



BOONE COUNTY, MISSOURI

Request for Proposal #: 13-20JUL17 – Depository of County Funds

ADDENDUM #2 - Issued July 5, 2017

This addendum is issued in accordance with the RFP Response Page in the Request for Proposal and is hereby incorporated into and made a part of the Request for Proposal Documents. Offerors are reminded that receipt of this addendum should be acknowledged and submitted with Offeror's *Response Form*. Signed addendums should be uploaded in the Required Documents section of the Proposal Cover Sheet.

Specifications for the above noted Request for Proposal and the work covered thereby are herein modified as follows, and except as set forth herein, otherwise remain unchanged and in full force and effect.

- I. The County received the following questions and is providing a response:
- a. Can the Boone County staff provide the specific file requirements that are compatible with the cash management system operated by the County?

Response: BAI2 standard format would be ideal, however, we can accommodate other file formats. File types can be csv or txt.

- b. Could we please get a copy of the 2015 winning depository bid

Response: See attached.

By: Melinda Bobbitt
Melinda Bobbitt, CPPO, CPPB
Director of Purchasing

OFFEROR has examined **Addendum #2** to Request for Proposal# 13-20JUL17 – *Depository of County Funds*, receipt of which is hereby acknowledged:

Company Name: _____

Address: _____

Phone Number: _____ Fax Number: _____

E-mail: _____

Authorized Representative Signature: _____ Date: _____

Authorized Representative Printed Name: _____

DEPOSITORY AGREEMENT

This Agreement made and entered into effective the 1st day of October, 2015, by and between the **County of Boone**, State of Missouri (hereinafter referred to as “The County”) and **Landmark Bank, NA** of Columbia, Missouri, (hereinafter referred to as “The Bank”):

WITNESSETH:

WHEREAS, in compliance with the provisions of Chapter 110 RSMo, the County selected and designated The Bank as the official depository to receive the funds of said County on August 27, 2015 in Commission Order 381-2015, to be effective from the 1st day of October, 2015, through the 31st day of August, 2017, and The Bank has accepted said designation and agreed to act as said depository. The parties agree that this contract shall be automatically extended for the period September 1, 2017 through August 31, 2019, unless one or both of the parties provides written notification not later than April 30, 2017, that the contract will not be extended. The Bank shall notify the County Treasurer, County Collector, and County Clerk in writing and the County will provide written notification to The Bank to the attention of the following at the following address: Tom Schwarz, Senior Vice President, PO Box 1867, Columbia, Missouri 65205.

NOW, THEREFORE, it is hereby agreed by and between The County and The Bank that the following terms and conditions shall apply:

1. **Contract Documents:** This Agreement shall consist of the following documents:
 - a. This Depository Agreement;
 - b. County of Boone Request for Proposal for Depository of County Funds for two year period commencing October 1, 2015 (as revised on July 20, 2015), including instructions, Terms and Conditions, Proposal Submission Information, the unexecuted Proposal Response/Pricing Page, and all exhibits issued as part of the RFP;
 - c. The Bank’s proposal response dated August 5, 2015, executed by Tom Schwarz, Sr. Vice President, and communicated via transmittal letter dated August 6, 2015, signed by Nicholas Orscheln, on behalf of the Bank;
 - d. The Bank’s Business Services Agreement dated August 1, 2015, Business Services Request Form, and Business Services Request Form Addendum – File Transfer Protocol (FTP) Delivery; and
 - e. The Resolutions for the Treasurer’s Accounts, Collector’s Accounts, and Circuit Clerk’s accounts, as updated with current signatures.

All such documents shall constitute the contract documents, which are incorporated herein by reference. In the event of a material conflict between any of the foregoing documents, the terms, conditions, provisions and requirements contained in this Depository Agreement, the proposal specifications including Terms and Conditions, Exhibits, Collateral Policy of the State Treasurer of Missouri, Sample approved format for Irrevocable Letter of Credit, the unexecuted Proposal Response/Pricing Form, Proposal Evaluation Criteria, exhibits issued as part of the RFP, the Questions and Responses distributed by the County Clerk, shall prevail and control, over the Bank’s proposal response dated August 5, 2015, and any other document drafted by The Bank, with the terms of this Depository Agreement having priority over all other incorporated documents.

2. **Terms and Conditions:** The Terms and Conditions from the Request for Proposals have been reproduced in the attachment to this Agreement and address the following:
 - a) Accounts;
 - b) Investment;
 - c) Collateralization;
 - d) Account Services;
 - e) Online Banking Services;
 - f) Other Services; and
 - g) Minimum Requirements.

With respect to Collateralization as addressed in Section 3 of the Terms and Conditions, the parties specifically agree to the following:

The Bank will pledge securities and have them held at the County's account at the Federal Reserve Bank of Boston at the standard base level of collateral for the Treasurer (\$8 Million) and Collector (\$3 Million) respectively. The County's total collateral would take into account the 105% referenced in the bid (and possibly slightly above) to ensure that balances would be adequately covered in this way at all times. While there could be some changes in the collateral mix based on The Bank's investment strategy over time, the plan would be to minimize these changes as the securities pledged would likely be held for long periods of time.

For the additional collateral of \$22 million required in Section 3 of the Terms and Conditions for each 4 1/2 month tax season (November 15 through March 31) under this agreement, The Bank is allowed to collateralize with one (1) irrevocable letter of credit from the Federal Home Loan Bank of Des Moines for the full amount for the full time period each tax season. This is subject to the Federal Home Loan Bank of Des Moines continuing to meet the requirements of Section 3.7 of the Terms and Conditions.

3. **Incorporated Bank Forms:** With respect to the Bank's incorporated Business Services Agreement dated August 1, 2015, Business Services Request Form, and Business Services Request Form Addendum – File Transfer Protocol (FTP) Delivery, the following provisions are to be specifically considered deleted or modified as follows:
 - a) The governing documents are considered modified to be consistent with this Depository Agreement.
 - b) Fees, costs, and expenses are as set out in The Bank's RFP response and shall not be changed absent mutual consent during the term of this Agreement, and all fees listed in the other incorporated documents are considered modified to be consistent with The Bank's RFP response.
 - c) All provisions contemplating indemnity by County are deleted, as County is a governmental entity with sovereign immunity and cannot agree to indemnify and hold harmless others in situations where the legislature has provided such sovereign immunity.
 - d) All other terms are considered modified to be consistent with the documents incorporated by reference in paragraph 1 above.
4. **Collector's Overflow Account:** For the time period from November 15 – March 31 of each year, the Bank will provide an additional account for use as the Collector's Overflow Account in accordance with this paragraph. For 2015-2016, up to \$50 Million Dollars in

additional deposits will be allowed with additional, permissible collateral (as per the Missouri State Treasurer's policy) pledged as set out herein. This additional \$50 Million Dollars of collateralized deposits is beyond the \$33 Million Dollars of collateralized deposits provided for earlier in this Agreement. The Bank will pay interest at the rate of 0.20% on all balances in the Collector's Overflow Account. In future years, the collateral limit and interest rate shall be as agreed-upon by the Bank and the Collector. The parties further agree as follows with respect to the operation of the Collector's Overflow Account:

- a) The Collector will manage balances in the Collector accounts and transfer balances over the \$25 Million in other collateralized accounts daily as is necessary.
- b) Cash and check deposits will continue to be made into the Collector's standard accounts; all activity in and out of the Collector's Overflow account will be through transfers initiated through internet banking or by the Bank at the Collector's request.
- c) Fees associated with the Collector's Overflow Account will be as per the fees set out in this Agreement.
- d) Collateralization for the Collector's Overflow Account will be provided in a manner that minimizes the different types of collateral and different maturity dates of the collateral pledged so as to ease the reconciliation between account balances and pledged collateral.
- e) The Collector may invest funds under the Collector's control outside the depository agreement and the Collector's Overflow Account.

IN WITNESS WHEREOF, this Agreement has been executed in the name of The County by the Presiding Commissioner of the County Commission, duly authorized pursuant to Commission Order Number 106-2016, and in the name of The Bank by the officer duly authorized by the Board of Directors, all to be deemed effective as of the day and year first above written.

COUNTY OF BOONE, MISSOURI

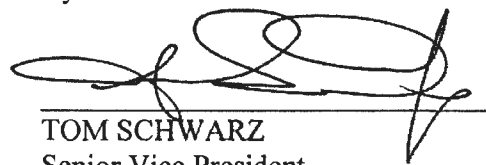
LANDMARK BANK, NA

By:

By:



DANIEL K. ATWILL
Presiding Commissioner



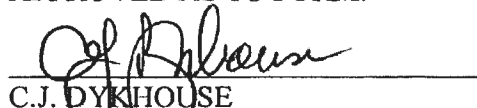
TOM SCHWARZ
Senior Vice President

ATTEST:



WENDY S. NOREN, County Clerk

APPROVED AS TO FORM:



C.J. DYKHOUSE
Boone County Counselor

ADD TERMS AND CONDITIONS

TERMS AND CONDITIONS

The County of Boone is requesting proposals from qualified institutions to serve as the depository of the County's funds for the period October 1, 2015 through September 30, 2017 with automatic renewal provisions. The County reserves the right to reject any and all proposals and select the proposal that is in the best interest of the County. Any exceptions to the conditions set below shall be separately listed by the institution in the proposal. The following conditions and general information shall apply:

SECTION 1. ACCOUNTS

The accounts set up by the County shall be under the control of the County Treasurer for all accounts except those specified in these terms as being under the control of the County Collector.

1.1 The Depository shall provide full service checking accounts with two copies of the monthly bank statement and account analysis reflecting monthly beginning balance, deposits, cleared checks and other activity honored each month (electronic statements are acceptable). One copy shall be provided to the County Treasurer for accounts under the Treasurer's control and one copy shall be provided to the County Collector for the accounts under the Collector's control. A copy of each statement provided to the Treasurer and Collector shall be provided separately to the County Clerk as required in Chapter 110 RSMo.

1.2 This depository will serve as clearinghouse for accounts through which all deposits will be made and all checks and ACH's drawn. A two-year volume of each of these accounts is attached in EXHIBIT 1 and will be used in evaluating costs submitted under this RFP. This account analysis will be provided by email in EXCEL format from the County Clerk.

Proposed Account Configuration – Details contained in EXHIBIT 1

1.3 Accounts managed by the County Treasurer:

1.3.1 One (1) of these accounts shall be the Treasurer's Investment account where deposits are made but no checks are drawn. ACH debits and credits (including payroll) are drawn on this account. Incoming and outgoing wire transfers are also processed through this account.

1.3.2 The Treasurer will also maintain zero balance checking accounts upon which checks will be drawn and money will be automatically transferred on a daily basis from the Treasurer's Investment account as checks are presented for clearing. These are identified as "Zero Balance - No Interest" accounts on Exhibit 1-Treasurer

1.3.3 Additional interest earning checking accounts upon which deposits are made and checks are drawn. These are identified as Interest Checking Accounts on Exhibit 1-Treasurer.

1.3.4 - Checking Accounts that do not accrue interest – identified as "No Interest" accounts on Exhibit 1 - Treasurer

1.4 Accounts Managed by the County Collector:

1.4.1 One (1) of these accounts shall be the Collector's Investment account where deposits are made but no checks are drawn. ACH debits and credits are drawn on this account. Incoming and outgoing wire transfers may also be processed through this account.

1.4.2 One (1) of these accounts shall be zero balance checking accounts upon which checks will be drawn and money will be automatically transferred on a daily basis from the Collector's Investment account as checks are presented for clearing.

1.4.3 One (1) interest bearing regular checking accounts (Tax Impoundment Account) shall be maintained upon which deposits will be maintained and checks will be drawn. ACH debits and credits may be drawn on this account. Incoming and outgoing wire transfers may also be processed through this account.

1.4.4 One (1) interest bearing regular checking accounts (Installment Account) shall be maintained upon which deposits will be maintained and checks will be drawn. ACH debits and credits may be drawn on this account. Incoming and outgoing wire transfers may also be processed through this account.

1.4.5 One (1) interest bearing regular checking accounts (Surtax Account) shall be maintained upon which deposits will be maintained and checks will be drawn. ACH debits and credits may be drawn on this account. Incoming and outgoing wire transfers may also be processed through this account.

1.5 The bank will serve as both sending and receiving bank on the ACH system.

1.5.1 Examples of current outgoing ACH payments include payroll direct deposit, employee benefit administrator payments. These are currently listed as ACH ITEMS on the Treasurer's Investment Account in EXHIBIT 1. The Collector's office anticipates ACH disbursements of tax revenue to begin in 2015.

1.5.2 Examples of current incoming ACH transactions include property tax installment payments, credit card payments from third party vendor (recorder and collector), payments from state and federal agencies.

SECTION 2 INVESTMENT

2.1 Upon execution of an approved Master Repurchase Agreement, all collected funds in the both the Treasurer and Collector Investment accounts and all collected funds in the regular checking accounts shall be paid interest as specified in 2.2 of this agreement.

