Cochise County

Response to Request for Proposal for Banking Services

RFP number 24-19-TRE-01

April 5, 2024

Submitted by:

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April 5, 2024

Anne Coppola
Cochise County
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Bisbee, AZ 85603

Dear Anne,

On behalf of Wells Fargo Bank, N.A., we want to thank you for the opportunity to respond to Cochise County's (the County) Request for Proposal (RFP) for Banking Services.

With the submission of this response, Wells Fargo and your relationship team is expressing our strong interest in continuing to build our banking partnership with the County. We believe our relationship with you can help provide exceptional customer service while proactively introducing you to service enhancements and strategic solutions for the future.

We are confident in our ability to meet and exceed your expectations and we are pleased to have the opportunity to provide this proposal for banking services. Over the course of the contract, we will provide ongoing consultative services and creative banking solutions to help enhance your current structure and improve overall efficiencies.

Identifying a deposit strategy to ensure the County receives maximum benefit from their deposit relationship and maintaining a relevant deposit strategy based on current market conditions, will be a priority for your dedicated Relationship Manager, Stephany Jordan-Slider. By collaborating with you and your dedicated team at Wells Fargo, we are confident we can identify and execute a deposit strategy that complements your short term and long-term objectives. To ensure this plan stays relevant to the ever-changing market conditions, regular meetings will be scheduled on a consistent basis.

As a result of our discussions and the fuller understanding your processes we gained from working together over the course of last year, we are now recommending two structures for your consideration. We believe these structures will provide you the maximum rate of return on your current deposit relationship.

The first option would be to implement Money Market Sweep (see Recommended Services below for details on the Money Market Sweep). Note: Balances invested in the Money Market Sweep would not be collateralized under the Wells Fargo Collateral Program; rather, they would be collateralized by U.S. Government obligations.

If the County is seeking a higher rate of return on their excess balances and the balances are not required to be collateralized (under the Wells Fargo Collateral Program), the Money Market Sweep would be the recommended option.

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The second option would involve establishing a Government Advantage Interest Checking (GAIC) account (see Recommended Services below for details on GAIC accounts). Note: All balances in this account would be collateralized under the Wells Fargo Collateral Program.

If the County requires that excess balances be collateralized (under the Wells Fargo Collateral Program), the GAIC would be the recommended option, even though the rate of return is lower than the Money Market Sweep.

The pricing proposals found in the Appendix, Tab A illustrate the potential interest earned on your excess deposits utilizing these two recommended structures. There are four separately tabbed, pricing proposals (to be viewed left to right) in the Excel Spreadsheet. Following is an explanation of each Tab:

Tab 1: This tab outlines the Bank's proposed pricing for the products/services the County currently has in place.

Note: The potential earned interest (cited in the proposal) assumes that the County implements a Money Market Sweep.

The calculations also assume an average collected balance of $36,081,180.00 (the County's average net collected balance as of 06-2022); a set peg amount of $2,222,066.00 (the collected balance required to offset Analyzed Charges at 2.5% earnings credit rate (ECR); and the current Money Market interest rate of 5.18% (subject to market changes).

Based on the above, the potential monthly interest earned on an excess funds balance of $33,859,114.00 ($36,081,180.00 - $2,222,066.00 = $33,859,114.00) would be $144,156.20.

Tab 2: This tab outlines the Bank's proposed pricing for the products/services the County currently has in place.

Note: The potential earned interest (cited in the proposal) assumes that the County implements a GAIC account.

The calculations also assume average collected balance of $36,081,180.00 (the County's average net collected balance as of 06-2022); a target investable balance of $4,315,430.00 (the balance required to offset Analyzed Charges at 2.5% ECR, and the current GAIC interest rate of 1.08% (subject to market changes).

Based on the above, the potential monthly interest earned on an excess funds balance of $31,765,750.00 ($36,081,180.00 - $4,315,430.00 = $31,765,750.00) would be $29,137.46.

Tab 3: This tab outlines the Bank's proposed pricing for the products/services the County currently has in place and includes the Bank's proposed pricing for recommended services.

Note: The potential earned interest (cited in the proposal) assumes that the County implements a Money Market Sweep.

The calculations also assume average collected balance of $36,081,180.00 (the County's average net collected balance as of 06-2022); a set peg amount of $3,223,250.00 (the balance required to offset Analyzed Charges at 2.5% ECR, and the current Money Market interest rate of 5.18% (subject to market changes).

Based on the above, the potential monthly interest earned on an excess funds balance of $32,857,930.00 ($36,081,180.00 - $3,223,250.00 = $32,857,930.00) would be $139,893.62.

Tab 4: This tab outlines the Bank's proposed pricing for the products/services the County currently has in place and includes the Bank's proposed pricing for recommended services.

Note: The potential earned interest (cited in the proposal) assumes that the County implements a GAIC account.

The calculations also assume average collected balance of $36,081,180.00 (the County's average net collected balance as of 06-2022); a target investable balance of $5,339,270.00 (the balance required to offset Analyzed Charges at 2.5% ECR, and the current Money Market interest rate of 5.18% (subject to market changes).

Based on the above, the potential monthly interest earned on an excess funds balance of $30,741.910.00 ($36,081,180.00 - $5,339,270.00 = $30,741,910.00) would be $28,198.33.

To demonstrate our desire to be your banking services provider, we are prepared to offer the following incentives:

- A managed ECR of 2.50% for the first 18 months of the Banking Services contract.
- Provide up to 10 desktop deposit scanners at no cost to the County.
- A $75,000.00 transition credit (expires 1yr from date of the contract). This transition credit can be used towards, for example, Client Analysis fees, deposit supplies, and desktop scanners.
- $10,700.00 in products/services setup charges will be waived.

Again, thank you for the opportunity to respond to this RFP. We are confident you will find Wells Fargo is the banking partner you are looking for and we look forward to working with you in the years to come.

Sincerely,



Stephany Jordan-Slider
Relationship Manager
Government Banking Group

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Executive summary

Cochise County deserves a banking partner who understands and can support the County's banking needs; a partner who can offer strategic ideas and provide innovative solutions and new technologies as those needs evolve. Wells Fargo is that partner!

During 2023 we had the opportunity to fully engage with the County Treasurer and her team. This interaction allowed us to gain a deeper insight and better understanding of the structures and processes involved; not only with the Treasurer's office, but also the innerworkings of other departments and Special Districts and how they relate to and interact with the Treasurer's office. Because of this we are now positioned to provide timely and relevant recommendations to ensure the County continues meeting its current goals and achieving future objectives. We illustrate this insight and understanding throughout our response to this RFP. Wells Fargo clearly understands that the County is looking for a collaborative partner; a partner who is fully committed and shares the County's long-term vision.

Solving problems with the right solutions

From our close interaction with the Treasurer and her team during 2023, it is evident to the Bank that the County is seeking a banking partner who shares that same passion and drive; one who views the banking relationship from a "personal" as well as professional perspective.

The insights we gained over the past year, allowed us to prepare and present a proposed account structure, transition plan and timeline during our meetings. Preparation focused on the County's short, medium, and long-term priorities and objectives. This is further discussed in Tab B and Tab E of the Appendix section of our response.

Dedicated government team

Your dedicated team is comprised of specialized experts who understand the unique makeup and structure of local government entities. The team has first- hand experience dealing with the challenges and trends involved in operating a large organization. Your relationship manager, Stephany Jordan -Slider, will serve as your primary and dedicated point of contact. Your Treasury management sales consultant, Adrian Manriquez, collaborates with Stephany and assists with any treasury management needs. In addition, William Cho will be your Relationship Associate. William works directly with Stephany to help enhance your customer service experience. A dedicated client services officer will also be assigned to provide support and answer service related questions.

Our in-person meetings with the County over 2023 were invaluable; we are committed to continuing that continuity and synergy. The open and frank dialogue at those meetings allowed the teams (Wells Fargo and the Cochise) to remain current on the County's priorities. Regular, ongoing meetings will ensure that events and changes will be addressed with relevant and timely solutions provided. Stephany will work with the Treasurer to determine future, in-person meeting schedules and will coordinate those meetings.

A successful transition

A dedicated client project manager and an IT specialist will be assigned as part of your banking services transition team. They will engage with you during the entire transition process. They will serve as your point of contact to ensure a seamless transition. These team members will be in addition to your relationship manager and treasury management sales consultant and will work closely with the County's team assigned to this transition.

At this time the teams will begin implementing the transition plan that we developed last year. This plan includes setting expectations, finalizing the previously proposed/discussed account structure and identifying the timeline required for a successful transition. Regular (weekly recommended) meetings will ensure the teams receive and exchange timely information and that any issues are resolved promptly.

During implementation, we will work with you to determine your training needs. Based on your needs, we will create a customized training plan.

Continuing the conversation

Wells Fargo truly appreciates the opportunity to continue working with Cochise County on this important initiative. We value our relationship with the County. We view our relationship as more than simply providing services. We view our role as that of a strategic advisor and collaborative, dedicated partner; providing insight, advice, recommendations and solutions . As we proceed through this RFP process, we are excited about continuing our discussions on how our proposals will take the County from where it is today to where you want it to be, in both the short and long term.

5.2.1 Institution's qualifications and experience

In order to fulfill the County's fiduciary responsibility to protect public funds, each bank submitting proposals shall provide in response to this item:

a. audited financial statements for the most recent fiscal year, which will be kept confidential and will not be available for public inspection, and

The entire Wells Fargo & Company Annual Report, including our audited financial statements, can be viewed online at: https://www.wellsfargo.com/about/investor-relations/annual-reports

b. the bank's CRA rating (please note rating agency).

The Community Reinvestment Act (CRA) of 1977 requires banks to meet the credit needs of the communities where they operate, with emphasis on low and moderate income (LMI) communities. In its most recent CRA Performance Evaluation, covering the period 2012-2018, the Office of the Comptroller of the Currency (OCC) awarded Wells Fargo Bank, N.A. (WFBNA) an overall CRA rating of “Outstanding”.

The CRA Performance Evaluation noted that WFBNA is a “leader in making community development loans,” and makes “significant use of innovative and/or flexible loan products” to meet credit needs. The Performance Evaluation also noted that WFBNA’s retail banking options are accessible in most of the areas surveyed and that (we) serve our customers through full-service ATMs, phone banking, online and mobile banking, and mobile payments. On the individual components of the Performance Evaluation, WFBNA received an “Outstanding” on the Lending Test, a “High Satisfactory” on the Investment Test, and a “High Satisfactory” on the Service Test.

Our most recent CRA performance evaluation can be viewed online at www.wellsfargo.com . Select “About US”, select “Corporate Responsibility” select “Corporate Responsibility Priorities” and select “Goals and Reporting”.

5.2.1.1 Provide the bank's most recent Sheshunoff, Veribanc, or credit rating (senior and subordinate debt) from independent rating services. The bank shall be responsible for notifying the County of any change in this rating during the entire contract period.

Wells Fargo subscribes to DBRS, Fitch, Moody’s, and Standard & Poor’s ratings agencies as indicated in the following table.*

Wells Fargo & Company	DBRS Morningstar	Fitch	Moody's	S&P Global
Outlook	Stable	Stable	Stable	Stable
Long-term Issuer Rating	AA (low)	A+	A1	BBB+
Short-term Issuer Rating	R-1 (middle)	F1	P-1	A-2
Senior Unsecured	AA (low)	A+	A1	BBB+
Subordinated	A (high)	A-	A3	BBB
Preferred Stock	A (low)	BBB	Baa2	BB+

Wells Fargo Bank, N.A.	DBRS Morningstar	Fitch	Moody's	S&P Global
Outlook	Stable	Stable	Stable	Stable
Long-term Issuer Rating	AA	AA-	Aa2	A+
Short-term Issuer Rating	R-1 (high)	F1+	P-1	A-1
Bank Deposits	AA	AA	Aa1	A+
Senior Unsecured	AA	AA-	Aa2	A+
Subordinated	AA (low)	A	Aa3	BBB+

* The information provided can be found on our Wells Fargo Investor Relations site and is provided for informational purposes only. We do not guarantee the accuracy or completeness of information on or available through this site, and we are not responsible for inaccuracies or omissions in that information or for actions taken in reliance on that information. Please read Legal Disclaimers before using or relying on information on or available through this site. Potential investors in our securities should seek professional advice before they invest.

5.2.1.2 Describe the bank's approach to satisfying the County's banking and customer service needs especially as regards the remote processing of deposits in the service area.

During 2023 we discussed our understanding of how important it is for you and your team to have the tools necessary to efficiently perform their day-to-day duties. A satisfied team delivers better results which ultimately benefits the end user, your constituents. Superior performance begins with having a dedicated team and at Wells Fargo we focus on our collaborative partnership. Your service requirements will have the attention of a dedicated client service officer. We understand your banking and customer service needs, and through our continued relationship with you, we'll continue learning more about your day-to-day operations.

Continuity of service

When your dedicated client service officer is unavailable, a trained backup service officer with knowledge of your needs is readily available. Your relationship team is also available to support you and your banking needs and answer questions.

Responsibilities

Your dedicated client service officer assists you until your issues are resolved. They take ownership of your inquiry to navigate through any needed solutions and assist with any simple or complex issues you encounter. If necessary, your dedicated client service officer can reach out to our operations teams on your behalf and act as liaison and sole point of contact.

Following are some examples of the types of issues and inquiries your customer service officer assists in resolving. Remember, these are only examples and not an exhaustive list.

General topic	Task or inquiry
Account analysis	• Charges, statements, audit requests, disputes
Administration	• System access changes, adding or changing products
Benchmarking	• Trend analysis reporting
Demand deposit account (DDA)	• Account balances, closures, statement copies, profile changes
Fraud inquiries	• Forged endorsements, counterfeit checks, ACH returns
Online form requests	• Adjustments, overdrafts, and returns
Product specific	• ACH payments, maintenance, transmissions • Deposit adjustments, research • EDI inquires, files, transmission issues • Check status, exception items, transmission maintenance • Cash vault change order questions, standing order adjustments • Online banking platform navigation, password resets • Controlled disbursement reports, research requests • Remote deposit scanner issues, warranties, technical support • Lockbox deposit research, missing items, payee errors • Wire recreation, standing wire setup, drawdown agreements

Escalation process

Client service officers can engage the team lead, division manager, business leader, or national client service manager for assistance with customer issues. They can also engage technical support and key product and operational partners on your behalf. We encourage our client service officers to use the chain of command to assist with escalations. Additionally, we proactively look for issues that could potentially escalate by reviewing our ability to meet customer commitments, timely resolutions, and repeat issues.

Remote deposit

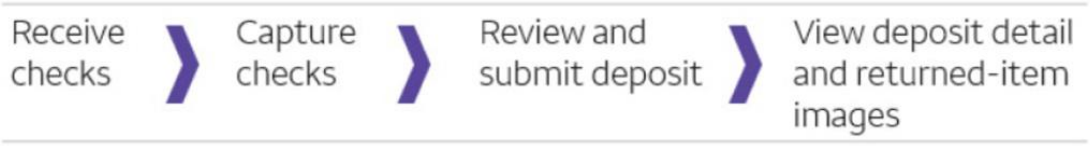
You can potentially save both time and money by using our remote deposit service to deposit checks into your Wells Fargo account electronically. Our service eliminates the need for your employees to make trips to the bank to deposit checks. In addition, an extended deposit deadline of 8:00 p.m. Mountain Time for same-day ledger credit may mean faster notice of returned items.

