

CITY OF ST JOSEPH, MISSOURI

**Depository & Banking Services
BID No. RFP2023-19**

**ADDENDUM No. 1
March 13, 2023**

This Addendum Number 1 consists of the following and shall become a part of the Request for Proposal documents.

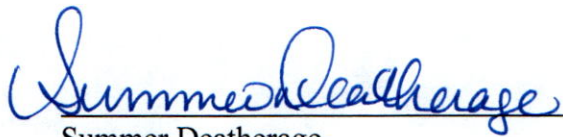
1. Proposed Fee Schedule

A. Proposed Fee Schedule to be included with your submittal.

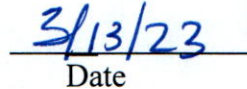
2. Historical Data

A. Banking Services and Lockbox Services Historical Data is attached for reference.

END OF ADDENDUM



Summer Deatherage
Purchasing Agent



Date

**CITY OF ST. JOSEPH
DEPOSITORY AND BANKING SERVICE
REQUEST FOR PROPOSAL
Fee Schedule**

A. BANKING SERVICES/ACCOUNTS

<u>ACTIVITY/SERVICE</u>	<u>VOLUME</u> #	<u>Unit</u>	<u>Unit</u> <u>Price</u>	<u>Monthly</u> <u>Fee</u>
Account Maintenance		Monthly	\$ -	\$ -
Concentration Account	1			\$ -
Zero Balance Subsidiary Accounts				
Accounts Payable	1			\$ -
Payroll	1			\$ -
Deposited Items				
Check Deposits	200	/month		\$ -
Cash Deposits	2,000	/month		\$ -
Other Credits (Deposit Corrections ACH's)				\$ -
Wire Transfers/ACH				
Incoming	220	/month		\$ -
Outgoing	65	/month		\$ -
Debits	1,700	/month		\$ -
Stop Payments	20	/year		\$ -
Additional Statements for outside Auditors/Third Parties	1	/year		\$ -
Computerized Access to Accounts		Required		\$ -
Electronic Check Clearing		Required		\$ -
Positive Pay Fee				\$ -
Cash Management Fee				\$ -
Returned Items	10	/month		\$ -
Reclear Items	20	/month		\$ -
Triplicate Deposit Slips (1,600 each order)	3	/year		\$ -
Deposit Bags with Locks	100	Required		\$ -

<u>ACTIVITY/SERVICE</u>	<u>VOLUME</u> #	<u>Unit</u>	<u>Unit</u> <u>Price</u>	<u>Monthly</u> <u>Fee</u>
<u>POLICE INFORMANT CHECKING ACCOUNT</u>				
Account Maintenance		Monthly		\$ -
Deposit/ Credit Items	5	/month		\$ -
Checks/ Debit Items	5	/month		\$ -

POLICE BUY MONEY ACCOUNT (requires an ATM card-no checks)

Account Maintenance		Monthly	_____	\$ -
Deposit/Credit Items	1	/month	_____	\$ -
Checks/Debit items	1	/month	_____	\$ -
ATM charges			_____	_____

POLICE EVIDENCE ACCOUNT

Account Maintenance		Monthly	_____	\$ -
Deposit/Credit Items	2	/month	_____	\$ -
Checks/Debit Items	2	/month	_____	\$ -

CIVIC ARENA EVENTS CHECKING ACCOUNT

Account Maintenance		Monthly	_____	\$ -
Deposit/ Credit Items	27	/month	_____	\$ -
Checks/ Debit Items	11	/month	_____	\$ -

MUNICIPAL COURT BOND CHECKING ACCOUNT

Account Maintenance		Monthly	_____	\$ -
Deposit/ Credit Items	20	/month	_____	\$ -
Checks/ Debit Items	180	/month	_____	\$ -

FLEX SPENDING ACCOUNT

Employees Enrolled	24			
Account Maintenance		Monthly	_____	\$ -
Deposit/ Credit Items	2	/month	_____	\$ -
Checks/ Debit Items	10	/month	_____	\$ -

