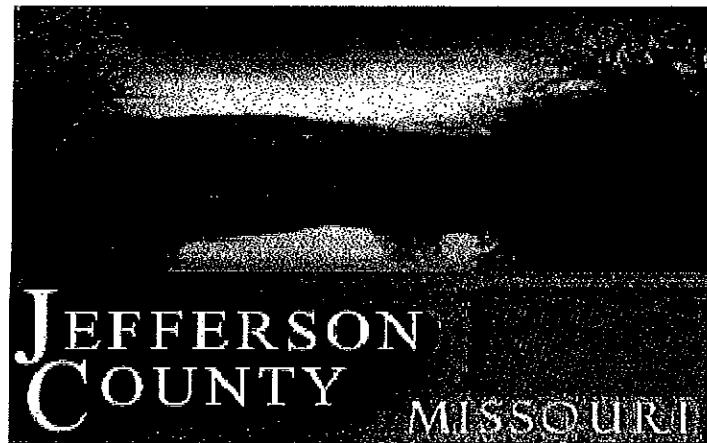


JEFFERSON COUNTY BANK DEPOSITORY AGREEMENT	FIRST STATE COMMUNITY BANK	UMB BANK	MIDWEST REGIONAL BANK	US BANK	COMMERCE BANK
2015 BID OPENING 3-31-15	4767 STATE RD PO BOX 829 HILLSBORO, MO 63050	PO BOX 66919 ST. LOUIS, MO 63116	363 FESTUS CENTRE DRIVE FESTUS, MO 63028	950 17TH ST DENVER, CO 80202	8000 FORSYTH BLVD STE 1200 CLAYTON, MO 63105
2015 BANK BIDS					NO BID
In order to more efficiently expedite the processing of our bank bids, please furnish the amounts your Financial Institution will charge for the following items:					
RETURNED ITEMS	\$7.00	\$3.00	\$15.00	SEE ATTACHED	
REDEPOSIT OF RETURNED ITEMS	N/A	\$4.00	NO CHARGE	SEE ATTACHED	
INCOMING FED WIRES	N/A	\$10.00	\$15.00	SEE ATTACHED	
MAIL ADVISE	N/A	\$5.00	NO CHARGE	SEE ATTACHED	
STOP PAYMENTS	N/A	\$5.00	\$15.00	SEE ATTACHED	
LEDGER CREDITS	N/A	\$0.25	\$0.10	SEE ATTACHED	
LEDGER DEBITS	N/A	\$0.12	\$0.10	SEE ATTACHED	
DEPOSITED ITEMS	N/A	\$0.07	\$0.10	SEE ATTACHED	
CURRENCY & COIN	N/A	\$0.02/\$100	NO CHARGE	SEE ATTACHED	
CANCELLED CHECKS	N/A	\$0.03	NO CHARGE	SEE ATTACHED	
MONTHLY MAINTENANCE	N/A	\$12.00	\$20.00	SEE ATTACHED	
MONTHLY SWEEP FEE	N/A	\$50.00	\$10.00	SEE ATTACHED	
ACCOUNT RECONCILIATION	N/A	\$30+\$0.04/ITEM	VARIES	SEE ATTACHED	
SOFTWARE	SUBJECT TO VENDOR FEES	N/A	NO CHARGE	SEE ATTACHED	
ON LINE ACCESS TO CHECKS	N/A	SEE ATTACHED	NO CHARGE	SEE ATTACHED	
CHECKS	N/A	\$0.12	VARIES (CREDIT GIVEN)	SEE ATTACHED	
DEPOSIT TICKETS	N/A	SEE ATTACHED	VARIES (CREDIT GIVEN)	SEE ATTACHED	
POSITIVE PAY SERVICE	N/A	SEE ATTACHED	\$35.00 TO \$50.00	SEE ATTACHED	
DIRECT DEPOSITS	N/A	\$0.14	NO CHARGE	SEE ATTACHED	
ARMoured CAR	SUBJECT TO ARMoured CAR FEES	SEE ATTACHED	NO CHARGE	SEE ATTACHED	
CREDIT CARDS	N/A	SEE ATTACHED	NO CHARGE	SEE ATTACHED	
FDIC INSURANCE	N/A	0.12% ANNUALLY	NO CHARGE	SEE ATTACHED	
ON LINE WIRE TRANSFER	N/A	\$10 NON-REPET WIRE	\$15.00	SEE ATTACHED	
CR ROM	N/A	\$10.00	N/A	SEE ATTACHED	
ACH MAINTENANCE	N/A	\$25.00	\$10.00	SEE ATTACHED	
ACH FILE TRANSMISSION	N/A	\$3.50/FILE ORIGINATED ONLINE	NO CHARGE	SEE ATTACHED	
LOAN RATES	PRIME FLOATING W/ 3.25% FLOOR	SEE ATTACHED	SEE PROPOSAL	SEE ATTACHED	
REPO RATES	N/A	65% OF FED FUNDS TARGET MINUS 4 BPS	1YR + BILL	SEE ATTACHED	
CLEARED CHECK FILE @ EOM	N/A	SEE ATTACHED	N/A ONLINE BANKING	SEE ATTACHED	
REMOTE DEPOSIT	N/A	\$35/ACCT + 0.05/ITEM	\$50.00	SEE ATTACHED	
NOTARIZED WORK AFFIDAVIT COMPLETED	N/A	N/A	N/A	N/A	
COPY OF INSURANCE PROVIDED	N/A	N/A	N/A	N/A	
TAX RECEIPTS OR NOTARIZED LETTER STATING NO REAL OR PERSONAL PROPERTY OWNED IN JEFFERSON COUNTY	N/A	N/A	N/A	N/A	
COOPERATIVE BID FORM (Y/N)	N/A	N/A	N/A	N/A	
COOPERATIVE CONTACT INFO:	N/A	N/A	N/A	N/A	
COMPANY INFORMATION AND SIGNATURE	N/A	N/A	N/A	N/A	
BID DEPOSIT REQUIRED	N/A	N/A	N/A	N/A	
COMMENTS:		SEE ATTACHED	SEE PROPOSAL	SEE ATTACHED	