2.2 Interest shall be quoted and stated as a specified number of basis points above or below the 90 day (13 week) US Treasury Bill weekly sale on each Tuesday as listed in the Wall street Journal Key Interest Rates listing. Said interest will be calculated on a 360 day basis and credited to the accounts monthly. The T-bill rate for the weekly sale of July 6, 2015 was .015% and this is the base used to evaluate your proposal.

2.2.1 All collected funds in the Treasurer and Collector Investment Account and the collected funds in the regular interest bearing checking accounts will be paid at this rate.

2.2.2 Monthly bank statements shall reflect monthly interest earned on these investments.

2.2.3 The investment proposals will be analyzed based on the two-year investment history contained in attached EXHIBIT 1 for each of the 2 Investment Accounts as well as the interest bearing checking accounts..

2.2.4. The County will separately bid out all or part of its excess funds outside the depository agreement that arises from this Request for Proposal.

2.2.5 The County shall determine "excess funds" not necessary for ongoing operations in the various accounts and bid them out separately from this agreement. The depository agreement shall state if there are any charges for holding investment purchases in safekeeping.

2.2.5 In addition to this agreement, the parties will enter into a Master Repurchase Agreement that protects the County's interest. As such, the Master Repurchase Agreement shall not provide for substitution without prior approval of the County and is structured to insure County deposits would be protected under state and federal law.

2.2.6 From time to time, the County may desire to purchase government securities through the depository. The proposal shall state if there will be any service or safekeeping charges for these purchased securities.

2.2.7 For investment securities held in safekeeping, either purchased through the depository or through outside bids and purchases, the proposal shall state if there will be any service charge for providing market values of the securities on a monthly basis.

SECTION 3 COLLATERALIZATION

The County Treasurer will invest funds under the Treasurer's control outside of the depository agreement. The maximum amount at any one time requiring collateralization by the bank for all of the accounts under the control of the Treasurer will be \$8,000,000.

The County Collector will invest funds under the Collector's control outside of the depository agreement. The maximum amount at any one time requiring collateralization by the bank for all of the accounts under the control of the Collector will be \$3,000,000 except during a 4 1/2 month tax collection period (November 15 thru March 31) when the maximum amount collateralized for the Collector controlled accounts will be \$25,000,000.

Bank depository shall collateralize and secure all deposits and investments as required by Missouri law in Sections 110.020, 110.010 and 30.270 RSMo. and under the same terms as the Collateral Policy adopted by the State Treasurer of Missouri. Bank

depository will collateralize all ledger balance funds in excess of amounts covered by FDIC insurance.

3.1 All security so pledged shall be held by a third party institution with preference to the County's account at the Federal Reserve bank of Boston. The proposal shall state who will be designated to be the third party institution.

3.2 Safekeeping receipts for pledged collateral and securities shall be delivered to the County Clerk and said collateral and securities shall be released by the third party institution only when authorized by the County through a statement signed by the County Clerk. The County shall designate a backup for signing releases if the County Clerk is not available (currently the Presiding Commissioner of the County Commission).

3.2.1 Authorization for release of pledged collateral shall be in writing (Fax acceptable) with phone confirmation. Verification of replacement securities will be required prior to release.

3.3 The depository agrees to have the third party holder provide the County Clerk with a monthly listing of security pledged on or before the tenth day of each month. The County currently receives these listings by email.

3.3.1 The monthly listing shall detail the holdings as of the last working day of the immediately preceding month.

3.3.2 The monthly listing shall include the CUSIP number, purchase date, the coupon interest rate, the maturity date, the par value of each security, the total par value of all securities, the market value of each security and the total market value of all securities.

3.4 The County reserves the right to reject or request replacement of any security pledged.

3.5 A listing of acceptable securities under Missouri law and approved under the policies of the State Treasurer is included in this proposal as EXHIBIT 3.

3.6 Acceptable security shall follow margin requirements established by the state treasurer for deposits of state funds and the current margin requirements are included in Exhibit 3.

3.7 As an alternative to the collateral provided in 3.1 to 3.6 the depository may secure county deposits in excess of the amounts covered by FDIC insurance with irrevocable letters of credit from the Federal Home Loan Bank of Des Moines under the following conditions:

- The Federal Home Loan Bank of Des Moines maintains its AAA rating**
- The Federal Home Loan Bank system maintains its AAA rating**
- The irrevocable letter of credit is in the format of the sample included in Exhibit 4**
- The irrevocable letter of credit is provided to the County Clerk directly from the Federal Home Loan Bank and is payable upon signature of the County Treasurer**

- A replacement irrevocable letter of credit shall be in place and confirmed to the County Clerk prior to the expiration date on any letter of credit unless previously approved in writing by the County Clerk.

SECTION 4 ACCOUNT SERVICES

4.1 The depository shall provide regular business teller service and availability of branch facilities for deposits. The proposal shall detail the location and hours of available teller services.

4.2. Deposits can be made and shall be considered same day business until 5:00 p.m. unless otherwise detailed in your proposal.

4.2.1 It is anticipated that there will be one deposit per day per account except during peak tax season (mid-November thru mid-January) when 2 deposits per day to the Collector's Investment account may occur. For evaluation purposes, we will utilize one deposit per day per account in each of the 2 Investment Accounts

4.3 . Pre-encoded, pre-printed deposit slips with two carbon copies for each account shall be provided at no cost

4.4 Designation of one bank officer for communication and investment purposes. Bank officer will be responsible to the Treasurer for accounts under the Treasurer's control and the County Collector for accounts under the Collector's control.

4.5 The County shall provide checks. The bank shall provide any necessary MICR encoding requirements to county's check printing system.

4.6 A CD Rom (or other media accepted by the County) shall be provided monthly with images of all checks cleared and deposit items. Software necessary to view and print any item shall be included with the CD. A sample CD shall be provided with the proposal.

4.7 The county shall be able to transfer funds between accounts at no charge.

4.8 The depository shall provide a method for after hour deposits.

4.9 Funds availability schedules shall be provided with the proposal and the depository should have the ability to memo post transactions as they occur throughout the day.

4.9.1 At a minimum, the County is to be given credit on collected funds for all items cleared through the bank on the same day as deposit.

4.9.2 Items deposited that clear at institutions within the same Federal Reserve region shall be considered collected within one business day at a maximum.

4.9.3 Incoming wire transfers shall be credited as collected on the day received regardless of the time of receipt during the day.

4.9.4 Exceptions to the funds availability requirements in 4.9.1 through 4.9.3 shall be separately outlined.

4.10 The County Treasurer shall be the contact and working person by and between the bank depository and the County of Boone for accounts under the Treasurer's control. The County Collector shall be the contact and working person by and between the bank depository for those accounts under the Collector's control.

4.11 Any additional accounts established by the County shall be computed under the terms of this contract as long no additional account maintenance requirements are established by the county.

4.12 Service charges on all current and future accounts shall be totaled and billed monthly to the County Treasurer for accounts under the Treasurer's control and to the County Collector for accounts under the Collector's control. A sample monthly bank statement shall be submitted with the proposal.

SECTION 5 ONLINE BANKING SERVICES

5.1 The County currently has electronic banking services via the Internet to the depository bank for use in processing wire transfers, stop payments, ACH processing, account transfers, cleared check retrieval, positive pay, and account balance history. Routine account transfers can be set up one time and generated upon request without reentering data. All ACH's and wires require a dual approval.

5.2 The county has the ability to download checks cleared data on demand for use in account balancing. This is currently done monthly for the investment account and can be done for selected periods on any account. Daily, account transactions are printed from the investment account for recording transactions in the ledger.

5.3 Data files are downloaded in a format with the ability to write to a pc network. The file format is currently a comma delimited cvs file. Also the county is able to upload directly from the county's payroll system, AP check system, and manual check system to the depository a NACHA file containing all information need by the depository for processing for ACH transactions. A control total is entered to verify the file transfer.

5.4 The proposal form contains request for a proposal for electronic banking services which addresses the following:

5.4.1 The depository's ability to provide interaction through the Internet that allows account balance inquiry, account transfers, ACH processing, stop payments, positive pay, NACHA file transfers, and wire transfers. Include setup charges, on-line charges, monthly charges, per transaction costs that are in addition to or in lieu traditional costs quoted in this proposal.

5.4.2 Detail whether memo post information is available and whether entered data is accepted immediately or batch processed by the depository at a later time. Detail how much history is available (i.e. current month, prior month, 6 month, year etc.) and whether or not query processing is available for specified date ranges.

5.4.3. The depository's ability to download files on demand from the depository computer to the county network containing check clearing information. Include record format of downloaded files and any costs over and above monthly access charges for this service. Detail any costs associated with this service and above monthly account access charges.

5.4.4. Detail whether downloaded files will contain current information, prior day transactions, or weekly/monthly batch information. If downloading files directly is not available, detail proposed alternatives and charges associated with the alternative. Approximately 50,000 items will be downloaded during the course of the agreement.

5.4.5. The depository's ability to upload files from the county's computer system containing information necessary for ACH payroll, AP check and manual check processing. Include record format required for file acceptance and all costs associated with direct file transfer for ACH processing through automated FTP delivery.

5.4.6 The County currently pays Internet access charge for access to all accounts and has users in both the County Treasurer's and the Circuit clerk's office. This proposal will also cover access by users in the Collector's office to the accounts under the Collector's control.

5.4.7. Provide a minimum of two references of current users of your electronic banking services proposed.

POSITIVE PAY

5.5 The County has implemented Positive Pay for -all of its checking accounts except the Poll Worker Checking account. The proposal will need to provide detailed costs and specifications for supporting positive pay. We will also assume one positive pay file per day.

5.5.1 The implementation of Positive Pay is in some cases dependent on the County's ability to access data from systems outside of the County's control (i.e. Court processing software owned and operated by the State of Missouri). As such, the implementation of Positive Pay shall in no way be interpreted under the agreement as mandatory and the failure of the County to institute positive pay shall in no way impact the financial institution's liability under any state and federal law. Specifically, nothing in the agreement shall be interpreted as shifting or varying the liability of check fraud from the bank to the County under U.C.C.(34).

5.5.2 The following conditions for accounts designated as positive pay will be used in evaluation:

- Payee positive pay. The County will provide the payee, account number, check number, date and amount in a daily data file – County preferred format is CSV text or ASCII fixed field. You will be required to submit file format and record layout with the proposal

- County preferred delivery method is automated placement of our system generated file to the depository FTP site

Alternate is online upload through the Electronic banking system

The County prefers that this process can be done without human intervention between the check production programs and the submission of the positive pay file. Therefore we prefer the automated FTP delivery option

Backup procedures available for either method need to be addressed in the proposal

- **Ability to add a manual positive payee outside of the daily file transmission. This would entail two party authorization (initiation and approval) actions to insure adequate separation of duties.**
- **Default action on exceptions(nonconforming positive pay item) shall be return not pay**
- **Online access to exceptions – including image of check**
- **Email notification of exceptions to designated county personnel**
- **Detail methods available for exception override (i.e. online only, email, phone etc.)**
- **Details of all deadlines and costs**
- **Online access to positive pay exception items and check images of exception items**

SECTION 6 OTHER SERVICE:

6.1 Incoming and outgoing wire transfers initiated over the Internet/online system.

SECTION 7 MINIMUM REQUIREMENTS.

7.1 Chapter 110.140 RSMo. requires that each proposal be accompanied by a certified check for not less than the proportion of one and one-half percent of the County General revenue of the preceding year as a guarantee that the successful bidder will provide the security required by Section 110.010.

7.1.1 County revenues in the General Fund for the year ²⁰¹⁴2010 totaled \$26,527,030.00.

7.1.2 Each proposal must be accompanied by a certified check for \$397,905.00 made out to the "County of Boone". Said checks shall be returned to the unsuccessful bidders once the proposal award has been approved by the County Commission.