How it works

With our remote deposit service, you scan checks for deposit by using an approved check scanner and computer with internet access. Next, you confirm the check dollar amounts and verify the deposit balances. Then, you submit the deposit to us and receive a prompt confirmation.

If you enroll in our Alerts service, we send authorized users a deposit confirmation notice by email or text message.

The following diagram shows the remote deposit process flow.



Features

Image access

As you scan checks, we capture their images and store them on our servers. Check images are immediately available online through our remote deposit service for 90 days and are also available online through our Transaction Search service for seven years.

Custom fields

Using multiple discretionary data fields, you can enter customized information about the checks that you receive; this feature lets you search for checks using your own criteria and makes it easy to upload data into your accounts receivable (AR) system. Our quick data feature simplifies the capture process by automatically recalling some of your previously entered receivables data.

Report types

You can generate the following reports through our remote deposit service.

Report name	Description
Deposit Report	This report contains general information (including deposit amount, number of checks included, and submission date) for deposits completed within the past 90 days. It is available in HTML, PDF, CSV, and Excel formats.*
Deposit Report with Item Details	This report contains general deposit information (including deposit amount, number of checks included, and submission date) and item details (including item amount, item status, and check number) for each deposit completed within the past 90 days. It is available in HTML, PDF, CSV, and Excel formats.* The HTML format includes links to display item images.
Deposit Report with Check Images	This report contains general deposit information and item details for each deposit. It is available in PDF format. You can select the number of images (up to four per page) that you would like to see, including the option to include the back of the check image.
Deposit detail transmission	We offer a deposit detail transmission that can include discretionary data that you manually entered, in addition to check detail. This feature allows you to receive an electronic file for posting your receivables.

* CSV, Excel, and HTML formats contain keyed discretionary data.

User access

Your designated system administrators establish users, grant them access, and set their check limits.

Administrators can customize each user's access. For example, a user can have scan-only access for one account and balance-only access for another account. This flexibility lets you implement dual controls so that one person scans and another person submits a deposit.

Batch deposits

You can create multiple batches within one deposit. This batching helps to simplify balancing when you have checks for multiple entities in the same deposit. To help simplify how you reconcile individual batches, our deposit reports show the name and subtotal of each batch.

As discussed, you can add to a pending deposit and separate your deposits into batches as long as the total item count (for that deposit) does not exceed 1,000 checks. Pending deposits will purge from the system after seven calendar days. If the deposit is purged, a new deposit will need to be initiated, with images recaptured. Based on the scenario we discussed during our meetings last year, if you have a pending deposit (or have created batches) you can settle the pending deposit and batches the next day since you have up to seven calendar days. The following hyperlink: https://wellsoffice.wellsfargo.com/ceopub/prc/dsktp-dep/index.jsp is a tutorial that will give you a visual of the service/functions when accessing it in Vantage (our online portal).

Mobile deposit

You can capture check images and deposit funds*to your account with the camera of a mobile device. † Mobile users, such as on-the-road personnel, can accept customer checks and deposit them immediately.

* One check per deposit.

† Requires an iPhone, iPad, or iPad Mini running iOS version 11 or later, or an Android device running 7.0 or later.

Updates

If you use our remote deposit service through our online banking platform, you don't need to install any software (other than a scanner driver). Any updates and enhancements we make are promptly available to you when you access the system.

If you use our remote deposit service through your mobile device, you need to download the latest version of our mobile application to access all the latest features and enhancements.

Quality control

[redacted]	Before submitting a deposit, you have a chance to review the captured items, and make corrections (such as re-capture images, enter missing data, and verify item amounts) to balance the deposit.
[redacted]	Our Electronic Deposit Center (eDC) inspects and analyzes the image quality of all items, looking for illegible items, image issues such as streaking or interference within key areas, and image contrast.
[redacted]	While image quality exceptions are rare (accounting for approximately 1% or less of all items we process*), we follow a standard process for handling them.
[redacted]	If we can't clear an item, we follow an adjustment process and notify you accordingly.

* Internal metric as of June 2023.

Scanners

Our remote deposit service is compatible with Panini, Canon, and Digital Check scanners. The following table lists the specifications by manufacturer.

Suggested daily check volume	Scanner type	Check-processing speed and volume	Connection interface and dimension
Fewer than 20	Digital Check CheXpress CX 30-IJ	Single feed	• USB 2.0 (recommended) • Backward-compatible with USB 1.1, with performance limitations • 9.5" Lx4.0"Wx7.0"H • Weight: 3.5 lbs.
Fewer than 500	Digital Check TS240-50	50 documents per minute	• USB 2.0 (recommended)* • Backward-compatible with USB 1.1, with performance limitations* • 11.1"Lx5.1"Wx7.5"H* • Weight: 5.2 lbs.

Suggested daily check volume	Scanner type	Check-processing speed and volume	Connection interface and dimension
	Panini X 50	50 documents per minute	• Mac compatible • USB 2.0 (recommended) • Backward-compatible with USB 1.1, with performance limitations • 10.39" Lx5.43"Wx6.88"H • Weight: 5.5 lbs.
More than 500	Canon CR190i II†	190 documents per minute	• USB 2.0 (recommended) • 10.7"Lx18.7"Wx8.4"H • Weight: 18.5 lbs.
	Digital Check TS 240-100	100 documents per minute	• USB 2.0 (recommended)* • Backward-compatible with USB 1.1, with performance limitations* • 11.1"Lx5.1"Wx7.5"H* • Weight: 5.2 lbs.

* Applicable to all Digital Check TS240 scanner models.

† Allow five to seven extra business days for delivery.

Currently we do not offer a multi-tray feeder solution for high-volume scanners. If you have low volume, you can consider using our mobile deposit service or purchasing a single-feed scanner to capture and deposit checks. With average use, all the scanner models have an expected life cycle of approximately four years.

Mobile deposit

Mobile deposit service users with scan and balance authorizations can deposit checks* from a camera-enabled iPhone, iPad, or Android smartphone† through the downloadable CEO Mobile app available from the Apple App Store and Google Play Store.

* One check per deposit.

† Download the latest version of the CEO Mobile app available for your device from the Apple App Store or Google Play store.

Compatible scanners and pricing are included in the Appendix, Tab A of our response..

5.2.1.3 List references from three of the bank's current, comparable governmental clients. Include a contact person, their title and telephone number.

References	
Lori Boren **Chief Deputy** **Graham County** 928-428-3440 LBoren@graham.az.gov 921 W. Thatcher Blvd. Stafford, AZ 85546	**The County uses the following Wells Fargo services:** ACH Direct Origination through Secure Application File Exchange (SAFE) Transmission Desktop Deposit Image File Import
Melissa Busby **Purchasing Manager** **City of Prescott** 928-777-1408 ext. 4902 melissa.busby@prescott-az.gov 432 N. Virginia St. Prescott, AZ 86301	**The City uses the following Wells Fargo services:** E-Box ACH Direct Origination through SAFE Transmission P-Card
Rick Tadder **Management Services** **Director/Treasurer** **City of Flagstaff** 928-213-2205 rtadder@flagstaffaz.gov 211 W. Aspen Ave. Flagstaff, AZ 86001	**The City uses the following Wells Fargo services:** E-Box Wells Fargo Electronic Deposit (WFED) Cash Vault

* Reference information is confidential.

5.2.1.4 Provide the proposed timeline for implementation of the contract including activities and responsibilities of the County and the bank.

Banking services contract

If the bank is awarded the contract for the County's banking services, the bank would immediately begin collaborating with the County to develop precise contract language. The dedicated Relationship Manager would work closely with the County to finalize the contract. To begin the process, the bank would prepare a draft of the proposed contract language and submit it to the County. The County would review the draft proposal and edit language, if necessary. Once mutual agreement on the precise language is reached, the bank would prepare a final document for the parties' signature. From prior experience, and assuming timely responses and turnarounds, the actual timeline from start to completion will take approximately 4 weeks.

Due Diligence/Onboarding

Concurrent with the preparation of the banking services contract, the bank will perform the necessary due diligence to onboard the County. Standard onboarding time is 10-20 business days from when the following documents are received/accepted by the due diligence consultant (actual documents are shown in the Appendix, Tab I):

- W-9
- Authorization Certificate
- Certificate of Official Custodian(s) Government Depositor
- Account Opening Letter (completed on County letterhead)

The due diligence process includes finalizing the account structure that we presented to the County in 2023 (see the Appendix, Tab E for specific details). The process also includes determining the priority order of product/services to be implemented. Once the due diligence process is complete, the new accounts can be opened within one to two days. Your Relationship Manager will provide the County with all necessary account numbers. County will then contact their dedicated representative at Superior Press to place the deposit supply order.

Below is a list of Wells Fargo contacts that may be engaging with you throughout the due diligence process:

Step	Partner title	Name	What is their role?
All steps	Relationship Associate	William Cho	Initiates onboarding, answers questions throughout the process
	Relationship Manager	Stephany Jordan-Slider	Monitors overall progress. Answers questions. Keeps County updated on progress.
Onboarding	Due Diligence Consultant	TBD	Collects business documents needed to open account.

Products and services implementation

After the new accounts are opened, the dedicated Client Project Manager will coordinate a “kick off” meeting to introduce the members of the transition team who will be working together on the transition. As indicated previously, the meeting will also include setting expectations and identifying a timeline for the transition. A few days after the meeting the project manager will provide the County with the required agreements to implement the requested products/services.

Below is a sample implementation schedule of products and services in the proposed account structure (outlined in the Appendix, Tab B of our response).

“Lead time” represents the time needed to make the products/services available to the County (once the necessary forms are received from the County by the project manager).

Online banking platform and information reporting

Approximate time frame*	Wells Fargo actions	Your actions
9-day lead time to establish services in online platform	Review and confirm services	Review and confirm services
7-day lead time to establish information reporting service	Coordinate training	Review and sign forms
	Setup online administration for reports and related services	Complete Training

* The implementation time can be shorter (or longer), depending on the products being implemented.

ACH direct transmission

Approximate time frame*	Wells Fargo actions	Your actions
13-day lead time	Review and confirm services	Review and confirm services
	Coordinate Training Provide file layout specifications	Complete Training
	Determine transmission method and issue IDs	Create test file
		Perform transmission testing (additional time may be needed for outbound transmission testing, such as for a return item)
	Review test file format	
	Perform transmission testing (additional time may be needed for outbound transmission testing, such as for a returned item) Move transmission IDs into production Validate and finalize setup	

***** The implementation time can be shorter (or longer), depending on the products being implemented

Account Reconciliation Plan (ARP) and positive pay

Approximate time frame*	Wells Fargo actions	Your actions
36-day lead time	Review and confirm services	Review and confirm services
	Coordinate training	Complete training
	Provide file layout specifications	Perform transmission testing
	Issue transmission ID	
	Perform transmission testing	
	Move transmission ID into production	
	Validate and finalize setup	
	Activate positive pay	

***** The implementation time can be shorter (or longer), depending on the products being implemented

Payee validation

Approximate time frame*	Wells Fargo actions	Your actions
30-day lead time	Review and confirm services	Review and confirm services
	Share key implementation requirements, guidelines and video tour	Acknowledge understanding of requirements
	Request customer limits check stock order	
	Confirm checks are ready to monitor	Confirm checks are ready to monitor
	Setup for production	
	Begin monitoring test checks	
	Review check stock and monitor issue file for three weeks	Address any issue file corrections
	Address any issue file corrections	
	If checks pass three week of testing, there is no further follow up	
	Validate and finalize setup	

ACH fraud filter

Approximate time frame*	Wells Fargo actions	Your actions
9-day lead time	Review and confirm services	Review and confirm services
	Coordinate training	
	Setup service on ACH platform	Identify default decisions and preauthorizations Complete training

BAI transmissions

Approximate time frame*	Wells Fargo actions	Your actions
27-day lead time	Review and confirm services	Review and confirm services
	Determine transmission method	Develop capacity to receive and parse BAI file and data
	Issue transmission ID Coordinate training	Complete training Perform transmission testing
	Perform transmission testing	
	Move transmission ID into production	
	Validate and finalize setup	

***** The implementation time can be shorter (or longer), depending on the products being implemented

Controlled disbursement – Warrant Account

Approximate time frame*	Wells Fargo actions	Your actions
9-day lead time without intraday transmission	Review and confirm services	Review and confirm services
30-40 day lead time with an intraday transmission	Assign account numbers Coordinate training	If transmission testing is required, testing must be completed before finalizing setup
	Provide magnetic ink character recognition (MICR) specifications and ARP documentation as applicable	Provide test checks
	If transmission testing is required, testing must be completed before finalizing setup	Complete training
	Perform check testing (MICR and Image)	
	Validate first live file and finalize setup	

Remote deposit

Approximate time frame*	Wells Fargo actions	Your actions
13-day lead time	Review and confirm services	Review and confirm services
	Order supplies	Complete training
	Complete and Validate setup Coordinate training	
	Send fulfillment package	

Remote deposit with detail reporting

Approximate time frame*	Wells Fargo actions	Your actions
21-day lead time	Review and confirm services	Review and confirm services
	Provide transmission specifications	Review and approve forms
	Setup transmission and test connectively	Complete training Send test files
	Issue transmission ID	
	Provide test results Coordinate training	
	Move transmission ID into production	

Approximate time frame*	Wells Fargo actions	Your actions
	Monitor live files	
	Validate setup Coordinate training	

* A Deposit Detail Report can be set up for both our remote deposit and image cash letter services. The timeframe for either requires at least a 21-day lead time to establish, create, and test IDs for transmission.

