



# TOWN OF ESSEX

## REQUEST FOR PROPOSALS – BANKING SERVICES

### ADDENDUM #1

This addendum provides requested additional information for the Town of Essex Banking Services RFP issued September 25, 2019.

- Can you provide a current Account Analysis Statement? *Recent Account Analysis attached*
- Can you send/post a copy of Form 1 for the cost of services? *Forms 1 attached. Apologies for oversight in the original RFP*
- Should optional services be under separate cover? *Yes, please provide optional services under separate cover*
- Can we provide a link to our financials in lieu of hard copies? *No, we prefer the financials in hardcopy for the reviewers*

CONTACT WAFER, PAMELA

0022 TOWN OF ESSEX  
GENERAL FUND  
29 WEST AVE  
ESSEX CT 06426-1140

WAIVED  
FROM 06-01-2019  
TO 06-30-2019

PAGE 1

CITIZENS BANK, N.A.  
GROUP NO. 0022 220249-559-7 MUNICIPAL CHECKING ACCOUNT

ACCOUNTS INCLUDED IN ANALYSIS

DEPOSITS	0022	220249-559-7	0022	220249-560-0
	0022	220249-561-9	0022	220249-562-7
	0022	223214-838-0	0022	223214-902-6
	0022	223359-274-8		

AVERAGE LEDGER BALANCE 1,315,569.14  
LESS AVERAGE FLOAT .00

AVERAGE COLLECTED BALANCE 1,315,569.14  
LESS RESERVE REQUIREMENT RATE 10.000 131,556.91-

AVERAGE AVAILABLE BALANCE 1,184,012.23  
LESS BALANCE REQUIRED 15,006,300.00-

EARNINGS CREDIT ALLOWANCE RATE .200 197.33  
TOTAL CHARGE FOR SERVICES 2,501.05-

NET CHARGE FOR SERVICES 2,303.72-

\*\*\*SERVICE CHARGE AMOUNT .00

SERVICES ANALYZED

SERVICE	NUMBER UNITS	UNIT PRICE	CHARGE FOR SERVICE	BALANCE REQUIRED
IMAGE DEPOSIT SERVICES				
EZ DEPOSIT VIA MM MTHLY MAINT	1	100.0000	100.00	600,000.00
EZ DEP/A DEP PER DEP ITEM	1	.1500	.15	900.00
EZ DEP/A DEP PER DEPOSIT	1	1.3500	1.35	8,100.00
CHECKING SERVICES				
MONTHLY MAINTENANCE	7	38.0000	266.00	1,596,000.00

CONTACT WAFER, PAMELA

0022 TOWN OF ESSEX  
GENERAL FUND  
29 WEST AVE  
ESSEX CT 06426-1140

WAIVED  
FROM 06-01-2019  
TO 06-30-2019

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GROUP NO. 0022 220249-559-7 MUNICIPAL CHECKING ACCOUNT

