STATE OF RHODE ISLAND AND PROVIDENCE PLANTATIONS

OFFICE OF THE GENERAL TREASURER

REQUEST FOR PROPOSAL FOR

COMPREHENSIVE BANKING SERVICES

Deadline Date: January 07, 2013

I. INTRODUCTION

The State of Rhode Island Office of the General Treasurer (herein referred to as the "State") is requesting proposals for its primary banking services, with the intention of minimizing banking costs, improving operational efficiency, and maximizing its cash position. Proposals will be evaluated objectively based on the criteria set forth in this Request for Proposal (herein referred to as the "RFP"). The State may accept one or more proposals and it reserves the right to reject any and all proposals submitted. The State makes no guarantee that any commodities or services will be purchased from any contract resulting from this RFP. Once put forward, all RFP submissions and related materials become property of the State under the custody of the Treasurer.

II. SUBMISSION OF INQUIRIES AND PROPOSALS

Any inquiries regarding this RFP must be made in writing and addressed to Vincent T. Izzo, Cash Manager. Inquiries may be delivered in any of the following ways: mailed to 50 Service Avenue, Attn: Vincent Izzo, Warwick, RI, 02886, faxed to (401) 462-7695 or emailed to vizzo@treasury.ri.gov. No other method of inquiry is permitted. Such inquiries must be received by December 24, 2012. Please note that a copy of this RFP and additional supporting documents may be found at http: //www.treasury.ri.gov/rfp/.

Each proposal submission must include one (1) original proposal clearly noted as the original, four (4) hard copies of the proposal, and one (1) electronic copy via email. Proposals are due on or by **January 07, 2013**. Faxed copies will not be accepted. Proposals that arrive late will not be accepted. The proposals are to be delivered to the following location:

Office of the General Treasurer
Attention: Vincent T. Izzo
Cash Manager
50 Service Avenue
Warwick, Rhode Island 02886
vizzo@treasury.ri.gov

III. TIMELINE

RFP Issue Date	12/17/12
Pre-proposal Questions Due	12/24/12
Question Responses Given	12/31/12
Responses Due	01/07/13
Finalists Notified	01/28/13

IV. EVALUATION PROCESS

A Committee, consisting of the Treasurer's staff (herein referred to as the "Committee"), will objectively review and evaluate the RFPs. The Committee will then make a recommendation to the Treasurer. The Committee has the authority as does the Treasurer to conduct interviews, request presentations, negotiate terms, conduct onsite visits and request any other information from the Proposer as it deems necessary to make a recommendation or selection. Conversely, the Committee reserves the right to make award without any further discussions or interviews with the proposers regarding the proposals received. **The Committee may select the response(s) that demonstrates the "Best Value" overall, including awarding various components of the banking services independently to more than one Proposer.** The State and the selected Proposer(s) may negotiate a change in any element of contract performance or cost identified in the original RFP or the selected Proposer's response, which results in lower costs or in a more cost-effective or better value than was presented in the selected Proposer's original response.

V. INSTRUCTIONS AND QUALIFICATIONS

Qualification: To be eligible for consideration under this RFP by the State of Rhode Island, the Proposing institution must comply with the following:

i. The financial institution must be covered by Federal Deposit Insurance.
ii. The financial institution must meet or exceed the following:
    a. Exist and operate for at least 3 years
    b. Return on assets within a six quarter period must be positive for at least four out of six consecutive quarters
    c. The Federal Reserve risk-based minimum capital ratio must be at least 8% (an 8% ratio signals adequately capitalized institution, 10% well capitalized firm), and
    d. Non-performing assets as a percentage of total assets may not exceed 3%.

Termination by State: The State reserves the right to suspend or terminate the Proposer's services for poor performance, failure to perform, or other "for cause" conditions upon sending fourteen (14) days prior written notice to the Proposer. The Proposer's services may be terminated without cause upon sixty (60) days prior written notice. The Proposer's services may be terminated immediately in the case of fraud against the State.

Termination by Proposer: The Proposer may terminate the contract upon one hundred eighty (180) days prior written notice to the State.

Costs: Costs that are not specifically identified and defined in the Proposer's response, and accepted by a department as part of a Contract, will not be compensated under any Contract awarded pursuant to this RFP. The State will not be responsible for any costs or expenses incurred by Proposer's responding to this RFP.

Services and Facilities: The Proposer must be authorized by the Department of Business Regulation to provide services in the State of Rhode Island and comply with all applicable statutes and regulations. The state may give priority to those banks with full service capabilities that have branch-banking facilities located within the boundaries of the State.