Image cash letter – WFED

Approximate time frame*	Wells Fargo actions	Your actions
33-day lead time	Review and confirm services	Review and confirm services
	Establish bank-defined limits Coordinate training	Review and approve forms Complete training
	Provide test results	Send test file
	Move transmission ID into production	Complete Training
	Monitor live files	
	Validate setup Coordinate Training	

* The implementation time can be shorter (or longer), depending on the products being implemented

Return items

Approximate time frame*	Wells Fargo actions	Your actions
11-day lead time	Review and confirms services	Review and confirm services
	Issue transmission IDs	Complete training Send test file
	Implement instructions	
	Validate setup Coordinate Training	

***** The implementation time can be shorter (or longer), depending on the products being implemented

Zero balance account (ZBA)

Approximate time frame*	Wells Fargo actions	Your actions
7-day lead time	Review and confirm services	Review and confirm services
	Implement zero balance account	

E-Bill Express

Approximate time frame*	Wells Fargo actions	Your actions
20-day lead time	Setup and complete SAFE Transmission	Confirm SAFE Transmission
	Create and Approve Statement of Work	Approve Statement of Work
	Coordinate Training Create new biller	Complete training Complete Testing
	UAT Testing of remittance files	UAT Testing of remittance files
	Confirm accuracy of implementation	Provide Go/No Go decision
	Monitor product through successful cycle	Send first production bill file

Cash Vault

Approximate time frame*	Wells Fargo actions	Your actions
11-day lead time	Validate proximity of vault site	Notify armored carrier
	Notify armored carrier of banking information	
	Build cash vault profiles Order depository supplies	Confirm receipt of supplies
	Establish cash vault services	
	Coordinate Training Validate first deposits posted to accounts	Complete Training

Branch Services

Approximate time frame*	Wells Fargo actions	Your actions
10-day lead time	Validate proximity to the County locations	
	Create and enter profile information Order depository supplies	
	General national bank notification	
	Validate setup in appropriate systems	
	Confirm completion with the County	

Electronic Lockbox (E-Box)®

Approximate time frame*	Wells Fargo actions	Your actions
40-day lead time	Create RPPS profile	Provide 10 sample accounts and routing numbers or positive file
	Request development resources	Complete Training Transmit positive file, if applicable
	Development team to code inbound files and deliver to Receivables Manager Coordinate training	Transmit stop test file, if applicable
	Confirm Go-Live date via email	Transmit cross reference test file, if applicable
	Setup UAM for Vantage E-Box decisioning	Setup users on Vantage E-Box decisioning

Stagecoach Sweep

Approximate time frame*	Wells Fargo actions	Your actions
14-day lead time	Prepare for product implementation	
	Establish Sweep Instructions	
	Establish Sweep Statement Access	
	Verify setup in appropriate systems	
	Communicate service activation to customer	
	Validate setup	

WellsOne sub-accounts

Approximate time frame*	Wells Fargo actions	Your actions
3-day lead time	Prepare for product implementation and gather set-up information from customer	
	Provide MICR specs to customer	
	Open accounts Order depository supplies	
	Verify set-up in appropriate systems	
	Prepare for product implementation and gather set-up information from customer	
	Communicate service activation to customer	

Payment Manager

Approximate time frame*	Wells Fargo actions	Your actions
48-day lead time	Prepare for product implementation and gather set-up information from customer	Review Business Requirements Document with customer
	Create Business Requirements Document and provide to the customer	

Approximate time frame*	Wells Fargo actions	Your actions
	Review Business Requirements Document with customer	
	Approve Business Requirements Document Coordinate Training	Complete Training
	Secure install date for test environment and provide tentative project timeline	
	Prepare for product implementation and gather set-up information from customer	
Payment Manager ACH Payments		
	Build Payment Manager Company IDs Setup ACH company IDs in billing system	
Payment Manager Wire		
	Enable Wire Accounts for use in Payment Manager	
Payment Manager Check		
	Notify EUS Developer of approval to install check code into production (if applicable)	Discuss check design
	Confirm check install date	Send check PDF sample to customer for approval
		Approve check template/PDF sample
Payment Manager Testing		
	Complete Wells configuration/setup for testing and notify customer	Complete customer configuration/setup for testing
		Coordinate date of first test file with customer
	Test Payment Manager file and provide results to customer	Deliver first test file
	Repeat testing process as needed	

Approximate time frame*	Wells Fargo actions	Your actions
	Provide sign off that all testing requirements have been met	Approve to move Payment Manager into production
Payment Manager Production readiness		
	Notify internal teams of customer approval. lockdown, and install date	
	Move Payment Manager services into production	
	Communicate service activation with project team and provide completion details to customer	
		Transmit production files

Payment Authorization

Approximate time frame*	Wells Fargo actions	\ Your actions
7-day lead time	Prepare for product implementation and gather set-up information from customer	Sign and return set-up form to Wells Fargo
	Implement payment authorization services	
	Verify set-up in appropriate systems	
	Communicate service activation with project team and provide completion details to customer	

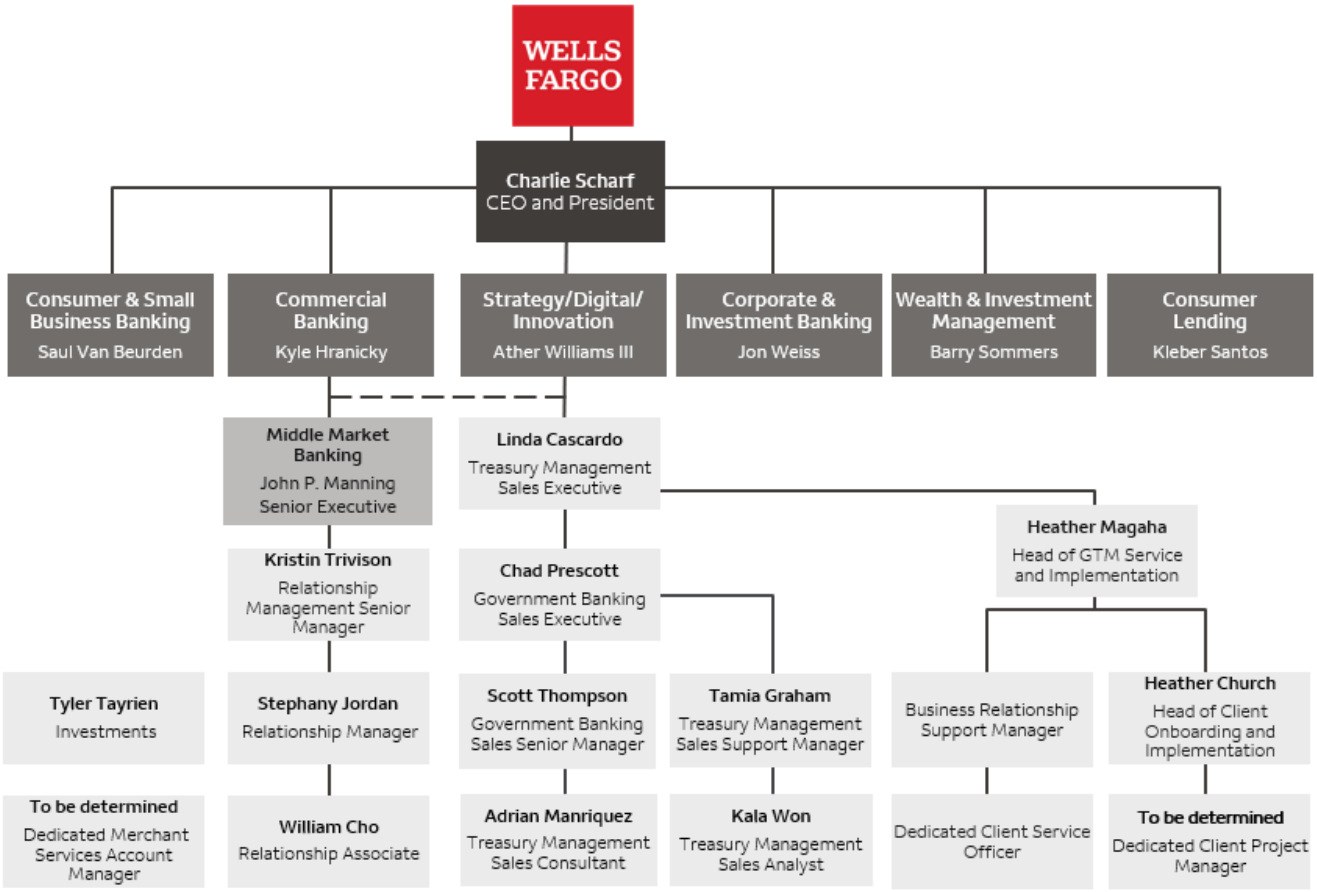
5.2.1.5 Provide a copy of all agreements (even if not directly referenced in this RFP) which will be required to be executed under the contract for the services listed. Any required modifications to these agreements will be agreed upon before award of contract.

All agreements are provided in the Appendix, Tab L of our response.

5.2.2 Key personnel

Identify the capability of the firm to perform and manage the account(s) both technically and administratively. Include the following:

- **An organization chart specific for the project. Identify all key account personnel, their function, experience, and work locations and that of all proposed subcontractors.**
- **Provide a short bio and qualifications for the primary account executive to be used for the account along with his/her backup.**
- **Provide copies of proof of any necessary licensing or certification for all personnel who will be working on this account.**
- **Indicate the time period prior to award that all key personnel will be available as proposed and the likely staff assignments if the award is delayed past the stipulated period.**



Note: Organizational chart is proprietary.

Wells Fargo & Company, the parent company of Wells Fargo Bank, N.A., is a nationwide, diversified financial services company with $1.92 trillion in assets. We provide banking, insurance, investment, mortgage, and consumer and commercial finance services through more than 7,200 locations and13,000 ATMs, as well as online (wellsfargo.com) and through mobile devices. We do business with more than 70 million customers and one in three U.S. households. We have approximately 266,000 team members in 31 countries and territories across our more than 90 businesses.

Wells Fargo formed our Government Banking group to help ensure that our government customers get the specialized attention they require. Currently, our Government Banking team members work with nearly 5,500 government customers across our footprint of 39 states and the District of Columbia. These customer relationships include federal, state, and local government entities. Our Government Banking group has more than 300 team members including banking, sales, trading, analyst, and derivatives professionals.

A dedicated relationship manager, Stephany Jordan-Slider, will oversee your relationship. Stephany is a tenured professional who is local to your market and receives support from our national presence. We are a specialized group of professionals, experienced in working with government organizations across the nation. From raising capital, to managing assets, to increasing operational efficiencies, we share the knowledge gained from our experience with other customers for your benefit. We are a leading national bank, ranked third in assets by the FDIC in 2023. The strength of our balance sheet helps us serve our government customers across the country

Relationship team

In the following table, we provide brief bios for your relationship team. Each member also has a designated backup.

Market Executive
Kristen Trivison, Senior Vice President



8601 N. Scottsdale Rd.
Second Floor
Scottsdale, AZ 85253

kristen.m.trivison@wellsfargo.com
480-271-1271 office/cell

Kristen Trivison is a senior vice president and market executive in the Local Government Banking division of Specialized Industries for Middle Market Banking within Wells Fargo Commercial Banking. Kristen leads a team of relationship managers covering 10 Western states, including California, Oregon, Washington, Alaska, Arizona, Idaho, Nevada, Utah, Wyoming, and Montana.

Kristen began her career at Wells Fargo in 2005 in the retail bank serving in various leadership roles. After that, she transitioned to the treasury management group and held a variety of roles leading national sales and sales support teams and covering multiple industry segments across Corporate and Commercial Banking. During her time in treasury, Kristen designed and led many strategic, division-wide initiatives, including developing a formal training program for early talent. Kristen began working with Government Banking clients in 2018 and has a passion for helping her clients achieve financial success and making a positive impact in the local community.

Kristen is a graduate of Arizona State University and lives in Scottsdale, Arizona, with her husband, Blake and three sons. She was a recipient of the Golden Spoke award in 2020, co-led a Phoenix-area Working Women's forum, and serves as mentor to many as they develop along their career paths.

Treasury Management Market Manager – Central & Western U.S.
Scott Thompson, CTP



111 E. Wayne St.
Third Floor
Fort Wayne, IN 46802

scott.e.thompson@wellsfargo.com
260-615-6152 office/cell

Scott brings a unique perspective as a long-time treasury practitioner and treasury management consultant. Scott is from Illinois and received his B.S. in finance and accounting from the University of Iowa. Scott began his treasury career in 2003 and managed all cash and short-term investments for a Berkshire Hathaway insurance company in Fort Wayne, Indiana. Scott joined Wells Fargo in 2015 as a Treasury Management Consultant and became the Market Manager for Government Banking in the Central & Western U.S. in 2022.

Scott leads a team of treasury management consultants that deliver insights and solutions to states, municipalities and power providers. Scott has been a designated Certified Treasury Professional (CTP) by the Association of Financial Professionals since 2011.

Relationship Manager
Stephany Jordan-Slider, Lead Commercial Relationship Manager/ Vice President



2410 S. Power Rd.
First Floor
Mesa, AZ 85209

stephany.jordan@wellsfargo.com
480-215-2969 office/cell

Stephany offers consultative financial and banking guidance to the County and coordinates the team of specialists that support your banking relationship. She is your advocate at the bank.

Stephany has worked in banking since 1992 and began working for Wells Fargo in 1997 as a Relationship Manager/Commercial Underwriter. Stephany is a member of the Wells Fargo Public Affairs Council as well as the Wells Fargo Industry Council.

Relationship Associate
Full Name, Corporate Title (Ex., Vice President)



333 S. Grand Ave.
Sixth Floor
Los Angeles, CA 90071

william.j.cho@wellsfargo.com
213-253-3455 office

William supports your relationship manager, Stephany Slider, and helps to enhance your customer service experience. He serves as your liaison with other areas of the bank. He also assists with questions related to account analysis statements and overdrafts.

William has been a relationship associate since 2023.

Treasury Management Sales Consultant
Adrian Manriquez, Director



2850 S. Price Rd.
First Floor
Chandler, AZ 85286

adrian.manriquez@wellsfargo.com
480-887-7532 office
480-628-4876 cell

Adrian offers his treasury management expertise to the County. He shares best practices and product and service information to guide you in developing your treasury management program.

Adrian has worked in the banking industry since 1999 and has been a treasury consultant since 2014. He began working for Wells Fargo in 2023. He is an active member of Hispanic & Latino Connection as well as The Diversity.Org.

Adrian received his associates degree in biology from Arizona Western College. He participates in various fundraising activities in the community, such as American Heart Association, Feed My Starving Children, and ALS. He lives in Gilbert, Arizona, with his wife of 22 years, his four children, and a dog.

Treasury Management Sales Analyst
Kala Won



2030 Main St.
Seventh Floor
Irvine, CA 92614

kala.won@wellsfargo.com
949-251-4149 office

Kala supports your treasury consultant. He works with you to begin new service implementations and can assist with treasury management questions when your treasury consultant is unavailable.

Kala has been a sales analyst since 2021.

He received his bachelor's degree from UCLA and his MBA from the Kelley School of Business at Indiana University.

Cochise County shall have the option of checking references and may request the substitution of key staff members prior to the start of the project, or as deemed necessary by the County to ensure proper expertise and timely service.

Acknowledged.

5.2.3 Methodology

Answer in detail the following questions

5.2.3.1 Account structure and general information

1. **What is the institution's time schedule for mailing or deliveries of insufficient funds notices and return items to customers?**

We recommend that the County utilize our online reports for faster visibility, along with email alerts to notify County representatives when a return is available for viewing. We have three options to view and manage return items online, as well as a transmission option:

- Returned Items Decisioning
- Returned Items Search
- Return Item Detail Report
- Image File Import – Returned Items

Paper returns

Our standard process is to mail the returned items notices daily using USPS. If the County would like to receive them sooner, we can send them to you overnight and will bill the charges to your account.