**“PROVIDING BETTER SOLUTIONS IN BANKING”**  
**TO**



March 31, 2015

**UMB**  
Count on more.®

## 2015 BANK BIDS

In order to more efficiently expedite the processing of our bank bids, please furnish the amounts your Financial Institution will charge for the following items:

1) Returned Items	\$3.00	16) Checks	\$0.12
2) Redeposit of returned items	\$4.00	17) Deposit Tickets	See Below
3) Incoming Fed Wires	\$10.00	18) Positive Pay Service Direct Deposits	See Below
4) Mail Advise	\$5.00	19) Credits Originated	\$0.14
5) Stop Payments	\$5.00	20) Armored Car	See Below
6) Ledger Credits	\$0.25	21) Credit Cards	See Below
7) Ledger Debits	\$0.12	22) FDIC Insurance	0.12% annually
8) Deposited Items	\$0.07	23) Online Wire Transfer	\$10 Non-Repet Wire
9) Currency & Coin	\$0.02/\$100	24) CRROM	\$10.00
10) Cancelled Checks	\$0.03	25) ACH Monthly Maintenance	\$25.00
11) Monthly Maintenance	\$12.00	26) ACH File Transmission	\$3.50/file originated online
12) Monthly Sweep Fee	\$50.00	27) Loan Rates	See Below
13) Account Reconciliation	\$30 + \$0.04/item	28) Repo Rate	65% of Fed Funds Target minus 4 bps
14) Software	N/A	29) Cleared Check file @ EOM	See Below
15) Online Access to Checks	See Below	30) Remote Deposit	\$35/acct + 0.05/item

Online Access to Checks: Online Access \$50/mos plus \$5/acct for information reporting

Deposit Tickets: UMB would provide an allowance of \$1,000 annually for depository supplies

Positive Pay Services: Positive pay can be added to your reconciliation services for an additional \$20/mos/acct

Armored Car Services: \$130/month per pickup location. Jefferson County Gov't currently has 2 pickup locations.

Credit Cards: Credit Cards can be provided to the district upon credit approval. There are no annual fees for credit cards.

Cleared Check file: An electronic cleared check file is provided with reconciliation services, or CD Rom as priced above. A cleared check file report can also be created at no charge through UMB's online banking platform.

ACH Originations: In addition to the above the County would incur a \$25 ACH online module fee.

**Additional Fees not listed on previous page:**

Incoming Electronic Debits	\$0.15
Incoming Electronic Credits	\$0.25
Currency & Coin handling per Deposit	\$0.50
Internal Wires	\$3.00
Partial Reconciliation File Transmission	\$15.00

The only fees UMB charged were related to cash and coin and armored card services. The County would have the option to contract Armored car services directly with an armored car service of it's choice. The price reflected represents a discount of approximately 50% based on February's armored car service charges incurred by the bank. Pricing provided is based on information provided within this proposals and the current analysis statements for the County. Service fees for services outside the scope of this RFP may apply.

The following is a pricing pro forma reflective of the pricing changes as it would apply using the County's February 2015 activity levels.



Midwest Regional Bank is pleased to present to The County of Jefferson the following proposal for your consideration. We are a local community bank chartered in Jefferson County, dedicated to providing the hands on service you need to make your life easy and your business to run smoothly. Although moderate in size, we have a very experienced team that will take the time to get to know your business and provide you with solutions to help your business achieve the growth you desire.

### **Proposed Account and Product Information**

After reviewing your current bank statements from UMB Bank, we are making the following recommendations based on the information available:

- Utilize the commercial analyzed accounts. After reviewing the statement provided from UMB we believe we can provide a higher rate of return
- Utilize Midwest Regional Bank Free Online Banking and Bill Pay
- Take advantage of our Remote Deposit Services
- Consider using our ACH service to electronically send the funds in place of wiring money or writing checks. This will save on wire fees as well as cost associated with mailing checks as payment.
- Implement check and ACH positive pay on all accounts as needed. This is a fraud notification tool that is not only easy to use but offers peace of mind against unauthorized transactions coming out of your accounts.
- Set up a sweep account to invest excess funds over required collected balance to maximize the District's rate of return
- We will provide a \$750,000 unsecured revolving line of credit loan commitment for a term of 364-days. The payments will be interest monthly and the pricing will be floating at 75% of Wall Street Journal Prime (3.25%).