7.2 The bank must be a banking corporation incorporated under the laws of the State of Missouri or the United States.

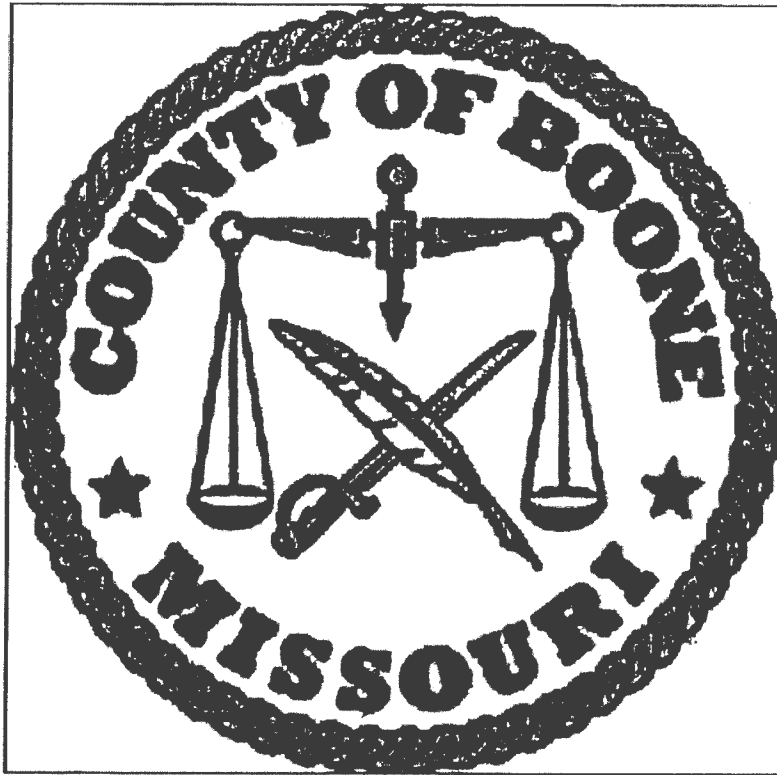
7.3 Must maintain its home office or full service branch within Boone County.

7.4 Submission of financial statements for the past two fiscal years that include unqualified opinion from a CPA and appropriate notes to financial statements. Include audit opinions of internal controls.

7.5 Submit one copy of each of the last 4 quarterly call reports (Consolidated Report of Condition and Income required to be filed with Federal Financial Institution Examination Council).

7.6 Submit any findings from bank regulators from the past two years specific to the bank the County will have the depository agreement with.

7.7 Items 7.4 and 7.5 and 7.6 will be considered proprietary information and closed to the extent possible under Missouri law.



County of Boone

Response to Request for Proposal

For

Depository Services

2015 to 2017

By





August 6th, 2015

Wendy S. Noren
Boone County Clerk
County Government Center
801 E. Walnut Room 236
Columbia, MO 65201

Dear Ms. Noren:

Thank you for the opportunity to submit this proposal for providing depository services for the County of Boone. We are very interested in renewing a business relationship with you by providing quality financial products and electronic banking services to meet your needs now and in the future.

The Proposal Response Form and Proposed Cost Schedule for the County of Boone depository bank services follows this letter. Additional information concerning products or services referenced in the Conditions and Information section of the Request for Proposal are provided in separate sections behind this letter. A cashier's check in the amount of \$397,905.00 is also enclosed as security guarantee for this bid.

As Columbia's only locally owned bank, we are pleased to be able to provide same day processing of your deposits until 7:00 p.m. This availability provides you with additional time to process daily work, knowing that your collected funds will be fully invested that same day. In addition, we will continue to offer our electronic banking system, Business Premium Internet Banking, which brings accounting, ACH, and Wire Transfer functions into one easy-to-use tool right at your desktop, allowing you a convenient way to manage your funds. Our monthly bank statements on CD-ROMS also provide an easy to use format to view your statements and images of checks and deposited items. **Lastly, our implementation of new services such as Positive Pay will continue to improve the County's overall processes and increase the value received from our banking relationship.**

We appreciate the opportunity to serve as the County's depository and for your consideration regarding the enclosed bid. Please contact me at (573) 441-2850 if you have any questions concerning our bid.

Sincerely,

A handwritten signature in black ink, appearing to read 'Nicholas L. Orscheln', written over a horizontal line.

Nicholas L. Orscheln
Business Services Officer

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**Landmark
Bank**

here for you.

**COUNTY OF BOONE
COUNTY GOVERNMENT CENTER
801 E. WALNUT RM 236
COLUMBIA, MISSOURI 65201**

REQUEST FOR PROPOSAL FOR DEPOSITORY OF COUNTY FUNDS

CONTRACT PERIOD

Sealed proposals will be received from qualified institutions in Boone County who desire to serve as the central depository of the County's funds for the two year period commencing October 1, 2015. This agreement shall contain an automatic two-year renewal clause for the period commencing October 1, 2017 thereby providing for four years of depository and banking services. Either party may cancel the agreement not later than April 30, 2017 upon written notice.

SUBMISSION DEADLINE

Proposals will be received by the Clerk of the County Commission until 11:00 a.m. Thursday August 6, 2015. Proposals received after this time will be returned unopened. Proposals will be opened and receipt acknowledged by the County Commission at 1:30 p.m. on Thursday August 6, 2015. The Office of the County Clerk is located on the second floor of the Government Center, 801 E. Walnut, Room 236, Columbia, Missouri.

No proposals shall be withdrawn for a period of thirty (30) days from the scheduled closing time for receiving proposals.

The County of Boone reserves the right to reject any and all proposals, to waive technicalities or irregularities contained therein and to accept the offer the County Commission considers the most advantageous to the County.

PRE-PROPOSAL MEETING AND RFP CLARIFICATIONS:

The County will hold a pre-proposal meeting on Monday July 20 at 1:30 p.m. in the County Commission Chambers. The chambers are located on the first floor of the County Government Center, 801 E. Walnut in Columbia (corner of 9th and Ash Streets).

Requests for additional information and/or clarification not provided at the pre-proposal meeting shall be submitted in writing to the County Clerk or by email to the following address wsnoren@gmail.com

**WENDY S. NOREN
BOONE COUNTY CLERK**

TERMS AND CONDITIONS

The County of Boone is requesting proposals from qualified institutions to serve as the depository of the County's funds for the period October 1, 2015 through September 30, 2017 with automatic renewal provisions. The County reserves the right to reject any and all proposals and select the proposal that is in the best interest of the County. Any exceptions to the conditions set below shall be separately listed by the institution in the proposal. The following conditions and general information shall apply:

SECTION 1. ACCOUNTS

The accounts set up by the County shall be under the control of the County Treasurer for all accounts except those specified in these terms as being under the control of the County Collector.

1.1 The Depository shall provide full service checking accounts with two copies of the monthly bank statement and account analysis reflecting monthly beginning balance, deposits, cleared checks and other activity honored each month (electronic statements are acceptable). One copy shall be provided to the County Treasurer for accounts under the Treasurer's control and one copy shall be provided to the County Collector for the accounts under the Collector's control. A copy of each statement provided to the Treasurer and Collector shall be provided separately to the County Clerk as required in Chapter 110 RSMo.

1.2 This depository will serve as clearinghouse for accounts through which all deposits will be made and all checks and ACH's drawn. A two-year volume of each of these accounts is attached in EXHIBIT 1 and will be used in evaluating costs submitted under this RFP. This account analysis will be provided by email in EXCEL format from the County Clerk.

Proposed Account Configuration – Details contained in EXHIBIT 1.

1.3 Accounts managed by the County Treasurer:

1.3.1 One (1) of these accounts shall be the Treasurer's Investment account where deposits are made but no checks are drawn. ACH debits and credits (including payroll) are drawn on this account. Incoming and outgoing wire transfers are also processed through this account.

1.3.2 The Treasurer will also maintain zero balance checking accounts upon which checks will be drawn and money will be automatically transferred on a daily basis from the Treasurer's Investment account as checks are presented for clearing. These are identified as "Zero Balance - No Interest" accounts on Exhibit 1-Treasurer

1.3.3 Additional interest earning checking accounts upon which deposits are made and checks are drawn. These are identified as Interest Checking Accounts on Exhibit 1-Treasurer.

1.3.4 - Checking Accounts that do not accrue interest – identified as "No Interest" accounts on Exhibit 1 - Treasurer

1.4 Accounts Managed by the County Collector:

1.4.1 One (1) of these accounts shall be the Collector's Investment account where deposits are made but no checks are drawn. ACH debits and credits are drawn on this account. Incoming and outgoing wire transfers may also be processed through this account.

1.4.2 One (1) of these accounts shall be zero balance checking accounts upon which checks will be drawn and money will be automatically transferred on a daily basis from the Collector's Investment account as checks are presented for clearing.

1.4.3 One (1) interest bearing regular checking accounts (Tax Impoundment Account) shall be maintained upon which deposits will be maintained and checks will be drawn. ACH debits and credits may be drawn on this account. Incoming and outgoing wire transfers may also be processed through this account.

1.4.4 One (1) interest bearing regular checking accounts (Installment Account) shall be maintained upon which deposits will be maintained and checks will be drawn. ACH debits and credits may be drawn on this account. Incoming and outgoing wire transfers may also be processed through this account.

1.4.5 One (1) interest bearing regular checking accounts (Surtax Account) shall be maintained upon which deposits will be maintained and checks will be drawn. ACH debits and credits may be drawn on this account. Incoming and outgoing wire transfers may also be processed through this account.

1.5 The bank will serve as both sending and receiving bank on the ACH system.

1.5.1 Examples of current outgoing ACH payments include payroll direct deposit, employee benefit administrator payments. These are currently listed as ACH ITEMS on the Treasurer's Investment Account in EXHIBIT 1. The Collector's office anticipates ACH disbursements of tax revenue to begin in 2015.

1.5.2 Examples of current incoming ACH transactions include property tax installment payments, credit card payments from third party vendor (recorder and collector), payments from state and federal agencies.

SECTION 2 INVESTMENT

2.1 Upon execution of an approved Master Repurchase Agreement, all collected funds in the both the Treasurer and Collector Investment accounts and all collected funds in the regular checking accounts shall be paid interest as specified in 2.2 of this agreement.

2.2 Interest shall be quoted and stated as a specified number of basis points above or below the 90 day (13 week) US Treasury Bill weekly sale on each Tuesday as listed in the Wall Street Journal Key Interest Rates listing. Said interest will be calculated on a 360 day basis and credited to the accounts monthly. The T-bill rate for the weekly sale of July 6, 2015 was .015% and this is the base used to evaluate your proposal.

2.2.1 All collected funds in the Treasurer and Collector Investment Account and the collected funds in the regular interest bearing checking accounts will be paid at this rate.

2.2.2 Monthly bank statements shall reflect monthly interest earned on these investments.

2.2.3 The investment proposals will be analyzed based on the two-year investment history contained in attached EXHIBIT 1 for each of the 2 Investment Accounts as well as the interest bearing checking accounts..

2.2.4. The County will separately bid out all or part of its excess funds outside the depository agreement that arises from this Request for Proposal.

2.2.5 The County shall determine "excess funds" not necessary for ongoing operations in the various accounts and bid them out separately from this agreement. The depository agreement shall state if there are any charges for holding investment purchases in safekeeping.

2.2.5 In addition to this agreement, the parties will enter into a Master Repurchase Agreement that protects the County's interest. As such, the Master Repurchase Agreement shall not provide for substitution without prior approval of the County and is structured to insure County deposits would be protected under state and federal law.

2.2.6 From time to time, the County may desire to purchase government securities through the depository. The proposal shall state if there will be any service or safekeeping charges for these purchased securities.

2.2.7 For investment securities held in safekeeping, either purchased through the depository or through outside bids and purchases, the proposal shall state if there will be any service charge for providing market values of the securities on a monthly basis.

SECTION 3 COLLATERALIZATION

The County Treasurer will invest funds under the Treasurer's control outside of the depository agreement. The maximum amount at any one time requiring collateralization by the bank for all of the accounts under the control of the Treasurer will be \$8,000,000.

The County Collector will invest funds under the Collector's control outside of the depository agreement. The maximum amount at any one time requiring collateralization by the bank for all of the accounts under the control of the Collector will be \$3,000,000 except during a 4 1/2 month tax collection period (November 15 thru March 31) when the maximum amount collateralized for the Collector controlled accounts will be \$20,000,000.

Bank depository shall collateralize and secure all deposits and investments as required by Missouri law in Sections 110.020, 110.010 and 30.270 RSMo. and under the same terms as the Collateral Policy adopted by the State Treasurer of Missouri. Bank

depository will collateralize all ledger balance funds in excess of amounts covered by FDIC insurance.

3.1 All security so pledged shall be held by a third party institution with preference to the County's account at the Federal Reserve bank of Boston. The proposal shall state who will be designated to be the third party institution.

3.2 Safekeeping receipts for pledged collateral and securities shall be delivered to the County Clerk and said collateral and securities shall be released by the third party institution only when authorized by the County through a statement signed by the County Clerk. The County shall designate a backup for signing releases if the County Clerk is not available (currently the Presiding Commissioner of the County Commission).

3.2.1 Authorization for release of pledged collateral shall be in writing (Fax acceptable) with phone confirmation. Verification of replacement securities will be required prior to release.

3.3 The depository agrees to have the third party holder provide the County Clerk with a monthly listing of security pledged on or before the tenth day of each month. The County currently receives these listings by email.

3.3.1 The monthly listing shall detail the holdings as of the last working day of the immediately preceding month.

3.3.2 The monthly listing shall include the CUSIP number, purchase date, the coupon interest rate, the maturity date, the par value of each security, the total par value of all securities, the market value of each security and the total market value of all securities.

3.4 The County reserves the right to reject or request replacement of any security pledged.

3.5 A listing of acceptable securities under Missouri law and approved under the policies of the State Treasurer is included in this proposal as EXHIBIT 3.

