address, process customer payments, credit the City account and provide detailed daily activity. The City currently processes approximately 6,500 utility lockbox payments each month. The City sends the bank a list of account numbers, bar code IDs, and customer names so the bank can cross check their bar code scans off of the utility bill. The City needs this data in a parseable format (ie, xml, csv, etc).
22. Provide positive pay. The City does not currently utilize positive pay; however, we are considering this as a safeguard against check fraud. Briefly describe the process involved with positive pay and the costs associated with it.

#### **IV. INFORMATION REQUESTED**

##### **4.1. QUALIFICATIONS AND EXPERIENCE**

1. Describe the organization, date founded, ownership, and other business affiliations (please provide number and location of affiliated offices).
2. Provide the address of the office location that will service the City's account.
3. List the addresses of all branch offices in the City of Turlock.

4. Describe the experience of the financial institution in providing similar services for other public clients
5. Include copies of the most recent audited financial statement with the proposal.
6. Provide documentation that your financial institution has been evaluated by an independent bank rating agency and been found "Outstanding" or "Satisfactory" for the most recent four consecutive quarters.
7. Provide documentation that your financial institution is in compliance and good standing with the Community Reinvestment Act (CRA).

#### **4.2. PERSONNEL**

1. Provide biographical information on financial institution officers that will be directly involved in the management of the City of Turlock account, to include how long they have been with your financial establishment; who the primary contact will be; and what, if any, experience these officers have in working with public (municipal government) clients.
2. Provide an organization chart for the personnel who will be associated with the City of Turlock account, including the roles of each person, and illustrating the relationship among the personnel.

#### **4.3. BANKING SERVICES**

1. Describe the financial institution's ability to provide the banking services described in Section III, Scope of Services above, and to what extent, if any, the service is automated.
2. Describe how interest will be calculated and credited on all accounts. Be specific.
3. Provide return history for overnight repurchase agreements or other appropriate sweep facility for the latest 12 month period available.
4. What is the ledger cutoff time for deposits? What time would the financial institution propose to schedule the daily armored car collection to ensure that deposits meet this deadline?
5. Provide a copy of the availability schedule that would apply to deposits into the City of Turlock accounts.
6. Provide a list of the bank's holidays.
7. Describe how the financial institution will collateralize the City of Turlock deposits. What types of securities are used as collateral? Who will be the Custodian of collateral (ie, Federal Reserve)?
8. Describe Payment Card Industry (PCI) data security standard compliance and liability (provide documentation).

#### **4.4 CONTROL**

1. Describe the EDP and/or manual system used to provide banking services along with backup and recovery capabilities.

2. Provide a detailed description of the controls in place to insure the integrity of the funds transfer system.
3. Describe the types of insurance and bonding carried (see Section 4.9 Insurance and Bond Requirements).
4. Include a copy of the Statement of Auditing Standards (SAS) 70 covering operational controls.

#### **4.5. CONVERSION**

1. Describe a conversion plan to transition the City of Turlock's use of this service to your financial institution.
2. What lead-time do you expect will be necessary before the conversion begins?
3. Indicate your plans for educating and training the City of Turlock employees in the use of your systems.

#### **4.6. REPORTING**

1. Describe the frequency and format of reports that you would provide to the City of Turlock.
2. Include sample reports and records, including an account analysis statement (with TMA codes), credit card processing statement, monthly bank statement and any other reports that we could expect to receive.

Is the financial institution willing/able to develop customized reports? If so, please provide specific pricing information.

#### **4.7. PRICING AND ACCOUNT ANALYSIS**

1. Provide a complete fee schedule for all of the services described in your proposal. A list of the City's estimated monthly transactions is provided at the end of this proposal for pricing purposes. Fees related to all services described in the proposal must be listed, even if the service is not show on the schedule. Also, include any one-time or set-up charges, research fees, minimum fees, and all other fees that will be charged. Prices must be guaranteed for the initial, 3-year, term of the contract.

- Account Maintenance (Demand, ZBA, Controlled Disbursement)
- Wire Transfer (Incoming, Outgoing, Outgoing-Repetitive)
- Intra-Bank Transfers
- Deposit Ticket (Branch and Operation's Center)
- Item Deposit (Check and ACH)
- Cash Deposit
- Item Paid (Paper, ACH)
- Direct Deposit of Payroll
- Stop Payment (Manual and On-Line)
- FDIC Insurance Charge (or percentage)
- Return Item Processing and Resubmitting Item
- Uncollected Funds Charges
- Balance Reporting Fees (fixed and per item)
- Set Up Charges (if any)
- Bankcard Processing (list all related charges)
- Check Retention/Microfilming

- Daily Armored Carrier Service
- Sweep Fees
- Internet Payments (IP) via Internet and Phone
- Electronic Payments (EP)
- Lockbox Services
- Positive Pay

List any additional services for which the proposer intends to charge, along with the price per item (use additional page(s), if necessary). Any costs associated with the requested services not listed on the Fee Schedule at the end of this proposal will be assumed to be free of charge.