We have submitted a monthly comparison based on the activity fees with UMB and our rate of return. However our analysis fees our lower than UMB's accounts which in turn will decrease your out of pocket expense. A one month comparison to show the cost difference is provided.

- Armored Car Transportation (no additional cost)
- Wire Transfers: \$15.00 incoming and outgoing domestic wires
- Stop Payment: \$20.00 per stop payment
- Business Bill Pay: No charge
- Returned Items: \$15.00
- Credit Card Merchant
- Money Market Deposit Account
- Certificate of Deposit Account

## **Added Value**

We believe that by knowing your Midwest Regional Bank banker and their support team, you know the bank. The individuals dedicated to providing you exceptional service and their roles are:

<b>Bob Francis</b> Vice President Commercial Loan Officer  Phone: 636-232-2608 Cell: 314-808-0669 Fax: 636-232-2609 Email: <a href="mailto:bfrancis@mwregionalbank.com">bfrancis@mwregionalbank.com</a>	Mr. Francis banking expertise is in the area of commercial and deposit products and services. Mr. Francis will be your primary point of contact for all of your financing and deposit needs, and any other banking questions you may have.
<b>Nicole Bauer</b> Cash Management Specialist  Phone: 636.232.2650 Fax: 636.232.2651 Cell: 636.465.4940 Email: <a href="mailto:nbauer@mwregionalbank.com">nbauer@mwregionalbank.com</a>	The Cash Management Specialist is responsible for the overall Cash Management relationship for your business, which includes introducing new technologies and services that can enhance your security and efficiency of your banking.

### **Technology and Training:**

The bank utilizes the services of United Financial Services (UFS). UFS provides products and services to the banking industry in a manner that allows its customers to remain competitive. This is accomplished by providing access to company resources in a manner that delivers information to end users in a consistently available manner, while maintaining confidentiality, and integrity. The company is headquartered in Grafton, Wisconsin.

UFS utilizes modern computing technologies, including industry standard server hosting solutions. The Company processes Fiserv Premier core applications utilizing enterprise-level hardware and software, with datacenter strategies for redundancy, security and availability. Their datacenter approach to technology ensures that all necessary resources are available 24 hours a day every day of the year, with redundancies in place to maintain that connection during critical times. Fiserv, Inc. is an American worldwide provider of financial services technology. The company serves more than 16,000 clients worldwide, including banks, thrifts, and credit unions

Our Cash Management Specialist will provide face to face visits, hands on training, updated technology and solutions for all customers. We provide a personal level of service and our employees are dedicated to providing solutions to meet our customer's needs.

Another added value is that we have local management that includes local decision making. All this takes place at the Headquarters located and chartered in Festus, Missouri.

## Upcoming

We are working to establish additional full service branch locations in:

Kirkwood  
Chesterfield  
Clayton  
Creve Coeur

## Community Involvement

As a locally owned bank in the metropolitan area, we care about the community in which we live and serve. Our "We Care about Kids Program" provides financial support to our local schools. Since inception, our We Care about Kids program has provided nearly \$100,000 to local teachers, support staff, coaches and administrators. Our employees have been active participants in the ABA's Teach Children to Save program, volunteering their time and teaching students about the fundamentals of saving. Additionally, Midwest Regional Bank sponsors a program for 2nd graders called "Saving with Mandy and Randy", another educational effort to give kids a foundation in financial literacy. Many of our bankers also volunteer as educators for Junior Achievement, engaging students in the 5-week programs that teach the basics of Finance and Economics.

As well please see the employees below that are currently involved in the District.

Peter Birkes  
Financial officer for Jefferson County Public Sewer District  
Is a chair of Board of Zoning Adjustment

Bob Francis  
Is a chair the Workforce Investment Board for Jefferson and Franklin Counties  
Is a member of the Jefferson College Foundation Board  
Is a chair the Friends of Scouting Campaign for the River Trails District

## Summary

We welcome the opportunity to further present our full range of capabilities and introduce additional members of our Midwest Regional Bank team that are available to assist you anytime. We are confident you will find that our relationship banking approach and our ability to integrate solutions differentiates Midwest Regional Bank from traditional financial service providers.



Jefferson County  
Collectors Office

June Statement

<u>Fee Type</u>	<u>Quantity</u>	<u>Per Item Charge</u>	<u>Midwest Regional</u>	<u>UMB</u>
Commercial Account Maintenance Fee	6 \$	20.00 \$	120.00 \$	72.00
Checks/Debits/Credits	1480 \$	0.10 \$	148.00 \$	117.52
ACH item debits and credit	237 \$	0.15 \$	35.55 \$	51.68
Remote Deposit Capture	1 \$	50.00 \$	50.00 \$	-
Deposit Tickets	\$	0.30		
Return Deposit Item	3 \$	15.00 \$	45.00 \$	45.00
Return Item-Reclear	4 \$	- \$	- \$	68.00
ACH Online Module	1 \$	10.00 \$	10.00 \$	25.00
Paper Statement (Electronic are Free)	6 \$	5.00 \$	30.00	
Sweep	1 \$	10.00 \$	10.00 \$	50.00
Positive Pay	1 \$	55.00 \$	55.00	
Account Balance Fee (FDIC Insurance)	6 \$	- \$	- \$	209.67
	\$	- \$	-	

**TOTAL CHARGES:**

Interest Rate: 0.260%

Days in the Month: 31

Average Balance Required: .