3.6 Acceptable security shall follow margin requirements established by the state treasurer for deposits of state funds and the current margin requirements are included in Exhibit 3.

3.7 As an alternative to the collateral provided in 3.1 to 3.6 the depository may secure county deposits in excess of the amounts covered by FDIC insurance with irrevocable letters of credit from the Federal Home Loan Bank of Des Moines under the following conditions:

- The Federal Home Loan Bank of Des Moines maintains its AAA rating**
- The Federal Home Loan Bank system maintains its AAA rating**
- The irrevocable letter of credit is in the format of the sample included in Exhibit 4**
- The irrevocable letter of credit is provided to the County Clerk directly from the Federal Home Loan Bank and is payable upon signature of the County Treasurer**

- A replacement irrevocable letter of credit shall be in place and confirmed to the County Clerk prior to the expiration date on any letter of credit unless previously approved in writing by the County Clerk.

SECTION 4 ACCOUNT SERVICES

4.1 The depository shall provide regular business teller service and availability of branch facilities for deposits. The proposal shall detail the location and hours of available teller services.

4.2. Deposits can be made and shall be considered same day business until 5:00 p.m. unless otherwise detailed in your proposal.

4.2.1 It is anticipated that there will be one deposit per day per account except during peak tax season (mid-November thru mid-January). when 2 deposits per day to the Collector's Investment account may occur. For evaluation purposes, we will utilize one deposit per day per account in each of the 2 Investment Accounts

4.3 . Pre-encoded, pre-printed deposit slips with two carbon copies for each account shall be provided at no cost

4.4 Designation of one bank officer for communication and investment purposes. Bank officer will be responsible to the Treasurer for accounts under the Treasurer's control and the County Collector for accounts under the Collector's control.

4.5 The County shall provide checks. The bank shall provide any necessary MICR encoding requirements to county's check printing system.

4.6 A CD Rom (or other media accepted by the County) shall be provided monthly with images of all checks cleared and deposit items. Software necessary to view and print any item shall be included with the CD. A sample CD shall be provided with the proposal.

4.7 The county shall be able to transfer funds between accounts at no charge.

4.8 The depository shall provide a method for after hour deposits.

4.9 Funds availability schedules shall be provided with the proposal and the depository should have the ability to memo post transactions as they occur throughout the day.

4.9.1 At a minimum, the County is to be given credit on collected funds for all items cleared through the bank on the same day as deposit.

4.9.2 Items deposited that clear at institutions within the same Federal Reserve region shall be considered collected within one business day at a maximum.

4.9.3 Incoming wire transfers shall be credited as collected on the day received regardless of the time of receipt during the day.

4.9.4 Exceptions to the funds availability requirements in 4.9.1 through 4.9.3 shall be separately outlined.

4.10 The County Treasurer shall be the contact and working person by and between the bank depository and the County of Boone for accounts under the Treasurer's control. The County Collector shall be the contact and working person by and between the bank depository for those accounts under the Collector's control.

4.11 Any additional accounts established by the County shall be computed under the terms of this contract as long no additional account maintenance requirements are established by the county.

4.12 Service charges on all current and future accounts shall be totaled and billed monthly to the County Treasurer for accounts under the Treasurer's control and to the County Collector for accounts under the Collector's control. A sample monthly bank statement shall be submitted with the proposal.

SECTION 5 ONLINE BANKING SERVICES

5.1 The County currently has electronic banking services via the Internet to the depository bank for use in processing wire transfers, stop payments, ACH processing, account transfers, cleared check retrieval, positive pay, and account balance history. Routine account transfers can be set up one time and generated upon request without reentering data. All ACH's and wires require a dual approval.

5.2 The county has the ability to download checks cleared data on demand for use in account balancing. This is currently done monthly for the investment account and can be done for selected periods on any account. Daily, account transactions are printed from the investment account for recording transactions in the ledger.

5.3 Data files are downloaded in a format with the ability to write to a pc network. The file format is currently a comma delimited cvs file. Also the county is able to upload directly from the county's payroll system, AP check system, and manual check system to the depository a NACHA file containing all information need by the depository for processing for ACH transactions. A control total is entered to verify the file transfer.

5.4 The proposal form contains request for a proposal for electronic banking services which addresses the following:

5.4.1 The depository's ability to provide interaction through the Internet that allows account balance inquiry, account transfers, ACH processing, stop payments, positive pay, NACHA file transfers, and wire transfers. Include setup charges, on-line charges, monthly charges, per transaction costs that are in addition to or in lieu traditional costs quoted in this proposal.

5.4.2 Detail whether memo post information is available and whether entered data is accepted immediately or batch processed by the depository at a later time. Detail how much history is available (i.e. current month, prior month, 6 month, year etc.) and whether or not query processing is available for specified date ranges.

5.4.3. The depository's ability to download files on demand from the depository computer to the county network containing check clearing information. Include record format of downloaded files and any costs over and above monthly access charges for this service. Detail any costs associated with this service and above monthly account access charges.

5.4.4. Detail whether downloaded files will contain current information, prior day transactions, or weekly/monthly batch information. If downloading files directly is not available, detail proposed alternatives and charges associated with the alternative. Approximately 50,000 items will be downloaded during the course of the agreement.

5.4.5. The depository's ability to upload files from the county's computer system containing information necessary for ACH payroll, AP check and manual check processing. Include record format required for file acceptance and all costs associated with direct file transfer for ACH processing through automated FTP delivery.

5.4.6 The County currently pays Internet access charge for access to all accounts and has users in both the County Treasurer's and the Circuit clerk's office. This proposal will also cover access by users in the Collector's office to the accounts under the Collector's control.

5.4.7. Provide a minimum of two references of current users of your electronic banking services proposed.

POSITIVE PAY

5.5 The County has implemented Positive Pay for all of its checking accounts except the Poll Worker Checking account. The proposal will need to provide detailed costs and specifications for supporting positive pay. We will also assume one positive pay file per day.

5.5.1 The implementation of Positive Pay is in some cases dependent on the County's ability to access data from systems outside of the County's control (i.e. Court processing software owned and operated by the State of Missouri). As such, the implementation of Positive Pay shall in no way be interpreted under the agreement as mandatory and the failure of the County to institute positive pay shall in no way impact the financial institution's liability under any state and federal law. Specifically, nothing in the agreement shall be interpreted as shifting or varying the liability of check fraud from the bank to the County under U.C.C.(34).

5.5.2 The following conditions for accounts designated as positive pay will be used in evaluation:

- Payee positive pay. The County will provide the payee, account number, check number, date and amount in a daily data file – County preferred format is CSV test or ASCII fixed field. You will be required to submit file format and record layout with the proposal

- County preferred delivery method is automated placement of our system generated file to the depository FTP site

Alternate is online upload through the Electronic banking system

The County prefers that this process can be done without human intervention between the check production programs and the submission of the positive pay file. Therefore we prefer the automated FTP delivery option

Backup procedures available for either method need to be addressed in the proposal

- Ability to add a manual positive payee outside of the daily file transmission. This would entail two party authorization (initiation and approval) actions to insure adequate separation of duties.**
- Default action on exceptions(nonconforming positive pay item) shall be return not pay**
- Online access to exceptions – including image of check**
- Email notification of exceptions to designated county personnel**
- Detail methods available for exception override (i.e. online only, email, phone etc.)**
- Details of all deadlines and costs**
- Online access to positive pay exception items and check images of exception items**

SECTION 6 OTHER SERVICE:

6.1 Incoming and outgoing wire transfers initiated over the Internet/online system.

SECTION 7 MINIMUM REQUIREMENTS.

7.1 Chapter 110.140 RSMo. requires that each proposal be accompanied by a certified check for not less than the proportion of one and one-half percent of the County General revenue of the preceding year as a guarantee that the successful bidder will provide the security required by Section 110.010.

7.1.1 County revenues in the General Fund for the year 2010 totaled \$26,527,030.00.

7.1.2 Each proposal must be accompanied by a certified check for \$397,905.00 made out to the "County of Boone". Said checks shall be returned to the unsuccessful bidders once the proposal award has been approved by the County Commission.

7.2 The bank must be a banking corporation incorporated under the laws of the State of Missouri or the United States.

7.3 Must maintain its home office or full service branch within Boone County.

7.4 Submission of financial statements for the past two fiscal years that include unqualified opinion from a CPA and appropriate notes to financial statements. Include audit opinions of internal controls.

7.5 Submit one copy of each of the last 4 quarterly call reports (Consolidated Report of Condition and Income required to be filed with Federal Financial Institution Examination Council).

7.6 Submit any findings from bank regulators from the past two years specific to the bank the County will have the depository agreement with.

7.7 Items 7.4 and 7.5 and 7.6 will be considered proprietary information and closed to the extent possible under Missouri law.

EXHIBITS

1. Account information on current accounts for the 2013 and 2014 calendar years. These summaries will be used as the basis for evaluating your cost proposals.

Cost proposals will be evaluated based on the transactions listed and investment income will be evaluated on the average daily collected balance for listed accounts.

This also contains estimated activity on the Treasurer and Collector Investment Accounts that will be split under this agreement

Additionally it contains Debit Card transaction estimates under the 2 Options set out in the Terms and Conditions

2. Sample bank statements for the Treasurer's Investment Account and the Collectors' and Treasurer Main Checking accounts for month of December 2014.

3. The current State Treasurer Policy regarding the list of securities acceptable under state law for use in collateralizing government funds and current margin requirements adopted by the State Treasurer. The collateral policies set by the State Treasurer will govern collateralization requirements under this agreement except where specifically authorized by the County.

4. Sample approved format for Irrevocable Letter of Credit from the Federal Home Loan Bank of Des Moines. This format shall govern collateral pledges under 3.7 of the Terms and Conditions unless specifically approved by the County.

SECTION II: Proposal Response Form



**Landmark
Bank**

here for you

**PROPOSAL RESPONSE FORM
DEPOSITORY SERVICES 2015 THROUGH 2017**

**COMPLETE AND RETURN 2 COPIES OF EACH PROPOSAL
AFFIX THE ENCLOSED LABEL TO THE OUTSIDE OF YOUR PACKET**

I. Complete the attached PROPOSED COST SCHEDULE, including Internet Banking setup charges, on-line charges, monthly charges, per transaction costs that are in addition to or in lieu of traditional costs.

The Proposed Cost Schedule is included at the end of the Proposal Response Form.

II. Detail costs, procedures and deadlines associated with ACH payroll processing. Give computed ACH costs for one(1) bi-weekly payroll with 450 participants. Detail deadlines for Friday morning account crediting.

Landmark Bank's Business Premium Internet Banking product will be utilized to process your ACH payroll files electronically. A suite of Cash Management online services is available through Business Premium Internet Banking that includes the ability to send NACHA ready files securely to the Bank. A second option within Business Premium Internet Banking allows for the manual input of net payroll amounts for each employee to create a NACHA-ready file. Employee payroll information can be set up one time and generated without reentering data. The system will also allow your employees to direct their payroll funds to two different bank accounts if they choose. New employees can easily be added in just a few quick steps.

In addition, Landmark Bank is capable of accepting ACH files via FTP as an alternative to the internet banking modules. The per file and per item fees are the same as those of files and items submitted through our Business Premium Internet Banking service. Landmark Bank will work to address the specific needs and preferences of the County's needs with this arrangement.

In conjunction with your payroll processing via ACH, our electronic banking system also allows for electronic remittance of federal tax payments to the Internal Revenue Service. Fees will be assessed for each tax payment initiated at a rate of \$2.50 per file.

We will establish a County of Boone employee as the system administrator within Business Premium Internet Banking who will have full access to all the accounts and the Bank assigned Cash Management functions. Multiple users and administrators can be assigned at no additional cost. This person will be responsible for assigning other users access to your bank accounts and also the appropriate Cash Management functions. The assigned user will submit the payroll files and tax payments to us through the Cash Management functions within Business Premium Internet Banking.

Costs associated with submitting ACH files to us are as follows:

- a. ACH File Submitted to Landmark Bank = \$0.00 per file (the ACH file fee of \$5.00 will be waived)
- b. ACH Transactions included in each file = \$0.10 per item

Following are computed ACH costs for one bi-weekly payroll with 450 participants:

- a. Per file charge @ \$0.00 = \$0.00
- b. Per transaction charge @ \$0.10 = \$45.00
- c. Total cost = \$45.00

All payroll files, tax payments and other ACH items must be submitted to Landmark Bank by 3 p.m. on the business day before the ACH items are effective. Receiving institutions are required to make credit entries available to the Receiver for withdrawal or cash withdrawal no later than the Settlement Date of the entry. The Bank makes all credit entries available to our customers no later than 9 a.m. on the settlement date.