SERVICES ANALYZED

SERVICE	NUMBER UNITS	UNIT PRICE	CHARGE FOR SERVICE	BALANCE REQUIRED
IMAGE STATEMENT	4	5.0000	20.00	120,000.00
CHECKS AND ITEMS PAID	225	.2900	65.25	391,500.00
DEPOSITS	10	1.3500	13.50	81,000.00
ITEMS DEPOSITED	640	.2200	140.80	844,800.00
STOP PAYMENT TRANS VIA MM	1	15.0000	15.00	90,000.00
RETURN DEP ITEM SPEC HANDLING	4	37.5000	150.00	900,000.00
MULTIPLE MAKER FEE	5	25.0000	125.00	750,000.00
INSURANCE RECOVERY CHARGE			153.47	920,820.00
IMAGE EXCHANGE MAINTENANCE	7	19.5000	136.50	819,000.00
DEPOSIT RECON SVS				
DEPOSIT RECON MAINTENANCE	1	25.0000	25.00	150,000.00
DEPOSIT RECON PER ITEM	9	.0400	.36	2,160.00
DEPOSIT RECON PER LOCATION	2	15.0000	30.00	180,000.00
CHECK RECONCILIATION SVS				
PARTIAL RECON MAINTENANCE	1	71.5000	71.50	429,000.00
PARTIAL RECON PER CHECK PAID	224	.0900	20.16	120,960.00
STANDARD CD-ROM MONTHLY MAINT	1	110.0000	110.00	660,000.00
ARP IMAGE PER ITEM	224	.0900	20.16	120,960.00
ZERO BALANCE SVS				
ZERO BALANCE ADD'L ACCOUNT	4	25.0000	100.00	600,000.00
ZBA PROCESSING	39	.3000	11.70	70,200.00
WIRE TRANSFER SVS				
OUTGOING WIRE	1	55.0000	55.00	330,000.00
OUTGOING WIRE REPETITIVE	2	40.0000	80.00	480,000.00
ACH ELECTRONIC SVS				
ACH PER CREDIT ORIGINATED	162	.1500	24.30	145,800.00
ACH FILE TRANSMISSIONS	6	25.0000	150.00	900,000.00
ACH REVERSALS	1	20.0000	20.00	120,000.00
ACH RECEIVED CREDITS	67	.2500	16.75	100,500.00
ACH RECEIVED DEBITS	29	.2500	7.25	43,500.00
ACH MONTHLY FIXED CHGE	2	40.0000	80.00	480,000.00

CONTACT WAFER, PAMELA

0022 TOWN OF ESSEX  
GENERAL FUND  
29 WEST AVE  
ESSEX CT 06426-1140

WAIVED  
FROM 06-01-2019  
TO 06-30-2019

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GROUP NO. 0022 220249-559-7 MUNICIPAL CHECKING ACCOUNT

SERVICES ANALYZED

SERVICE	NUMBER UNITS	UNIT PRICE	CHARGE FOR SERVICE	BALANCE REQUIRED
ACCESSMONEY MANAGER				
PREVIOUS DAY EXTENDED	1	20.0000	20.00	120,000.00
SAME DAY REPORTING MODULE	7	.0000	.00	
PREV DAY REPORTING MODULE	1	14.5700	14.57	87,420.00
PREV DAY REPORTING MODULE	6	10.6800	64.08	384,480.00
RDI	1	55.0000	55.00	330,000.00
ACCOUNT ANALYSIS	1	12.0000	12.00	72,000.00
INTERNAL TRANSFER MODULE	1	20.0000	20.00	120,000.00
HARD TOKEN-A LA CARTE	2	12.0000	24.00	144,000.00
STOP PAYMENT MODULE	1	20.0000	20.00	120,000.00
IMAGE MODULE	1	50.0000	50.00	300,000.00
IMAGE MODULE	1	30.0000	30.00	180,000.00
IMAGES - PAID CHECK	2	.1000	.20	1,200.00
ACCOUNT ANALYSIS SVS				
ANALYSIS MAINTENANCE FEE	7	26.0000	182.00	1,092,000.00
TOTAL CHARGE FOR SERVICES			2,501.05	15,006,300.00

CONTACT WAFER, PAMELA

0022 TOWN OF ESSEX  
 GENERAL FUND  
 29 WEST AVE  
 ESSEX CT 06426-1140

FROM 06-01-2019  
 TO 06-30-2019

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CITIZENS BANK, N.A.

GROUP NO. 0022 220249-559-7 MUNICIPAL CHECKING ACCOUNT  
 ACCOUNT NO. 0022 220249-559-7 MUNICIPAL CHECKING ACCOUNT

AVERAGE LEDGER BALANCE			1,300,000.00
LESS AVERAGE FLOAT			.00
<hr/>			
AVERAGE COLLECTED BALANCE			1,300,000.00
LESS RESERVE REQUIREMENT	RATE	10.000	130,000.00-
<hr/>			
AVERAGE AVAILABLE BALANCE			1,170,000.00
LESS BALANCE REQUIRED			10,053,000.00-
<hr/>			
EARNINGS CREDIT ALLOWANCE	RATE	.200	195.00
TOTAL CHARGE FOR SERVICES			1,675.50-
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NET CHARGE FOR SERVICES			1,480.50-