OTHER INFORMATION

Current Pledged Security	\$10,000,000		_____	\$ -
Concentration Account Average Month End Balance	\$ 10,000,000		_____	\$ -
Direct Payroll Deposits (Currently utilize 3rd Party Servicer Paycor)	1,400	/month	_____	\$ -
Direct Debiting Customer Accounts	22		_____	\$ -
Interest Bearing Account		%	_____	\$ -

PROPOSED MONTHLY FLAT FEE

B. PROCUREMENT CARD SERVICES

Active Procurement Cardholders	200	
Average Monthly Billing Amount		\$ 200,000
Individual Cardholder Monthly Limit		\$5,000 - \$20,000
Cardholder Individual Purchase Limit		\$1,000 - \$15,000
Rebate percentage	35 bps on annual net volume	
Billing Cycle	30 day cycle, 25 day grace period	
Active Accounts Payable Cards / Accounts	6	
Average Monthly Billing Amount		\$ 300,000
Rebate percentage	70 - 85 bps on annual net volume	
Billing Cycle	14 day cycle, 7 day grace period	

<u>ACTIVITY/SERVICE</u>	<u>VOLUME</u> #	<u>Unit</u> <u>Price</u>	<u>Monthly</u> <u>Fee</u>
Annual fees for all procurement cards/AP cards issued	_____	_____	NA
Any per transaction fee	_____	_____	_____
Interest rate for unpaid balances	_____	_____	_____
Costs associated with each statement provided	_____	_____	_____
Other fees/charges associated with the use of the card	_____	_____	_____
Rebates available to the City	_____	_____	_____
Discount offers, if any, which would be available	_____	_____	_____
Fees for stolen or lost cards	_____	_____	_____

C. MERCHANT CARD SERVICES

The following projections are based upon current usage and are provided as a guide only to anticipate volume:

Total Dollar Volume per year for Mail-In and Phone-In Transactions (Cards Not Present)		\$ 100,000
Total Dollar Volume per year for Walk-In Transactions (Cards Present)		\$ 2,000,000
Average transaction size		\$ 60.00

<u>ACTIVITY/SERVICE</u>	<u>Unit</u> <u>Price</u>	<u>Monthly</u> <u>Fee</u>
Annual fees for merchant card services	_____	\$ -
Any per transaction fee	_____	\$ -
Specify equipment costs	_____	\$ -
Discount offers, if any, which would be available	_____	\$ -
Any other fees/charges associated with additional financial services options of the Merchant Card Financial Payment services	_____	\$ -

D. LOCKBOX SERVICES

The City will use the prices quoted for the main demand deposit account for services required in support of the lockboxes shown below (i.e., Deposited Items, Account Maintenance, etc.).

Retail Lockbox - Administrative Services Department - utility payments

Deposited Items - On Us	per item
Deposited Items - Local	per item
Deposited Items - Non-Local	per item
Rejects	per item
Return Item	per item
Recleared Items	per item
Lockbox Processing	per item
Retail Lockbox Multiples	per item
Retail Lockbox Hand Key	per item
PO Box Rental	Annually
Exception Items	per item