Reports

Return Items Decisioning

This service allows visibility to returned items on the same day that they are received. New returned items are posted between 7:00 a.m. and 1:00 p.m. Mountain Time.

With Return Item Decisioning, you can not only review return items, but you can also change the default decision until 5:30 p.m. Mountain Time. The default decision is determined at implementation. Examples of default decisions: any nonsufficient funds (NSF) items under $300 can be changed to chargeback instead of redepositing, or only items over $10,000 are available for decisioning.

Return Items Search

With Return Item Search, you will have the ability to view, download, and print images of the returned items on our online banking platform. The Returned Items Search function will provide this information for previous day returns.

Return Item Detailed Report

The County can view general reports through our Return Item Detail reports available using our Treasury Information Reporting (TIR) module. There are two reports available within the TIR module: Previous Day and Intraday. The previous day report will provide return item information by 4:00 a.m. Mountain Time and holds past reports up to five previous business days.

The intraday report is available twice a day as early as 4:00 a.m. Mountain Time and then again at 5:00 p.m. Mountain Time.

Transmission

Return Item Detail through transmission:

The County also has the option to receive return item information and images through transmission. We offer two transmission options: data only; or data and images of the returned items. The transmission is available at the start of the business day (generally sent around 5:00 a.m. Mountain Time) providing detail on the prior day's returned items. Please see our return item transmission file specifications in the Appendix, Tab C of our response to review this option.

Report type	Details
Data transmission	Receive a transmission file — including keyed data — for both returned checks and those converted to ACH transactions.
Image transmission	Receive a transmission of returned check images, associated index information, and detailed information through our Image File Import service. You can import these files into your internal or a third-party image archive. The files consist of an XML formatted file containing index information and a zipped image file containing associated images in JPEG or TIF format.

2. Does the institution intend to discontinue offering any of the services identified in the Request for Proposal during the specified term of the contract? If yes, fully describe the circumstances including the anticipated date for elimination. List the options that will be available to provide for this service.

We continuously evaluate and enhance our products and services based on the business needs of our customers. If we decide to discontinue a service that will directly affect the County, your Relationship Manager will contact you and provide advance notice, including anticipated elimination date. You Relationship Manager will also discuss alternatives options for the service being eliminated.

3. Does the institution have current plans to add or remove branches within the County during the specified term of the contract? If so, which branches are involved and where would new branches be located? What level of service should be available?

At this time we have no plans to add or remove any of the current branches located within the County limits. Should a decision be made to update branch locations, we will provide notification and partner with the County to minimize any potential disruption that may arise.

4. Has the firm entered into an agreement to merge with another financial institution or other business entity? If yes, please provide planned dates of merger, identify counterparties involved, and indicate which entity will be merged or absorbed. What effect will this merger have on the level of services provided to the County? Will there be any change in location for services provided? Where will the headquarters· be located?

To the best knowledge of the Wells Fargo representatives preparing this response, there are no pending mergers or acquisitions with another financial institution or business entity.

5. What is the institution's basis for charging for cash deposited?

Charges for cash deposits are based on two factors: per deposit and per dollar. The options we discussed previously were in-person branch deposits, branch post verify, night drop, cash vault, and SafeVantage (Smart Safe). As a result of those discussions, we determined that cash vault, night drop, and branch post verify were the best methods for the County to use when making cash deposits.

These deposit methods are more consistent with the County's internal requirements pertaining to cash deposits and also provide greater security. In accordance with County cash deposit policy, deposits are prepared using a dual control method. Both individuals verify the cash and seal the cash in a secure deposit bag. Note that with SafeVantage the County employee deposits the cash directly into the safe without adhering to the security preparations described above. For this reason, the County believes that SafeVantage is not the preferred option at this time. We understand that SafeVantage will continue to evolve and Relationship Manager Stephany Jordan-Slider will keep the County apprised of any changes or advancements that would enhance the County's cash deposit process.

A detailed description of branch post verify, night drop, and cash vault, as well as pricing examples is shown below. The pricing proposal is found in the Appendix, Tab A of our response. It should be noted that the pricing proposal includes in-person branch deposits. These type of deposits are charged on a per deposit ($6.00) and per dollar basis ($0.006) and would not be a cost-effective approach for the County. For that reason the methods discussed below are recommended.

Branch post verify deposits

When you present deposits to the bank teller in the secure, plastic, tamper-evident, dual-pouch bag, the teller will provide receipts for the amounts shown on the deposit slip. There is no waiting for your deposit to be counted. We verify the cash at the banking store or at one of our cash vaults after you leave.

The cost for branch post verify deposits are charged on a per deposit basis, as well as per dollar basis. Pricing Example: If you make one cash deposit of $5,000.00, the County would be charged $4.00 for the deposit and $20.00 for the currency (0.004 per dollar: 0.004 x 5,000= $20.00) for a total charge of $24.00.

Night drop deposits

Pricing for night drop is the same as branch post verify.

Note: Before night drop is implemented, Stephany will need to know your specific instructions and protocols pertaining to night drop so she can communicate these directly to the branch. For example, how do you want the branch to handle a deposit discrepancy; should the branch process the deposit under a certain dollar amount? Should they call you to discuss the discrepancy and decide on the next steps? Should they call or email you to retrieve the deposit? Stephany will also need to know the names of the specific individual(s) to be called or emailed so she can advise the branch.

In addition, you will be issued keys, so Stephany will need to know the number of keys to order prior to night drop being implemented. She will also need the names of those County employees who are authorized to pick up the receipts and authorized to pick up deposits should a discrepancy occur.

Night drop deposits are made using secure plastic, tamper-evident, dual-pouch bags. Deposits are processed at the branch and the cash is verified later, either at the branch or at a Wells Fargo cash vault. Audit controls help ensure that we count and verify your deposit accurately and inform you of any adjustments in a timely manner.*

Once we process your deposit, you receive same-day credit for cash deposits. Check deposits receive next-day credit nearly 100% of the time. The cutoff time for night drop deposits is typically 8:00 am (local time) which Stephany will confirm prior to implementing night drop. In this scenario if a night drop deposit is made before 8:00 a.m. the deposit will be processed and credited the same day. However, if the night drop deposit is made after 8:00 a.m. Mountain Time, the deposit will be processed and credited the next day†.

* We send notification of adjustments by email (or U.S. mail) within three business days of deposit date.

† You receive credit the next business day for deposits made (through a night depository) after the business day deadline, on weekends, and on federal holidays.

Most of our full-service branches have a convenient night depository for our commercial customers. Stephany will work with you to identify branches convenient to the County. She will also facilitate introducing branch members to the Cochise team who will be making deposits to ensure they know the key contacts at the branch.

Cash vault deposits

The County can continue to utilize the contracted armored car service, Loomis, to collect cash deposit bags in its centralized location to then transport to our vault site. The cost for cash vault deposits is charged on a per deposit basis as well as per dollar basis. Pricing Example: If you make one cash deposit of $5,000.00 the County would be charged $2.00 for the deposit and $6.50 for the currency (0.0013 per dollar: 0.0013 x 5,000= $6.50) a total charge of $8.50.

6. Does the bank have an availability policy differing from the published availability schedule?

Our availability policy does not differ from the published availability schedule. We included the schedule for specific services in the Appendix, Tab D of our proposal for your review. Most of our customers use our accelerated availability schedule. We offer alternate schedules on a case-by-case basis. Your treasury management sales consultant, Adrian Manriquez, can work with you to help ensure that you have the most appropriate availability schedule for your account.

7. What is the deposit cut-off time to assure same day ledger or collected credit?

You receive same-day ledger credit for deposits you submit by 8:00 p.m. Mountain Time.

We don't offer a later deadline. Deposits you submit after our deadline receive ledger credit on the next business day.

8. Is the deposit slip number included on the monthly statement?

The deposit slip number is not included on the monthly statement. However, as an alternative, the County can use our Deposit Location Reporting service which will identify the deposit locations as described below.

Deposit Location Reporting

To help you more easily reconcile your account, our Deposit Location Reporting service consolidates your deposit activity and identifies deposits, returned items, and deposit adjustments from various locations to one account. It's available with our Partial and Full ARP services.



How it works

Our Deposit Location Reporting service sorts and subtotals deposits by location and includes the location name on your ARP statement and optional ARP reports. You can access the reports by electronic transmission, view them online and save them in PDF, download them in Excel or CSV formats, or receive paper reports.

Report options	
Deposit Detail	Lists individual deposits, returned items, and adjustments for the statement period — subtotaling the credit, debit, and total activity for each location
Return Detail	Lists returned items — subtotaled by location — for the report period
Deposit Recap	Summarizes all deposit-related activity (credits and debits) by date and subtotals them by location for the report period
No Activity	Lists locations for which no activity posted during the statement cycle

Identifying your locations

The location identification depends on whether your deposit account uses our subaccounting solution or not.

Subaccounting

With subaccounting, each of your locations has a unique subaccount number linked to a single parent account. You provide your internal location codes and names that we associate with the subaccounts.

You use the subaccount numbers on deposit tickets and for electronic transactions, so we can easily identify and report nearly all transactions (such as deposits, returned items, adjustments, ACH debits and credits, and merchant transactions) for each location.

Based on our discussions, we are recommending a parent and sub-account structure. The parent account will be the Treasurer account; the following accounts will be the sub-accounts: County Justice Court-Credit Card account, Sunnyside Fire District, Bowie Justice Court, Clerk of Superior Court Jury Cards account, Tax Withholding account, Clerk of the Superior Court, Board of Supervisors, Wire, RTS, and Federal Tax (see the Appendix, Tab E of our response for details on the proposed Account Structure for Banking Relationship).

Encoded deposit tickets

Without subaccounting, you identify the location making the deposit in the deposit ticket's MICR line. You use numbers — up to 10 digits — in either the on-us auxiliary field or the serial number field. To organize deposit tickets by location, a portion of the 10 digits should be available for the serial number. We suggest using two to six digits for your location number with a maximum of 10 digits for the entire location and serial number.

9. When are credit/debit advices sent to the County?

The timing and frequency of when credit/debit advice are sent to the County depends on the type of report that is implemented (Intra Day reporting and Previous Day reporting). We update current day information multiple times throughout the day. The exact times depend on the specific transaction. We report transactions that post, and we update current ledger and available balances, on a near real-time basis.

We update previous day information by 4:30 a.m. Mountain Time Tuesday through Friday, and by 6:30 a.m. Mountain Time on Saturday, though it is often available sooner.

The County can access the above reports through our online platform through TIR or downloading the reports into the County's enterprise resource planning (ERP) TROCS (details on TIR, Previous Day reporting and Intra Day reporting are outlined below). Based on our discussions and understanding of the County's processes, we recommend implementing previous day reporting on the following accounts:

Treasurer account, County Justice Court-Credit Card, Sunnyside Fire District, Bowie Justice Court, Clerk of Superior Court Jury Cards, Tax Withholding Account, Clerk of the Superior Court, Board of Supervisors, Wire Account, RTS, Federal Tax, Warrant Account, Public Fiduciary Client Personal Account, Wilcox Justice Court, PO Box CK (xxx3351), Payroll Account, PO Box CK(xxx3823), School Superintendent, Planning and Zoning, and Treasurer Web Payments (See proposed Account Structure in the Appendix, Tab E of our response for further details).

During the transition phase (See 5.2.1.4 under Relationship Transition for details) we will confirm the type of reports, the frequency, and the manner the County wishes to receive these reports; either through our online platform (using TIR) or downloading the reports into the County's ERP TROCS using a BAI formatted file. File specifications pertaining to downloading are found in the Appendix, Tab C of our response.

Treasury Information Reporting

Our TIR service delivers configurable information reporting for all your account activity. You can access your information both online and through our mobile service. With our service, you can view, print, or download your balances and transactions and view check images on select reports.

You can choose from a number of standard reports that provide current and previous day information, including comprehensive balance, summary, and transaction details, as well as reports on specific transaction types.

You can download reports, as needed, into your accounting, treasury workstation, ERP platform, or systems of record. View and download options vary by report, but include HTML, PDF, Excel, CSV, and BAI V2.

Intraday (current day) reports

Our intraday reporting includes balance information and transaction details such as:

- ACH receipts and settlement
- Cash letter deposits with availability
- Controlled disbursement detail and totals
- Incoming and outgoing wires
- Lockbox deposits with availability or detail
- Remote deposits with detail

Our standard data storage provides access to seven calendar days of transaction history. We also offer optional extended storage of 30, 60, or 90 calendar days.

We update current day information multiple times throughout the day. The exact times depend on the specific transaction. We report transactions that post, and we update current ledger and available balances, on a near real-time basis.

Available reports

Intraday reports	With this report, you can
ACH Origination	View ACH-originated transactions and confirm that Wells Fargo received and processed them.
ACH Receive	View timely information for all received ACH transactions that will post to your account at the end of the current business day.
ACH Return/NOC	Receive detailed information for all ACH transactions that were returned for any reason, as well as notification of change (NOC) information for items that processed successfully but may require additional action.
Controlled Disbursement Detail	View check details for each of your controlled disbursement accounts.
Controlled Disbursement Summary	View a summary of today's presentment and adjustment activity, helping you identify excess funds.
Deposit Detail	View your electronic deposits for the day, including the items in each deposit and whether the items were processed as checks or converted to electronic transactions.
E-Box	Review and post payments that originate through an online bill pay service. View information needed to match payments to your AR.*
EDI Payment Detail	Obtain detailed ACH and EDI payment data with addenda translations from your trading partners in a comprehensive format.
Intraday Composite	Receive a comprehensive view of intraday information, including balances, transaction summaries, and transaction details.
Intraday Position	View total balances across multiple accounts with summarized debit and credit information, helping you determine your intraday cash position and make daily investment and borrowing decisions.
Intraday Return Item Detail	Access details of returned paper items before your account is charged for the returns.
Lockbox Availability	Determine your funds availability for all lockbox deposits.
Lockbox Detail	View detailed information about received lockbox payments from your customers. You can also view images from each deposit, including checks and remittance documents.
Wire Transfer Detail	Receive complete details for all outgoing and incoming wire transfers, including book transfers, domestic U.S. wires, and cross-border wires.

* Standard report storage is 60 days. We do not offer extended storage for this report.

Previous day reports

Our previous day reporting includes all transaction types that post to your accounts. Our standard data storage provides access to seven calendar days of history. We also offer optional extended storage of 30, 60, 90, or 120 calendar days for balances and transaction details.

We update previous day information by 4:30 a.m. Mountain Time Tuesday through Friday and by 6:30 a.m. Mountain Time on Saturday, though it's often available sooner.