III. Please state proposal for interest calculation as outlined in SECTION 2 of TERMS AND CONDITIONS. Interest rate paid on the accounts shall be stated as a specified number of basis points above or below the 90 day(13 Week) Treasury Bill weekly auction sale each Tuesday as listed in the Wall Street Journal Key Interest Rates listing. The proposal will be evaluated based on the July 7, 2015 T-Bill rate of .015%.

As an alternative to the purchase of United States Government security repurchase agreements, Landmark Bank proposes all of the County's accounts except for the three designated non-interest bearing accounts be maintained as interest-bearing checking accounts. The interest rate paid on the collected funds in the accounts will be the higher of twenty-five (25) basis points above the most recent auction rate of the 90 day Treasury Bill or a floor of seventy-five (75) basis points. Interest will be calculated on a 365-day basis and credited to the accounts monthly. No reserve requirement will be assessed. The Treasurer's investment account would be tied to the eight (8) zero balance checking accounts as specified and be maintained as an interest-bearing checking account earning this rate of interest. The Collector's investment account would be tied to the one (1) zero balance checking account as specified and be maintained as an interest-bearing checking account earning this rate of interest. These accounts will be fully collateralized as required by Missouri law in Sections 110.020, 110.010 and 30.270 RSMo. An account analysis will be provided for each account. The County of Boone will gain more earnings on invested funds using this method as no reserve requirement is assessed and the amount of reporting and record-keeping associated with repurchase agreements is reduced.

Per Section 2.2.5 of the Request For Proposal For Depository of County Funds, Conditions and Information, the County may purchase government securities and hold these securities in safekeeping through Landmark Bank at the Federal Reserve Bank. The securities will be held in the name of the County. The charge for safekeeping is \$25 per security purchased.

Additional information regarding the investment of excess funds outside of the depository agreed rate can be found in the CDARS tab of this proposal.

IV. Please submit proposal for compliance with collateralization requirements specified.

Landmark Bank will provide collateral for all deposits held by the Bank as required by Missouri Law in Sections 110.020, 110.010, and 30.270 RSMo. All pledged securities will be held by a third party institution, with safekeeping receipts and a monthly listing of securities pledged provided to the County. All pledged securities will be held at the Federal Reserve. The monthly listing of securities can be e-mailed to the County Clerk on, or before the tenth day of each month and will include the purchase date, the coupon interest rate, the maturity date, the par value of each security, the total par value of all securities, the market value of each security and the total market value of all securities. The monthly listing will detail the holdings as of the last working day of the preceding month.

Authorization for release of pledged collateral will be in writing (fax acceptable) with phone confirmation. Release of pledged securities will be authorized by the County through a statement signed by the County Clerk or the designated backup if the County Clerk is not available. Verification of replacement securities will be provided to the County prior to release. The Bank understands that

the maximum amount required to be collateralized under all of the accounts will be \$8,000,000 for the "Treasurer's accounts" and \$3,000,000 for the "Collector's accounts" for a total of \$11,000,000 per Section 3 of the Request For Proposal For Depository of County Funds, Conditions and Information. The bank agrees that during the 3-month tax collection period (dates to be mutually agreed upon by the bank and County), the maximum collateral amount available to the County Collector will be \$25,000,000 and \$8,000,000 for the Treasurer, for a maximum of \$33,000,000 combined. Additional collateralization would be available to the County at a negotiated rate with the Bank if needed.

The bank also reserves the right to use irrevocable letters of credit issued by The Federal Home Loan Bank of Des Moines for the purposes of collateralizing the County's deposits as described in Section 3.7 of the Request For Proposal For Depository of County Funds.

V. ON-LINE ELECTRONIC BANKING SERVICES

1. The depository's ability to provide interactive access through the Internet that allows account balance inquiry, account history, account transfers, ACH processing, stop payments and wire transfers.

Landmark Bank's Business Premium Internet Banking product is a versatile web-based system that will allow the County to perform a wide variety of functions. This includes a suite of Cash Management functions which includes balance inquiries, account transfers (single or recurring), ACH processing (submitting payroll files and tax payments), stop payments, wire transfers, exporting account information and the ability to view the text pages of your bank statement.

This system also allows us to appoint one of the County's employees as the Administrator of the Business Premium Internet Banking system and the Bank can set up multiple User IDs at the County's request. The Administrator has full access to all the accounts and is responsible for granting rights to each individual user. This enables the County to have more control over who has access to each account and the appropriate Cash Management functions.

Landmark Bank will not charge a setup fee or online charges for acquiring access to our Business Premium Internet Banking product. All you need is Internet Access provided by an ISP (Internet Service Provider). Pricing for Business Premium Internet Banking is \$15.00 per month for access to all the County's accounts. Additional charges for using the Cash Management features are detailed in the Proposed Cost Schedule.

2. Detail whether memo post information is available and whether entered data is accepted immediately or batch processed by the depository at a later time. Detail how much history is available (i.e. current month, prior month, 6 month, year etc.) and whether or not query processing is available for specified date ranges. Detail the availability of viewing and retrieving depository receipts items.

Business Premium Internet Banking provides you with balances that are updated on a daily basis. Throughout the business day, our system memo posts transactions so you have up-to-date details of all items posting to your checking accounts. Items that are memo posted include all transactions done at our teller line, incoming and outgoing ACH transactions, wire transfers and any transfers performed on the Internet Banking system. Memo posted items are immediately reflected in the available balance.

All scheduled transfers for a future date and ACH items originated through the Cash Manager menu within Business Premium Internet Banking are batch processed. You may cancel these items

until 3 p.m. on the business date prior to the effective date of the transaction. Real time transfers entered for the current day are accepted immediately and cannot be canceled.

Business Premium Internet Banking retains 15 months' worth of history on an account. You can view all 15 months at once or you can select specific date ranges to view. Searches can also be performed by a specific check number or dollar amount or by a range of check numbers or dollar amounts. The County can also view and print check images up to 15 months free of charge. Images of deposit slips/receipts will be available to the County for the same 15 month period of time free of charge.

3. The depository's ability to download files on demand from the depository computer to the county network containing check clearing information. Include record format of downloaded files. Detail any costs associated with this service and costs above monthly account access charges.

The County can download all their account history on demand from our Business Premium Internet Banking product. You can download any date range within the 15 months' worth of history that our system is housing at a given time. This information can be downloaded to Quicken, Quickbooks, Microsoft Money or in an ASCII comma-delimited format. There is no cost to download this information beyond the monthly service fee noted in Section V. 1. above.

4. Detail whether downloaded files will contain current information, prior day transactions, or weekly/monthly batch information. If downloading files directly is not available, detail proposed alternatives and charges associated with the alternative

Files that are downloaded will contain prior day transactions and up to 15 months of history from the current business date. You can specify any date range within this period when downloading your history from Business Premium Internet Banking. There is no limit as to the number of items capable of being downloaded.

5. The depository's ability to upload ASCII files/CSV containing information necessary for ACH debit processing. Include record format required for file acceptance and all costs associated with file transfer for ACH processing. Detail any costs that are in addition to or in lieu of costs quoted in III above of this proposal for Payroll ACH debit transactions.

Business Premium Internet Banking allows you to upload any ASCII file to the Bank. This ability is located within the Business Applications features and is a secure connection between you and Landmark Bank to transmit files. ACH files submitted to Landmark Bank through the Send A File functions should be in the ACH file format specified by NACHA. Specific requirements unique to the Bank are as follows:

- a. Immediate Destination = 081500862
- b. Immediate Origin = 1 (followed by your TIN) e.g., 1434343434
- c. Immediate Destination Name = Landmark Bank
- d. Immediate Origin Name = County of Boone

There are no additional costs in addition to or in lieu of costs quoted in Part II of the Proposal Response Form.

6. Provide a minimum of two references of current users of your electronic banking services proposed.

- Columbia Public School District: Linda Quinley, Chief Financial Officer (573) 214-3703
- Daniel Boone Regional Library: Jim Smith, Business Manager (573) 817-7012

7. Provide all costs associated with positive pay. Utilize Treasurer's Main Checking Account and assume 1 file per week. Detail costs per file transfer, methods of file transfer available, data dictionary (file description) of file and any field requirements (i.e. field size, numeric/alpha numeric).

Positive Pay would be offered to the County at a cost of \$35.00 per month assuming one account and one file submitted per week as described above. The County would provide a "checks issued" file that meets the bank's prescribed specifications through our secure Business Premium Internet Banking "Send A File" module. The County and the Bank would work together to understand the County's process in terms of timing and would then determine appropriate deadlines for submissions of weekly files. As items are presented for payment and exceptions are identified, the Bank would contact the County by phone or email (as preferred by the County) to seek instruction as to how to proceed with any items deemed as exceptions. Items deemed as exceptions that the County would seek to reject would be returned as unauthorized for payment at that time. Items deemed as exceptions would be available for viewing via Business Premium Internet Banking. The County would have the option to email additions to Positive Pay files to the Bank which would then be manually added to previously submitted files.

In the event that a check issued by the County would be presented for payment/cashing at a Landmark Bank teller window, the Bank would assume the risk for that item as our current system would not allow the teller to compare the item to a "checks issued" file in real time. *Any losses due to checks deemed as exceptions that were cashed by Landmark Bank would be assumed by the Bank.*

We anticipate that during the contract period of this agreement, the Bank's Positive Pay system will be upgraded to allow for real-time comparisons of items at the teller window along with other "same-day" features that our customers could benefit from. Upon upgrading our systems, those enhanced features would be available to the County *at no additional charge.*

VI. FINANCIAL STABILITY - Provide the financial data required under MINIMUM REQUIREMENTS - Section 7.4 and 7.5 and 7.6 of Terms and Conditions.

Audited financial statements from Williams-Keepers for 2013 and 2014 are attached to this proposal. A copy of the last four quarterly call reports is also attached.

VII. FUNDS AVAILABILITY SCHEDULE - Include a copy of your funds availability schedule

The Funds Availability Schedule is provided in the Funds Availability tab within this proposal.

VIII. INCLUDE A SAMPLE COPY OF YOUR BANK STATEMENT - Including copy of cleared checks and deposit items

A sample copy of our Bank Statement for your present account is provided in the Sample Statements tab of this proposal. Landmark Bank can provide your monthly bank statements on a CD-ROM or web-based portal, separate of our Business Premium Internet Banking service. This service will

expedite research, reconciliation, and reporting. It provides instantaneous access to item images and is a permanent storage source. CD-ROMS will contain statement text, images of the front and back of each check and deposited items, and the images associated with each deposit. This service does not require end-user software as the software is built into each CD you receive or via the portal. A CD-ROM of your most recent statements with sample images of cleared checks and deposited items can be provided upon request.

IX. DETAILED LISTING OF ANY EXCEPTIONS TO TERMS AND CONDITIONS

There are no exceptions to the terms and conditions as outlined in the Request For Proposal For Depository of County Funds, Conditions and Information.

X. Provide a listing of business teller services and hours – include time for same day proposal shall detail the location and hours of available teller services. Deposits shall be considered same day business until 5:00 p.m. unless otherwise detailed on this listing:

Downtown

- Lobby: Monday – Friday 9:00 am to 5:00 pm, Saturday 9:00 am to Noon
- Drive Thru: None Available

63 South

- Lobby: Monday – Friday 9:00 am to 5:00 pm, Saturday 9:00 am to Noon
- Drive Thru: Sunday – Saturday 7:00 am to 7:00 pm

Rock Bridge

- Lobby: Monday – Friday 9:00 am to 5:00 pm, Saturday 9:00 am to Noon
- Drive Thru: Monday – Friday 8:30 am to 6:00 pm, Saturday 9:00 am to Noon

Stephens Park

- Lobby: None Available
- Drive Thru: Monday – Friday 7:30 am to 7:00 pm, Saturday 9:00 am to Noon

Cherry Hill

- Lobby: Monday – Friday 9:00 am to 5:00 pm, Saturday 9:00 am to Noon
- Drive Thru: Sunday – Saturday 7:00 am to 7:00 pm

Motor Bank on Garth

- Lobby: Monday – Friday 9:00 am to 5:00 pm, Saturday 9:00 am to Noon
- Drive Thru: Monday – Friday 8:30 am to 6:00 pm, Saturday 9:00 am to Noon

Stadium West

- Lobby: Monday – Friday 9:00 am to 5:00 pm, Saturday 9:00 am to Noon
- Drive Thru: Sunday – Saturday 7:00 am to 7:00 pm

Route B

- Lobby: Monday – Friday 9:00 am to 5:00 pm, Saturday 9:00 am to Noon
- Drive Thru: Sunday – Saturday 7:00 am to 7:00 pm

Rangeline

- Lobby: Monday – Friday 9:00 am to 5:00 pm, Saturday 9:00 am to Noon
- Drive Thru: Monday – Friday 8:30 am to 6:00 pm, Saturday 9:00 am to Noon

*Map included that outlines locations and hours of operation.

