

Basic Banking Service Tabulation Worksheet

		Basic Banking Services			Estimated	
Banking Institutions	Proposal Description	Proposed Earn Rates	Earn on Reserve Requirement	Fees	Annual Earnings	Net Earnings
BBVA Compass	1 Month LIBOR plus 0.01% (.26% Floor) 3 year agreement	0.26%	Yes	None	\$ 309,041.29	\$ 309,041.29
BB&T	<p>PF Special Interest Checking Accounts: Posted Federal Funds Target Rate+ obp=0.25%;</p> <p>PF Analyzed Checking accounts: Fixed Earnings Credit Rate = 0.35%;</p> <p>Fees on All Accounts will be discounted at an overall rate of 15%.</p> <p>BB&T will agree to a contract period of Three (3) years except that BB&T reserves the right to review negotiated pricing every twelve (12) months. BB&T reserves the right to review and adjust pricing resulting from regulatory changes regarding collateralized public funds.</p>	0.25%	No/Yes on CD Investments	Yes \$128,066 Estimated	\$ 260,253.18	\$ 132,187.18

Merchant Services Tabulation Worksheet
December 5, 2012

	BBVA Compass	Cost based on Oct 2012 Statement	BB&T	Cost based on Oct 2012 Statement	Alpha & Omega Processing	Cost based on Oct 2012 Statement	United Bank	Cost based on Oct 2012 Statement	
Discount Rate		0%	0	0.15%	\$ 134.14	0.25%	\$ 223.56	0.10%	\$ 89.42
Transaction Fees	\$	0.13	\$ 154.83	\$ 0.10	\$ 119.10	\$ 0.12	\$ 142.92	\$ 0.15	\$ 178.65
			154.83		\$ 253.24		\$ 366.48		\$ 268.07
Other Cost									
Monthly Minimum Fee	\$	5.00	\$ 5.00	\$ 5.00	\$ 25.00			5	
Visa Misuse of Authorization Fee	\$	0.10	\$ 0.10	\$ 0.05					
Monthly PCI Compliance Solution Program Fee	\$	7.99	\$ 7.99	\$ 5.95	\$ 9.95			Not Stated	
PCI DSS Non-Compliance Fee				\$ 15.95				Not Stated	
Voice Authorization Fee	\$	0.50	\$ 0.50	\$ 0.45				Not Stated	
PCI Questionnaire per year					\$ 35.00			Not Stated	

All Proposal responses are Cost Plus Pricing

Lockbox Services Tabulation Worksheet
December 5, 2012

	BB&T	PNC	Regions	BBVA Compass
Retail Lockbox				
Standard Services				
				No Charge/Fees
Maintenance	\$ 150.00	\$ 150.00	\$ 100.00	
Full Items	\$ 0.20	\$ 0.20	\$ 0.20	
Partial Items	\$ 0.22	\$ 0.29	\$ 0.20	
Batch Preparation		\$ 1.00		
Cash Deposits	\$ 1.25	\$ 7.50		
Exceptions	\$ 0.25		\$ 0.20	
Data Transmission monthly	\$ 150.00		\$ 15.00	
Data Transmission each		\$ 4.00		
Inbound Overnight Delivery	\$ 1.25			
Deposits	\$ 0.48	\$ 1.75	\$ 0.80	
Deposit Item Clearing		\$ 0.04	\$ 0.09	
Foreign Items		\$ 5.00		
Correspondence Only		\$ 0.29		
OCR Repair	\$ 0.02			
OCR Document Misreads		\$ 0.15		
OCR Stop Maintenance		\$ 150.00		
MICR Repair	\$ 0.02			
Image Service				
Image Maintenance Fee	\$ 100.00	\$ 40.00	\$ 100.00	
Per check imaged	\$ 0.01	\$ 0.03		
per OCR Coupon imaged	\$ 0.01	\$ 0.03		
CD Fee	\$ 15.00	\$ 22.00	\$ 25.00	
Web Page Generation		\$ 1.75		
Service Options				
Postage	\$ -	\$ 7.00	\$ 3.50	
Deposit Summary E-mail	\$ 35.00			
Package Prep	\$ 20.00			
Backside Image Capture		\$ 50.00		
One time set up fees				
Retail Lockbox			500	
Image Lockbox			100	