Available reports

Previous day reports	With this report, you can
ACH Customer Activity	Access ACH settlement information and adjustment details by account, as well as a summary of return activity so you can make more informed decisions about managing your accounts.
Express Balance	Receive a quick snapshot of your previous day account balance information as well as your current available balance.
Loan Manager	Receive a consolidated view of your asset-based loan activity, including summaries of operating account, collateral account, and loan activity.
Month-to-Date Balance	View a daily summary of account balances — including averages, aggregate float, and total transactions — posted to your account for month-to-date, prior month, or a specific date range.
Previous Day Posting Status	View this report throughout the day to see when your accounts' previous day information is available. This report can include information for Wells Fargo accounts and accounts at other financial institutions.
Previous Day Composite	Receive a comprehensive view of previous day posted account information, including balances, transaction summaries, and transaction details. You can also view images of each check transaction and view full detail for wire transfers and received ACH transactions.
Previous Day Return Item	View details of paper returns after they are charged to your account. You can also view images of each returned item.
Sweep Account Position*	Monitor your line of credit, view your investment position for the next day, see how sweep activity impacts your line of credit, and track dividend accruals.

* For Money Market Mutual Fund Stagecoach Sweep® and Credit Sweep customers only. Investment products are not FDIC insured, are not deposits of or guaranteed by the bank, and may lose value. Deposit and credit products are offered by Wells Fargo Bank, N.A. Member FDIC.

10. What type deposit bags are proposed/required? Are they provided by the bank?

The Bank does not provide deposit bags; however, in this instance the Bank will provide the first, initial order of deposit bags. Deposit bags and other supplies such as deposit tickets, cash straps, and coin wraps can be purchased through our preferred vendor, Superior Press. Several choices of deposit bag are available (See Superior Press's Catalog provided in the Appendix, Tab F of our response, page 40-42, for details pertaining to deposit bags). The County will also have an assigned, dedicated representative at Superior Press to assist you with your deposit supplies needs.

11. What internal security measures are used on deposits? (dual custody, etc.)

Night Drop

Together at the branch, two bank employees remove your deposit bag from the night depository. They then securely process the deposit according to the type of deposit.

Checks

To process checks, a Wells Fargo employee opens the check section, removes the checks and deposit slip, and then gives you provisional credit. For checks drawn on a Wells Fargo account, we provisionally credit the full amount.

Cash

To process cash, we store the cash portion of a deposit made in a branch in a secure location and then verify it later. Bank employees at either the branch or a cash vault verify the cash.

Branch

We use dual custody when removing a night drop. For audit trail purposes, two employees sign off on the declared deposit amount. An individual teller then verifies the deposit contents under observation by multiple surveillance cameras.

Cash vault

We have extensive measures in place at our cash vaults and processing areas that secure the physical facility and ensure the integrity of the deposit process.

Security features

Some measures we use to help protect against security threats include:

- Alarm systems
- Armed guards
- Bullet-proof doors, bullet-proof glass, and metal detectors
- Closed-circuit TV surveillance cameras at all vault entrances
- Mantraps (These interlocking doors separate a non-secured area from a secured area. They limit the number of people who enter a vault at any one time.)

We restrict the access of armored couriers as follows:

- We allow only one armored courier truck to be in the delivery bay at any one time.
- Couriers must deliver packages to the processing window by entering a mantrap; we do not permit them to enter the processing area at any time.
- We require armored couriers to be fully licensed, bonded, and insured.

Fraud prevention measures

Our comprehensive controls process virtually eliminates the risk of loss due to theft or fraud. Our procedures include:

- Closely inspecting deposit bags for proper sealing. We immediately reseal any bags — in the presence of the courier — that show evidence of tampering and return them to the courier.
- Logging deposit bags at tracking stations. We also use bar codes to track deposits through the entire verification process.
- Opening bags under close supervision. Our employees are observed by closed-circuit TV surveillance cameras.

We verify the cash either at the branch or at one of our cash vaults. Where we verify a deposit depends on the branch's proximity to the cash vault.

Procedures and security measures

Branch

When you submit your deposit, we scan the bag and then provide you a receipt that indicates the deposit amount. For deposits verified at the branch, we use dual custody when opening deposit bags. Two employees sign off on the verified amount.

Cash vault

At our cash vaults, several employees work together and are under observation by multiple closed-circuit TV surveillance cameras. Additional security measures include:

- Alarm systems
- Armed guards
- Bullet-proof doors, bullet-proof glass, and metal detectors
- Mantraps (These interlocking doors separate a non-secured area from a secured area. They limit the number of people who enter a vault at any one time.)

12. Does the bank provide expedited availability on deposits?

Yes. Most of our customers use our accelerated availability schedule. We offer alternate schedules on a case-by-case basis. Your treasury management sales consultant, Adrian Manriquez, can work with you to help ensure that you have the most appropriate availability schedule for your account.

13. If provisional credit is given on deposits, when does verification occur?

Provisional credit is given on Branch Post Verify Deposits . Depending on the branch's proximity to a cash vault location, we verify the cash at either the branch or at one of our cash vault locations. Branch verification is done within 48 hours. Cash vault verification is done within 72 hours.

14. Include a list of all deposit and night deposit locations.

We provide a list of all deposit and night deposit locations within the proximity of the County and Special Districts in the Appendix, Tab J.

15. Does the bank have stale date control on checks and warrants?

Wells Fargo does have stale date control on checks and warrants. The specific control option depends on the type of check fraud service implemented (details pertaining to check fraud service options are shown below).

Based on our understanding of the County's processes, we recommend Same Day Positive Pay (Perfect Presentment®) for the Warrant Clearing Account. We recommend Next Day Positive Pay for Treasurer Account, Public Fiduciary Client Personal Account, Wilcox Justice Court , PO Box Ck (xxx 3351), Payroll Account, School Superintendent, Planning and Zoning and Treasurer Web Payments. In addition, there are some accounts that you consider as internal accounts and check fraud services would not be added. Those accounts are Sunnyside Fire District, Bowie Justice Court, Board of Supervisors, and Angel Transport LLC. Since no check fraud services will be implemented (on these accounts), no stale date control on checks will be available.

During our discussions we also identified certain accounts that are "non-check writing" accounts. These accounts are County Justice Court-Credit Card, Clerk of Superior Court Jury Cards, Tax Withholding Account, Clerk of the Superior Court, Wire Account, RTS, Federal Tax, PO Box CK (xxx 3823), and Case SWxxxxx0046. For these accounts we recommend implementing Payment Authorization which would stop any check presented from being processed. Since the above accounts are "non-checking writing accounts", no stale date control on checks is necessary. (See proposed Account Structure in the Appendix, Tab E for further details).

Same day positive pay (Perfect presentment)

Our stale date option is available with our Full ARP service and any of our positive pay services. During the implementation process, you will specify a stale-dated period that ranges anywhere from one to 99 months.

With our same day positive pay service, we identify all stale-dated checks before they post to your account. During implementation, the County will choose to receive or not receive your stale-dated checks with your positive pay exceptions.

Included with exceptions

If you choose to receive stale-dated checks as an exception, we present them to you through our fraud management tool on our online banking platform. From there, you make pay or return decisions.

If returned

Your reconcilement statement and reports do list a stale-dated check that you return. It remains as an outstanding check. To remove the outstanding issue record, you must send a cancel record to the bank.

If paid

Your reconcilement statement and reports list stale-dated checks that you choose to pay as paid items.

Not included with exceptions

If you choose not to receive stale-dated checks as exceptions, we return them automatically. They do not appear on your reconcilement statement and reports; they remain outstanding checks.

Stale date retention

As long as we have an issue record on file and you have enrolled in the stale date option, all checks drawn on the account are subject to stale date review. If you cancel the original issue record for a stale-dated item, the check is not subject to stale date review, but instead is a positive pay exception presented to you for decisioning.

The decision on how long an item should remain as a valid issue, is a choice that the County should determine based on your business needs.

If the County elects not to take advantage of our stale date option, we handle stale-dated items as described in the following excerpt from our Commercial Account Agreement.

Dates and special instructions on paper items

The bank may, without inquiry or liability, pay one of Company's Paper Items even though: (i) special instructions written on the Paper Item indicate that bank should refuse payment (e.g.,"Void after thirty (30) days," "Paid-In-Full," or "Void over $100"); (ii) the Paper Item is stale-dated (e.g., it bears a date that is more than six (6) months in the past), even if bank has knowledge of the date on the Paper Item; (iii) the Paper Item is post-dated (e.g., it bears a date in the future), unless an Authorized Signer has given bank a notice of post-dating; or (iv) the Paper Item is not dated.

Next day positive pay

Our Positive Pay service posts stale-dated checks to your account. During the implementation process for this traditional, next day positive pay service, you choose to receive or not receive your stale-dated checks with your positive pay exceptions.

Included with exceptions

If you choose to receive stale-dated checks as an exception, we present them to you through our fraud management tool on our online banking platform. From there, you make pay or return decisions.

If returned

Your reconcilement statement and reports show stale-dated checks that you choose to return as "REV/CK" and outstanding check. To remove the outstanding issue record, you must send a cancel record to the bank.

If paid

Your reconcilement statement and reports list stale-dated checks that you choose to pay as paid items.

Not included with exceptions

If you choose not to receive stale-dated checks as exceptions, we reverse paid transactions automatically and return the checks the following day. Your reconcilement statement and reports reflect these checks as “REV/CK” and outstanding checks. To remove the outstanding issue record, you must send a cancel record to the bank.

Stale date retention

If we have an issue record on file and you have enrolled in the stale date option, all checks drawn on the account are subject to stale date review. If you cancel the original issue record for a stale-dated item, the check is not subject to stale date review, but instead is a positive pay exception presented to you for decisioning.

The decision on how long an item should remain as a valid issue, is a choice that the County should determine based on your business needs.

If the County elects not to take advantage of our stale date option, we handle stale-dated items as described in the following excerpt from our Commercial Account Agreement.

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5.2.3.2 ACH capabilities

1. Describe the institution's methods for processing ACH transactions and identify the deadlines for processing these transactions.

Wells Fargo offers several methods for processing (originating) ACH transactions: through ACH Direct Origination by SAFE Transmission; through our online banking platform; or Consolidated Payables files transmission (See below for details on these methods and deadlines for processing transactions). Based on our prior discussions and our understanding on the County’s processes, we recommend implementing ACH Direct Origination via Safe Transmission on the following accounts: Treasurer account, Tax Withholding, Payroll account, and School Superintendent.

Direct origination

With our direct origination service, the County sends us Nacha-formatted files that contain required ACH transaction information such as:

- Routing and transit number
- Account number
- Dollar amount
- Effective date

The following table lists the most common available payment types.

Sample ACH payment types for direct origination	
Cash concentration and disbursements (CCD) • Child support payments (CCD+) • Federal and state tax payments (CCD+) • Vendor payments (CCD)	Corporate trade exchange (CTX) International ACH transactions (IAT)* International low-value payments (ILV) *† Re-presented check entries (RCK)
Consumer debits and credits (PPD) • Payroll (PPD)	WEB- and TEL-initiated consumer debits

* IAT are not eligible for same-day ACH.

† These codes are not Nacha standard entry class codes. Use them with our Global ACH payments service.

Online banking platform

Using our online ACH service, you initiate ACH transactions without needing software. You build templates based on the payment type and submit them to us for processing.

You can import account information for beneficiaries from your payroll or accounting systems. You can also export templates, beneficiaries, and payment batches to update your payables and receivables systems.

As an added convenience, you can use our mobile service* to approve ACH templates and payments that require immediate attention. Mobile users in the U.S. can view, approve, and delete payment batches and payment templates by securely accessing our online banking platform.

* Download the latest version of the CEO Mobile® app available for your device from the Apple App Store® or Google Play™ store.

Sample ACH payment types for our online ACH service	
Cash concentration and disbursements (CCD) • Child support payments (CCD+) • Federal and state tax payments (CCD+) • Vendor payments (CCD)	Corporate trade exchange (CTX) International ACH transactions (IAT)* International low-value payments (ILV) *† Re-presented check entries (RCK)
Consumer debits and credits (PPD) • Payroll (PPD)	WEB- and TEL-initiated consumer debits

* IAT are not eligible for same-day ACH.

† These codes are not Nacha standard entry class codes. Use them with our Global ACH payments service.

Consolidated payables file transmission

With our consolidated payables service, you can save time by grouping ACH debits and ACH credits with other payment types in a single file.

Payment types for consolidated payables	
U.S. ACH transactions in U.S. dollars (USD)	Foreign currency wires
USD and Canadian dollar (CAD)* checks	Requests for transfer (SWIFT MT101 messages)
Global ACH transactions in foreign currencies	Virtual card transactions
USD wires	Disbursements with Zelle®†

* CAD checks are available only for off-us accounts.

† Zelle and Zelle-related marks are wholly owned by Early Warning Services, LLC, and are used herein under license.

You initiate ACH payments directly from your treasury workstation, ERP platform, or accounts payable (AP) system. Our service separates payments by type and processes them accordingly, sending traditional or human-readable remittance information to payees as appropriate.

Below are the deadlines for processing ACH transactions based on the methods outlined above:

ACH file deadlines (Mountain Time)

Input method	Two-day settlement (day cycle)	Next-day settlement (night cycle)	Same-day settlement (transit)*
Direct origination	10:00 p.m.	7:00 p.m.	7:00 a.m. 11:00 a.m. 1:00 p.m.
Consolidated payables file	6:30 p.m.	6:30 p.m.	7:00 a.m. 11:00 a.m. 1:00 p.m.
Online	7:00 p.m.	7:00 p.m.	7:00 a.m. 11:00 a.m. 1:00 p.m.

* Transactions for more than $1,000,000 and IAT are not eligible for same-day settlement. Funds from incoming credits are available by 5:00 p.m. local time.

File specifications are provided in the Appendix, Tab C of our response.

2. What is the institution's policy on pre-notification? Are pre-notes charged as standard ACH transactions singly and in a mixed file?

Wells Fargo allows for a pre-notification as an optional step for ACH credits, as well as micro-transaction verification as outlined by NACHA rules. The County will have the option to send a pre-note within a mixed file of live payment instructions and/or a single entry, using transaction code 23 in the entry detail record for either process. We would charge per each pre-note originated; the charge is based on the method used to send the pre-note (either via our online platform or a direct ACH origination via transmission). The fee for online is $0.06 and the fee for the direct origination is $0.03 for next day ACH originated items. Please see the below example of potential cost for pre-notes by method:

Pre-notes:	Cost:	Total:
10 (ACH Transmission)	$0.03	$0.30
10 (Online platform)	$0.06	$0.60

Another service option available to confirm payee account information is by using Account Validation Service. With this service the County will have the ability to inquire on the payee's account information, such as account status, account ownership and account verification simply by inputting the information that has been collected. This solution is available using an online platform or we can work with the County to send these inquiries using a transmission file. Details on Account Validation Service is shown below.

Account Validation services

Get real-time account ownership and account status screening functionality with our Account Validation services. We partner with Early Warning Services to help you reduce transaction fraud and returns associated with ACH, check, and wire transactions — enhancing productivity, saving time, and preventing unnecessary losses. At the same time, you can maintain a high level of customer service.