\*\*\*SERVICE CHARGE AMOUNT 1,480.50

SERVICES ANALYZED

SERVICE	NUMBER UNITS	UNIT PRICE	CHARGE FOR SERVICE	BALANCE REQUIRED
IMAGE DEPOSIT SERVICES				
EZ DEPOSIT VIA MM MTHLY MAINT	1	100.0000	100.00	600,000.00
EZ DEP/A DEP PER DEP ITEM	1	.1500	.15	900.00
EZ DEP/A DEP PER DEPOSIT	1	1.3500	1.35	8,100.00
CHECKING SERVICES				
MONTHLY MAINTENANCE	1	38.0000	38.00	228,000.00
CHECKS AND ITEMS PAID	224	.2900	64.96	389,760.00
DEPOSITS	8	1.3500	10.80	64,800.00
ITEMS DEPOSITED	635	.2200	139.70	838,200.00
STOP PAYMENT TRANS VIA MM	1	15.0000	15.00	90,000.00
RETURN DEP ITEM SPEC HANDLING	1	37.5000	37.50	225,000.00
MULTIPLE MAKER FEE	1	25.0000	25.00	150,000.00

CONTACT WAFER, PAMELA

0022 TOWN OF ESSEX  
GENERAL FUND  
29 WEST AVE  
ESSEX CT 06426-1140

FROM 06-01-2019  
TO 06-30-2019

PAGE 2

GROUP NO. 0022 220249-559-7 MUNICIPAL CHECKING ACCOUNT  
ACCOUNT NO. 0022 220249-559-7 CONTINUED

SERVICES ANALYZED

SERVICE	NUMBER UNITS	UNIT PRICE	CHARGE FOR SERVICE	BALANCE REQUIRED
INSURANCE RECOVERY CHARGE			151.66	909,960.00
IMAGE EXCHANGE MAINTENANCE	1	19.5000	19.50	117,000.00
DEPOSIT RECON SVS				
DEPOSIT RECON MAINTENANCE	1	25.0000	25.00	150,000.00
DEPOSIT RECON PER ITEM	9	.0400	.36	2,160.00
DEPOSIT RECON PER LOCATION	2	15.0000	30.00	180,000.00
CHECK RECONCILIATION SVS				
PARTIAL RECON MAINTENANCE	1	71.5000	71.50	429,000.00
PARTIAL RECON PER CHECK PAID	224	.0900	20.16	120,960.00
STANDARD CD-ROM MONTHLY MAINT	1	110.0000	110.00	660,000.00
ARP IMAGE PER ITEM	224	.0900	20.16	120,960.00
ZERO BALANCE SVS				
ZERO BALANCE ADD'L ACCOUNT	1	25.0000	25.00	150,000.00
ZBA PROCESSING	36	.3000	10.80	64,800.00
WIRE TRANSFER SVS				
OUTGOING WIRE	1	55.0000	55.00	330,000.00
OUTGOING WIRE REPETITIVE	2	40.0000	80.00	480,000.00
ACH ELECTRONIC SVS				
ACH PER CREDIT ORIGINATED	162	.1500	24.30	145,800.00
ACH FILE TRANSMISSIONS	6	25.0000	150.00	900,000.00
ACH REVERSALS	1	20.0000	20.00	120,000.00
ACH RECEIVED CREDITS	27	.2500	6.75	40,500.00
ACH RECEIVED DEBITS	28	.2500	7.00	42,000.00
ACH MONTHLY FIXED CHGE	2	40.0000	80.00	480,000.00
ACCESSMONEY MANAGER				
PREVIOUS DAY EXTENDED	1	20.0000	20.00	120,000.00
SAME DAY REPORTING MODULE	7	.0000	.00	
PREV DAY REPORTING MODULE	7	11.2357	78.65	471,900.00
RDI	1	55.0000	55.00	330,000.00
ACCOUNT ANALYSIS	1	12.0000	12.00	72,000.00