Proposer Communication: All Proposers are prohibited from communicating directly with any employee of the Office of the General Treasurer or member of the SIC, except as specified in this RFP. Unless specifically permitted in this RFP, no employee or member is authorized to provide any information or respond to any question or inquiry concerning this RFP. An exception to this guideline applies to individuals or Proposers that

currently do business with the Office of the General Treasurer or SIC and such exceptions shall be limited to that business and should not relate to this RFP. Failure to observe this guideline may result in disqualification.

Period of Proposal Validity: The Proposer shall agree to maintain the validity of the proposal for a minimum of 120 days from the date of submission. This term may be extended by mutual agreement between the Proposer and the State. The selected Proposer must be ready and willing to produce a finalized contract within 90 days of its selection. The winning proposal will be incorporated by reference into any contract.

Provisions: The State reserves the right to request additional information from Proposer's responding to this request. The State reserves the right to reject any and all responses to this request, to waive any minor informality in a response, to request clarification of information from any Proposer responding, and to effect any agreement deemed by the State to be in the State's best interest with one or more of the Proposer's responding. The State reserves the right to amend or cancel this RFP at any time. Modifications or additions may be made to this proposal as a result of questions submitted. Written notification of any such change will be made in writing to all known bidders. The Proposer has the right to withdraw and resubmit a proposal prior to the proposal deadline. No withdrawals or re-submissions will be permitted after the proposal deadline.

Services Proposed: Proposals shall assume that the Proposer will be responsible for all services referenced herein. The Proposer may provide such services directly or, upon approval of the State, the Proposer may subcontract out any of the referenced services, provided that the Proposer remains responsible to the State for all subcontracted services.

Format: In order to fully and equitably evaluate each bank's ability to meet the banking services needs of the State, a standard reply format is required. Each proposal must include a numbered response to each item in the RFP, in the order given. Only proposals submitted in the prescribed format will be evaluated for contract award. All terms, conditions, requirements, and procedures included in this RFP must be met for a proposal to be determined responsive. This includes the completion of all certifications and other documents required in addition to the proposal questions. A proposal that fails to meet such requirements will be deemed unresponsive and may be disqualified.

Collateral: If full FDIC insurance is not in place for monies on deposit at the bank, collateral will be maintained at a minimum of 102% for uninsured balances and marked to market at least once a month. The Proposer must agree to obtain and maintain acceptable collateral sufficient to cover the uninsured balance of all time and demand deposits held by the institution on behalf of the State, regardless of their duration. Deposits must be collateralized in a manner acceptable to the State and in accordance with State law and the State Investment Commission policies. The prospective bidder must be able to provide collateral for deposits expected to reach as high as $250 million, or higher.

Daylight Overdraft: The banking institution must be able to handle significant daylight overdraft capacity. On a daily basis, the minimum required net debit cap is $60 million. On certain dates, including but not limited to Fridays, the second to last day of the month, and the last day of the month, the capacity must be at least $125 million.

Equal Opportunity Employer: The Proposer must be an equal opportunity employer.

VI. SUBMISSION REQUIREMENTS

Please submit the following:

A. Executive Letter: An executive letter should accompany each proposal, dated and signed in ink by an official authorized to obligate the bidder. Original letter must be with the original proposal. The executive letter shall include the Proposer's main contact person for the purposes of this RFP, the location and contact information of such a contact person and a brief executive summary. Please limit the executive summary to two pages. The executive letter must contain the following paragraph:

> "We have read the Office of the General Treasurer's Request for Proposal (RFP) for Comprehensive Banking Services and fully understand its content. We certify that we have adequate personnel, resources, and facilities to provide the requested services. We understand that our ability to meet the criteria and provide the requested services will be judged solely by the State and/or the Banking Services RFP review team. We certify that we have thoroughly examined the RFP requirements and qualifications and that we meet and agree to those requirements and qualifications. Our proposed fees cover all of the services to which we have bid. We acknowledge and accept all terms and conditions included in this RFP."

B. Financial Information: The Proposer must submit one copy of its annual report and audited financial statements for the last three years, one copy of the most recent SEC 10K report, the most recent credit ratings by Moody's and S&P for the institution and the date of those ratings, and their Community Reinvestment Act rating and the date of that rating.