About our solutions

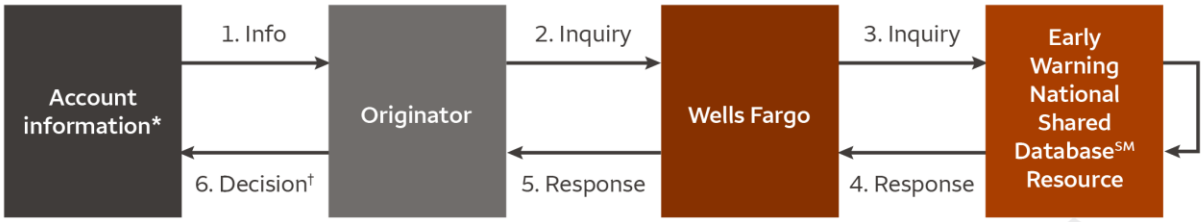
Our services use analytics, a large network of contributed intelligence, and cross-industry data from thousands of financial services organizations. With our Account Status, Account Ownership, and Account Verify services, the County receives advance notification of both low-risk and potentially high-risk transactions.

Our services work with payments received in the mail, over the telephone, through the internet, or in person, and they provide validation for both business and consumer accounts. To determine whether to accept a payment for processing, the County extracts and transmits information through an inquiry to Early Warning Services. The service then compares the inquiry against the National Shared Database℠ and provides a response. You receive results in real time.

You can select one or all these services:

Account Status	This service confirms whether a deposit account (checking or savings) is open and active, and if there is a risk of an ACH or check return. The Account Status service is best suited for your customer-initiated online payments and internal real-time systems such as those supporting call centers or stores.
Account Ownership	This service performs identity-to-account validation, including key owner elements such as name, address, Social Security number, and phone number. It supports enrollment for recurring ACH payments and screening of one-time ACH, wires, and check payments.
Account Verify	This service combines elements of both Account Status and Account Ownership services in a single, more streamlined inquiry. It allows you to send one inquiry instead of two to receive a real-time response. This service confirms whether a deposit account (checking or savings) is open or closed and validates key owner elements. It does not provide likelihood of a financial return.

How it works



Account Status:
Is the account open, in good standing, in nonsufficient funds (NSF) status and/or how likely is a return?

Account Ownership:
Confirm account owner and/or signature match.

Account Verify:
Confirm if the account is open and validate key owner elements without Fair Credit Reporting Act obligations.

* Account information is submitted by the person or party that wants to make or receive a payment. This could be a customer, consumer, vendor, employee, or counterparty.

† Decision will trigger an action such as pay, don't pay, use different payment information, call customer service, or need more information.

Inquiry submission types

Choose the type of submission that works best for your organization.

Inquiry type	Purpose	Submission channel
Real-time validation	This service lets you submit a real-time account inquiry. It returns a response in one second or less.	You submit the inquiry through the Wells Fargo Gateway application programming interface (API) channel.
Batch files	This service provides back-office support of your high-volume batch payments.	You send a file of inquiries directly to Early Warning Services through a Virtual Private Network or Dedicated Circuit (MLPS).
Graphical User Interface (GUI)	This service is a user interface for low-volume payments where the account status or account owner data is entered manually and an immediate response is desired. It is most applicable for walk-up bill payment windows or call center agents.	You send an inquiry to an Early Warning Services URL (web address).



Why Wells Fargo

Wells Fargo Gateway

By using the Well Fargo Gateway API channel, the County can improve operational efficiencies by integrating Account Validation services directly into your processes — at the exact time you need it.

To determine whether to accept a payment for processing — whether the payment occurs by mail, by telephone, over the internet, or in person — the County extracts and transmits information through an inquiry to the Wells Fargo Gateway. The service then compares the inquiry against the National Shared Database and provides a response back to you. You receive positive and negative results in near real time.

To protect your data, we encrypt it in transmission as it passes through.

> Early Warning Services provides both positive and high-risk notifications on 95% of payment and deposit inquiries.

Extensive database

The service's proprietary database contains information on 732 million checking and savings accounts,* including:

	561 million accounts from participating banks, which are updated nightly after each posting cycle
	97 million accounts that are drawn on non-participating banks and are risk-scored through check and ACH transactions experienced by the participating banks
	585 million records on account owners and authorized users

Annually, the database receives information about:

	11.1 billion check items for posting
	53.2 million stop payments
	47.2 billion ACH items

* Data provided by Early Warning Services. Last updated in February 2023.

3. What transmission methods are required?

To originate an ACH transmission, we recommend utilizing our SAFE Transmission protocols along with a NACHA formatted file. With our SAFE Transmission process, we offer a variety of transmission protocols that include:

- HTTP over TLS
- FTP over TLS
- FTP over SSH
- AS2 – Applicability Statement 2

Our file formats follow the standard NACHA format for transmission. Please see the Appendix, Tab C to review our ACH file transmission specifications.

Our other methods for you to send and receive ACH files include internet-based file transfer, direct connection to the bank's mainframe, and SWIFT FileAct.

Internet-based file transfers

You can send transmissions through our online banking platform. Using the bank's administration tool, the County can easily manage user access, renew digital certificates, reset automated user passwords, and request Pretty Good Privacy (PGP) encryption keys.

We support these standard secure transmission protocols, and each uses multifactor authentication and encryption:

- Applicability Statement 2 (AS2)*
- FTP over TLS (FTP/s)*
- Hypertext transfer over TLS (HTTPS)*
- SSH File Transfer (SFTP)*

* Security includes use of digital certificates.

Options

To provide efficiency when moving data securely across the internet, you have two options:

- Automated user access: Schedule transfer sessions to connect automatically to send and receive files
- Outbound push: Automatically receive outbound files from the bank as they become available

Optional value-added services include, but are not limited to, virus scanning, email alerts warning that the bank cannot deliver a file because it fails a service check, and file encryption.

Direct connection (host-to-host)

If the County transmits a large volume (greater than 1 GB) on a regular basis, then Connect:Direct (NDM) with Secure+Proxy* can deliver secure data exchanges between the enterprises.

* IBM® Sterling Connect:Direct with Secure+ Proxy is proprietary software that is sometimes called by its original acronym, NDM (network data mover).

Your ideal method

Your treasury management sales consultant, Adrian Manriquez, works with the County during the implementation process to help you select your preferred transmission method. Together, you'll consider the size and frequency of files that you will send and receive when using our ARP and positive pay services. You'll also consider your staff's technical capacity.

During service setup, we offer a validation environment to test connectivity and file formats.

To compare methods, consider the following features of the transmission channels.

Feature	Manual internet-based (browser)	Automated internet-based	Host-to-host Connect:Direct (NDM)
Low technical expertise	X		
Open source standards-based internet protocols	X	X	proprietary software
Schedule file transfers		X	X
Recurring high-volume transfers (>1 GB)			X
Integration with your back office applications			
Value-added services*	X	X	X
Transmission client software available		X	

* Optional value-added services include, but are not limited to, virus scanning, email alerts warning that the bank cannot deliver a file because it fails a service check, and file encryption.

4. What is the process for ACH stop payments and/or corrections once the ACH file has been sent to the institution?

The County's authorized representative would contact your dedicated client service officer to assist with the stop payment or correction of a submitted ACH file. In addition, to contacting your dedicated client service officer, other available options include:

Reversal options

You can choose from the following options for initiating an ACH transaction or batch reversal:

- Include a reversal transaction in your next ACH file
- Submit a reversal request online
- Email or fax your reversal request to us

Per Nacha guidelines, you must notify receivers of any reversals and submit your reversal requests within five business days after settlement. Our deadline for reversal requests is 2:00 p.m. Mountain Time on the fourth day after the entry's posting date. For same-day transactions initiated online, through email, or through fax, reversal requests must be received before 6:00 a.m. Mountain Time.

Security procedures

ACH file

Individuals who can originate ACH transmission files at the County can include reversal entries in the file.

Online

Only your authorized users can initiate reversal requests through our online banking platform. Your company administrator can grant or restrict user access.

Email or fax

If you choose to use our secure email or fax option, we provide you the required forms. You control who has access to these forms at the County. We accept all emailed and faxed forms, as long as all required fields are complete and an authorized user has signed the form.

Notification

We offer the following options for notification of reversal results:

- Call our ACH Customer Service group for confirmation
- Receive a confirmation when you initiate a reversal online
- Receive a CNote when you send a reversal file or batch
- Receive one or both of the following end-of-day processing reports by fax or transmission: Delete/Reversal Summary report and Delete/Reversal Item report
- View ACH reports on our online banking platform

5. When would the direct deposit ACH file have to be received by the institution in order to have funds available to participating employees on Thursdays of payroll week? Indicate specific date and time information when identifying deadlines.

The availability of funds will depend on the method the County uses when transmitting the direct deposit ACH file (direct origination, online, or consolidated payables file) and the settlement date you choose (next day, two- day, or same day). Using Thursday of payroll week (as stated in the question), method and deadline examples are shown below.

Direct Origination: If the County transmits a file with a next day settlement, we will need to receive the file by Wednesday at 7:00 p.m. Mountain Time. For two -day settlement we would need to receive the file by Tuesday at 10:00 p.m. Mountain Time. For same day settlement, and to provide flexibility to the County, we would need to receive the file by 7:00 a.m. Mountain Time, 11:00 a.m. Mountain Time or 1:00 p.m. Mountain Time. It should be noted that for same day settlement, employees with accounts outside of Wells Fargo are not guaranteed to receive the direct deposit the same day, since processing the ACH also depends on the other financial institution and their deadlines for processing ACH files.

Online: If the County transmits a file with a next day settlement, we will need to receive the file by Wednesday at 7:00 p.m. Mountain Time. For two- day settlement we would need to receive the file by Tuesday at 7:00 p.m. Mountain Time. For same day settlement we would need to receive the file by 7:00 a.m., 11:00 a.m., or 1:00 p.m. Mountain Time.

Consolidated Payables File: If the County transmits a file with a next day settlement, we will need to receive the file by Wednesday at 6:30 pm Mountain Time. For two- day settlement we will need to receive the file by Tuesday at 6:30 pm Mountain Time. For same day settlement we will need to receive the file by 7:00 am Mountain Time, 11:00 am Mountain Time, or 1:00 pm Mountain Time.

Below are the deadlines for processing ACH transactions based on the methods:

ACH file deadlines (Mountain Time)*

Input method	Two-day settlement (day cycle)	Next-day settlement (night cycle)	Same-day settlement (transit)†
Direct origination	10:00 p.m.	7:00 p.m.	7:00 a.m. 11:00 a.m. 1:00 p.m.
Consolidated payables file	6:30 p.m.	6:30 p.m.	7:00 a.m. 11:00 a.m. 1:00 p.m.
Online	7:00 p.m.	7:00 p.m.	7:00 a.m. 11:00 a.m. 1:00 p.m.

* Both the originating and receiving accounts must be Wells Fargo accounts. The $1,000,000 transaction limit for Nacha's Same Day Rule does not apply to on-us transactions.

† Transactions for more than $1,000,000 and IAT are not eligible for same-day settlement. Funds from incoming credits are available by 5:00 p.m. local time.

6. Does the institution have a backup plan in place in order for the County to meet ACH file transmission deadlines in the event of a system problem or failure? Has the backup plan been tested and used?

Yes. When we invoke our ACH recovery plan, processing diverts to a backup site. We can recover with minimal down time because we run ACH production simultaneously at our primary data center and at our backup sites.*

The diverse geographic locations of our processing centers minimize potential disruption. However, the severity or nature of a specific event may require use of manual backup procedures.

* Running simultaneous ACH production does not guaranty that certain events will not affect Wells Fargo systems or that we will achieve specific recovery times in the event of a disruption.

7. Does the institution provide for ACH processing of vendor payments? If so, describe the process.

Wells Fargo provides ACH services for vendor payments. The County will have the option to pay vendors through ACH Direct Origination by SAFE Transmission; through our online banking platform, or Consolidated Payables files transmission using Payment Manager (details on Payment Manger are shown below under Recommended Services). For details on processing ACH through Direct Origination, online banking and Consolidated Payables files, see section 5.2.3.2 ACH Capabilities above .

8. Does the institution currently utilize ACH for second presentments of NSF received checks?

Yes. We offer a re-presented check service that provides a highly automated process for electronically re-presenting checks returned for nonsufficient or uncollected funds. Our Electronic Returned Items service converts your returned check to an electronic ACH debit. This service may increase the collection rate and may allow you to collect the funds more quickly.

Eligible checks

Per Nacha operating rules, to be eligible for check conversion, the check must:

- Contain a pre-printed serial number
- Not contain an auxiliary on-us field in the MICR line
- Be in an amount of $2,500 or less
- Be completed and signed by the check writer

Notice requirements

You must provide standard notification to customers at registers or on mailed invoices. Sample language follows.

> In the event that your check is returned unpaid for insufficient or uncollected funds, we may re-present your check electronically. If, in the ordinary course of business, your check will not be provided to you with your bank statement, you can contact your financial institution to retrieve a copy.

Levy of collection fees

You must provide notice, in accordance with applicable law, informing check writers of the fees that you will charge for returned checks. For example, you can post a sign at your place of business.

We can help you collect service fees for returned checks by automatically generating the returned check fee on your behalf once the original returned check is considered settled.

According to set redeposit parameters, if the service fee debit is not returned within a predetermined timeframe, you receive your credit for the service fee.

During implementation, we will help you to understand the procedures and restrictions of this service.

Number of presentments

By converting your returned checks into ACH debits, you can re-present items twice instead of the standard one time associated with a paper check. A second re-presentment gives you an additional chance to collect on returned checks, and helps increase your collection rates.

Retention of original returned item

We no longer retain original checks or receive original returned items. You receive an image replacement document, if an RCK item is charged back to your account.

In compliance with Nacha rules, we retain images of checks that have been converted into electronic return entries for seven years from the settlement date.

5.2.3.3 Standard deposit and collection services

The County anticipates the need for standard collection and disbursement services. The County is interested in exploring the possibility of remote capture of checks.

During our 2023 discussions we recommended Wells Fargo Electronic Deposit Service (WFED as a viable option. Below are the details on WFED.

We can help you save both time and money by using our image cash letter service to deposit checks into your Wells Fargo account electronically, eliminating the need for your employees to physically take deposits to the bank.

Quickly convert check payments to funds.

We designed our image cash letter service for customers who already have an existing process to capture check images and data. This means you can use your preferred method to capture this information, as long as you format the file to the specifications we provide.

We support two image cash letter file formats:

- Common Federal Reserve Bank
- Proprietary Wells Fargo

Our proprietary format provides greater flexibility in structuring deposits and depositing to multiple accounts within a single file. It also supports a special user record for conveying discretionary data, which can help you research return items or exceptions and provide an audit trail.

How it works

The following diagram shows the general workflow of our image cash letter service.



Requirements

Type	Items
General	• Scan eligible checks to accurately capture all MICR line data • Capture and store check images and MICR data according to generally accepted industry standards • Create deposit records for the total of checks transmitted and send a balanced file • Format the file according to the specifications we provide during implementation • Transmit a file securely through one of our transmission options
Operational requirements	• Provide file editing, IT backup, and business resumption capability in case there is a problem with a transmitted file • Maintain and operate equipment to help ensure ongoing image and MICR data quality so that you can collect checks electronically or convert them into substitute checks
Check retention	• Securely retain original, scanned checks (for five to 14 days)* and then destroy them in a secure manner to help avoid accidental duplicate deposits • Retrieve individual original items during the retention period in the case of an exception item

* Consult your legal department to determine the timeframe that is best for the County.