Teller services are available at our nine Columbia locations during normal business hours in the lobby. In addition, five of our branches offer drive-thru teller services with a dedicated commercial lane until 7:00 p.m. daily and three offer drive-thru until 6:00 pm. All of our locations accept deposits until closing and credit our customers' accounts that evening which allows you to make deposits late and still receive same day credit! Lastly, our downtown location at the corner of 8th Street and Broadway provides a separate, private commercial teller window for business customers to make their deposits secluded from customers in the lobby. Attached in this proposal, please find Landmark Bank's locations and hours which specify availability of teller services.

XI. Compute the following based on your submitted proposal:

A. INTEREST INCOME ON ALL ACCOUNTS USING DECEMBER 2014
- Compute for Treasurer and Collector Investment Accounts tables and all other interest bearing accounts in Exhibit 1

Included

B. BILLED CHARGES FOR ALL ACCOUNTS FOR DECEMBER 2014 for month of December 2014 - utilized all

Included

XII. Include a certified check in the amount of \$397,905.00 made out to the County of Boone as security for providing required collateral.

Included

XIII. Provide two(2) sealed copies of your Proposal. Placed the enclosed label on the outside of your sealed proposal packet. Deliver to the County Clerk no later than 11:00 a.m. on Thursday, August 6.

Included

Handwritten notes and scribbles:
to Vice President
8.2.12

The County has on rare occasions experienced unavoidable cash overdrafts. These are generally for one day unless a weekend or holiday is involved. The bank agrees to cover these cash overdrafts and the County agrees to pay the bank a rate of interest equal to the amount proposal in this section for the investment accounts.

BANKING INSTITUTION Landmark Bank, N.A.

ADDRESS P.O. Box 1867
Columbia, MO 65205


PHONE NUMBER 573-441-2872

LOCATION OF SERVICES 801 East Broadway
Columbia, MO 65201

**NAME AND POSITION OF
OF PRIMARY CONTACT PERSON** Tom Schwarz, Senior Vice President

The bidder declares that he/she has examined the invitation, Terms and Conditions and information presented along with this proposal form and will provide the services requested as set forth unless specifically set forth in the Exceptions to Terms and Conditions section of this response.

SIGNATURE



NAME

Tom Schwarz

TITLE

Sr. Vice President

DATE

SIGNED 8.5.15

SECTION III: Pricing



PROPOSED COST SCHEDULE

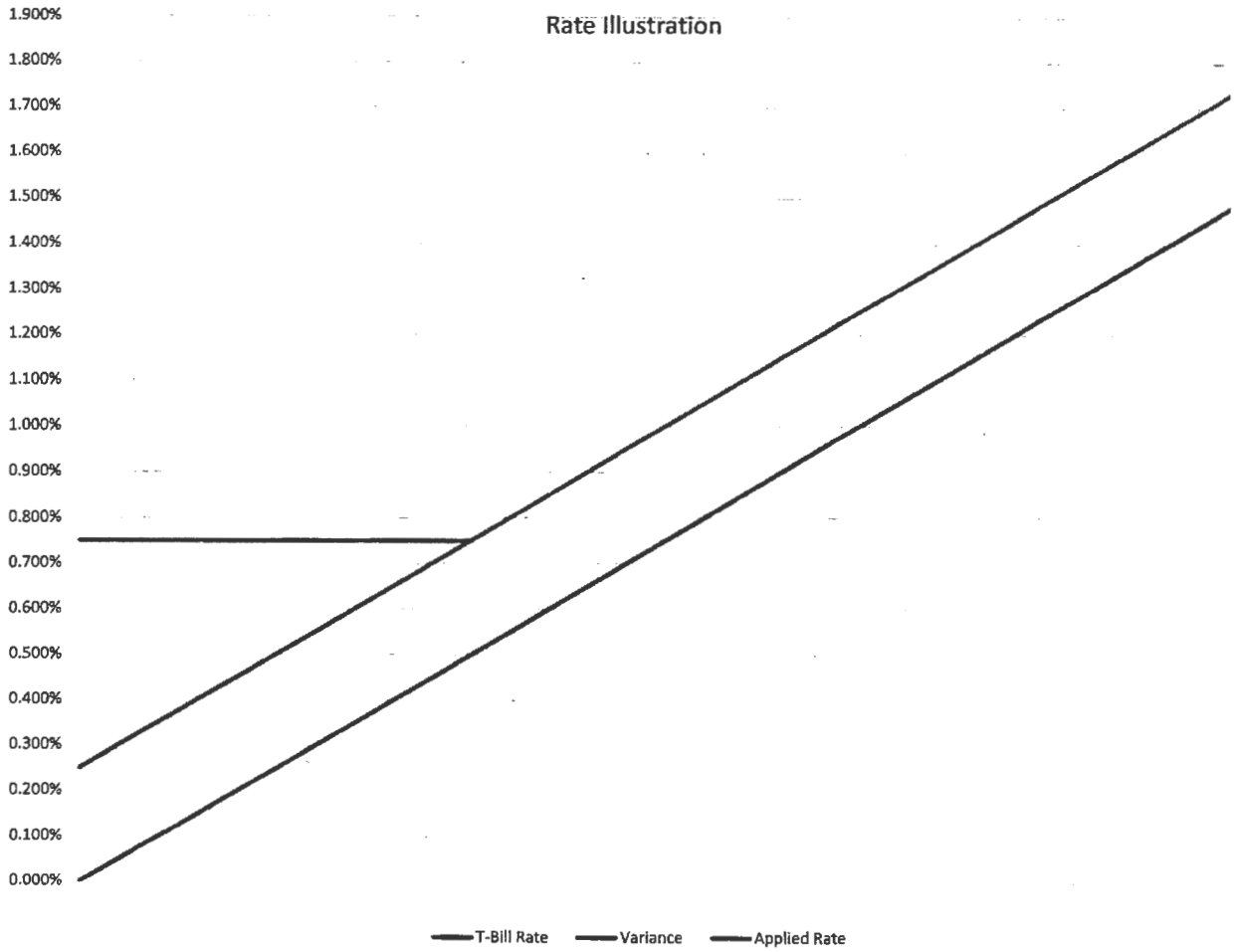
CHARGES	COST PER UNIT	UNIT DEFINITION	NOTES
Account Maintenance	\$5.00	Per Account	
Account Analysis	\$5.00	Per Group	\$5 for the Treasurer, and \$5 for the Collector
Deposit Items	\$0.06	Per Item	
Returned Deposit Items	\$3.00	Per Item	
Re-cleared Deposit Items	\$1.00	Per Item	
Stop Payments	\$15.00	Per Item Stopped	
Checks Cleared	\$0.08	Per Item	
Outgoing Wire Transfers	\$10.00	Per Wire	
Incoming Wire Transfers	\$5.00	Per Wire	
ACH Debits - initiated by outside party	\$0.10	Per Item	
ACH Credits - initiated by outside party	\$0.00	Per Item	
ACH Debit/Credit file load - initiated by Boone County	\$0.00	File Fee Waived	
ACH Debit item charges - initiated by Boone County	\$0.10	Per Item within File	
ACH Credit item charges - initiated by Boone County	\$0.10	Per Item within File	
ACH return items	\$0.75	Per Item	
Security Safekeeping charges	\$25.00	Per Security Purchased	
Internet/Online banking access charge	\$15.00	Per Group	Assumes 2 separate Business Premium Internet Banking Accounts @ \$15.00 each, \$30.00 Total.
Positive Pay charge	\$35.00	Per Group	
Detail any additional charges or attach fee sheet with unit costs and unit definition	n/a	n/a	

XI A: INTEREST INCOME ON ALL ACCOUNTS FOR DECEMBER 2014

T-Bill Rate as of July 6, 2015: 0.015%
 Proposed Rate (T-Bill Rate plus 25 Basis Points): 0.265%
 Rate Floor (75 Basis Points): 0.750%
 Applied Rate: 0.750%

	<u>Average Collected Balance</u>	<u>Interest Earned</u>
Treasurer's Investment Account	\$6,577,217.88	\$4,189.60
Treasurer's Main Checking Account	\$0.00	\$0.00
PA Restitution Account	\$0.00	\$0.00
Inmate Checking Account	\$0.00	\$0.00
Jury Service Checking	\$0.00	\$0.00
Payroll Checking Account	\$0.00	\$0.00
Treasurer's Manual Checking	\$0.00	\$0.00
Manchester Heights NID Account	\$0.00	\$0.00
Poll Workers Checking Account	\$0.00	\$0.00
Circuit Clerk Banner Account	\$790,884.00	\$503.78
Boone County Law Library	\$151,649.88	\$96.60
Callaway County Law Library	\$56,810.30	\$36.19
Election Grants Funds Account	\$165,005.00	\$105.11
Public Works Emp Activity	\$0.00	\$0.00
Collector's Investment Account	\$3,425,811.00	\$2,182.19
Collector Main Checking	\$0.00	\$0.00
Collector's Installment Checking Account	\$1,061,989.00	\$676.47
Collector's Impoundment Checking Account	\$504,739.00	\$321.51
Collector's Surtax Checking Account	\$442,287.00	\$281.73
TOTAL:	\$13,176,393.06	\$8,393.18

Rate Illustration



**Treasurer's Investment Account
For December 2014**

Charges	Quantity	Rate Per	Total Fees
Account Maintenance	1	\$5.00	\$5.00
Account Analysis	1	\$5.00	\$5.00
Checks Cleared	3	\$0.08	\$0.24
Deposited Items	1431	\$0.06	\$85.86
Returned Deposited Items	0	\$3.00	\$0.00
Re-Cleared Deposited Items	0	\$1.00	\$0.00
Stop Payments	3	\$15.00	\$45.00
Outgoing Wire Transfers	3	\$8.00	\$24.00
Incoming Wire Transfers	0	\$8.00	\$0.00
ACH Debits/Direct Payments	1006	\$0.10	\$100.60
ACH Items	95	\$0.10	\$9.50
ACH Files	19	\$0.00	\$0.00
ACH Returned Items	1	\$0.75	\$0.75
Security Safekeeping	1	\$25.00	\$25.00
Internet Banking Access	1	\$15.00	\$15.00
TOTAL ACCOUNT FEES:			\$315.95

T-Bill Rate as of July 6, 2015: 0.015%
Proposed Rate (T-Bill Rate plus 25 Basis Points): 0.265%
Rate Floor (75 Basis Points): 0.750%
Applied Rate: 0.750%
Average Collected Balance: \$6,577,217.88
Interest Earned: \$4,189.60

**Treasurer's Main Checking Account
For December 2014**

Charges	Quantity	Rate Per	Total Fees
Account Maintenance	1	\$5.00	\$5.00
Account Analysis	0	\$5.00	\$0.00
Checks Cleared	372	\$0.08	\$29.76
Deposited Items	0	\$0.06	\$0.00
Returned Deposited Items	0	\$3.00	\$0.00
Re-Cleared Deposited Items	0	\$1.00	\$0.00
Stop Payments	0	\$15.00	\$0.00
Outgoing Wire Transfers	0	\$8.00	\$0.00
Incoming Wire Transfers	0	\$8.00	\$0.00
ACH Debits/Direct Payments	0	\$0.10	\$0.00
ACH Items	0	\$0.10	\$0.00
ACH Files	0	\$0.00	\$0.00
ACH Returned Items	0	\$0.75	\$0.00
Security Safekeeping	0	\$25.00	\$0.00
Internet Banking Access	0	\$15.00	\$0.00
TOTAL ACCOUNT FEES:			\$34.76

T-Bill Rate as of July 6, 2015: *0.015%*
Proposed Rate (T-Bill Rate plus 25 Basis Points): *0.265%*
Rate Floor (75 Basis Points): *0.750%*
Applied Rate: *0.750%*
Average Collected Balance: \$0.00
Interest Earned: \$0.00

**PA Restitution
For December 2014**

Charges	Quantity	Rate Per	Total Fees
Account Maintenance	1	\$5.00	\$5.00
Account Analysis	0	\$5.00	\$0.00
Checks Cleared	58	\$0.08	\$4.64
Deposited Items	0	\$0.06	\$0.00
Returned Deposited Items	0	\$3.00	\$0.00
Re-Cleared Deposited Items	0	\$1.00	\$0.00
Stop Payments	0	\$15.00	\$0.00
Outgoing Wire Transfers	0	\$8.00	\$0.00
Incoming Wire Transfers	0	\$8.00	\$0.00
ACH Debits/Direct Payments	0	\$0.10	\$0.00
ACH Items	0	\$0.10	\$0.00
ACH Files	0	\$0.00	\$0.00
ACH Returned Items	0	\$0.75	\$0.00
Security Safekeeping	0	\$25.00	\$0.00
Internet Banking Access	0	\$15.00	\$0.00
TOTAL ACCOUNT FEES:			\$9.64

T-Bill Rate as of July 6, 2015: 0.015%
Proposed Rate (T-Bill Rate plus 25 Basis Points): 0.265%
Rate Floor (75 Basis Points): 0.750%
Applied Rate: 0.750%