C. Conflict of Interest: The Proposer must certify in writing that no relationship exists between the Proposer and the Office of the General Treasurer that interferes with fair competition or is a conflict of interest in regards to this RFP. In addition, the Proposer must also certify in writing, that if selected, the Proposer does not foresee any conflicts of interest in regards to executing its duties under a potential contract or, if a potential conflict exists, the Proposer shall disclose such potential conflicts of interest.

D. Certification of Indemnification: The Proposer shall submit written certification that it accepts the provisions of the State's indemnification clause. Specifically, the Proposer must accept the provision that the term "other damages" shall include, but is not limited to, the reasonable costs the State incurs to repair, return, replace or seek cover (purchase of comparable substitute commodities and services) under the contract.

E. Certification of Solvency: The Proposer must submit certification that it has not been in bankruptcy and/or receivership within the last five (5) calendar years.

F. Certification of Good Standing: If incorporated, the Proposer shall provide identification of the Proposer's state of incorporation and a statement that the Proposer is in good standing in that state. If the incorporation is in Rhode Island, a statement shall be included that the Proposer has complied with all filing requirements of the Rhode Island Secretary of State.

G. Certification of Proper Licenses and Registrations: The Proposer must submit a statement certifying that the Proposer has all the licenses and registrations necessary to perform the services included in this RFP.

H. Litigation: The Proposer must include the disclosure of any ongoing litigation and any adverse actions within the last 3 years against proposer in the State of Rhode Island, any other state, or by the Federal

Government. This disclosure must include date of initiation, and if resolved the resolution, nature of the litigation or adverse action, and the parties included in the action.

I. **Banking Services Questions/Statements:** Please directly provide your response to the items below in the order presented. Anywhere applicable, please explain the role of any third-party processor used by the bank to provide the service described.

1. Provide the names and titles of individuals, with phone numbers and email addresses, who will be working with the State on the proposed services. List the role each person will have with the State's accounts.

2. Describe your institution's customer service philosophy and organizational structure.

3. Identify key measures of the bank's financial strength (e.g. capital ratios, market capitalization, total assets). Provide ratings for the bank and/or bank holding company from either Standard & Poor's or Moody's.

4. Provide details on any mergers or acquisitions that the bank is currently committed to and the expected impact on services requested in this RFP.

5. Please provide the number of offices maintained in Rhode Island and the number of Rhode Island residents employed in those offices. What percentage of work for the proposed services will be performed within the State? Where would the proposed services be performed? Would any jobs be created as a result of a contract arising out of this proposal? Describe any additional economic benefits or reinvestment to the State as a result of a contract arising out of this proposal.

6. Please supply a summary of proposer's charitable giving activities for the last 3 years within the State, including: matching charitable contributions of employees, organizations or events that respondent has supported, any scholarship or internship programs developed or sponsored by respondent, evidence of any procurement of local goods and services supporting the local economy.

7. The Proposer shall provide information demonstrating if and to what extent, within the past 5 years, the institution has successfully made loans in Rhode Island through State or federal lending programs designed to assist small and minority-owned businesses. Please describe any alternative programs or outreach programs designed by the institution to assist small and minority-owned businesses or emerging businesses, or any incumbent plans committed to do so. Please describe any collaboration in Rhode Island with entities whose mission is to provide technical assistance to small and minority-owned businesses or emerging businesses.

8. Disaster Recovery
   i. Describe your institution's formal disaster recovery plan.
   ii. How quickly will backup facilities be activated?
   iii. Describe your institution's operating capabilities to assist the State in the event of a disaster or declared emergency.

9. What security features are in place to minimize the risk of unauthorized transactions?

10. Provide detail of all data breaches or other events that did or had the potential to compromise data within the past three (3) years.

11. Describe your institutions documentation process for opening, closing, and changing bank accounts. Include copies of standard forms if applicable.

12. Describe how the institution handles inquiries requiring research and adjustment. Are there established turnaround times for research and adjustments? If yes, please specify.

13. What interest rate or earnings credit rate will you provide on applicable accounts respectively? Will excess earnings credit carry over for the life of the contract?

14. Most institutions provide investment services, with instruments such as Certificates of Deposit or Collateralized Deposits. What instruments can you provide the State and please provide current rates you would propose?

15. Describe the overdraft protection that the bank will offer, daylight and overnight, including the cost of providing the overdraft protection. If used, provide a benchmark from which the bank will determine the interest to be charged on overdrafts and current rates. Please state your policy relating to daylight overdrafts, as well as what constitutes a daylight and overnight overdraft.

16. Would your institution charge a check processing fee for state issued payroll checks issued from your bank, when presented at your bank by a non-banking customer? If yes, what would the fee amount be?

