

**REQUEST FOR PROPOSAL  
BANKING SERVICES**

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**CITY OF FRUITA, COLORADO  
REQUEST FOR PROPOSAL  
BANKING SERVICES  
JULY 17, 2015**

|                    |   |
|--------------------|---|
| <b>ISSUE DATE:</b> | <b>July 17, 2015</b>  |
| <b>CONTACT:</b>    | <b>Margaret Sell, Finance Director</b><br><a href="mailto:msell@fruita.org">msell@fruita.org</a><br><b>970 - 639-4196</b> |
| <b>DUE DATE:</b>   | <b>August 28, 2015 - 3:00 P.M.</b>  |

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**Section 1. INTRODUCTION AND GENERAL INFORMATION**

**A. PURPOSE AND GENERAL INFORMATION.** The City of Fruita is seeking proposals from qualified and eligible banking institutions to provide various banking services. The objective is to identify the banking institution that can offer the most comprehensive services at competitive rates. It is the City of Fruita's intent to maintain most banking services with one bank. However, the City will continue to maintain diversity for investment purposes. The Request for Proposal – Banking Services can be downloaded from the RFP link on the home page at the City's website at [www.fruita.org](http://www.fruita.org). The City of Fruita reserves the right to accept or reject any or all bids and to waive irregularities and/or informalities. The City also reserves the right to eliminate any individual service contained in the proposal if fees for providing the service are excessive, or if the service can be performed in an alternate manner.

**B. ACKNOWLEDGEMENT OF RECEIPT OF REQUEST FOR PROPOSAL.** Please acknowledge receipt of this Request for Proposal - Banking Services by e-mail to [msell@fruita.org](mailto:msell@fruita.org) upon receipt of the request for proposals, but in no event later than Friday, August 14, 2015. Please provide a contact person and their e-mail address. All addendums and responses to questions will be sent to the designated contact person.

**C. TERM OF CONTRACT.** This contract will be for a period of one (1) year. The City in its sole discretion may renew the contract for four (4) additional one (1) year periods under the terms and conditions mutually agreed to by both parties. Either party has the option of discontinuation of the agreement with a 90 day written notice.

**D. TIMELINE/DEADLINES** – All deadlines are 5:00 p.m. on the date noted, unless otherwise specified.

- July 17, 2015                    Issue Date for RFP for Banking Services
- August 14, 2015                Acknowledgement of Receipt of RFP – upon receipt of RFP but in no event later than August 14, 2015
- August 14, 2015                Questions from banking institutions
- August 21, 2015                Responses to all questions from banking institutions
- August 28, 2015                **PROPOSALS DUE** from banks by **3:00 p.m.**
- September 4, 2015             Evaluation and review of proposals
- September 11, 2015          Follow up questions and clarifications on proposals
- September 14, 2015          Notification of award of contract for banking services

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**E. QUESTIONS AND CLARIFICATIONS ON RFP FROM BANKING INSTITUTIONS.** Questions and requests for clarification concerning this Request for Proposal (RFP) must be submitted by email to Margaret Sell at msell@fruita.org no later than 5:00 p.m. on Friday, August 14, 2015. The City may issue a written addendum to clarify or provide additional information concerning this Request for Proposals. Any written addendum will be emailed to the designated contact person noted in the Acknowledgement of Receipt of RFP. Responses to all questions will be emailed to the designated contact person by August 21, 2015.

**F. PROPOSAL SUBMISSION REQUIREMENTS.**

1. Submission of complete proposal forms is required. One copy of the Proposal must be submitted on the attached Proposal Form (Exhibit C) and must be completed in its entirety.
2. Any relevant supplemental information should be included as attachments to the proposal. Please label attachments with the corresponding Section Number in the RFP, if applicable.
3. If a bank cannot meet a service requirement, the bank should enter "No Proposal" for the specific requirement.
4. Proposals should be mailed or hand delivered to the address included on the Proposal Form by 3:00 p.m. on August 28, 2015 and must be clearly marked "BANKING SERVICES PROPOSAL".
5. The proposal will be on a variable cost basis. The variable cost basis will use the actual monthly volume of transactions and the fee amount per item to determine the monthly charge for banking services.
6. If the proposal includes the use of compensating balances to pay for banking services provided, any earnings credit on collected balances in excess of those required to pay charges incurred in any month shall be carried forward to offset future bank charges. The monthly compensating balance may be modified from time to time by the City based on previous volumes and charges.
7. Indicate the formula used to determine the Earnings Credit Allowance in the case of proposals using compensating balances. Provide a two year history of the Earnings Credit Allowance.
8. Indicate the current rate of interest earnings on checking, money market, sweep or other account balances. Please indicate how the interest rate is determined and any additional information that will assist the City is making an equitable comparison.
9. Include any attachments necessary to provide further information and explanation of your proposal. Please indicate on the attachment the applicable Section Number from the RFP, if any.
10. A corporate official, legally authorized to bind the bank, must sign the proposal.