Average Collected Balance: \$0.00
Interest Earned: \$0.00

Inmate Checking
For December 2014

Charges	Quantity	Rate/Rat	Total Fees
Account Maintenance	1	\$5.00	\$5.00
Account Analysis	0	\$5.00	\$0.00
Checks Cleared	106	\$0.08	\$8.48
Deposited Items	0	\$0.06	\$0.00
Returned Deposited Items	0	\$3.00	\$0.00
Re-Cleared Deposited Items	0	\$1.00	\$0.00
Stop Payments	1	\$15.00	\$15.00
Outgoing Wire Transfers	0	\$8.00	\$0.00
Incoming Wire Transfers	0	\$8.00	\$0.00
ACH Debits/Direct Payments	0	\$0.10	\$0.00
ACH Items	0	\$0.10	\$0.00
ACH Files	0	\$0.00	\$0.00
ACH Returned Items	0	\$0.75	\$0.00
Security Safekeeping	0	\$25.00	\$0.00
Internet Banking Access	0	\$15.00	\$0.00
TOTAL ACCOUNT FEES:			\$28.48

T-Bill Rate as of July 6, 2015: 0.015%
Proposed Rate (T-Bill Rate plus 25 Basis Points): 0.265%
Rate Floor (75 Basis Points): 0.750%
Applied Rate: 0.750%

Average Collected Balance: \$0.00
Interest Earned: \$0.00

**Jury Service Checking
For December 2014**

Charges	Quantity	Rate Per	Total Fees
Account Maintenance	1	\$5.00	\$5.00
Account Analysis	0	\$5.00	\$0.00
Checks Cleared	159	\$0.08	\$12.72
Deposited Items	0	\$0.06	\$0.00
Returned Deposited Items	0	\$3.00	\$0.00
Re-Cleared Deposited Items	0	\$1.00	\$0.00
Stop Payments	0	\$15.00	\$0.00
Outgoing Wire Transfers	0	\$8.00	\$0.00
Incoming Wire Transfers	0	\$8.00	\$0.00
ACH Debits/Direct Payments	0	\$0.10	\$0.00
ACH Items	0	\$0.10	\$0.00
ACH Files	0	\$0.00	\$0.00
ACH Returned Items	0	\$0.75	\$0.00
Security Safekeeping	0	\$25.00	\$0.00
Internet Banking Access	0	\$15.00	\$0.00
TOTAL ACCOUNT FEES:			\$17.72

T-Bill Rate as of July 6, 2015: 0.015%
Proposed Rate (T-Bill Rate plus 25 Basis Points): 0.265%
Rate Floor (75 Basis Points): 0.750%
Applied Rate: 0.750%
Average Collected Balance: \$0.00
Interest Earned: \$0.00

**Payroll Checking
For December 2014**

Charges	Quantity	Rate Per	Total Fees
Account Maintenance	1	\$5.00	\$5.00
Account Analysis	0	\$5.00	\$0.00
Checks Cleared	49	\$0.08	\$3.92
Deposited Items	0	\$0.06	\$0.00
Returned Deposited Items	0	\$3.00	\$0.00
Re-Cleared Deposited Items	0	\$1.00	\$0.00
Stop Payments	0	\$15.00	\$0.00
Outgoing Wire Transfers	0	\$8.00	\$0.00
Incoming Wire Transfers	0	\$8.00	\$0.00
ACH Debits/Direct Payments	0	\$0.10	\$0.00
ACH Items	0	\$0.10	\$0.00
ACH Files	0	\$0.00	\$0.00
ACH Returned Items	0	\$0.75	\$0.00
Security Safekeeping	0	\$25.00	\$0.00
Internet Banking Access	0	\$15.00	\$0.00
TOTAL ACCOUNT FEES:			\$8.92

T-Bill Rate as of July 6, 2015: *0.015%*
Proposed Rate (T-Bill Rate plus 25 Basis Points): *0.265%*
Rate Floor (75 Basis Points): *0.750%*
Applied Rate: *0.750%*
Average Collected Balance: \$0.00
Interest Earned: \$0.00

Treasurer's Manual Checking
For December 2014

Charges	Quantity	Rate Per	Total Fees
Account Maintenance	1	\$5.00	\$5.00
Account Analysis	0	\$5.00	\$0.00
Checks Cleared	94	\$0.08	\$7.52
Deposited Items	0	\$0.06	\$0.00
Returned Deposited Items	0	\$3.00	\$0.00
Re-Cleared Deposited Items	0	\$1.00	\$0.00
Stop Payments	0	\$15.00	\$0.00
Outgoing Wire Transfers	0	\$8.00	\$0.00
Incoming Wire Transfers	0	\$8.00	\$0.00
ACH Debits/Direct Payments	0	\$0.10	\$0.00
ACH Items	0	\$0.10	\$0.00
ACH Files	0	\$0.00	\$0.00
ACH Returned Items	0	\$0.75	\$0.00
Security Safekeeping	0	\$25.00	\$0.00
Internet Banking Access	0	\$15.00	\$0.00
TOTAL ACCOUNT FEES:			\$12.52

T-Bill Rate as of July 6, 2015: 0.015%
Proposed Rate (T-Bill Rate plus 25 Basis Points): 0.265%
Rate Floor (75 Basis Points): 0.750%
Applied Rate: 0.750%

Average Collected Balance: \$0.00
Interest Earned: \$0.00

**Manchester Heights NID Account
For December 2014**

Charges	Quantity	Rate Per	Total Fees
Account Maintenance	1	\$5.00	\$5.00
Account Analysis	0	\$5.00	\$0.00
Checks Cleared	0	\$0.08	\$0.00
Deposited Items	0	\$0.06	\$0.00
Returned Deposited Items	0	\$3.00	\$0.00
Re-Cleared Deposited Items	0	\$1.00	\$0.00
Stop Payments	0	\$15.00	\$0.00
Outgoing Wire Transfers	0	\$8.00	\$0.00
Incoming Wire Transfers	0	\$8.00	\$0.00
ACH Debits/Direct Payments	0	\$0.10	\$0.00
ACH Items	0	\$0.10	\$0.00
ACH Files	0	\$0.00	\$0.00
ACH Returned Items	0	\$0.75	\$0.00
Security Safekeeping	0	\$25.00	\$0.00
Internet Banking Access	0	\$15.00	\$0.00
TOTAL ACCOUNT FEES:			\$5.00

T-Bill Rate as of July 6, 2015: 0.015%
Proposed Rate (T-Bill Rate plus 25 Basis Points): 0.265%
Rate Floor (75 Basis Points): 0.750%
Applied Rate: 0.750%

Average Collected Balance: \$0.00
Interest Earned: \$0.00

**Poll Workers Checking Account
For December 2014**

Charges	Quantity	Rate Per	Total Fees
Account Maintenance	1	\$5.00	\$5.00
Account Analysis	0	\$5.00	\$0.00
Checks Cleared	91	\$0.08	\$7.28
Deposited Items	0	\$0.06	\$0.00
Returned Deposited Items	0	\$3.00	\$0.00
Re-Cleared Deposited Items	0	\$1.00	\$0.00
Stop Payments	0	\$15.00	\$0.00
Outgoing Wire Transfers	0	\$8.00	\$0.00
Incoming Wire Transfers	0	\$8.00	\$0.00
ACH Debits/Direct Payments	0	\$0.10	\$0.00
ACH Items	0	\$0.10	\$0.00
ACH Files	0	\$0.00	\$0.00
ACH Returned Items	0	\$0.75	\$0.00
Security Safekeeping	0	\$25.00	\$0.00
Internet Banking Access	0	\$15.00	\$0.00
TOTAL ACCOUNT FEES:			\$12.28

T-Bill Rate as of July 6, 2015: *0.015%*
Proposed Rate (T-Bill Rate plus 25 Basis Points): *0.265%*
Rate Floor (75 Basis Points): *0.750%*
Applied Rate: *0.750%*

Average Collected Balance: \$0.00
Interest Earned: \$0.00

Circuit Clerk Banner Account
For December 2014

Charges	Quantity	Rate Per	Total Fees
Account Maintenance	1	\$5.00	\$5.00
Account Analysis	0	\$5.00	\$0.00
Checks Cleared	592	\$0.08	\$47.36
Deposited Items	1398	\$0.06	\$83.88
Returned Deposited Items	0	\$3.00	\$0.00
Re-Cleared Deposited Items	0	\$1.00	\$0.00
Stop Payments	0	\$15.00	\$0.00
Outgoing Wire Transfers	0	\$8.00	\$0.00
Incoming Wire Transfers	0	\$8.00	\$0.00
ACH Debits/Direct Payments	0	\$0.10	\$0.00
ACH Items	0	\$0.10	\$0.00
ACH Files	0	\$0.00	\$0.00
ACH Returned Items	0	\$0.75	\$0.00
Security Safekeeping	0	\$25.00	\$0.00
Internet Banking Access	0	\$15.00	\$0.00
TOTAL ACCOUNT FEES:			\$136.24

T-Bill Rate as of July 6, 2015: 0.015%

Proposed Rate (T-Bill Rate plus 25 Basis Points): 0.265%

Rate Floor (75 Basis Points): 0.750%

Applied Rate: 0.750%

Average Collected Balance: \$790,884.00

Interest Earned: \$503.78

Boone County Law Library
For December 2014

Charges	Quantity	Rate Per	Total Fees
Account Maintenance	1	\$5.00	\$5.00
Account Analysis	0	\$5.00	\$0.00
Checks Cleared	0	\$0.08	\$0.00
Deposited Items	1	\$0.06	\$0.06
Returned Deposited Items	0	\$3.00	\$0.00
Re-Cleared Deposited Items	0	\$1.00	\$0.00
Stop Payments	0	\$15.00	\$0.00
Outgoing Wire Transfers	0	\$8.00	\$0.00
Incoming Wire Transfers	0	\$8.00	\$0.00
ACH Debits/Direct Payments	0	\$0.10	\$0.00
ACH Items	0	\$0.10	\$0.00
ACH Files	0	\$0.00	\$0.00
ACH Returned Items	0	\$0.75	\$0.00
Security Safekeeping	0	\$25.00	\$0.00
Internet Banking Access	0	\$15.00	\$0.00
TOTAL ACCOUNT FEES:			\$5.06

T-Bill Rate as of July 6, 2015: 0.015%
Proposed Rate (T-Bill Rate plus 25 Basis Points): 0.265%
Rate Floor (75 Basis Points): 0.750%
Applied Rate: 0.750%

Average Collected Balance: \$151,649.88
Interest Earned: \$96.60

Callaway County Law Library
For December 2014

Charges	Quantity	Rate Per	Total Fees
Account Maintenance	1	\$5.00	\$5.00
Account Analysis	0	\$5.00	\$0.00
Checks Cleared	0	\$0.08	\$0.00
Deposited Items	2	\$0.06	\$0.12
Returned Deposited Items	0	\$3.00	\$0.00
Re-Cleared Deposited Items	0	\$1.00	\$0.00
Stop Payments	0	\$15.00	\$0.00
Outgoing Wire Transfers	0	\$8.00	\$0.00
Incoming Wire Transfers	0	\$8.00	\$0.00
ACH Debits/Direct Payments	0	\$0.10	\$0.00
ACH Items	0	\$0.10	\$0.00
ACH Files	0	\$0.00	\$0.00
ACH Returned Items	0	\$0.75	\$0.00
Security Safekeeping	0	\$25.00	\$0.00
Internet Banking Access	0	\$15.00	\$0.00
TOTAL ACCOUNT FEES:			\$5.12

T-Bill Rate as of July 6, 2015: 0.015%

Proposed Rate (T-Bill Rate plus 25 Basis Points): 0.265%

Rate Floor (75 Basis Points): 0.750%

Applied Rate: 0.750%

Average Collected Balance: \$56,810.30

Interest Earned: \$36.19

**Election Grants Funds Account
For December 2014**

Charges	Quantity	Rate Per	Total Fees
Account Maintenance	1	\$5.00	\$5.00
Account Analysis	0	\$5.00	\$0.00
Checks Cleared	0	\$0.08	\$0.00
Deposited Items	0	\$0.06	\$0.00
Returned Deposited Items	0	\$3.00	\$0.00
Re-Cleared Deposited Items	0	\$1.00	\$0.00
Stop Payments	0	\$15.00	\$0.00
Outgoing Wire Transfers	0	\$8.00	\$0.00
Incoming Wire Transfers	0	\$8.00	\$0.00
ACH Debits/Direct Payments	0	\$0.10	\$0.00
ACH Items	0	\$0.10	\$0.00
ACH Files	0	\$0.00	\$0.00
ACH Returned Items	0	\$0.75	\$0.00
Security Safekeeping	0	\$25.00	\$0.00
Internet Banking Access	0	\$15.00	\$0.00
TOTAL ACCOUNT FEES:			\$ 5.00