CITY OF ST. JOSEPH - BANKING SERVICES

SERVICE	UNIT PRICE	Jan, 2022		Feb, 2022		Mar, 2022		April, 2022		May, 2022		June, 2022		July, 2022		Aug, 2022		Sept, 2022		Oct, 2022		Nov, 2022		Dec, 2022		Average/Month			
		Activity	Fee	VOLUME	FEE	VOLUME	FEE	VOLUME	FEE	VOLUME	FEE	VOLUME	FEE	VOLUME	FEE	VOLUME	FEE	VOLUME	FEE	VOLUME	FEE	VOLUME	FEE	VOLUME	FEE	VOLUME	FEE		
Concentration Account																													
Maintenance Fee	\$0.00	6	\$0.00	5	\$0.00	5	\$0.00	5	\$0.00	1	\$0.00	1	\$0.00	1	\$0.00	1	\$0.00	1	\$0.00	1	\$0.00	1	\$0.00	1	\$0.00	1	\$0.00	1	\$0.00
Debits	\$0.10	329	\$32.90	334	\$33.40	88	\$8.80	98	\$9.80	80	\$8.00	77	\$7.70	72	\$7.20	84	\$8.40	81	\$8.10	77	\$7.70	84	\$8.40	79	\$7.90				
Credits	\$0.00	982	\$0.00	962	\$0.00	1,114	\$0.00	1,054	\$0.00	1,177	\$0.00	1,254	\$0.00	1,160	\$0.00	1,185	\$0.00	1,056	\$0.00	1,078	\$0.00	951	\$0.00	967	\$0.00				
On-Us Items Deposited	\$0.05	179	\$8.95	183	\$9.15	220	\$11.00	190	\$9.50	215	\$10.75	275	\$13.75	203	\$10.15	212	\$10.60	194	\$9.70	191	\$9.55	184	\$9.20	201	\$10.05				
Transit Items Deposited (Less Lockbox)	\$0.05	1,224	\$61.20	1,007	\$50.35	1,248	\$62.40	1,110	\$55.50	2,366	\$118.30	3,476	\$173.80	1,700	\$85.00	1,523	\$76.15	2,483	\$124.15	3,564	\$178.20	1,618	\$80.90	1,239	\$61.95	1,880	\$93.99		
Regular Statement	\$0.00	1	\$0.00	2	\$0.00	2	\$0.00	0	\$0.00	1	\$0.00	1	\$0.00	1	\$0.00	1	\$0.00	1	\$0.00	1	\$0.00	1	\$0.00	1	\$0.00	1	\$0.00	1	\$0.00
Charge Back Fee	\$2.00	6	\$12.00	2	\$4.00	2	\$4.00	3	\$6.00	6	\$12.00	3	\$6.00	7	\$14.00	4	\$8.00	8	\$16.00	3	\$6.00	3	\$6.00	2	\$4.00	4	\$8.17		
Sweep Processing	\$0.00	1	\$0.00	1	\$0.00	1	\$0.00	1	\$0.00	1	\$0.00	1	\$0.00	1	\$0.00	1	\$0.00	1	\$0.00	1	\$0.00	1	\$0.00	1	\$0.00	1	\$0.00	1	\$0.00
Coin Ordered	\$0.00	0	\$0.00	31	\$0.00	252	\$0.00	26	\$0.00	70	\$0.00	104	\$0.00	87	\$0.00	57	\$0.00	5	\$0.00	1	\$0.00	182	\$0.00	88	\$0.00	75	\$0.00		
Per ACH File	\$0.00	34	\$0.00	34	\$0.00	40	\$0.00	64	\$0.00	40	\$0.00	42	\$0.00	35	\$0.00	43	\$0.00	41	\$0.00	36	\$0.00	36	\$0.00	41	\$0.00	41	\$0.00		
Coin Deposited	\$0.00	57,419	\$0.00	87,927	\$0.00	95,136	\$0.00	94,798	\$0.00	82,293	\$0.00	109,347	\$0.00	82,999	\$0.00	70,786	\$0.00	76,256	\$0.00	80,447	\$0.00	57,850	\$0.00	73,749	\$0.00	80,751	\$0.00		
Currency Ordered	\$0.00	0	\$0.00	519	\$0.00	1,412	\$0.00	465	\$0.00	732	\$0.00	1,816	\$0.00	1,548	\$0.00	913	\$0.00	95	\$0.00	80	\$0.00	1,069	\$0.00	345	\$0.00	750	\$0.00		