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**Section 2. QUALIFICATIONS AND ELIGIBILITY REQUIREMENTS**

The following qualifications and eligibility requirements are intended to indicate minimum acceptable qualifications and eligibility for banks submitting proposals. The bank shall provide direct documentary evidence of qualifications or a letter certifying that the bank meets the minimum qualifications in each case. Failure to provide the requested information may be reason for rejection of the Proposal.

- The Bank must be certified as an eligible public depository pursuant to the Public Deposit Protect Act (PDPA) under CRS 11-10.5-106 and comply with the responsibilities of an eligible public depository pursuant to state statutes.
- The Bank must have a minimum rating of 4 stars as rated by Bauer Financial or Bankrate's Safe and Sound rating system
- The Bank must have the ability of providing the "Required Scope of Services" as set forth in this Request for Proposal.

**Section 3. SELECTION CRITERIA**

The City of Fruita reserves the right to select the bank it feels will best support the City's banking needs. The City will entertain voluntary, alternate proposals for services not included in this Request for Proposals. The City of Fruita also reserves the right to reject any or all proposals. Selection criteria includes, but are not limited to:

- Completeness of Proposal
- Service Fees
- Earnings Credit Allowance
- Interest Rate on Balances
- Investment/Sweep Yield
- Financial Strengths
- Quality of References
- Ability to Provide Requested Services
- Commitment and ability to implement new technologies

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**Section 4. BASIC INFORMATION ON CURRENT BANKING ACTIVITY FOR THE CITY**

A 12 month summary of transaction volumes is attached as Exhibit A. This summary is intended for informational purposes only and does not guarantee a similar volume of transactions or balances. Actual volumes may be higher or lower.

- The City of Fruita currently uses an electronic deposit system for deposit of incoming checks.
- Online banking services are used for ACH direct debits for monthly utility billing and monthly billings for the recreation center.
- Online banking services are also used for Payroll direct deposits for a significant number of employees on a bi-weekly basis.
- The City uses one group checking account for the majority of its transaction including payroll.
- A separate credit card clearing account is maintained for a portion of the City's credit card transactions with the balances transferred to the group checking account on a monthly basis.
- The City maintains other investment accounts for funds not needed for current operations. A list of account types and balances is attached as Exhibit B.

**Section 5. SCOPE OF SERVICES REQUESTED**

**A . REQUIRED SCOPE OF SERVICES**

1. Monthly statements with a month end cut-off date for all accounts maintained by the City at your institution.
2. Monthly account analysis statement
3. Monthly Collateralized Deposit Report
4. Employees must be able to cash payroll checks without a fee.
5. Automatic redeposit of NSF items
6. ACH Processing Debit and Credits
7. ACH Debit Block for protection of unauthorized electronic charges.
8. Electronic check processing and reader
9. Secure internet banking services to include:

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- a. Wires
- b. Images of cancelled checks and deposit slips with a two year history
- c. Internal transfer of funds
- d. ACH debits and credits
- e. Stop payment options
- f. Reporting options including bank statements, wires, internal transfers, ACH transactions, daily activity.
- g. Transaction search options
- h. Administrator permissions to set up users with ability to set permissions for access to specific sections of online services and monetary approval authority
- i. Email notifications of online activity for wires, ACH files, etc.
- j. Positive pay

**B. OTHER AVAILABLE SERVICES**

1. Investment services – Please describe the investment options your bank can offer to the City of Fruita. Exhibit A includes information on current investments of the City of Fruita. Provide monthly average yields for the last six (6) months on investment options. Please indicate any costs or fees associated with the services described. General objectives for investment of City funds, in priority order, are:
  - Safety with a goal to mitigate credit and interest rate risk
  - Liquidity to ensure that funds are available for operating requirements; and
  - Return with an objective of attaining a market rate
2. Other services – Please describe any products or services not specifically mentioned here which your bank offers and you believe would be beneficial to the City of Fruita. Please indicate any costs or fees associated with the services described.