Plus Reserve Requirement (10.00%):

\$ 503.55 \$ 638.87

Customer Average Balance	\$ 1,058,200.00	
Earnings Credit Rate	0.260%	
<u>Net Earnings Credit</u>	<u>\$ 210.31</u>	<u>\$ 85.60</u>
less Total Charges	\$ (503.55)	(638.87)
<u>Service Chg. (pad) excess</u>	<u>\$ (293.24)</u>	<u>(553.27)</u>

Plus Credit up to \$600.00

**BALANCE OWED  
AFTER CREDIT IS  
ZERO**

NOTE: These are established charges based on the information provided known to the bank at this time

Stop Payments and token fees are not included in Analysis Charges.



<u>Fee Type</u>	<u>Quantity</u>	<u>Per Item Charge</u>	<u>Midwest Regional</u>	<u>UMB</u>
Commercial Account Maintenance Fee	6 \$	20.00 \$	120.00 \$	72.00
Checks/Debits/Credits	54392 \$	0.10 \$	5,439.20 \$	3,853.01
ACH item debits and credit	362 \$	0.15 \$	54.30 \$	75.80
Remote Deposit Capture	1 \$	50.00 \$	50.00 \$	-
Return Deposit Item	3 \$	15.00 \$	45.00 \$	51.00
Return Item-Reclear	4 \$	- \$	- \$	116.00
ACH Online Module	1 \$	10.00 \$	10.00 \$	25.00
Paper Statement (Electronic are Free)	6 \$	5.00 \$	30.00	
Sweep	1 \$	10.00 \$	10.00 \$	50.00
Positive Pay	1 \$	55.00 \$	55.00	
Account Balance Fee (FDIC Insurance)	6 \$	- \$	- \$	505.10
	\$	- \$	-	

**TOTAL CHARGES:**

Interest Rate: 0.260%

Days in the Month: 31

Average Balance Required: .

Plus Reserve Requirement (10.00%):

\$ 5,813.50 \$ 4,747.91

Customer Average Balance	\$ 31,806,000.00	
Earnings Credit Rate	0.260%	
Net Earnings Credit	\$ 6,321.12 \$	4,185.90
less Total Charges	\$ (5,813.50) \$	4,747.91
Service Chg. (pd) excess	\$ 507.62 \$	(562.01)

**INTEREST CREDIT OF**\$507.62

**NOTE:** These are established charges based on the information provided known to the bank at this time  
Stop Payments and token fees are not included in Analysis Charges.



## TREASURY OFFICE ACCOUNTS

### Rate of Return Comparison for 2014

Annual Service Charges	\$ 12,168.60
	divided by 12
	\$ 1,014.10
<b>TOTAL CHARGES:</b>	
Interest Rate: 0.260%	
Days in the Month: 31	
Average Balance Required:	\$ 35,058,343.54
Reserve Requirement (10.00%):	\$ 38,953,715.04
	Customer Average Balance \$ 35,058,343.54
	Earnings Credit Rate 0.260%
	Net Earnings Credit \$ 6,967.49
	less Total Charges \$ 12,168.60
	<u>Service Chg (pd) excess</u> \$ <u>(5,201.11)</u> \$
	Additional \$600.00 credit per month equals \$7,200.00

INTEREST EARNED \$1,998.89

SERVICE CHARGES PAID \$0.00

- This rate of return is based on the 2014 fee summary and average balance received for the Treasury's office. This is subject to change as balances fluctuate and services increase. Service charges were based on the 2014 activity provided with Midwest Regional Banks fees.

## U.S. DEPARTMENT OF THE TREASURY

## Resource Center

## Daily Treasury Yield Curve Rates

[Get updates to this content.](#)[XML](#) These data are also available in XML format by clicking on the XML icon.  
[XSD](#) The schema for the XML is available in XSD format by clicking on the XSD icon.[If you are having trouble viewing the above XML in your browser, click here.](#)[To access interest rate data in the legacy XML format and the corresponding XSD schema, click here.](#)

Select type of Interest Rate Data

 Daily Treasury Yield Curve Rates [Go](#)

Select Time Period

 Current Month [Go](#)