2. Does the City of Turlock have the option of compensating your financial institution through either direct fees or compensating balances? 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 partially offset activity charges? Will earnings credit on collected balances in excess of those required to pay charges incurred in any month be carried forward to offset future bank charges? Provide the bank's earnings credit rate (ECR) for compensating balance method of payment.
3. If there is a discrepancy between the City and the bank, please describe the procedures used to correct the difference and to ensure an adjustment is made. What time period does the City have to report the discrepancy?
4. Please provide a sample analysis statement for the City of Turlock account. How soon after month-end is the analysis statement mailed? Does the bank offer electronic analysis and bank statements?
5. How is your earnings credit determined, adjusted, and applied? Please include in your explanation the impact of your reserve requirement, your formula for converting service charges to balance requirements, and a listing of your earnings credits and reserve requirements for the most recent 12-month period.
6. Describe the financial institution's policies concerning daylight overdrafts and what, if any, impact these policies may have on the management of the City of Turlock's accounts.

#### **4.8. REFERENCES**

1. Provide five references including the length of time you have provided services, client name, contact personnel, address, and phone number (local governments and public agency references, if possible), which are currently using the services for which you are proposing.
2. Provide a list of clients where similar services were provided who have terminated services in the last three years.

#### **4.9. INSURANCE AND BOND REQUIREMENTS**

1. **CONTRACTOR'S BOND:** Contractor shall provide proof of a bankers blanket bond on a form that is at least as broad as the Financial Institution Bond, Standard Form No. 24 with limits of at least \$1,000,000 any one loss and \$2,000,000 aggregate. Coverage shall include, but not be limited to:

Coverage A – Fidelity

Coverage B – On Premises



Coverage C – In Transit

Coverage D – Forgery and Alteration

The bond shall be extended to apply to computer system fraud and fraudulent transfer instructions.

2. CONTRACTOR'S INSURANCE: Contractor shall not commence work under this Agreement until Contractor has obtained City of Turlock's approval regarding all insurance requirements, forms, endorsements, amounts, and carrier ratings, nor shall Contractor allow any subcontractor to commence work on a subcontract until all similar insurance required of the subcontractor shall have been so obtained and approved. Contractor shall procure and maintain for the duration of this Agreement insurance against claims for injuries to persons or damages to property which may arise from or in connection with the performance of the work hereunder by Contractor, his agents, representatives, employees or subcontractors. Failure to maintain or renew coverage or to provide evidence of renewal may constitute a material breach of contract.
  - (a) Minimum Scope of Insurance: Coverage shall be at least as broad as:
    - (1) Insurance Services Office Commercial General Liability coverage (occurrence Form CG 00 01) with an additional insured endorsement (form CG 20 10 for ongoing operations and 20 37 for product/completed operations), to be approved by the City of Turlock.
    - (2) Insurance Services Office Form CA 00 01 covering Automobile Liability, Code 1 (any auto).
    - (3) Workers' Compensation insurance as required by the State of California and Employer's Liability Insurance.
    - (4) Professional Liability (Errors and Omissions) Insurance
  - (b) Minimum Limits of Insurance: Contractor shall maintain limits no less than:
    - (1) General Liability (including operations and products/completed operations): \$1,000,000 per occurrence for bodily injury, personal injury and property damage. If Commercial General Liability Insurance or other form with a general aggregate limit is used, either the general aggregate limit shall apply separately to this project/location or the general aggregate limit shall be twice the required occurrence limit.
    - (2) Automobile Liability: \$1,000,000 per accident for bodily injury and property damage.
    - (3) Professional Liability (Errors and Omissions) Insurance with limits no less than \$1,000,000 per occurrence or claim, \$2,000,000 aggregate.
    - (4) Workers' Compensation: as statutorily required by the State of California.