17. Describe the process the institution utilizes for determining and monitoring accounts that need to be collateralized and for maintaining adequate collateral coverage (the requirements of which are outlined in the Instructions and Qualifications section of the RFP).

18. Technical and Electronic Services
    i. Please explain what services are available via an internet based platform (e.g. balance reporting, statement reporting, wire transfers, ACH transfers, internal account transfers, file upload, image retention, reconciliation, positive pay, stop payments). Does your bank offer the internet access collectively with the services or are there separate fees per component independent of the actual service fees?
    ii. Do you offer tokens for an additional security controls? What is the process for setting up a user account and token in the system, is the bank required to perform any part of the setup? Is there a separate charge per user or token?
    iii. Please describe the structure of users and access levels. If your system has various components such as electronic funds transfers, please explain separately the control levels available for initiating and approving, such as independent users required for approval and release or dollar limit controls.
    iv. Do you offer template storage in the system for repetitive one off ACH and wires? Do you charge a storage fee per template? Is there an authorization process available in the system for setting up templates? Are there any controls that can be placed on templates?
    v. Please describe the capabilities & configuration of the reporting platform. Are there any limitations? Are both current and prior day reports available as a standard feature? Are current day reports real-time? Are fees charged for reporting per account? Per type of report? Per report

pulled? Are reports exportable and if so in what formats? Is there any design in the system for users to create their own reports or save standard repetitive reports for quick launch? Is there any design in the system for users to setup automatically generated reports which are emailed to their specific email address on schedule?

vi. What training do you offer and how often?
vii. Provide a list of all system outages that have occurred within the past year. In the list include the date, duration, and reason for outage.
viii. Describe any multi bank reporting features that your system offers if any.

19. ACH Services
    i. What are your ACH service delivery options (direct transmission of a file, online transmission of a file, individual online payments) and what are the technical requirements?
    ii. What are your reporting capabilities for file confirmation, rejected items, and historical information?
    iii. What are the hours of operation and cutoff times for ACH?
    iv. For what period of time after an ACH is sent can a recall be executed?
    v. Do you provide provisional credit on recalled ACH's and up to what period of time after execution will that be provided?
    vi. What method do you offer for recalling an ACH and tracking a recall?
    vii. What controls do you have in place for fraud prevention?
    viii. In the event a transaction posts to an account that has debit block what is the process of reversing the transaction? Does the institution accept responsibility for collecting funds?
    ix. What controls do you have in place for lost files and duplicate transmissions?
    x. Can the bank automatically redeposit items returned for insufficient or uncollected funds?

20. Wire Transfer Services
    i. Does your institution allow for immediate release of funds? In what cases would a wire transfer be held up or not released immediately?
    ii. What are the hours of operation and cutoff times for wire transfers?
    iii. Do you differentiate in your fee structure between internal wire transfers, book wire transfers, and Fed wire transfers?
    iv. For what period of time after a wire is sent can a recall be executed?
    v. What methods do you offer for initiating a recall and tracking a recalled wire?
    vi. What are your reporting capabilities for rejected wires and obtaining historical information?
    vii. For incoming wire transfers, is there a cutoff time for same day credit?
    viii. What controls do you have in place for fraud prevention?
    ix. In the case of an emergency where systems are unavailable, what procedure would you recommend for the transfer of critical funds?

21. Deposit Services
    i. Does the bank accept over the counter deposits?
    ii. What is the policy on cash or coins being strapped or rolled?
    iii. Does the institution accept deposits that contain cash, coin, and checks together on one deposit ticket and credit the account as a single entry?
    iv. Till what time are deposits accepted for same day ledger credit? Do you provide same day availability of deposits comprised of cash deposited? Please provide an availability schedule for all applicable deposits.
    v. Does the bank provide banking supplies for over the counter deposits, such as bags, deposit slips, and coin wrappers, at no charge?

vi. What is the adjustment process for resolving deposit discrepancies? At what dollar amount do you write off discrepancies?
vii. Do you adjust the deposit amount or process an adjusting credit or debit?
viii. Describe NSF or returned items processing and notification procedures. The State will require automatic re-depositing of NSF or returned items a second time prior to being charged back.
ix. What is your process for handling foreign currency checks deposited?
x. Please provide a list of your deposit locations.
xi. Please describe your deposit reconciliation process in detail.
xii. What are your reporting options for credit advices?
xiii. What are your imaging options, if any, for items deposited, e.g. paper, online, CD, TIFF file transmission?