→ our offered rate

Date	1 Mo	3 Mo	6 Mo	1 Yr	2 Yr	3 Yr	5 Yr	7 Yr	10 Yr	20 Yr	30 Yr
03/02/15	0.02	0.02	0.08	0.22	0.66	1.06	1.57	1.89	2.08	2.46	2.68
03/03/15	0.01	0.02	0.08	0.26	0.68	1.09	1.61	1.94	2.12	2.49	2.71
03/04/15	0.01	0.01	0.08	0.26	0.66	1.07	1.60	1.93	2.12	2.49	2.72
03/05/15	0.02	0.02	0.08	0.25	0.65	1.05	1.57	1.90	2.11	2.49	2.71
03/06/15	0.02	0.01	0.08	0.27	0.73	1.16	1.70	2.04	2.24	2.63	2.83
03/09/15	0.01	0.02	0.10	0.27	0.70	1.13	1.66	1.99	2.20	2.58	2.80
03/10/15	0.03	0.02	0.10	0.25	0.70	1.10	1.62	1.94	2.14	2.51	2.73
03/11/15	0.03	0.03	0.10	0.25	0.70	1.09	1.60	1.92	2.11	2.47	2.69
03/12/15	0.03	0.03	0.10	0.24	0.67	1.06	1.59	1.81	2.10	2.47	2.69
03/13/15	0.03	0.03	0.11	0.24	0.68	1.07	1.60	1.93	2.13	2.48	2.70
03/16/15	0.02	0.05	0.15	0.26	0.66	1.06	1.57	1.90	2.10	2.46	2.67
03/17/15	0.05	0.06	0.15	0.27	0.70	1.07	1.58	1.87	2.06	2.40	2.61
03/18/15	0.02	0.03	0.12	0.23	0.57	0.92	1.41	1.73	1.93	2.31	2.51
03/19/15	0.02	0.03	0.12	0.26	0.63	0.99	1.48	1.79	1.98	2.39	2.54
03/20/15	0.00	0.01	0.11	0.24	0.60	0.95	1.42	1.73	1.93	2.29	2.50
03/23/15	0.02	0.03	0.11	0.24	0.60	0.93	1.41	1.71	1.92	2.28	2.51
03/24/15	0.03	0.02	0.11	0.24	0.58	0.91	1.37	1.68	1.88	2.24	2.46
03/26/15	0.02	0.04	0.11	0.25	0.59	0.94	1.41	1.73	1.93	2.28	2.50
03/28/15	0.02	0.03	0.13	0.28	0.61	0.98	1.47	1.81	2.01	2.37	2.60
03/27/15	0.02	0.04	0.12	0.27	0.58	0.92	1.42	1.74	1.95	2.29	2.63

\* 30-year Treasury constant maturity series was discontinued on February 18, 2002 and reintroduced on February 9, 2006. From February 18, 2002 to February 8, 2006, Treasury published alternatives to a 30-year rate. See Long-Term Average Rate for more information.

Treasury discontinued the 20-year constant maturity series at the end of calendar year 1986 and reinstated that series on October 1, 1993. As a result, there are no 20-year rates available for the time period January 1, 1987 through September 30, 1993.

Treasury Yield Curve Rates. These rates are commonly referred to as "Constant Maturity Treasury" rates, or CMTs. Yields are interpolated by the Treasury from the daily yield curve. This curve, which relates the yield on a security to its time to maturity, is based on the closing market bid yields on actively traded Treasury securities in the over-the-counter market. These market yields are calculated from composites of quotations obtained by the Federal Reserve Bank of New York. The yield values are read from the yield curve at fixed maturities, currently 1, 3 and 6 months and 1, 2, 3, 5, 7, 10, 20, and 30 years. This method provides a yield for a 10 year maturity, for example, even if no outstanding security has exactly 10 years remaining to maturity.

Treasury Yield Curve Methodology. The Treasury yield curve is estimated daily using a cubic spline model. Inputs to the model are primarily bid-side yields for on-the-run Treasury securities. See our Treasury Yield Curve Methodology page for details.

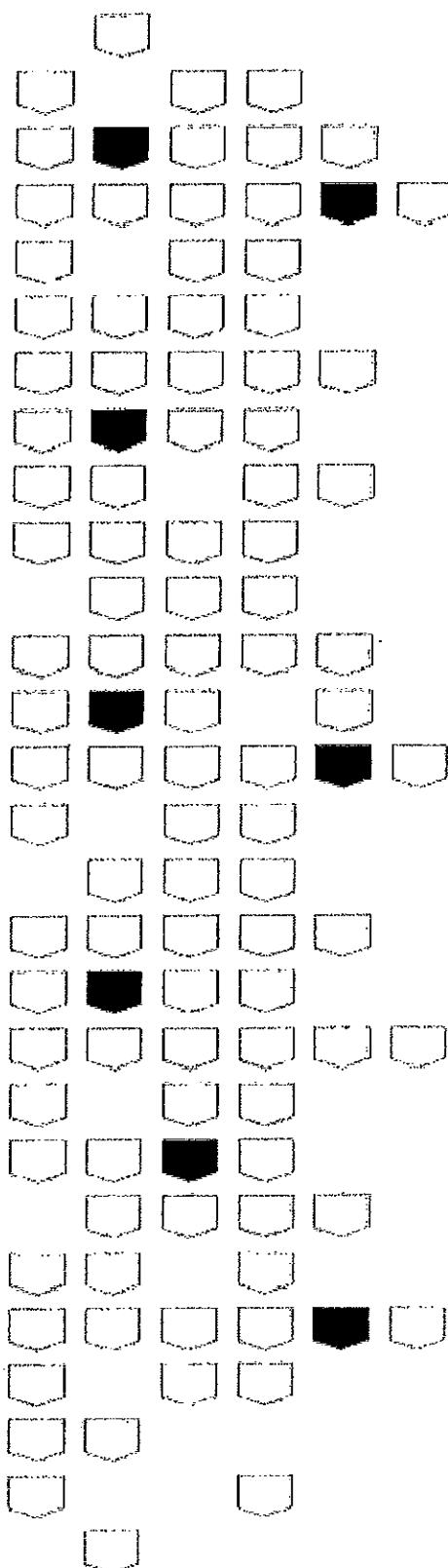
Negative Yields and Nominal Constant Maturity Treasury Series Rates (CMTs). Current financial market conditions, in conjunction with extraordinary low levels of interest rates, have resulted in negative yields for some Treasury securities trading in the secondary market. Negative yields for Treasury securities most often reflect highly technical factors in Treasury markets related to the cash and repurchase agreement markets, and are at times unrelated to the time value of money.