CONTACT            WAFER, PAMELA

0022            TOWN OF ESSEX  
                GENERAL FUND  
                29 WEST AVE  
                ESSEX CT 06426-1140

FROM 06-01-2019  
TO 06-30-2019

PAGE        3

GROUP NO.        0022                    220249-559-7            MUNICIPAL CHECKING ACCOUNT  
ACCOUNT NO.     0022                    220249-559-7            CONTINUED

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SERVICES ANALYZED

SERVICE	NUMBER UNITS	UNIT PRICE	CHARGE FOR SERVICE	BALANCE REQUIRED
INTERNAL TRANSFER MODULE	1	20.0000	20.00	120,000.00
HARD TOKEN-A LA CARTE	2	12.0000	24.00	144,000.00
STOP PAYMENT MODULE	1	20.0000	20.00	120,000.00
IMAGE MODULE	2	40.0000	80.00	480,000.00
IMAGES - PAID CHECK	2	.1000	.20	1,200.00
ACCOUNT ANALYSIS SVS				
ANALYSIS MAINTENANCE FEE	1	26.0000	26.00	156,000.00
TOTAL CHARGE FOR SERVICES			1,675.50	10,053,000.00

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CONTACT WAFER, PAMELA

0022 TOWN OF ESSEX DOG FUND FROM 06-01-2019  
 29 WEST AVE TO 06-30-2019  
 ESSEX CT 06426-1140

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CITIZENS BANK, N.A.			
GROUP NO.	0022	220249-559-7	MUNICIPAL CHECKING ACCOUNT
ACCOUNT NO.	0022	220249-560-0	MUNICIPAL CHECKING ACCOUNT
-----			
AVERAGE LEDGER BALANCE			.00
LESS AVERAGE FLOAT			.00
			-----
AVERAGE COLLECTED BALANCE			.00
LESS RESERVE REQUIREMENT	RATE	10.000	.00
			-----
AVERAGE AVAILABLE BALANCE			.00
LESS BALANCE REQUIRED			1,067,220.00-
			-----
EARNINGS CREDIT ALLOWANCE	RATE	.200	.00
TOTAL CHARGE FOR SERVICES			177.87-
			-----
NET CHARGE FOR SERVICES			177.87-
***SERVICE CHARGE AMOUNT			177.87

SERVICES ANALYZED

SERVICE	NUMBER UNITS	UNIT PRICE	CHARGE FOR SERVICE	BALANCE REQUIRED
CHECKING SERVICES				
MONTHLY MAINTENANCE	1	38.0000	38.00	228,000.00
IMAGE STATEMENT	1	5.0000	5.00	30,000.00
DEPOSITS	1	1.3500	1.35	8,100.00
ITEMS DEPOSITED	1	.2200	.22	1,320.00
RETURN DEP ITEM SPEC HANDLING	1	37.5000	37.50	225,000.00
MULTIPLE MAKER FEE	1	25.0000	25.00	150,000.00
IMAGE EXCHANGE MAINTENANCE	1	19.5000	19.50	117,000.00
ZERO BALANCE SVS				
ZERO BALANCE ADD'L ACCOUNT	1	25.0000	25.00	150,000.00
ZBA PROCESSING	1	.3000	.30	1,800.00
ACCOUNT ANALYSIS SVS				
ANALYSIS MAINTENANCE FEE	1	26.0000	26.00	156,000.00
TOTAL CHARGE FOR SERVICES			177.87	1,067,220.00



CONTACT WAFER, PAMELA

0022 TOWN OF ESSEX  
PRIVATE DUTY FUND  
29 WEST AVE  
ESSEX CT 06426-1140

FROM 06-01-2019  
TO 06-30-2019

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CITIZENS BANK, N.A.