**Section 6. OTHER REQUIRED INFORMATION**

**A. BANK REFERENCES.** Include a list of three references of customers who use similar services to those included in this request. Please provide name, telephone number and email address for each reference.

**B. BANK CONTACTS.** Include a list of key contact personnel and/or account manager assigned to our account for your bank including names, titles, telephone numbers and email addresses.

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**C. ONLINE BANKING SERVICES – SYSTEM REQUIREMENTS.** Please attach information on hardware, software and other system requirements for online banking services.

**D. ONLINE BANKING SERVICES – DEMONSTRATION.** Include a website address for a self guided tour/demonstration, or contact information for an assisted online demonstration, of the bank's online banking services.

**E. PROXIMITY.** Provide the distance of your nearest bank branch to the City of Fruita Administrative offices located at 325 E. Aspen, Fruita, CO.

**F. IMPLEMENTATION.** What is the average lead time required for implementation for account opening, online services, information reporting and other services. What tools do you have available to assist in the implementation/transition.

**G. SECURITY MEASURES AND FRAUD PREVENTION SERVICES.** Describe security features and fraud preventions services for both online and traditional banking practices.

**REQUEST FOR PROPOSALS  
BANKING SERVICES  
EXHIBIT A - TRANSACTION VOLUMES**

| Description                       | Jun-14 | Jul-14 | Aug-14 | Sep-14 | Oct-14 | Nov-14 | Dec-14 | Jan-15 | Feb-15 | Mar-15 | Apr-15 | May-15 | Annual Total   | Monthly Average |
|-----------------------------------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|----------------|-----------------|
| <b>Number of Accounts</b>         | 3      | 3      | 3      | 3      | 3      | 3      | 3      | 3      | 3      | 3      | 3      | 3      | <b>36</b>      | <b>3</b>        |
| <b>Checks Paid</b>                | 378    | 387    | 329    | 326    | 355    | 270    | 338    | 272    | 331    | 352    | 354    | 362    | <b>4,054</b>   | <b>338</b>      |
| <b>Deposits Items</b>             | 3,143  | 3,172  | 2,456  | 2,960  | 2,783  | 2,832  | 2,952  | 2,947  | 2,624  | 2,870  | 2,511  | 2,637  | <b>33,887</b>  | <b>2,824</b>    |
| <b>Deposits Processed</b>         | 60     | 66     | 56     | 60     | 65     | 50     | 65     | 61     | 56     | 59     | 58     | 52     | <b>708</b>     | <b>59</b>       |
| <b>Returned Deposit Items</b>     | 5      | 7      | 2      | 5      | 4      | 2      | 5      | 4      | 4      | 4      | 1      | 1      | <b>44</b>      | <b>4</b>        |
| <b>ACH Services</b>               |        |        |        |        |        |        |        |        |        |        |        |        |                | -               |
| ACH Credits                       | 53     | 121    | 114    | 124    | 119    | 100    | 118    | 114    | 106    | 119    | 119    | 111    | <b>1,318</b>   | <b>110</b>      |
| ACH Debits                        | 35     | 32     | 31     | 32     | 32     | 22     | 29     | 31     | 35     | 37     | 41     | 32     | <b>389</b>     | <b>32</b>       |
| Returned Items - Debit            | 7      | 2      | 3      | 2      | 2      | 2      | 2      | 3      | 1      | -      | 2      | 5      | <b>31</b>      | <b>3</b>        |
| <b>Electronic Deposit Service</b> |        |        |        |        |        |        |        |        |        |        |        |        |                | -               |
| EDS Items                         | 2,673  | 2,732  | 2,491  | 2,752  | 2,639  | 2,327  | 3,255  | 2,398  | 1,723  | 2,968  | 2,576  | 2,458  | <b>30,992</b>  | <b>2,583</b>    |
| Deposit Fee                       | 22     | 24     | 21     | 21     | 24     | 18     | 23     | 21     | 19     | 23     | 22     | 20     | <b>258</b>     | <b>22</b>       |
| <b>Online Services</b>            |        |        |        |        |        |        |        |        |        |        |        |        |                | -               |
| ACH Transactions                  | 915    | 940    | 915    | 920    | 1,055  | 921    | 925    | 917    | 943    | 952    | 1,099  | 969    | <b>11,471</b>  | <b>956</b>      |
| Check Imaging                     | 7      | 6      | 7      | 2      | 4      | 2      | 4      | 1      | 2      | -      | 4      | 3      | <b>42</b>      | <b>4</b>        |
| Reports                           | 15     | 10     | 11     | 10     | 10     | 9      | 10     | 11     | 9      | 8      | 10     | 13     | <b>126</b>     | <b>11</b>       |
| <b>Money Transfers</b>            |        |        |        |        |        |        |        |        |        |        |        |        |                | -               |
| Domestic Wire                     | 1      | 1      | 1      | 1      | 1      | 1      | 1      | 1      | 1      | 1      | 1      | 1      | <b>12</b>      | <b>1</b>        |
| Account Transfer                  | 2      | 2      | 2      | 2      | 2      | 2      | 2      | 2      | 2      | 2      | 2      | 2      | <b>24</b>      | <b>2</b>        |
| Incoming Wire                     | -      | -      | -      | -      | -      | -      | -      | -      | -      | 1      | -      | -      | <b>1</b>       | <b>0</b>        |
| <b>Cash Services</b>              |        |        |        |        |        |        |        |        |        |        |        |        |                | -               |
| Currency deposited                | 42,970 | 45,566 | 24,124 | 26,914 | 24,791 | 22,829 | 26,796 | 29,430 | 31,174 | 32,420 | 28,389 | 34,472 | <b>369,875</b> | <b>30,823</b>   |
| Coin deposited                    | 266    | 304    | 150    | 243    | 178    | 195    | 197    | 296    | 325    | 250    | 160    | 259    | <b>2,823</b>   | <b>235</b>      |
| Coin deposited - rolls            | -      | -      | -      | -      | -      | -      | -      | 34     | -      | 2      | -      | -      | <b>36</b>      | <b>3</b>        |
| Dual Control deposit              | 52     | 63     | 54     | 58     | 62     | 49     | 64     | 58     | 51     | 58     | 55     | 51     | <b>675</b>     | <b>56</b>       |