T-Bill Rate as of July 6, 2015: *0.015%*
Proposed Rate (T-Bill Rate plus 25 Basis Points): *0.265%*
Rate Floor (75 Basis Points): *0.750%*
Applied Rate: *0.750%*
Average Collected Balance: \$165,005.00
Interest Earned: **\$105.11**

**Public Works Emp Account
For December 2014**

Charges	Quantity	Rate Per	Total Fees
Account Maintenance	1	\$5.00	\$5.00
Account Analysis	0	\$5.00	\$0.00
Checks Cleared	0	\$0.08	\$0.00
Deposited Items	0	\$0.06	\$0.00
Returned Deposited Items	0	\$3.00	\$0.00
Re-Cleared Deposited Items	0	\$1.00	\$0.00
Stop Payments	0	\$15.00	\$0.00
Outgoing Wire Transfers	0	\$8.00	\$0.00
Incoming Wire Transfers	0	\$8.00	\$0.00
ACH Debits/Direct Payments	0	\$0.10	\$0.00
ACH Items	0	\$0.10	\$0.00
ACH Files	0	\$0.00	\$0.00
ACH Returned Items	0	\$0.75	\$0.00
Security Safekeeping	0	\$25.00	\$0.00
Internet Banking Access	0	\$15.00	\$0.00
TOTAL ACCOUNT FEES:			\$5.00

T-Bill Rate as of July 6, 2015: 0.015%
Proposed Rate (T-Bill Rate plus 25 Basis Points): 0.265%
Rate Floor (75 Basis Points): 0.750%
Applied Rate: 0.750%
Average Collected Balance: \$0.00
Interest Earned: \$0.00

**Collector's Investment Account
For December 2014**

Charges	Quantity	Rate Per	Total Fees
Account Maintenance	1	\$5.00	\$5.00
Account Analysis	1	\$5.00	\$5.00
Checks Cleared	0	\$0.08	\$0.00
Deposited Items	27463	\$0.06	\$1,647.78
Returned Deposited Items	30	\$3.00	\$90.00
Re-Cleared Deposited Items	0	\$1.00	\$0.00
Stop Payments	0	\$15.00	\$0.00
Outgoing Wire Transfers	0	\$8.00	\$0.00
Incoming Wire Transfers	0	\$8.00	\$0.00
ACH Debits/Direct Payments	564	\$0.10	\$56.40
ACH Items	184	\$0.10	\$18.40
ACH Files	3	\$0.00	\$0.00
ACH Returned Items	2	\$0.75	\$1.50
Security Safekeeping	0	\$25.00	\$0.00
Internet Banking Access	1	\$15.00	\$15.00
TOTAL ACCOUNT FEES:			\$1,839.08

T-Bill Rate as of July 6, 2015: *0.015%*
Proposed Rate (T-Bill Rate plus 25 Basis Points): *0.265%*
Rate Floor (75 Basis Points): *0.750%*
Applied Rate: *0.750%*

Average Collected Balance: \$3,425,811.00
Interest Earned: **\$2,182.19**

**Collector's Main Checking
For December 2014**

Charges	Quantity	Rate Per	Total Fees
Account Maintenance	1	\$5.00	\$5.00
Account Analysis	0	\$5.00	\$0.00
Checks Cleared	90	\$0.08	\$7.20
Deposited Items	0	\$0.06	\$0.00
Returned Deposited Items	0	\$3.00	\$0.00
Re-Cleared Deposited Items	0	\$1.00	\$0.00
Stop Payments	0	\$15.00	\$0.00
Outgoing Wire Transfers	0	\$8.00	\$0.00
Incoming Wire Transfers	0	\$8.00	\$0.00
ACH Debits/Direct Payments	0	\$0.10	\$0.00
ACH Items	0	\$0.10	\$0.00
ACH Files	0	\$0.00	\$0.00
ACH Returned Items	0	\$0.75	\$0.00
Security Safekeeping	0	\$25.00	\$0.00
Internet Banking Access	0	\$15.00	\$0.00
TOTAL ACCOUNT FEES:			\$12.20

T-Bill Rate as of July 6, 2015: 0.015%
Proposed Rate (T-Bill Rate plus 25 Basis Points): 0.265%
Rate Floor (75 Basis Points): 0.750%
Applied Rate: 0.750%

Average Collected Balance: \$0.00
Interest Earned: \$0.00

**Collector's Installment Checking Account
For December 2014**

Charges	Quantity	Rate Per	Total Fees
Account Maintenance	1	\$5.00	\$5.00
Account Analysis	0	\$5.00	\$0.00
Checks Cleared	6	\$0.08	\$0.48
Deposited Items	308	\$0.06	\$18.48
Returned Deposited Items	0	\$3.00	\$0.00
Re-Cleared Deposited Items	0	\$1.00	\$0.00
Stop Payments	0	\$15.00	\$0.00
Outgoing Wire Transfers	0	\$8.00	\$0.00
Incoming Wire Transfers	0	\$8.00	\$0.00
ACH Debits/Direct Payments	0	\$0.10	\$0.00
ACH Items	0	\$0.10	\$0.00
ACH Files	0	\$0.00	\$0.00
ACH Returned Items	0	\$0.75	\$0.00
Security Safekeeping	0	\$25.00	\$0.00
Internet Banking Access	0	\$15.00	\$0.00
TOTAL ACCOUNT FEES:			\$23.96

T-Bill Rate as of July 6, 2015: *0.015%*
Proposed Rate (T-Bill Rate plus 25 Basis Points): *0.265%*
Rate Floor (75 Basis Points): *0.750%*
Applied Rate: *0.750%*

Average Collected Balance: \$1,061,989.00
Interest Earned: **\$676.47**

**Collector's Impound Checking Account
For December 2014**

Charges	Quantity	Rate Per	Total Fees
Account Maintenance	1	\$5.00	\$5.00
Account Analysis	0	\$5.00	\$0.00
Checks Cleared	0	\$0.08	\$0.00
Deposited Items	1	\$0.06	\$0.06
Returned Deposited Items	0	\$3.00	\$0.00
Re-Cleared Deposited Items	0	\$1.00	\$0.00
Stop Payments	0	\$15.00	\$0.00
Outgoing Wire Transfers	0	\$8.00	\$0.00
Incoming Wire Transfers	0	\$8.00	\$0.00
ACH Debits/Direct Payments	0	\$0.10	\$0.00
ACH Items	0	\$0.10	\$0.00
ACH Files	0	\$0.00	\$0.00
ACH Returned Items	0	\$0.75	\$0.00
Security Safekeeping	0	\$25.00	\$0.00
Internet Banking Access	0	\$15.00	\$0.00
TOTAL ACCOUNT FEES:			\$5.06

T-Bill Rate as of July 6, 2015: 0.015%
Proposed Rate (T-Bill Rate plus 25 Basis Points): 0.265%
Rate Floor (75 Basis Points): 0.750%
Applied Rate: 0.750%

Average Collected Balance: \$504,739.00
Interest Earned: \$321.51

**Collector's Surtax Checking Account
For December 2014**

Charges	Quantity	Rate Per	Total Fees
Account Maintenance	1	\$5.00	\$5.00
Account Analysis	0	\$5.00	\$0.00
Checks Cleared	0	\$0.08	\$0.00
Deposited Items	0	\$0.06	\$0.00
Returned Deposited Items	0	\$3.00	\$0.00
Re-Cleared Deposited Items	0	\$1.00	\$0.00
Stop Payments	0	\$15.00	\$0.00
Outgoing Wire Transfers	0	\$8.00	\$0.00
Incoming Wire Transfers	0	\$8.00	\$0.00
ACH Debits/Direct Payments	0	\$0.10	\$0.00
ACH Items	0	\$0.10	\$0.00
ACH Files	0	\$0.00	\$0.00
ACH Returned Items	0	\$0.75	\$0.00
Security Safekeeping	0	\$25.00	\$0.00
Internet Banking Access	0	\$15.00	\$0.00
TOTAL ACCOUNT FEES:			\$5.00

T-Bill Rate as of July 6, 2015: 0.015%
Proposed Rate (T-Bill Rate plus 25 Basis Points): 0.265%
Rate Floor (75 Basis Points): 0.750%
Applied Rate: 0.750%

Average Collected Balance: \$442,287.00
Interest Earned: \$281.73

XI B. BILLED CHARGES FOR ALL ACCOUNT CHARGES FOR DECEMBER 2014

Treasurer's Main Checking Account	\$ 5.00	\$ 5.00	\$ 0.24	\$ 85.86	\$ -	\$ -	\$ 45.00	\$ 24.00	\$ -	\$ -	\$ 110.10	\$ -	\$ 0.75	\$ 25.00	\$ 15.00	\$ 315.85
Treasurer's Investment Checking Account	\$ 5.00	\$ -	\$ 29.76	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 34.76
PA Restitution Account	\$ 5.00	\$ -	\$ 4.64	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 9.64
Inmate Checking Account	\$ 5.00	\$ -	\$ 8.48	\$ -	\$ -	\$ -	\$ 15.00	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 28.48
Jury Service Checking	\$ 5.00	\$ -	\$ 12.72	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 17.72
Payroll Checking Account	\$ 5.00	\$ -	\$ 3.82	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 8.92
Treasurer's Manual Checking	\$ 5.00	\$ -	\$ 7.52	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 12.52
Manchester Heights NID Account	\$ 5.00	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 5.00
Pol: Workers Checking Account	\$ 5.00	\$ -	\$ 7.28	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 12.28
Circuit Clerk Banner Account	\$ 5.00	\$ -	\$ 47.36	\$ 83.88	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 136.24
Boone County Law Library	\$ 5.00	\$ -	\$ -	\$ 0.06	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 5.06
Callaway County Law Library	\$ 5.00	\$ -	\$ -	\$ 0.12	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 5.12
Election Grants Funds Account	\$ 5.00	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 5.00
Public Works Emp Activity	\$ 5.00	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 5.00
Collector's Investment Account	\$ 5.00	\$ 5.00	\$ -	\$ 1,647.78	\$ 90.00	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 74.80	\$ -	\$ 1.50	\$ -	\$ 15.00	\$ 1,839.08
Collector Main Checking	\$ 5.00	\$ -	\$ 7.20	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 12.20
Collector's Installment Checking Account	\$ 5.00	\$ -	\$ 0.48	\$ 18.48	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 23.96
Collector's Impoundment Checking Account	\$ 5.00	\$ -	\$ -	\$ 0.06	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 5.06
Collector's Surtax Checking Account	\$ 5.00	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 5.00
TOTAL:	\$ 95.00	\$ 10.00	\$ 129.60	\$ 1,836.24	\$ 90.00	\$ -	\$ 60.00	\$ 24.00	\$ -	\$ -	\$ 184.90	\$ -	\$ 2.25	\$ 25.00	\$ 30.00	\$ 2,486.99
Total Billed Charges: \$ 2,486.99																

XI B. BILLED CHARGES FOR ALL ACCOUNT CHARGES FOR DECEMBER 2014

Treasurer's Main Checking Account	1	1	3	1431	0	0	3	3	0	1101	0	19	1	1	1
Treasurer's Investment Checking Account	1	0	372	0	0	0	0	0	0	0	0	0	0	0	0
PA Restitution Account	1	0	58	0	0	0	0	0	0	0	0	0	0	0	0
Inmate Checking Account	1	0	106	0	0	0	1	0	0	0	0	0	0	0	0
Jury Service Checking	1	0	159	0	0	0	0	0	0	0	0	0	0	0	0
Payroll Checking Account	1	0	49	0	0	0	0	0	0	0	0	0	0	0	0
Treasurer's Manual Checking	1	0	94	0	0	0	0	0	0	0	0	0	0	0	0
Manchester Heights NID Account	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Poll Workers Checking Account	1	0	91	0	0	0	0	0	0	0	0	0	0	0	0
Circuit Clerk Banner Account	1	0	592	1398	0	0	0	0	0	0	0	0	0	0	0
Boone County Law Library	1	0	0	1	0	0	0	0	0	0	0	0	0	0	0
Callaway County Law Library	1	0	0	2	0	0	0	0	0	0	0	0	0	0	0
Election Grants Funds Account	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Public Works Emp Activity	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Collector's Investment Account	1	1	0	27463	30	0	0	0	0	748	0	3	2	0	1
Collector Main Checking	1	0	90	0	0	0	0	0	0	0	0	0	0	0	0
Collector's Installment Checking Account	1	0	6	308	0	0	0	0	0	0	0	0	0	0	0
Collector's Impoundment Checking Account	1	0	0	1	0	0	0	0	0	0	0	0	0	0	0
Collector's Surtax Checking Account	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
TOTAL:	19	2	1620	30604	30	0	4	3	0	1849	0	22	3	1	2
	\$ 95.00	\$ 10.00	\$ 129.60	\$ 1,836.24	\$ 90.00	\$ -	\$ 60.00	\$ 24.00	\$ -	\$ 184.90	\$ -	\$ -	\$ 2.25	\$ 25	\$ 30
TOTAL: \$2,486.99															