GROUP NO. 0022 220249-559-7 MUNICIPAL CHECKING ACCOUNT  
ACCOUNT NO. 0022 220249-561-9 MUNICIPAL CHECKING ACCOUNT

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AVERAGE LEDGER BALANCE .00  
LESS AVERAGE FLOAT .00  
-----  
AVERAGE COLLECTED BALANCE .00  
LESS RESERVE REQUIREMENT RATE 10.000 .00  
-----  
AVERAGE AVAILABLE BALANCE .00  
LESS BALANCE REQUIRED 1,071,180.00-  
-----  
EARNINGS CREDIT ALLOWANCE RATE .200 .00  
TOTAL CHARGE FOR SERVICES 178.53-  
-----  
NET CHARGE FOR SERVICES 178.53-

\*\*\*SERVICE CHARGE AMOUNT 178.53

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SERVICES ANALYZED

SERVICE	NUMBER UNITS	UNIT PRICE	CHARGE FOR SERVICE	BALANCE REQUIRED
CHECKING SERVICES				
MONTHLY MAINTENANCE	1	38.0000	38.00	228,000.00
IMAGE STATEMENT	1	5.0000	5.00	30,000.00
DEPOSITS	1	1.3500	1.35	8,100.00
ITEMS DEPOSITED	4	.2200	.88	5,280.00
RETURN DEP ITEM SPEC HANDLING	1	37.5000	37.50	225,000.00
MULTIPLE MAKER FEE	1	25.0000	25.00	150,000.00
IMAGE EXCHANGE MAINTENANCE	1	19.5000	19.50	117,000.00
ZERO BALANCE SVS				
ZERO BALANCE ADD'L ACCOUNT	1	25.0000	25.00	150,000.00
ZBA PROCESSING	1	.3000	.30	1,800.00
ACCOUNT ANALYSIS SVS				
ANALYSIS MAINTENANCE FEE	1	26.0000	26.00	156,000.00
TOTAL CHARGE FOR SERVICES			178.53	1,071,180.00

CONTACT            WAFER, PAMELA

0022            TOWN OF ESSEX  
 CAPITAL /NON - RECURRING FUND  
 29 WEST AVE  
 ESSEX CT 06426-1140

FROM 06-01-2019  
 TO 06-30-2019

PAGE 1

CITIZENS BANK, N.A.

GROUP NO.	0022	220249-559-7	MUNICIPAL CHECKING ACCOUNT
ACCOUNT NO.	0022	220249-562-7	MUNICIPAL CHECKING ACCOUNT

AVERAGE LEDGER BALANCE			.00
LESS AVERAGE FLOAT			.00
<hr/>			
AVERAGE COLLECTED BALANCE			.00
LESS RESERVE REQUIREMENT	RATE	10.000	.00
<hr/>			
AVERAGE AVAILABLE BALANCE			.00
LESS BALANCE REQUIRED			1,059,540.00-
<hr/>			
EARNINGS CREDIT ALLOWANCE	RATE	.200	.00
TOTAL CHARGE FOR SERVICES			176.59-
<hr/>			
NET CHARGE FOR SERVICES			176.59-

\*\*\*SERVICE CHARGE AMOUNT 176.59

SERVICES ANALYZED

SERVICE	NUMBER UNITS	UNIT PRICE	CHARGE FOR SERVICE	BALANCE REQUIRED
CHECKING SERVICES				
MONTHLY MAINTENANCE	1	38.0000	38.00	228,000.00
IMAGE STATEMENT	1	5.0000	5.00	30,000.00
CHECKS AND ITEMS PAID	1	.2900	.29	1,740.00
RETURN DEP ITEM SPEC HANDLING	1	37.5000	37.50	225,000.00
MULTIPLE MAKER FEE	1	25.0000	25.00	150,000.00
IMAGE EXCHANGE MAINTENANCE	1	19.5000	19.50	117,000.00
ZERO BALANCE SVS				
ZERO BALANCE ADD'L ACCOUNT	1	25.0000	25.00	150,000.00
ZBA PROCESSING	1	.3000	.30	1,800.00
ACCOUNT ANALYSIS SVS				
ANALYSIS MAINTENANCE FEE	1	26.0000	26.00	156,000.00
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TOTAL CHARGE FOR SERVICES			176.59	1,059,540.00