**REQUEST FOR PROPOSALS  
BANKING SERVICES  
EXHIBIT B  
ACCOUNT TYPES AND BALANCES**

| <b>Account Type</b>                      |                              | <b>Account Balance</b> |
|--|------------------------------|------------------------|
| <b>Checking Accounts</b>                 |                              |                        |
|  | Operating Account            | \$ 1,979,068           |
|  | Credit Card Clearing Account | \$ -                   |
|  | Miscellaneous Account        | \$ 53,335              |
| <b>Money Market Account</b>              |                              | \$ 3,429,734           |
| <b>Local Government Investment Pools</b> |                              |                        |
|  | General Investments          | \$ 8,968,700           |
| <b>Certificates of Deposits</b>          |                              |                        |
|  | Bond Reserve Funds           | \$ 1,273,853           |
|  | General Investments          | \$ 75,182              |
| <b>TOTAL</b>                             |                              | <b>\$ 15,779,872</b>   |

**EXHIBIT C  
PROPOSAL FORM**

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|                      |  |              |  |
|----------------------|--|--------------|--|
| <b>Name of Bank:</b> |  |              |  |
| <b>Address:</b>      |  | <b>City:</b> |  |
| <b>State:</b>        |  | <b>Zip:</b>  |  |
| <b>Phone #</b>       |  | <b>Fax #</b> |  |
| <b>Contact Name:</b> |  | <b>Email</b> |  |

**ACKNOWLEDGEMENT OF RECEIPT OF RFP:** Acknowledge receipt of this Request For Proposals by 5:00 p.m. on **AUGUST 14, 2015** via email to [msell@fruita.org](mailto:msell@fruita.org). Provide contact name and email address for the City to provide your institution with any updates, clarifications and responses to questions regarding this request for proposals.