As such, Treasury will restrict the use of negative input yields for securities used in deriving interest rates for the Treasury nominal Constant Maturity Treasury series (CMTs). Any CMT input points with negative yields will be reset to zero percent prior to use as inputs in the CMT derivation. This decision is consistent with Treasury not accepting negative yields in Treasury nominal security auctions.

In addition, given that CMTs are used in many statutorily and regulatory determined loan and credit programs as well as for setting interest rates on non-marketable government securities, establishing a floor of zero more accurately reflects borrowing costs related to various programs.

For more information regarding these statistics contact the Office of Debt Management by email at [debt.management@do.treas.gov](mailto:debt.management@do.treas.gov).

For other Public Debt Information contact (202) 504-3550



PROPOSAL  
PRESENTED TO



March 31, 2015

B.K. Perkins  
Vice President  
Government Banking Relationship Manager  
573.634.8870  
[bk.perkins@usbank.com](mailto:bk.perkins@usbank.com)

Laura Whetstone  
Vice President  
Treasury Management Sales Consultant  
314.418.2196  
[laura.whetstone@usbank.com](mailto:laura.whetstone@usbank.com)

## 2015 BANK BIDS

In order to more efficiently expedite the processing of our bank bids, please furnish the amounts your Financial Institution will charge for the following items:

**U.S. Bank pricing information is included in our Pricing Proforma on the following pages.**

1) Returned items	_____	16) Checks	_____
2) Redeposit of Returned Items	_____	17) Deposit Tickets	_____
3) Incoming Fed Wires	_____	18) Positive Pay Service	_____
4) Mail Advise	_____	19) Direct Deposits	_____
5) Stop Payments	_____	20) Armoured Car	_____
6) Ledger Credits	_____	21) Credit Cards	_____
7) Ledger Debits	_____	22) FDIC Insurance	_____
8) Deposited Items	_____	23) On Line Wire Transfer	_____
9) Currency & Coin	_____	24) CR ROM	_____
10) Cancelled Checks	_____	25) ACH Maintenance	_____
11) Monthly Maintenance	_____	26) ACH File Transmission	_____
12) Monthly Sweep Fee	_____	27) Loan Rates	_____
13) Account Reconciliation	_____	28) Repo Rate	_____
14) Software	_____	29) Cleared Check File @ EOM	_____
15) On Line Access to Checks	_____	30) Remote Deposit	_____



## Proforma Account Analysis

March 31, 2015

### Jefferson County, Missouri

#### Consolidated Analysis Summary

Earnings Credit Rate	0.40%
Current Month Multiplier	3,000.00
Settlement Frequency	Monthly

#### Balance Summary

Average Collected Balance	=	18,000,000.00
---------------------------	---	---------------

#### Settlement Analysis

Collected Balance Available for Earnings Credit Services	=	17,999,475.00
Earnings Credit @ 0.4%		5,999.89
Interest Paid on Balances		525.00
Earnings Credit Based Service Charges	=	4,872.89
Current Month Surplus/(Deficit) Position	=	601.94
Net Service Charges	\$	-

#### Net of Interest and Service Charges

Interest Earned on Interest Bearing Checking	\$	525.00
Net Service Charge	\$	-
Interest Earned Less Service Charges	\$	525.00

#### Detail by Service Type

APP	Service	Volume	Unit Price	Total Price	Collected Balance Required
<b>Depository Services</b>					
010000	Account Maintenance	7 \$	10.00 \$	70.00 \$	210,000
010101	Paper Credits	448 \$	0.50 \$	224.00 \$	672,000
010101	Electronic Credits	292 \$	0.20 \$	58.40 \$	175,200
010100	Paper Debits	940 \$	0.12 \$	112.80 \$	338,400
010100	Electronic Debits	45 \$	0.12 \$	5.40 \$	16,200
100220	Deposited Item-On-US	2000 \$	0.09 \$	180.00 \$	540,000
100224	Deposited Item-Transit	9500 \$	0.09 \$	855.00 \$	2,565,000
100400	Returned Deposited Items	1 \$	5.00 \$	5.00 \$	15,000
100405	Returned Item Maintenance	\$	0.00 \$	-	
100405	For First 1	1 \$	5.00 \$	5.00 \$	15,000
100405	For Over 1	\$	5.00 \$	-	
100402	Redeposited Returned Item	2 \$	6.00 \$	12.00 \$	36,000
000230	Deposit Coverage	18000 \$	0.05 \$	900.00 \$	2,700,000
Sub Total Depository Services				\$ 2,427.60	\$ 7,282,800