22. Disbursement Services
    i. Please describe your controlled disbursement service.
    ii. Please describe your account reconciliation process for both partial and full reconciliation. Specifically reference the following:
        a. Acceptable file transmission formats, layout requirements, and file transmission deadlines.
        b. Positive Pay/Payee Positive Pay service
        c. Notification methods for decision items relative to Positive Pay
        d. Reporting options and formats for checks paid and outstanding checks
        e. Any advancements in web-based technology that would simplify the process or enhance reporting
    iii. What are your imaging options for checks paid, e.g. paper, online, CD, TIFF file transmission?
    iv. What is your policy on stale dated checks? What is the process by the bank in the event a stale dated check is erroneously cashed? Does the bank automatically place stop payments on stale dated checks? If so is a charge passed onto the State?
    v. What stop payment options are offered by your institution? What is the duration of a stop payment (e.g. six months or in perpetuity) and what is the renewal process? What, if any, are your confirmation requirements? What is the process by the bank in the event a check on which a stop payment was placed is erroneously cashed?
    vi. Please describe your process and the liability limitations for fraudulent items presented and charged against a State account.

23. Remote Deposit
    i. Please outline the cost of scanners, and advise if it is incremental or if any concession is given for multiple simultaneous purchases
    ii. Please describe the software, transfer procedures, batching, and security. Is the service via portal entry or is it a stand-alone service?
    iii. What are your deadlines for same-day credit deposits?
    iv. Do you offer image capture for items deposited and if so in what capacity, online or by CD, and for what duration of time?
    v. What is your document retention policy for checks converted to ACH or processed via remote deposit capture?
    vi. Please describe the liability as viewed by the bank relating to fraudulent deposit items.

24. Monthly Statements and Account Analysis
    i. When are monthly statements and account analysis made available?

ii. Do you offer online statement or analysis reporting? Is there a supplemental cost for online statement or analysis reporting? Are online statements or analysis available earlier than paper?
iii. What is the bank's dispute resolution process?
iv. What controls are in place at the bank to verify the monthly fee structure remains constant for the length of the contract and that no adjustments are inadvertently made? Is there a process for checking for errors?

25. Several of our State agencies receive payments from patrons via credit card. Please describe how the institution, if applicable, could assist the State in providing convenient ways to receive payments from stakeholders at low cost. Please provide information on rate and fee structure if applicable, relative to payments in-house, online, or via mail.

26. Several of our state agencies currently utilize third party courier services. What, if any, alternatives does the bank have available or would the bank recommend to reduce the cost of the third party courier, particularly in a cash-deposit situation?

27. What is the length of time records are retained online (if available) as a standard at your institution, relative to images of deposited or paid checks and balance or detail reporting? What options do you offer for extended online record retention? What alternative methods to online record retention do you offer? What is the length of time that these records are maintained at the bank per your record retention policies and how are they stored?

28. Are there any additional services not covered in this RFP that you feel would benefit the State or improve efficiencies within the State's processes? Bidders are encouraged to suggest alternative or innovative approaches to meeting the state's service requirements. Such alternatives should be described and clearly priced separately.

J. Fee Proposal Sheet (EXHIBIT A): Please complete the attached Fee Proposal Sheet (EXHIBIT A). The State understands that the verbiage in the Fee Proposal Sheet will differ between banks and some of the charges listed may not be applicable. Costs not included on the Fee Proposal Sheet, but which financial institutions propose to charge, must be individually itemized and thoroughly explained in an attachment to the Fee Proposal Sheet. A Proposer must fully disclose all fees based on the information provided in this RFP. Costs or fees that are not specifically identified and defined in the Proposer's response, and accepted by a department as part of a Contract, will not be compensated under any contract awarded pursuant to this RFP. Fee Proposal Sheets must be executed by an official of the institution in a position to commit the institution and provide services in accordance with these terms and conditions. The State and the Committee will consider all costs associated with a Proposer's products and services, and reserve the right to award various components of the banking services independently to more than one Proposer. The fee structure must be guaranteed for the full term of the contract. The State will consider the Proposer's willingness to negotiate appropriate fee reductions for banking expenses. Treasury contracts require that no other account of comparable size and structure receive a lower fee for similar services. The Treasurer reserves the right to negotiate fees and request BAFOs. Cost, however, is only one of several factors used to evaluate proposals. The State may select a proposal different from the one with the lowest fees.