**PROPOSALS MUST BE RECEIVED BY THE CITY OF FRUITA NO LATER THAN 3:00 P.M. ON FRIDAY, AUGUST 28, 2015.** One copy of the proposal clearly marked "BANKING SERVICES PROPOSAL" should be delivered or mailed to:

Attn: Margaret Sell, Finance Director  
City of Fruita  
325 E. Aspen  
Fruita, CO 81521

**CERTIFICATION:**

The undersigned hereby affirms that he/she is a duly authorized corporate official of Bank and has the authority to bind bank to the terms and conditions of this proposal. The Bank will accept any awards made to them as a result of this Request for Proposal for a minimum of ninety (90) days following the date of the bid opening.

By: \_\_\_\_\_  
Signature of Corporate Official

Date: \_\_\_\_\_

\_\_\_\_\_  
Typed/Printed Name of Corporate Official

Title: \_\_\_\_\_

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**ATTACHMENTS TO PROPOSAL FORM:**

1. Evidence of qualifications or letter certifying that bank meets minimum qualifications
  - a. Eligible public depository pursuant to CRS 11-10.5-106
  - b. Bank rating of 4 stars (minimum) from Bauer Financial or Bankrate's Safe and Sound rating system
2. Description of investment service options offered (if applicable) and any associated fees
3. Description of other services offered (if applicable) and any associated fees
4. Online Banking Services – System Requirements

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**BANK REFERENCES (6A):** List of 3 references of customers who use similar services to those included in this request.

| Name of Institution | Contact Name | Contact Phone No | Contact Email |
|---------------------|--------------|------------------|---------------|
|                     |              |                  |               |
|                     |              |                  |               |
|                     |              |                  |               |

**BANK CONTACTS (6B):** Key contact personnel or account manager assigned to the City of Fruita account if proposal is accepted.

| Name | Title/Role | Telephone | Email Address |
|------|------------|-----------|---------------|
|      |            |           |               |
|      |            |           |               |
|      |            |           |               |

**ONLINE BANKING SERVICES – DEMONSTRATION (6D):** Provide information necessary to conduct a self guided or assisted tour of your online banking services. Provide contact name and phone number for any follow up questions for online banking services.

| Website Address | Self Guided or Assisted? | Contact Name | Contact Phone Number |
|-----------------|--------------------------|--------------|----------------------|
|                 |                          |              |                      |

**IMPLEMENTATION (6F):** Average lead times for implementation.

| Description               | Lead Time |
|---------------------------|-----------|
| Account opening           |           |
| Online services           |           |
| Information reporting     |           |
| Other Services (describe) |           |
|                           |           |

**EXHIBIT C  
PROPOSAL FORM**

**IMPLEMENTATION (6F):** Describe any tools or services you have available to assist in the implementation/transition.

|  |
|--|
|  |
|--|

**PROXIMITY (6E):** Provide the distance of your nearest bank branch to the City of Fruita Administrative Offices located at 325 E. Aspen, Fruita, CO.

| <b>Address</b> | <b>Distance from 325 E. Aspen, Fruita, CO</b> |
|----------------|---|
|                |   |

**REQUIRED SCOPE OF SERVICES (5A):** Please indicate whether each service is or is not provided. If you are unable to provide a required scope of service, please provide an explanation and any alternative serviced provided.

| <b>Service Description</b>   | <b>Provided</b> | <b>Not Provided</b> (Explanation and any alternative services must be provided) |
|--|-----------------|---|
| Monthly statement(s) with month end cut-off date                               |                 |   |
| Monthly Account Analysis Statement   |                 |   |
| Monthly Collateralized Deposit Report  |                 |   |
| Free Payroll check cashing for City employees                                  |                 |   |
| Automatic redeposit of NSF Items   |                 |   |
| ACH Processing   |                 |   |
| ACH Debit Block  |                 |   |
| Electronic check processing  |                 |   |
| Secure internet banking services with services listed in Section 5A (9) of RFP |                 |   |

**EXHIBIT C  
PROPOSAL FORM**

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**OTHER AVAILABLE SERVICES (5B):** Please list other available services including investment services not listed in the Required Scope of Services that may be beneficial to the City of Fruita and fees applicable to those services. Please attach any additional information that may more fully describe the services or assist in the evaluation of the services.

| Description of Other Available Services | Fee |
|---|-----|
|   |     |
|   |     |
|   |     |
|   |     |
|   |     |

**SECURITY MEASURES AND FRAUD PREVENTION SERVICES (6G):** Please describe security features of your banking services including both online and traditional banking practices.