## Proforma Account Analysis

Account Reconciliation Services						
150030	Full/Positive Pay Maint	\$	0.00	\$	-	
150030	For First 1 Per Acct	1 \$	45.00	\$	45.00	\$ 135,000
150030	Each Additional Reconciliation per Cycle Over 1 Per Acct	\$	15.00	\$	-	
150120	Full/Positive Pay-per Item	794 \$	0.03	\$	23.82	\$ 71,460
150030	SP Positive Pay Only Maint	1 \$	25.00	\$	25.00	\$ 75,000
150120	SP Positive Pay Only-per Item	148 \$	0.02	\$	2.92	\$ 8,760
150030	Teller Payee Positive Pay	940 \$	0.00	\$	-	
20020B	SP Issue/Cancel Input	1 \$	0.25	\$	0.25	\$ 750
150310	SP Positive Pay Exceptions	1 \$	2.00	\$	2.00	\$ 6,000
20020B	SP Issue Maint Upload - per F	\$	0.00	\$	-	
20020B	For First 5 Per Acct	5 \$	5.00	\$	25.00	\$ 75,000
20020B	For Over 5 Per Acct	3 \$	0.00	\$	-	
159999	SP Issue Maint Confirm-per F	8 \$	0.50	\$	4.00	\$ 12,000
200100	SP ARP Recon Report-per Item	794 \$	0.02	\$	15.88	\$ 47,640
200306	SP ARP Recon Reports Maint	1 \$	6.00	\$	6.00	\$ 18,000
200301	ARP Transmission Output	1 \$	7.00	\$	7.00	\$ 21,000
200301	ARP Transmission - per Item	794 \$	0.20	\$	158.80	\$ 476,400
Sub Total Account Reconciliation Services					\$ 315.87	\$ 947,010
SinglePoint						
400272	SP Current Day Detail-Acct	\$	0.00	\$	-	
400272	For First 1	1 \$	35.00	\$	35.00	\$ 105,000
400272	For Over 1	1 \$	20.00	\$	20.00	\$ 60,000
400272	SP Current Day per Item Det	339 \$	0.03	\$	10.17	\$ 30,510
400272	SP Current Day per Item Sum	484 \$	0.03	\$	14.52	\$ 43,560
400272	SP Previous Day Detail-Acct	\$	0.00	\$	-	
400272	For First 1	1 \$	35.00	\$	35.00	\$ 105,000
400272	For Over 1	6 \$	20.00	\$	120.00	\$ 360,000
400272	SP Previous Day per Item Det	1388 \$	0.03	\$	41.64	\$ 124,920
400272	SP Previous Day per Item Sum	1694 \$	0.03	\$	50.82	\$ 152,460
409999	Monthly DDA Statement PDF	7 \$	3.00	\$	21.00	\$ 63,000
250720	ACH Return and NOC Report	\$	0.00	\$	-	
250720	For First 1	1 \$	7.00	\$	7.00	\$ 21,000
250720	For Over 1	\$	2.00	\$	-	
250720	E-Lockbox SinglePoint Report	1 \$	0.00	\$	-	
409999	SP Stop Payment Expire Report	1 \$	0.00	\$	-	
401020	SP Token Monthly Maintenance	2 \$	2.00	\$	4.00	\$ 12,000
409999	SP Book Transfer Mo Maint	\$	0.00	\$	-	
409999	For First 1	1 \$	15.00	\$	15.00	\$ 45,000
409999	For Over 1	6 \$	0.00	\$	-	
409999	SP Book Transfer-per Transfer	1 \$	0.40	\$	0.40	\$ 1,200
150410	SP Stop Payments Mo Maint	\$	0.00	\$	-	
150410	For First 1	1 \$	12.00	\$	12.00	\$ 36,000
150410	For Over 1	6 \$	0.00	\$	-	