EXHIBIT A

Fee Proposal Sheet

Service	Theoretical Volume	Proposed Fee Per Unit
GENERAL SERVICES		
ECR	-	
Monthly Maintenance	115	
Account Analysis Maint Fee	1	
DEPOSIT SERVICES		
Image Statement	15	
Checks and Items Paid	80,500	
Deposits Branch	2,225	
Deposits Night Drop		
Deposits Vault		
Items Deposited	105,000	
Deposits Remote Deposit		
Remote Deposit Per Item deposited		
Remote Deposit Monthly		
Deposited Check Return Fee	200	
Redeposited Items	160	
Credits Posted Electronically	36,000	
Debits Posted Electronically	90	
Deposit Reconciliation Maintenance	3	
Deposit Reconciliation Per Item	2,400	
Checks Deposited Foreign Items		
CD Imaging Monthly		
CD Imaging Per Item		
Imaging - Checks Paid	3,200	
Imaging - Deposited Items	900	
Image Archive	9,400	
CHECK RECONCILIATION SERVICES		
Full Reconciliation Maintenance	10	
Partial Reconciliation Maintenance	1	
Full Recon Per Check Paid	4,250	
Partial Recon Per Check Paid	500	
Pos Pay Monthly Maint	11	
Pos Pay Per Item	4,250	
Full Rec Pos Pay Pkg Monthly Maint	12	
Full Rec Pos Pay Pkg Per Item	39,780	
Pos Pay Exception Per Item	75	
Positive Pay Fax Report	2	
Payee Positive Pay	11	
Payee Positive Pay Per Item	4,250	
Tape Transmission Output Monthly Maint	5	
Tape Transmission Output Per Item	22,100	

Transmission Input Fixed	15	
Serial Sort Monthly Maint	1	
Manual Voids	35	
Stop Payments Online	75	
Stop Payments Manual	5	
CD Imaging Monthly	25	
CD Imaging Per Item	260,000	
Image Statement		
Imaging Per Item		
Check Order Fee		
Cash Vault Services		
Coin & Currency Dep/$100-QBD-ND		
Coin & Currency Dep/$100-BKG-CTR		
Coin & Currency Dep/$100-NONSTD VLT		
Coin & Currency Dep/$100-STD VLT		
Coin & Currency Dep/$1000-BR		
Coin & Currency Processing		
Daily Cash Receipts $1000 And Over Per $100		
Deposit Correction - Cash		
Coin Supplied/Roll Vault		
Change Order		
Coin Deposit Non Standard Bag Vault		
Mail Notification		
ZERO BALANCE SERVICES		
Zero Balance Master Account		
Zero Balance Subsidiary Account	25	
Zero Balance Processing	210	
WIRE TRANSFER SERVICES		
Incoming Wire Transfers	450	
Outgoing Wire Transfers	450	
Interbank Transfer	75	
SOFTI Transfer	25	
Faxed Advice	-	
Mail Advice	-	
Email Advice	-	
ACH ELECTRONIC SERVICES		
ACH Monthly Fixed Charge	-	
ACH Per Credit Originated	110,000	
ACH Per Debit Originated	28,700	
ACH File Transmissions	225	
ACH Reversals	8	
ACH Delete		
ACH Received Credits	72,000	
ACH Received Debits	270	

ACH Addenda Record	3,270	
ACH Debit Blocks	30	
ACH Reclear		
ACH Returned Item	415	
ACH File Return	1	
ACH Fax Report		
ACH Notification		
ONLINE AND TECHNICAL SERVICES		
General Reporting Module		
Previous Day Summary Reporting		
Previous Day Detail Reporting		
Current Day Summary Reporting		
Current Day Detail Reporting		
ACH Module		
Wire transfer Module		
Wire Template Storage		
Electronic Statement Module		
Remote Deposit Module		
Stop Payment Module		
Positive Pay Module		
Image Module		
Image Archive		
Per User Charge		
Per Token Charge		
Extended Record Retention		

FEE WORKSHEET PREPARED BY: _____

TITLE: _____

SIGNATURE: _____

*If a fee is not applicable please leave it blank.

*If charges vary for type of service (e.g. domestic wires verses booked transfers or image statement sent by mail verses image statement transmission) please indicate specifically and include both types of charges.

*Costs not included on the Fee Proposal Sheet, but which financial institutions propose to charge, must be individually itemized and thoroughly explained in a signed attachment to the Fee Proposal Sheet. A Proposer must fully disclose all fees based on the information provided in this RFP. Costs or fees that are not specifically identified and defined in the Proposer's response, and accepted by a department as part of a Contract, will not be compensated under any contract awarded pursuant to this RFP.