**EARNINGS CREDIT ALLOWANCE FORMULA (1F 7).** Describe the formula or other method used to determine the Earnings Credit Allowance in the case of proposals using compensating balances to offset charges for services.

**EXHIBIT C  
PROPOSAL FORM**

**EARNINGS CREDIT ALLOWANCE – TWO YEAR HISTORY (1F 7).** Provide a two year history of the Earnings Credit Allowance for proposals using compensating balances to offset charges for services.

| Time Frame | Earnings Credit Allowance | Balance required to offset \$1 in fees |
|------------|---------------------------|--|
|            |                           |  |
|            |                           |  |
|            |                           |  |
|            |                           |  |

**EARNINGS CREDIT ALLOWANCE – UNUSED CREDIT CARRIED FORWARD (1F 6).** In the case of a proposal using compensating balances, please indicate whether your proposal includes carrying any unused credit allowance forward to the following months charges.

| Yes - Unused balance carried forward | No - Unused balance not carried forward | Comments |
|--------------------------------------|---|----------|
|                                      |   |          |

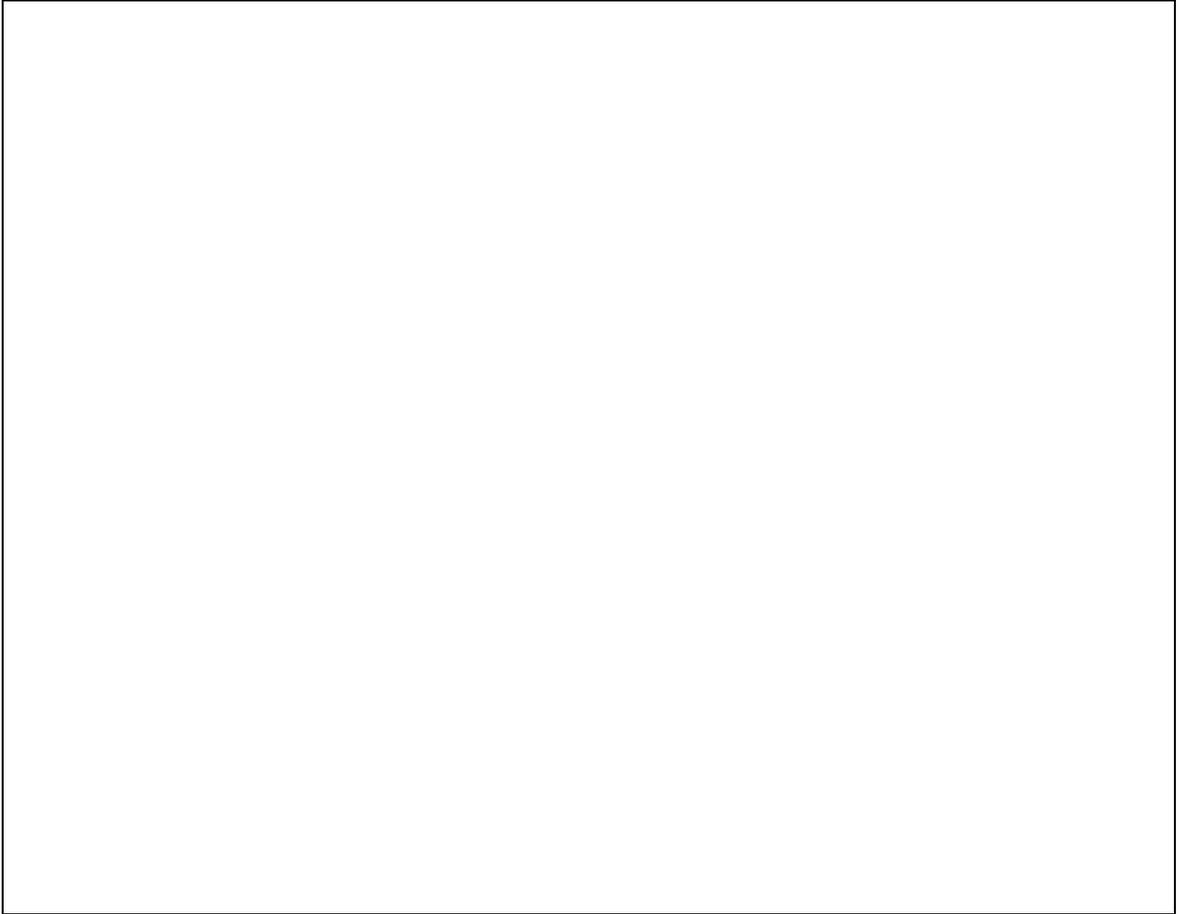
**INTEREST RATE ON ACCOUNT BALANCES (1F 8).** List the current rate of interest earnings on checking, money market, sweep, savings or other account balances for public funds. Please indicate how the interest rate is determined and any additional information that will assist the City in making an equitable comparison.