5.2.3.4 Addition of new accounts

The County may be required or may desire to open additional accounts or change accounts during the contract period. Any new accounts shall be charged at the same contracted amount.

Acknowledged and agreed.

5.2.3.5 Monthly analysis reporting and service charge

The servicing bank's monthly statement shall provide, at a minimum, the following information on each account and on a total account basis: average daily ledger balances, average daily collected balances, daily average float, FDIC rate, earnings allowance, and detail transaction volumes and prices. Include a sample monthly analysis with the proposal response.

1. When are the institution's account analysis statements available?

Your client analysis statement is available electronically one calendar day after the previous month's statement data is generated.* With a single sign-on, you can view detailed product subtotals as well as volume and pricing for the services you used.

* The billing period closes on the last calendar day of the month. Our system consolidates the monthly activity in five business days and generates the client analysis statement on the next calendar day, per our service levels. You can view and access your client analysis statements in a variety of formats, such as PDF, Excel, HTML, CSV, or ANSI 822 text files. We mail paper analysis statements six to eight business days after the close of the billing period.

We acknowledge and confirm that our analysis statements will provide the information as requested. Although our statements will provide this information, our descriptions may differ from your current financial institution. The below guide clarifies the terminology:

- Average daily ledger balance = Average Positive Collected Balance
- Average daily collected balance = Investable Balance Available for Services
- Daily average float = we do not provide the average float; however, the float can be calculated by subtracting the Investable Balance Available from the Average Positive Collected Balance
- FDIC rate = although we do not publish the FDIC rate, you will be able to see the rate charged as a Unit Price related to the service description named "Recoupment Monthly"
- Earnings Allowance = Earnings Allowance
- Detail transaction volumes and unit cost = Volume and Unit Price

2. Provide a sample account analysis form.

A sample account analysis form is provided in the Appendix, Tab G of our response.

5.2.3.6 Deposit collateral requirements

Describe the method of calculation of the required amount of collateralization, provide a list of all accounts covered under the pledged collateral and specify the report form used including all authorized signatures.

1. **Collateral must be held in an independent third party bank outside the bank's holding company.**

Bank of New York Mellon is custodian for the Arizona Pool Program.

2. **All deposits will be collateralized at 101% of principal plus accrued interest at all times, excluding FDIC insurance.**

Our public funds deposit collateralization program complies with all applicable statutes and regulations governing public funds deposits, including the pledge and perfection of collateral. Identifier codes — used on public funds accounts — trigger collateralization. We determine collateral needs based on the prior day's close of business deposit account balance. However, we can accommodate same-day collateral requests upon sufficient, advanced notification of an incoming deposit.

The Public Fund Database generates daily reports that allow us to monitor daily deposit balances, FDIC amounts, and collateral requirements. We collateralize deposits by using securities that maximize the bank's liquidity while meeting all applicable collateralization requirements. Wells Fargo obtains market value from established third-party services. The collateral value is mark-to-market daily.

For deposit balances consistently in excess of a customer's operational needs during periods of elevated liquidity, we offer off-balance sheet solutions through our sweeps to money funds and fixed income platform to accommodate a customer's needs. We reserve the right to assess a monthly deposit balance fee based on average positive collected balances that we determine are in excess of a customer's operational cash needs.

INVESTMENT PRODUCTS: NOT FDIC INSURED • NO BANK GUARANTEE • MAY LOSE VALUE

3. **The bank will be contractually responsible for the continuous monitoring and maintaining of collateral margin requirements.**

Agreed.

4. **Pledged collateral will be evidenced by original safekeeping receipts/report sent directly to the County by the custodian and the County will receive a report of collateral pledged including description, par, market value and CUSIP monthly.**

This is not applicable as we are collateralizing the Arizona State as a Pool program, not the customer individually.

5. **Substitution rights will be granted if the bank obtains the County's prior approval and if substituting securities are received before previously pledged securities are removed from safekeeping.**

This is not applicable as we are collateralizing the Arizona State as a Pool program, not the customer individually.

6. **The bank shall execute a tri-party safekeeping agreement with the County and the safekeeping bank for custody of pledged securities in full compliance with FIRREA not less than five days before commencement of the contract.**

This is not applicable as we are collateralizing the Arizona State as a Pool program, not the customer individually.

5.2.3.7 Armored car services

Cochise county requires armored car service for cash deposits

1. **What time is the deposit received by the bank from the armored car? When are deposits credited to the County account?**

A precise time that we receive the deposit cannot be stated since receipt of the deposits depends on the armored car schedule. See below for details on deposit process, deposit verification and deposit adjustments

Deposit processing

Our tellers process the deposit* and credit your account for the total declared on the deposit slip. You receive same-day credit for deposits received by the vault deadline (see table below).

* Tellers work under video surveillance and follow dual custody procedures.

Deposit verification

Within 48 hours of receipt of your deposit, tellers count and verify the cash against the amount shown on your deposit slip. The County can review deposit and adjustment transaction information using these sources:

- Daily balance reports*
- Monthly bank statements
- Cash vault reports*
  - Cash Vault Activity Summary
  - Deposit Activity
  - Deposit Adjustment Activity
- Online cash vault service

* Additional fees apply for reports.

Deposit adjustments

You can use our standard adjustment amount or opt to adjust all discrepancies. We generally do not disclose our dollar limit.

For any deposit discrepancy, we send a deposit adjustment notice by secure email. Notices include the deposit date, declared amount, verified currency total by denomination, and location number (if applicable). When you use our online Cash Vault service, you can also see the deposit adjustment online.

We have extensive measures in place at our cash vaults and processing areas that secure the physical facility and ensure the integrity of the deposit process.

Cash vault site	Deposit deadline			Order deadline	
	Cash-only	Check-only	Mixed	Touch tone	Online or Transmission
Arizona					
Tempe	7:30 p.m.	6:00 p.m.	5:30 p.m.	12:00 p.m.	11:30 a.m.

2. Does the institution's designated vault have specific requirements for deposits delivered by a third party? If so, what are those requirements?

Our cash vault has specific requirements for deposits delivered by a third party (armored courier). The County's armored courier, Loomis, is a preferred courier and knows Wells Fargo's requirements.

5.2.3.8 Merchant credit card services

1. Describe the institution's automated settlement process.

We consolidate and settle each day's payments to your account by payment type. We deposit ACH and card payments (which include both debit and credit cards) separately. If you meet the established cutoff times of 6:00 p.m. Mountain Time, 4:00 p.m. Mountain Time, and 3:00 p.m. Mountain Time, your funds will typically be available as early as indicated in the following table.

Funds availability

Card or transaction type	Wells Fargo commercial deposit account	Other financial institutions
Visa® **Mastercard®**	As soon as the next business day[2]	Two business days[4]
American Express®	As soon as the next business day[2]	Two business days[4]

Card or transaction type	Wells Fargo commercial deposit account	Other financial institutions
Discover		
ACH payments (eCheck)[3,4]	As soon as the next business day[2]	Two business days

1. Merchant Services are provided by Wells Fargo Merchant Services L.L.C. and Wells Fargo Bank, N.A.

   Wells Fargo Merchant Services L.L.C. does not offer deposit products, and its services are not guaranteed or insured by the FDIC or any other governmental agency. When you use a Wells Fargo Bank deposit account for settlement or other Merchant Services purposes, you must use a Wells Fargo Bank commercial deposit account. Deposit products offered by Wells Fargo Bank, N.A. Member FDIC. Merchant Services are subject to application, credit review of the business and its owners, and approval.

2. For ACH deposits, projected funding may vary. The actual time could be longer depending on the financial institution's status with the Federal Reserve.
3. Use of our ACH service is subject to thorough credit analysis. In addition, you are responsible for all applicable laws, regulations, and rules associated with ACH transactions, including securing authorization from the consumer to debit their account.
4. If you settle ACH payments to an account at another financial institution, you must maintain a Wells Fargo commercial deposit account for ACH returned items.

Same-day settlement is not currently available. However, we are planning it as a future enhancement.*

* This is future functionality, which is subject to development, change, or cancellation. Wells Fargo makes no representation about when the functionality will go to market.

2. Does the institution accept debit card payments as part of its merchant credit card services?

Yes. We process both PIN-based and signature-based debit card transactions.

If the authorization request is signature-based, we process the transaction through the appropriate payment network — Visa, Mastercard, or Discover.

If the authorization request is PIN-based, we process the transaction through one of the PIN debit networks listed in the following table.

PIN debit networks	
ACCEL	Maestro
AFFN	NYCE
CULIANCE	PULSE
Interlink, PIN Authenticated Visa Debit (PVAD)	SHAZAM
Jeanie	Star, Cash Station, HONOR, MAC

3. What terminals or equipment would be necessary to process credit card and/or debit card transactions through the institution? What setup time is required for the equipment? Are there any start-up fees? Is training available for use of the equipment? Indicate the fees or service charges for use of any required equipment on the fee schedule.

Clover® is a cloud-based point-of-sale (POS) and business management system that uses integrated devices to help you simplify and centralize payment acceptance, customer engagement, and operations management.*

Its software platform lets you do more. It includes software that enables complex inventory and order management, and tighter integration between the front and back of house.

* Clover solutions made available through Wells Fargo Merchant Services, L.L.C. come with Clover Payments software that allows you to take payments through a web browser, mobile app, or your Clover device. The cost of this software is included in the monthly service fee Wells Fargo charges each month per account. Clover Station products will not work with the Clover Payments software alone and require a more advanced software plan. Upgraded software plans, including those for Clover Station products, require an additional monthly fee per device, and will be billed directly from Clover. All your devices must use the same software plan. Availability of certain software plans, applications, or functionality may vary based on your selected Clover equipment, software, or industry. All fees are subject to change.

Wells Fargo Merchant Services, L.L.C. and Wells Fargo Bank, N.A. do not provide, and are not responsible for, third-party software or applications, including those offered by Clover. Clover software, applications, and other third-party applications that may be available through Clover or in the App Market are subject to the terms and conditions of the developer and may include additional fees subject to change at any time. Software and App Market application fees are disclosed in the Clover App Market or your Clover dashboard and are in addition to the fees listed within your Agreement with us.

The Clover name and logo are trademarks owned by Clover Network, Inc., an affiliate of First Data Merchant Services LLC, and registered or used in the U.S. and many foreign countries.

Clover devices are subject to availability.

Choose from multiple devices

You can choose from multiple devices that include touch screen functionality, real-time reporting, and access to more than 500 business apps*. Clover's software works seamlessly across all devices and peripherals, so you have flexibility to move, as your business demands, beyond the counter, into the aisles, and on the go. You can use more than one Clover device type and still receive integrated reporting for your transactions.

* Clover devices are subject to availability. Additional fees apply for usage of Clover apps from the Clover App Market. Please refer to the Clover App Market terms and conditions for details.

Countertop devices

Countertop Station Solo

The Clover Station Solo provides a full-service integrated payment processing and business system at the POS. It includes pre-loaded software for ordering, discounts, inventory management, and customer information. You can customize the service with extras, such as a cash drawer, kitchen printer, or handheld scanner.* The device offers a merchant-facing interactive display, printer setup, and a cash drawer.



* The Clover Station Solo is ideal for merchants without customer-facing customers. Additional fees may apply for customizations. Please refer to the Appendix, Tab A for pricing details.

The station uses a broadband internet connection for authorization. You can connect with a wired Ethernet supported with a DSL or cable modem, or using Wi-Fi supported with a wireless router. You can also use the included 4G LTE wireless connection.



Countertop Station Duo

The Clover Station Duo is a countertop POS solution that provides a robust payment processing system along with various business management needs. The device offers a customer-facing interactive display with PIN entry capability, printer setup, and a cash drawer.

You can connect with a wired Ethernet supported with a DSL or cable modem, or using Wi-Fi supported with a wireless router. You can also use the included 4G LTE wireless connection.

Compact countertop device

The Clover Mini provides the power of an integrated POS solution in a compact device. You have the functionality to accept payments, print receipts, and manage your business all in one device. It saves space and provides convenience with a built-in chip card reader and printer. For expanded functionality, you can add a cash drawer or handheld scanner.*



* Additional fees may apply for customizations. Please refer to the Appendix, Tab A for pricing details.

This small countertop device uses a broadband internet or mobile connection for authorization. You can connect with a wired Ethernet supported with a DSL or cable modem, or using Wi-Fi supported with a wireless router. You can also use the included 4G LTE wireless connection.

Completely portable mobile device



Clover Flex is a portable solution used to accept payments in line, at the counter, or on the go.

This device uses wireless internet or mobile capability for authorization. You can use Wi-Fi supported with a wireless router. You can also use the included 4G LTE wireless connection.*

* Clover Flex with 4G LTE connection is subject to availability.

Card reader paired to your mobile device

With Clover Go, you can use your mobile phone or tablet to accept payments wherever you do business. You download an app to your iOS or Android device. Then, with the use of one card reader, cardholders can dip or tap to pay. The card reader, which connects using Bluetooth, is EMV chip card enabled. The service can capture signatures for card transactions. In addition, you can record cash and check transactions for reporting purposes.



You connect using your device's cellular data plan or Wi-Fi supported with a wireless router or hotspot.

Security and fraud protection tools

With all devices, encryption and tokenization help protect card data, while EMV chip card technology helps prevent in-person fraudulent transactions.

To help potentially reduce your PCI compliance scope, you can configure the Clover Station Solo, Clover Station Duo, Clover Mini, and Clover Flex devices to provide point-to-point encryption (P2PE) and PCI P2PE-certification at no additional cost.*

* Because Clover Go uses a Bluetooth card reader linked to your own mobile device, the solution cannot be PCI P2PE-certified and you cannot accept PIN-debit transactions.

Customize the service with the apps you need

The Clover App Marketplace offers more than 500 apps and is continually growing.* This helps you customize the software to meet your business needs. You can tailor the service to include apps for managing inventory, employee scheduling and timecards, menus, sales tax management, and more.

* Additional fees apply for usage of Clover apps from the Clover App Market. Please refer to the Clover App Market terms and conditions for details.

eCommerce features

Extend online payment options to consumers through the Clover system's virtual terminal.

Your customer provides you with payment card information that you key into the virtual terminal's hosted payment page. You can then submit information for a one-time payment or add the customer's email to store the card on file for future one-time and recurring card payments.

To request payments from your customers, you can use the virtual terminal's invoicing option. When you send an electronic invoice, your customer can click a button to access the hosted payment page. After entering card payment information and successfully submitting the payment, your customer receives an emailed receipt. Invoice information is available to you through Clover's reporting tools.