## Proforma Account Analysis

150410	SP Stop Payments-per Stop	\$	0.00	\$	-	\$	
150410	For First 10 Per Acct	4 \$	8.00	\$	32.00	\$	96,000
150410	For Over 10 Per Acct	\$	5.00	\$	-	\$	
250000	SP ACH Origination Mo Maint	\$	0.00	\$	-	\$	
250000	For First 1	1 \$	25.00	\$	25.00	\$	75,000
250000	For Over 1	\$	0.00	\$	-	\$	
350000	SP Wires Monthly Maintenance	\$	0.00	\$	-	\$	
350000	For First 1	1 \$	25.00	\$	25.00	\$	75,000
350000	For Over 1	\$	0.00	\$	-	\$	
150030	SP Positive Pay Monthly Maint	2 \$	0.00	\$	-	\$	
200201	SP Issue Maint Mo Maintenance	\$	0.00	\$	-	\$	
200201	For First 1	1 \$	10.00	\$	10.00	\$	30,000
200201	For Over 1	1 \$	0.00	\$	-	\$	
151350	SP Image Access/Archive Mo	2 \$	15.00	\$	30.00	\$	90,000
	Sub Total SinglePoint			\$	508.55	\$	1,525,650
	Wire Transfers						
350300	Incoming Fedwire	1 \$	13.00	\$	13.00	\$	39,000
350104	SP Fedwire Non-Repetitive	1 \$	10.50	\$	10.50	\$	31,500
350412	Wire Advice Mail	1 \$	6.00	\$	6.00	\$	18,000
	Sub Total Wire Transfers			\$	29.50	\$	88,500
	Image Services						
151351	SP Cks Pd per Item Stored	940 \$	0.035	\$	32.90	\$	98,700
	Sub Total Image Services			\$	32.90	\$	98,700
	ACH Services						
251050	ACH Block Mthly Maint-per Acct	5 \$	8.00	\$	40.00	\$	120,000
251050	ACH Filter Mthly Maint	2 \$	9.00	\$	18.00	\$	54,000
250102	SP ACH On-US Item	1 \$	0.05	\$	0.05	\$	150
250102	SP ACH Transit Item	1 \$	0.05	\$	0.05	\$	150
250505	SP ACH Process Run	1 \$	5.50	\$	5.50	\$	16,500
250302	SP ACH RIn Item	1 \$	1.50	\$	1.50	\$	4,500
251070	SP ACH NOC Item	1 \$	1.50	\$	1.50	\$	4,500
	Sub Total ACH Services			\$	66.60	\$	198,000
	Cash Vault Coin/Currency						
100114	Cash Dep-per \$100	1746 \$	0.07	\$	122.22	\$	366,660
100100	Cash Vault Deposit	22 \$	0.65	\$	14.30	\$	42,900
	Sub Total Cash Vault Coin/Currency			\$	136.52	\$	409,560
	Electronic Deposit Services						
101301	EDM Monthly Maint - per Acct	\$	0.00	\$	-	\$	
101301	For First 1	1 \$	50.00	\$	50.00	\$	150,000
101301	For Over 1	1 \$	25.00	\$	25.00	\$	75,000



## Proforma Account Analysis

101300	EDM Monthly Maint - per Acct	\$	0.00	\$	-	\$		
101300	For First 1	1 \$	50.00	\$	50.00	\$	150,000	
101300	For Next 19	1 \$	7.00	\$	7.00	\$	21,000	
101300	For Over 20	\$	7.00	\$	-	\$		
101300	Web Client Monthly Maintenance	\$	0.00	\$	-	\$		
101300	If 1 - 10	2 \$	20.00	\$	40.00	\$	120,000	
101300	If 11 - 50	\$	35.00	\$	-	\$		
101300	If Over 50	\$	30.00	\$	-	\$		
109999	Deposit Credit	44 \$	0.60	\$	26.40	\$	78,200	
101311	Image Check Item - On-Us	2000 \$	0.08	\$	160.00	\$	480,000	
101310	Image Check Item - Transit	\$	0.00	\$	-	\$		
101310	If 1 - 50000	9500 \$	0.08	\$	760.00	\$	2,280,000	
101310	If Over 50000	\$	0.13	\$	-	\$		
	Sub Total Electronic Deposit			\$	1,118.40	\$	3,355,200	
	<b>E-Lockbox Services</b>							
310104	E-LOCKBOX Maintenance	\$	0.00	\$	-	\$		
310104	For First 1	1 \$	125.00	\$	125.00	\$	375,000	
310104	For Over 1	\$	50.00	\$	-	\$		
250202	ELBX Electronic Pymt RB Item	\$	0.00	\$	-	\$		
250202	If 1 - 4999 Per Acct	263 \$	0.09	\$	100.00	\$	300,000	
250701	ELBX Biller Activity Report	1 \$	10.00	\$	10.00	\$	30,000	
250202	ELBX Electronic Pymt CCCS Item	1 \$	0.15	\$	0.15	\$	450	
159999	ELBX Automated Return Item	1 \$	1.00	\$	1.00	\$	3,000	
250302	E-LOCKBOX Auto NOC Item	1 \$	1.00	\$	1.00	\$	3,000	
	Sub Total E-Lockbox			\$	237.15	\$	711,450	
	<b>Total Bill Discount</b>	\$	3,972.89	0.00%	\$	-		
	<b>Total Service Charges</b>	\$			\$	4,872.89	\$	14,618,670

Prices quoted in this proposal are only for those Treasury Management Services requested by the customer. Additional Treasury Management Services will be separately priced at the time of customer's request. Prices quoted are valid for 60 days following customer's receipt, after which they will be subject to change by U.S. Bank.

Notwithstanding anything contained herein to the contrary, all Treasury Management Services provided to customer are subject to U.S. Bank's Services Terms and Conditions, as the same may be amended from time to time.