CONTACT WAFER, PAMELA

0022 TOWN OF ESSEX FROM 06-01-2019  
 REC FUND SETTLEMENT A/C TO 06-30-2019  
 29 WEST AVE  
 ESSEX CT 06426-1140

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CITIZENS BANK, N.A.			
GROUP NO.	0022	220249-559-7	MUNICIPAL CHECKING ACCOUNT
ACCOUNT NO.	0022	223214-838-0	MUNICIPAL CHECKING ACCOUNT
-----			
AVERAGE LEDGER BALANCE			12,788.78
LESS AVERAGE FLOAT			.00
			-----
AVERAGE COLLECTED BALANCE			12,788.78
LESS RESERVE REQUIREMENT	RATE	10.000	1,278.87-
			-----
AVERAGE AVAILABLE BALANCE			11,509.91
LESS BALANCE REQUIRED			725,940.00-
			-----
EARNINGS CREDIT ALLOWANCE	RATE	.200	1.91
TOTAL CHARGE FOR SERVICES			120.99-
			-----
NET CHARGE FOR SERVICES			119.08-
			-----
***SERVICE CHARGE AMOUNT			119.08

SERVICES ANALYZED

SERVICE	NUMBER UNITS	UNIT PRICE	CHARGE FOR SERVICE	BALANCE REQUIRED
CHECKING SERVICES				
MONTHLY MAINTENANCE	1	38.0000	38.00	228,000.00
IMAGE STATEMENT	1	5.0000	5.00	30,000.00
MULTIPLE MAKER FEE	1	25.0000	25.00	150,000.00
INSURANCE RECOVERY CHARGE			1.49	8,940.00
IMAGE EXCHANGE MAINTENANCE	1	19.5000	19.50	117,000.00
ACH ELECTRONIC SVS				
ACH RECEIVED CREDITS	24	.2500	6.00	36,000.00
ACCOUNT ANALYSIS SVS				
ANALYSIS MAINTENANCE FEE	1	26.0000	26.00	156,000.00
			-----	
TOTAL CHARGE FOR SERVICES			120.99	725,940.00

CONTACT                      WAFER, PAMELA

0022                      TOWN OF ESSEX  
EXPENDITURES A/C: PROJ #SC1505001  
29 WEST AVE  
ESSEX CT 06426-1140

FROM 06-01-2019  
TO 06-30-2019

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CITIZENS BANK, N.A.

GROUP NO.                    0022                      220249-559-7                      MUNICIPAL CHECKING ACCOUNT  
ACCOUNT NO.                 0022                      223214-902-6                      MUNICIPAL CHECKING ACCOUNT

AVERAGE LEDGER BALANCE				.01
LESS AVERAGE FLOAT				.00
<hr style="border-top: 1px dashed black;"/>				
AVERAGE COLLECTED BALANCE				.01
LESS RESERVE REQUIREMENT	RATE	10.000		.00
<hr style="border-top: 1px dashed black;"/>				
AVERAGE AVAILABLE BALANCE				.01
LESS BALANCE REQUIRED				501,000.00-
<hr style="border-top: 1px dashed black;"/>				
EARNINGS CREDIT ALLOWANCE	RATE	.200		.00
TOTAL CHARGE FOR SERVICES				83.50-
<hr style="border-top: 1px dashed black;"/>				
NET CHARGE FOR SERVICES				83.50-

\*\*\*SERVICE CHARGE AMOUNT 83.50

SERVICES ANALYZED

SERVICE	NUMBER UNITS	UNIT PRICE	CHARGE FOR SERVICE	BALANCE REQUIRED
CHECKING SERVICES				
MONTHLY MAINTENANCE	1	38.0000	38.00	228,000.00
IMAGE EXCHANGE MAINTENANCE	1	19.5000	19.50	117,000.00
ACCOUNT ANALYSIS SVS				
ANALYSIS MAINTENANCE FEE	1	26.0000	26.00	156,000.00
<hr style="border-top: 1px dashed black;"/>				
TOTAL CHARGE FOR SERVICES			83.50	501,000.00