Per ACH Item	\$0.03	1,396	\$41.88	1,668	\$50.04	1,755	\$52.65	1,779	\$53.37	1,846	\$55.38	2,220	\$66.60	1,567	\$47.01	2,069	\$62.07	1,736	\$52.08	1,405	\$42.15	1,680	\$50.40	1,778	\$53.34	1,742	\$52.25		
ACH Return Item Chargeback	\$2.00	6	\$12.00	3	\$6.00	2	\$4.00	5	\$10.00	4	\$8.00	2	\$4.00	7	\$14.00	6	\$12.00	15	\$30.00	7	\$14.00	9	\$18.00	8	\$16.00	6	\$12.33		
ACH Monthly Fee	\$0.00	1	\$0.00	1	\$0.00	1	\$0.00	1	\$0.00	1	\$0.00	1	\$0.00	1	\$0.00	1	\$0.00	1	\$0.00	1	\$0.00	1	\$0.00	1	\$0.00	1	\$0.00	1	\$0.00
Currency Deposited	\$0.00	108,824	\$0.00	94,555	\$0.00	156,898	\$0.00	108,402	\$0.00	145,285	\$0.00	129,026	\$0.00	133,714	\$0.00	156,839	\$0.00	123,818	\$0.00	123,267	\$0.00	104,862	\$0.00	86,132	\$0.00	122,635	\$0.00		
Incoming Wire	\$0.00	2	\$0.00	6	\$0.00	4	\$0.00	5	\$0.00	3	\$0.00	3	\$0.00	4	\$0.00	5	\$0.00	3	\$0.00	2	\$0.00	1	\$0.00	9	\$0.00	4	\$0.00		
Outgoing Domestic E-Bank	\$2.00	10	\$20.00	5	\$10.00	5	\$10.00	4	\$8.00	2	\$4.00	2	\$4.00	1	\$2.00	4	\$8.00	3	\$6.00	1	\$2.00	6	\$12.00	2	\$4.00	4	\$7.50		
Cash Processing Fee	\$100.00	1	\$100.00	1	\$100.00	1	\$100.00	1	\$100.00	1	\$100.00	1	\$100.00	1	\$100.00	1	\$100.00	1	\$100.00	1	\$100.00	1	\$100.00	1	\$100.00	1	\$100.00	1	\$100.00
Wire Monthly Service Fee	\$0.00	1	\$0.00	1	\$0.00	0	\$0.00	1	\$0.00	1	\$0.00	1	\$0.00	1	\$0.00	1	\$0.00	1	\$0.00	1	\$0.00	1	\$0.00	1	\$0.00	1	\$0.00	1	\$0.00
Accounts Payable																													
Maintenance Fee	\$0.00	1	\$0.00		\$0.00	1	\$0.00	1	\$0.00	1	\$0.00	1	\$0.00	1	\$0.00	1	\$0.00	1	\$0.00	1	\$0.00	1	\$0.00	1	\$0.00	1	\$0.00	1	\$0.00
Debits	\$0.10	244	\$24.40		\$0.00	315	\$31.50	295	\$29.50	290	\$29.00	299	\$29.90	299	\$29.90	353	\$35.30	315	\$31.50	268	\$26.80	283	\$28.30	254	\$25.40	268	\$26.79		
Regular Statement	\$0.00	1	\$0.00		\$0.00	1	\$0.00	1	\$0.00	1	\$0.00	1	\$0.00	1	\$0.00	1	\$0.00	1	\$0.00	1	\$0.00	1	\$0.00	1	\$0.00	1	\$0.00	1	\$0.00
Sweep Processing	\$0.00	1	\$0.00		\$0.00	1	\$0.00	1	\$0.00	1	\$0.00	1	\$0.00	1	\$0.00	1	\$0.00	1	\$0.00	1	\$0.00	1	\$0.00	1	\$0.00	1	\$0.00	1	\$0.00
Stop Payment	\$10.00				\$0.00											1	\$10.00		\$0.00	0	\$0.00	0	\$0.00		\$0.00	0	\$0.83		
TOTAL CHARGE			\$313.33		\$262.94		\$284.35		\$281.67		\$345.43		\$405.75		\$309.26		\$330.52		\$377.53		\$386.40		\$313.20		\$282.64		\$301.86		