- (5) Employer's Liability: \$1,000,000 per accident or bodily injury or disease.
- (c) Deductibles and Self-Insured Retentions: Any deductibles or self-insured retentions must be declared to and approved by the City of Turlock. At the option of the City, (1) the insurer shall reduce or eliminate such deductibles or self-insured retentions as respects the City, its elective and appointive boards, officers, agents, employees, and volunteers; or (2) Contractor shall provide a financial guarantee satisfactory to the City guaranteeing payment of losses and related investigations, claim administration and defense expenses.
- (d) Other Insurance Provisions: The general liability policy is to contain, or be endorsed to contain, the following provisions:
- (1) The City of Turlock, its elective and appointive boards, officers, agents, employees, and volunteers are to be covered as insureds with respect to liability arising out of work or operations performed by or on behalf of Contractor including materials, parts or equipment furnished in connection with such work or operations, which coverage shall be maintained in effect for at least three (3) years following the completion of the work specified in the contract. General liability coverage can be provided in the form of an endorsement to Contractor's insurance (at least as broad as CG 20 10 and CG 20 37 for products/completed operations), or as a separate Owners and Contractors Protective Liability policy providing both ongoing operations and completed operations coverage.
  - (2) For any claims related to this project, Contractor's insurance coverage shall be primary insurance as respects City, its elective and appointive boards, officers, agents, employees, and volunteers and any insurance or self-insurance maintained by the City shall be excess of Contractor's insurance and shall not contribute with it.
  - (3) In the event of cancellation, non-renewal, or material change that reduces or restricts the insurance coverage afforded to the City under this Agreement, the insurer, broker/producer, or Contractor shall provide the City with thirty (30) days' prior written notice of such cancellation, non-renewal, or material change.
  - (4) Coverage shall not extend to any indemnity coverage for the active negligence of the additional insured in any case where an agreement to indemnify the additional insured would be invalid under Subdivision (b) of Section 2782 of the Civil Code.
- (e) Acceptability of Insurers: Insurance is to be placed with insurers with a current A.M. Best's rating of no less than A: VII.
- (f) Verification of Coverage: Contractor shall furnish the City with original certificates and amendatory endorsements or copies of the applicable policy language effecting coverage required by this clause. All certificates and endorsements are to be received and approved by the City before work commences. However, failure to obtain the required documents prior to the work beginning shall not waive Contractor's

obligation to provide them. The City of Turlock reserves the right, at any time, to require complete, certified copies of all required insurance policies and endorsements.

(g) Waiver of Subrogation: With the exception of professional liability, Contractor hereby agrees to waive subrogation which any insurer of Contractor may acquire from Contractor by virtue of the payment of any loss. The commercial general liability policy and workers' compensation policy shall be endorsed to contain a waiver of subrogation in favor of the City of Turlock for all work performed by Contractor, its agents, employees, independent contractors and subcontractors. Contractor agrees to obtain any endorsement that may be necessary to effect this waiver of subrogation.

3. CITY'S RIGHT TO REVIEW AND AMEND: The City of Turlock has the right to copies of the insurance policies or bond and reserves upon itself the right to approve or reject any insurance or bond as it deems appropriate.

#### **4.10. INDEMNIFICATION**

At all times during the term of this Agreement, Contractor agrees to maintain Investment Bankers Errors and Omissions Insurance coverage for claims arising from the negligent acts, errors, or omissions for services or operations performed by the Contractor under this Agreement.

The Contractor shall ensure both that:

1. any policy retroactive date is on or before the date of commencement of the Project; and
2. any policy has a reporting period of at least two years after the date of completion or termination of this Agreement. The Contractor agrees that, for the time period defined above, any changes that reduce coverage will be presented to the City of Turlock for review.

#### **4.11. SAMPLE CONTRACT**

Provide a sample of a proposed contract for your financial institution's services.

### **V. EVALUATION AND AWARD CRITERIA**

This RFP seeks a financial institution to provide comprehensive banking services to the City of Turlock. Selection will be made from a short list of proposers deemed to be fully qualified and best suited among those submitting proposals on the basis of the evaluation factors listed below:

- Understanding of the needs and operational requirements of the City of Turlock
- The experience, resources, and qualifications of the financial institution and individuals assigned to this account
- Relevant experience managing similar account relationships with public institutions and agency clients
- Financial institution location (i.e. availability for personal service and consultation)

- Scope of services offered including degree of automation
- Financial strength of proposing institution
- Adequacy of financial controls and protection against loss
- Quality and scope of conversion plan
- The value of any new product or service suggestions or other new ideas and enhancements
- Quality and conciseness of proposals
- Proposed fees and compensation. (Although fees and compensation will be an important factor in the evaluation of proposals, the City of Turlock is not required to choose the lowest bidder).