CONTACT WAFER, PAMELA

0022 TOWN OF ESSEX FROM 06-01-2019  
 29 WEST AVE TO 06-30-2019  
 ESSEX CT 06426-1140

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CITIZENS BANK, N.A.				
GROUP NO.	0022	220249-559-7	MUNICIPAL CHECKING ACCOUNT	
ACCOUNT NO.	0022	223359-274-8	MUNICIPAL CHECKING ACCOUNT	
-----				
AVERAGE LEDGER BALANCE				2,780.34
LESS AVERAGE FLOAT				.00
AVERAGE COLLECTED BALANCE				2,780.34
LESS RESERVE REQUIREMENT	RATE	10.000		278.03-
AVERAGE AVAILABLE BALANCE				2,502.31
LESS BALANCE REQUIRED				528,420.00-
EARNINGS CREDIT ALLOWANCE	RATE	.200		.41
TOTAL CHARGE FOR SERVICES				88.07-
NET CHARGE FOR SERVICES				87.66-
***SERVICE CHARGE AMOUNT				87.66

SERVICES ANALYZED

SERVICE	NUMBER UNITS	UNIT PRICE	CHARGE FOR SERVICE	BALANCE REQUIRED
CHECKING SERVICES				
MONTHLY MAINTENANCE	1	38.0000	38.00	228,000.00
INSURANCE RECOVERY CHARGE			.32	1,920.00
IMAGE EXCHANGE MAINTENANCE	1	19.5000	19.50	117,000.00
ACH ELECTRONIC SVS				
ACH RECEIVED CREDITS	16	.2500	4.00	24,000.00
ACH RECEIVED DEBITS	1	.2500	.25	1,500.00
ACCOUNT ANALYSIS SVS				
ANALYSIS MAINTENANCE FEE	1	26.0000	26.00	156,000.00
TOTAL CHARGE FOR SERVICES			88.07	528,420.00

**FORM 1**

**COST OF SERVICES**

	Per Unit Cost		
	Fiscal Year 2019-2020	Fiscal Year 2020-2021	Fiscal Year 2021-2022
<b>Balance Related Services</b>			
Deposit Insurance - Bank Assessment			
<b>General Account Services</b>			
Account Maintenance			
Account Statement - Paper			
Account Statement - Electronic			
<b>Depository Services</b>			
In Person Branch Deposit			
Deposit Correction			
Checks Paid Truncated			
Deiscretionary Data Fields			
Returns E-Mail Imaes			
NSF Returns-Chargeback			
Returns- Duplicate Advice			
Checks Deposited Un-Encoded Items			
Debits Posted Electronic			
Credits Posted Electronic			
General Disbursement - Front Images of Paid Checks			
Check Deposit-Image Cash Letter			
Image Deposited Items			
Electronic Account Transfer			
<b>Commercial Deposit-Cash Vault</b>			
Deposit Bags			
<b>Tax Services</b>			
Tax Deposit			
<b>Account Reconciliation</b>			
Full Positive Pay Support & Report			
Full Positive Pay Input Per Item			
Reconcillation Period Output File			
Void Cancel Items			
<b>Remote Deposit Services</b>			
Account Maintenance			
Check Image Processing			
Scanner Maintenance			

	Per Unit Cost		
	Fiscal Year 2019-2020	Fiscal Year 2020-2021	Fiscal Year 2021-2022
<b>Image</b>			
CD Rom Per Image			
CD Rom Disk			
Image Archive-90 Days			
Image Maintenance CPO			
Delete/Reversal			
Return Item			
Monthly Maintenance - ID			
Monthly Maintenance - Volume			
Input from Cash Management System			
Input-File From Another Financial Institution			
Originated Identification Addenda Record			
Internal Account To Account Transfer			
External Account Transfer (Direct Deposit/Payroll)			
Notification Of Change			
Standard Report-Fax			
Standard Report-Electronic			
Credit Received Fee			
Debit Received Fee			
<b>Wire Transfer</b>			
Outgoing Domestic			
Incoming Domestic			
Template Storage Fee			
<b>Compensating Balance Required to Replace Fee Base</b>			