CITY OF ST. JOSEPH - LOCKBOX SERVICES

ITEM	UNIT PRICE	Jan, 2022		Feb, 2022		Mar, 2022		April, 2022		May, 2022		June, 2022		July, 2022		Aug, 2022		Sept, 2022		Oct, 2022		Nov, 2022		Dec, 2022		Average/Month			
		VOLUME	FEE	VOLUME	FEE	VOLUME	FEE	VOLUME	FEE	VOLUME	FEE	VOLUME	FEE	VOLUME	FEE	VOLUME	FEE	VOLUME	FEE	VOLUME	FEE	VOLUME	FEE	VOLUME	FEE	VOLUME	FEE		
Processing																													
Monthly Maintenance	\$20.00	1	\$20.00	1	\$20.00	1	\$20.00	1	\$20.00	1	\$20.00	1	\$20.00	1	\$20.00	1	\$20.00	1	\$20.00	1	\$20.00	1	\$20.00	1	\$20.00	1	\$20.00	1	\$20.00
Processed Item	\$0.23	6,271	\$1,442.33	5,708	\$1,312.84	7,594	\$1,746.62	5,899	\$1,356.77	6,372	\$1,465.56	6,752	\$1,552.96	5,634	\$1,295.82	6,826	\$1,569.98	5,050	\$1,161.50	3,350	\$770.50	5,929	\$1,363.67	5,646	\$1,298.58	5,919	\$1,361.43		
Non-Depositible Item	\$0.30	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00
Multiple Payment Surcharge	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00
Check Only - Account Number Key Surcharge	\$0.25	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00
Deposit	\$0.30	20	\$6.00	20	\$6.00	20	\$6.00	20	\$6.00	20	\$6.00	20	\$6.00	20	\$6.00	20	\$6.00	20	\$6.00	20	\$6.00	20	\$6.00	20	\$6.00	20	\$6.00	20	\$6.00
Cash Payment Received	\$0.23	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00
Additional Processing																													
Manual/Express Mail	Cost	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00
Sort	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00
Coupon Only Item	\$0.23	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00
Photocopy	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00
Online Exception Review																													
Online Exceptions Monthly	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00
Online Exceptions Item	\$0.25	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00
Online Exceptions User	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00
Image Delivery Services																													
Image Monthly Maintenance	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00
Image Web Item	\$0.01	6,162	\$61.62	5,662	\$56.62	7,510	\$75.10	5,755	\$57.55	6,368	\$63.68	6,627	\$66.27	5,485	\$54.85	6,670	\$66.70	4,841	\$48.41	3,093	\$30.93	5,730	\$57.30	5,537	\$55.37	5,787	\$57.87		
Image Full-Page Item	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00
Image CD-ROM	\$20.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00
Image CD-ROM Item	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00
Reporting																													
Transmissions	\$5.00	20	\$100.00	20	\$100.00	20	\$100.00	20	\$100.00	20	\$100.00	20	\$100.00	20	\$100.00	20	\$100.00	20	\$100.00	20	\$100.00	20	\$100.00	20	\$100.00	20	\$100.00	20	\$100.00
Custom Report Monthly	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	1	\$0.00	0	\$0.00
Other																													
Lockbox Changes	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00
Package Preparation	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00
US Mail Per Item	Cost	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00
Research Request	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00
Annual P.O. Box Rental	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00
Initial Fees																													
Lockbox Setup Fee	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00
Image Setup Fee	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00
Courier Fees																													
Daily Courier Service	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00
Third Party Courier Service	N/A	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00
Photocopy																													
Per Item Photocopy Charge	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00
Other Fees																													
Image Web - Online Access - Per User	\$30.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00
Deposited Item - Per Check (Already included on analysis)	\$0.05	6,271	\$313.55	5,708	\$285.40	7,594	\$379.70	5,899	\$294.95	6,372	\$318.60	6,752	\$337.60	5,634	\$281.70	6,826	\$341.30	5,050	\$252.50	3,350	\$167.50	5,929	\$296.45	5,646	\$282.30	5,919	\$295.96		
Return Item	\$5.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00
Return Item Reclear	\$3.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00
Return of original payment documents	\$0.05	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00
Mailing charges of original documents	Cost	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00
TOTAL CHARGE			\$1,943.50		\$1,780.86		\$2,327.42		\$1,835.27		\$1,973.84		\$2,082.83		\$1,758.37		\$2,103.98		\$1,588.41		\$1,094.93		\$1,843.42		\$1,762.25		\$1,841.26		
TOTAL BANKING			\$313.33		\$262.94		\$284.35		\$281.67		\$345.43		\$405.75		\$309.26		\$330.50		\$377.53		\$386.40		\$313.20		\$282.64		\$301.8642		
TOTAL CHARGES			\$2,256.83		\$2,043.80		\$2,611.77		\$2,116.94		\$2,319.27		\$2,488.58		\$2,067.63		\$2,434.50		\$1,965.94		\$1,481.33		\$2,156.62		\$2,044.89		\$2,143.12		