TMA CODE	SERVICE DESCRIPTION	Unit Price	Estimated Monthly Volume (FY 13/14)	Total Price
<b>BALANCE &amp; COMPENSATION INFO</b>				
000230	Deposit Insurance Charge		8,500	
<b>GENERAL ACCOUNT SERVICES</b>				
010000	Account Maintenance		5	
010020	ZBA Maintenance-Master		1	
010021	ZBA Maintenance-Sub Account		2	
010610	Photocopies		1	
<b>LOCKBOX SERVICES</b>				
050020	Lockbox Monthly Base			
050232	Lockbox Items		5,500	
050232	Lockbox Items (Special Handling)		1,000	
<b>DEPOSITORY SERVICES</b>				
100000	Credits and Deposits (Deposit Tickets)		100	
100040	Branch Currency Furn (per \$10.00)		200	
100044	Branch Coin Furn-Rolled		25	
100052	Branch Night Deposit		1	
10011Z	Coin & Currency Dep (per \$10.00)		10	
100220	Checks Deposited, Same Bank		500	
100222	Checks Deposited, Different Bank		8,200	
100400	Return Item		15	
100402	Resubmit Item		20	
100420	Return Item Notification-Fax		0 to 3 approx.	
100810	Dep Supp Furn-Coin Wrappers		For Dial-A-Ride deposits	
100830	Dep Supp Furn-Dispos Dep Bag		For Dial-A-Ride deposits	
101000	Armored Car Service		Daily	
101010	Armored Car Additional Service		Fuel Surcharge	
101020	Armored Car Cash Vault Service		Daily	
1010ZZ	Courier Service		Daily	
<b>PAPER DISBURSEMENT SERVICES</b>				
150100	Checks Paid & Debits		0	
150102	Checks Paid Truncated		800	
150340	NSF/OD Items		10	
150410	PC Stop Payment		2	
150800	Check/Deposit Slip Printing		Varies (2-4 times a year)	
150511	Cashier's Check		0 to 2 approx.	
151351	Check Image Items		800	
151353	Check Image CD-ROM		1	

TMA CODE	SERVICE DESCRIPTION	Unit Price	Estimated Monthly Volume (FY 13/14)	
<b>ACH SERVICES</b>				
250100	Onsite Banker Plus ACH Orig Debit/Credit		1,000	
250202	ACH Received Debit/Credit		1,550	
250504	Onsite Banker Plus ACH File Transmission		7	
251100	Onsite Banker Plus ACH Usage		1	
<b>EDI SERVICES</b>				
300510	EDI Translation Report		0 to 1 approx.	
300522	EDI Translation Report – Internet		40	
<b>WIRE TRANSFER SERVICES</b>				
350104	PC-Outgoing Wire		2 to 4 approx.	
35020Z	Outgoing Wire		0 to 1 approx.	
350300	Incoming Wire		2 to 4 approx.	
	Intrabank Transfers (between accounts)		4 to 6 approx.	
<b>ELECTRONIC BANKING SERVICES - Recurring Credit Card Payments (EP)</b>				
400000	Onsite Banker Plus Basic Fee (includes 2 accounts)		1	
400220	Onsite Banker Plus Additional Account		2	
400221	Onsite Banker Plus Per Item Fee(1st 200)		200	
400221	Onsite Banker Plus Per Item Fee (201-1,000)		800	
400221	Onsite Banker Plus Per Item Fee (+1,000)		1,550	
<b>EARNINGS ALLOWANCE to offset account analysis charges</b>				
Amount allowance is based on (threshold):				
Float (if any):				
Legal Reserve (if any):				
Earnings offset current interest rate and what it's tied to:				
<b>Please describe briefly how earnings allowance is calculated, including average ledger balance:</b>				
<b>CREDIT CARD SERVICES</b>				
<b>TERMINALS</b>			5	
# of Monthly Transactions (Visa, Mastercard & Discover)		<b>Includes Internet</b>	6,500 trans. (approx.)	
Dollar Amount of Monthly Transactions			\$ 800,000 (approx.)	
Internet Accounts (part of above terminals)			2 (included in above)	
AVS Wats Authorization Fee per Transaction			6,000 trans. (approx.)	

(Recreation, IP, and PH)	<b>Internet Only</b>		
Transaction Fee		6,500 trans. (approx.)	
<b>ADDITIONAL Services (not listed above)</b>			
FDIC Insurance (if any)			
Set Up Charges (if any)			
Positive Pay			
Sweep Interest Rate			
<b>OTHER Services/Fees</b>			