| Account Description | Interest Rate | Calculation of Interest Rate/Comments |
|---------------------|---------------|---------------------------------------|
|                     |               |                                       |
|                     |               |                                       |
|                     |               |                                       |
|                     |               |                                       |
|                     |               |                                       |

**ADDITIONAL INFORMATION.** Please provide any additional information or proposal that would be beneficial to the City of Fruita related to banking services, cash management, investment or other services.

**EXHIBIT C  
PROPOSAL FORM**

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A large, empty rectangular box with a thin black border, occupying the central portion of the page. It is intended for the user to fill out a proposal form.

**EXHIBIT C  
PROPOSAL FORM**

**CHARGES FOR SERVICES**

An Excel version of this spreadsheet is available - See Banking Services RFP - Exhibit C.xls

| Description                            | Estimated Annual Volume | Charge per Item | Annual Service Charges |
|--|-------------------------|-----------------|------------------------|
| <b>Number of Accounts (3 accounts)</b> | 36                      |                 |                        |
| <b>Checks Paid</b>                     | 4,054                   |                 |                        |
| <b>Deposits Items</b>                  | 33,887                  |                 |                        |
| <b>Deposits Processed</b>              | 708                     |                 |                        |
| <b>Returned Deposit Items</b>          | 44                      |                 |                        |
| <b>Stop Payments</b>                   | 1                       |                 |                        |
| <b>ACH Services</b>                    |                         |                 |                        |
| ACH Credits                            | 1,318                   |                 |                        |
| ACH Debits                             | 389                     |                 |                        |
| Returned Items - Debit                 | 31                      |                 |                        |
| <b>Electronic Deposit Service</b>      |                         |                 |                        |
| EDS Items                              | 30,992                  |                 |                        |
| Deposit Fee                            | 258                     |                 |                        |
| Equipment Costs                        | 1                       |                 |                        |
| <b>Online Services</b>                 |                         |                 |                        |
| Monthly Maintenance                    | 12                      |                 |                        |
| ACH Transactions                       | 11,471                  |                 |                        |
| Check Imaging                          | 42                      |                 |                        |
| Reports                                | 126                     |                 |                        |
| Positive Pay Maintenance Fee           | 12                      |                 |                        |
| <b>Money Wires/Transfers</b>           |                         |                 |                        |
| Outgoing Domestic Wire                 | 12                      |                 |                        |
| Incoming Wire                          | 1                       |                 |                        |
| Internal Account Transfers             | 24                      |                 |                        |
| <b>Cash Services</b>                   |                         |                 |                        |
| Currency deposited                     | 369,875                 |                 |                        |
| Coin deposited                         | 2,823                   |                 |                        |
| Coin deposited - rolls                 | 36                      |                 |                        |
| Dual Control deposit                   | 675                     |                 |                        |

**EXHIBIT C  
PROPOSAL FORM**

**OTHER FEES (Please describe and indicate fee for services)**

| Description | Estimated Annual Volume | Charge per Item | Annual Service Charges |
|-------------|-------------------------|-----------------|------------------------|
|             |                         |                 |                        |
|             |                         |                 |                        |
|             |                         |                 |                        |
|             |                         |                 |                        |

**INTEREST EARNINGS ON ACCOUNT BALANCES**

| Description               | Rate | Comments |
|---------------------------|------|----------|
| Earnings Credit Allowance |      |          |
| Checking                  |      |          |
| Savings                   |      |          |
| Money Market              |      |          |
| Sweep                     |      |          |
| Other: Describe           |      |          |
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