Accept a variety of payment types

You can potentially help increase sales and customer satisfaction by accepting a variety of payment types, including:

- Credit and signature-debit transactions
- PIN-debit transactions1,2
- EBT cash benefit cards2
- Gift cards2,3
- Mobile payments — Apple Pay, Google Pay, and Samsung Pay[2,4]
- Checks[3]

1. PIN-debit transactions are available with the Clover Station Duo, Clover Mini, and Clover Flex devices.
2. Not available with Clover Station Solo and Clover Go.
3. Not available with Clover Go.
4. Mobile payment products are trademarked by their respective owners.

   Apple, the Apple logo, Apple Pay, Apple Watch, Face ID, iPad, iPad Pro, iPhone, iTunes, Mac, Safari, and Touch ID are trademarks of Apple Inc., registered in the U.S. and other countries. Apple Wallet is a trademark of Apple Inc. App Store is a service mark of Apple Inc.

   Android, Chrome, Google Pay, Google Pixel, Google Play, Wear OS by Google, and the Google Logo are trademarks of Google LLC.

   Samsung, Samsung Pay, Galaxy S (and other device names) and Samsung Knox are trademarks or registered trademarks of Samsung Electronics Co., Ltd.

Receive fast funds availability

If you deposit into a Wells Fargo commercial deposit account for settlement, you'll typically receive funds as soon as the next business day* for Visa, Mastercard, and Discover Network transactions received before the established cutoff time of 12:00 a.m. Mountain Time.

If you settle transactions for these cards to another financial institution, your funds are typically available in two business days.†

Funds availability for American Express transactions depends on the County's contractual arrangements with the card issuer.

* Merchant Services are provided by Wells Fargo Merchant Services, L.L.C. and Wells Fargo Bank, N.A.

Wells Fargo Merchant Services L.L.C. does not offer deposit products, and its services are not guaranteed or insured by the FDIC or any other governmental agency. When you use a Wells Fargo Bank deposit account for settlement or other Merchant Services purposes, you must use a Wells Fargo Bank commercial deposit account. Deposit products offered by Wells Fargo Bank, N.A. Member FDIC. Merchant Services are subject to application, credit review of the business and its owners, and approval.

† For ACH deposits, projected funding may vary. The actual time could be longer depending on the financial institution's status with the Federal Reserve.

Training with your implementation project manager

Your implementation project manager will coordinate your initial training by webinar at no additional charge.

Online learning resources

In addition, we have the following resources available through our online platform:

- FAQs
- User guides
- Quick reference guides

Ongoing training

After your implementation is complete, the production support team will be available to help you and your staff with questions about your services.

4. Would one designated contact person be assigned to handle the County's merchant credit card services and all concerns, inquiries, and research requests? If so, indicate the name, phone number, and availability of that person and a backup point of contact.

Once the contract is awarded, a dedicated Merchant Services Account Manager will be assigned to assist with all aspects of the County's merchant relationship. Once assigned, the manager's name and contact information, as well as the backup person's contact information will be provided to the County.

Your Merchant Services Account Manager can assist you with chargeback management, as well as any other concern.

If further expertise is needed, your Merchant Services Account Manager can also engage our chargeback management team.

You can call our merchant service center for assistance with chargeback management. Select the option that connects you directly to a team of representatives who specialize in chargebacks and other disputes.

To help manage chargebacks efficiently, we recommend you use our online dispute management system. Through the system, you can access a reference guide that provides detailed information about the dispute process.

5. If no designated contact person would be assigned to the County's merchant credit card services, how would customer declines, vendor disputes, and research inquiries be handled by the institution?

Not applicable.

6. Does the institution's merchant services' processing have the ability to accept transaction from all financial institutions such as credit unions and savings and loan organizations? If no, describe any limitations.

We can accept all credit or debit cards that process on the Visa, MasterCard, Discover or American Express network.

5.2.3.9 Investment

1. Describe the institution's trade settlement process, including trade settlement deadlines (in Arizona time) and the procedures in place to ensure compliance with the County's Investment Policies and Procedures and Trading resolution.

Wells Fargo Securities (WFS) is a self-clearing broker. WFS uses the Bank of New York (BONY) system for Fed security and Fed wire clearing and uses Clearstream for foreign security clearance.

We are a self-clearing organization and depending on the product we do execute on a Principal/Market Making perspective.

Settlement Operations provide operational support to WFS Sales and Trading groups by ensuring accurate and timely settlement of street side and customer securities transactions. Transactions that remain unsettled beyond contractual settlement date are monitored, examined and reported to mitigate risk and provide regulatory reporting based upon the rules of various exchanges. If a securities transactions remain unsettled at the end of the time period as defined by Regulation T and 15c3-3, WFS will close out the position/buy in customer or request an extension from FINRA as it deems appropriate pursuant to applicable regulatory requirements and firm policy.

Purchases made through WFS with same day settlement can be settled through-out the normal trading hours. The deadline for settlement of directive same-day trades delivered to Wells Fargo is 11:00 a.m. Mountain Time. There is no charge for late delivery instructions, but those will be done on a best-efforts basis.

2. Would one designated contact person be assigned to handle the County's investment activity and all concerns, inquiries and settlement issues? If so, indicate the name, phone number, and availability of that person and a backup point of contact.

Yes. We provide contact information below.
Tyler Tayrien
602-378-4006
tyler.tayrien@wellsfargo.com

Brian Warden
602-378-6677
brian.warden@wellsfargo.com

3. If no designated contact person would be assigned to handle the county's investment activity, how will concerns, inquiries, and settlement issues be handled by the institution?

Not applicable.

5.2.3.10 Securities clearance and safekeeping services

1. **Describe the institution's trade settlement process, including trade settlement deadlines (in Arizona time) and the procedures in place to ensure compliance with the County's Investment Policies and Procedures and Trading resolution.**

Please see our response to question 1 in section 5.2.3.9.

2. **Would one designated contact person be assigned to handle the County's investment activity and all concerns, inquiries and settlement issues? If so, indicate the name, phone number, and availability of that person and a backup point of contact.**

Please see our response to question 1 in section 5.2.3.9.

3. **If no designated contact person would be assigned to handle the county's investment activity, how will concerns, inquiries, and settlement issues be handled by the institution?**

Not applicable.

5.2.3.11 Imaging of checks and warrants

1. **Describe the optical imaging process, including detailed information in imaging deposit items, and the frequency and availability of the data to the County. Are images on line as well as on CD? How long are images maintained on line? Provide screen prints of layouts and available on- line options.**

We no longer offer CD-ROM; however, we have a solution that is similar to what the County utilizes today through file transmission. See below for details.

Image File Import service

Our Image File Import service (IFI) provides the County with a complete file of the images you need to make payment decisions, reconcile, audit, research, and respond to your customers' inquiries, or mitigate the fraud and privacy concerns associated with long-term physical storage of confidential files.

The IFI delivery channel provides the County with a transmission of check images and associated index information through our secure transmission platform. Paid checks, electronically deposited items, returned items, third party drafts, and lockbox items are available. Once the County imports the files, you can easily use images to support payment decisions using your paid checks file on Reverse Positive Pay. You can also perform receivables matching with your electronic deposits and lockbox files, initiate the collections process with your returned item file, and research and respond to customer inquiries promptly. With the IFI service, your images will be in-house when you need them. Plus, by removing unnecessary paper from the process, you'll help save natural resources.

How you benefit

- Enhance productivity: View and search check images with ease, eliminate paper files, reduce storage and transportation costs, and research and respond to inquiries quickly
- Have early access to information: Reduce unnecessary wait time for your items, and support timely decision-making
- Mitigate fraud and privacy concerns: Images are stored in-house at your location, which helps ease concerns associated with long-term physical storage of confidential files
- Support your green initiatives: Transmission provides an alternative to paper or media (CDs/DVDs)

Transaction Search

Available through both our online banking platform and mobile service, our Transaction Search service provides you with a convenient way to search and view records of any checks, deposits, deposited items, stop payments, originated ACH items, or other items posted to your account.

You can view, print, and download images, manage stop payments, delete or reverse originated ACH items, and access activity reports. We describe these features in the following sections.



Key features:

Flexible search options

You can search for transactions across multiple accounts and ACH IDs, including:

- Deposits, paid checks, and other account activity for the previous seven years
- Initiated ACH transaction history for up to 180 days — or 13 months with our extended storage option
- Stop payment information for as long as the stop remains in effect
- Extended detail for wire transactions, Instant Payments transactions*, and received ACH transactions for up to 180 days
- Expanded ARP information for canceled and voided checks for the current statement cycle and two previous statement cycles†

* Our Instant Payments services for credit transfer are available subject to applicable product eligibility.

† The outstanding check information remains available until the item is dispositioned.

View, print, and download images

You can view images online and download them in PDF. Eligible items include deposit tickets, deposited checks, and paid checks.

Images are available by 7:00 a.m. Mountain Time the business day after posting. Some images may also be available on an intraday basis. Images are available for seven years.

Manage stop payments

You can place a stop payment on a single check or a list or range of up to 50 checks. Stop payments are effective immediately when successfully initiated through the Transaction Search service. Our service automatically verifies if the check posted within the last 180 days, including intraday memo post activity. If you try to place a stop payment on a check that already has one, our service displays the existing stop payment with the expiration date.

Access activity reports

Authorized users can access 365 days of Transaction Search user activity related to image retrieval and stop payment activity. Activity reports are available in HTML format.

Along with images being available on our online platform we can also send a file of images using our SAFE Transmission Platform, which can be accessed through the online banking platform or a variety of transmissions protocols including:

- HTTP over TLS (manual and automated)
- FTP over TLS (automated)
- FTP over SSH (automated)

We can send the image file as PDF's or via an XML file with zipped images. The XML file will contain indexing to help make the image easily searchable and it is also archive-ready for the County to store on its servers. To utilize the XML file, software would need to be secured by the County to view the index file and archive. Wells Fargo does not provide the required software, but we have listed a few providers below that we have worked with in the past successfully:

- Yojna ImageView
- FiServe (Nautilus/Titan)
- IBM FileNet
- Top Image Solutions (TIS) eFLOW
- ImageNet

2. When is the CD of imaged items available to the County after month end?

Please refer to response above regarding Image File Import.

3. What software is required in order to view the CD images? What are the hardware requirements for the software? What search capabilities are available for viewing imaged items?

Please refer to response above regarding Image File Import.

4. Does the institution have a warehousing capability to store the County's cancelled checks? If so, please describe the process including availability and retention rates.

When processing paper items, check truncation is our standard service. We image these items and store them on site and provide availability to these images for a period of seven years. Images are available to view through Wells Fargo Vantage[SM] online platform and we can also deliver these images using our Image File Import service to provide the County with the ability to archive for a longer period. We can provide these images through our SAFE Transmission Platform, which can be accessed through the online banking platform or a variety of transmissions protocols including:

- HTTP over TLS (manual and automated)
- FTP over TLS (automated)
- FTP over SSH (automated)

We can send the image file as PDF's or via an XML file with zipped images. The XML file will contain indexing to help make the image easily searchable and it is also archive-ready for the County to store on its servers. To utilize the XML file, software would need to be secured by the County to view the index file and archive.

Wells Fargo does not provide the required software, but we have listed a few providers below that we have worked with in the past successfully:

- Yojna ImageView
- FiServe (Nautilus/Titan)
- IBM FileNet
- Top Image Solutions (TIS) eFLOW
- ImageNet

There are other software providers that may offer similar services as the vendors above. We do not endorse the above vendors but have an understanding that they can work with our files

5.2.3.12 Online banking capabilities

1. Describe the financial institution's electronic reporting capabilities. Is this through the Internet? Describe its capabilities, system requirements, and provide sample reports.

Our Treasury Information Reporting service delivers comprehensive, real-time treasury information to help you make critical financial decisions.

You can choose from a number of standard reports that provide current- and previous-day information, including comprehensive balance, summary, and transaction details, as well as reports on specific transaction types. You can also configure reports, share data, and view, print, and download your information 24 hours a day, seven days a week.

In addition to accessing your reports online, you can also view reports through our CEO Mobile service.

Our Treasury Information Reporting service offers

Report configuration and sharing options

To save time, users can create and save custom reports and share them among other authorized users. They can share up to 200 reports at the company level, and each user can share up to 50 reports.

They can also download reports as needed and import them into your accounting system, treasury workstation, ERP platform, or system of record. View and download options vary by report but include HTML, PDF, Excel, CSV, and BAI V2.

Data exchange

With data exchange, you can combine the information from your accounts at Wells Fargo and other banks for a complete look at your financial position. Our Incoming Data Exchange service provides you with intraday* or previous day account balance and transaction details to Wells Fargo from participating financial institutions worldwide.

* Many banks will only send information on a previous day basis.

Dashboard view

If you subscribe to our Express Balance report, you can view balances for up to 10 accounts on the homepage as soon as you sign on to our online banking platform.

Automated downloads

With our optional automated downloading service, you can reduce the amount of time you spend on routine tasks like report retrieval. Our service can generate reports at any time, or you can schedule them to run daily, weekly, or monthly and have them automatically delivered to your printer, email, or system of record.

Optional alerts

Our optional Alerts service complements our information reporting service. If you subscribe to this service, you can receive critical information alerts by email and text about account activities, including:

- Controlled disbursement totals
- Incoming and outgoing wires
- Intraday balances
- Positive pay exception activity and unauthorized ACH transactions
- Received and returned ACH activity
- Returned checks

Based on your preferences, we can notify you immediately, once every hour, once every two hours, once a day, or twice a day.

Reporting options

Our service includes three categories of reporting, which we describe in the following sections.

Intraday (current day) reports

Our intraday reporting includes balance information and transaction details such as:

- ACH receipts and settlement
- Cash letter deposits with availability
- Controlled disbursement detail and totals
- Incoming and outgoing wires
- Lockbox deposits with availability or detail
- Remote deposits with detail

Our standard data storage provides access to seven calendar days of transaction history. We also offer optional extended storage of 30, 60, or 90 calendar days.

We update intraday information multiple times throughout the day. The exact times depend on the specific transaction. We report transactions that post, and we update intraday ledger and available balances, on a near real-time basis.

Available reports

Intraday reports	With this report, you can
ACH Origination	View ACH-originated transactions and confirm that Wells Fargo received and processed them.
ACH Receive	View timely information for all received ACH transactions that will post to your account at the end of the current business day.
ACH Return/NOC	Receive detailed information for all ACH transactions that were returned for any reason, as well as NOC information for items that processed successfully but may require additional action.
Controlled Disbursement Detail	View check details for each of your controlled disbursement accounts.
Controlled Disbursement Summary	View a summary of today's presentment and adjustment activity, helping you identify excess funds.
Deposit Detail	View your electronic deposits for the day, including the items in each deposit and whether the items were processed as checks or converted to electronic transactions.
E-Box	Review and post payments that originate through an online bill pay service. View information needed to match payments to your AR.*
EDI Payment Detail	Obtain detailed ACH and EDI payment data with addenda translations from your trading partners in a comprehensive format.

Intraday reports	With this report, you can
Intraday Composite	Receive a comprehensive view of intraday information, including balances, transaction summaries, and transaction details.
Intraday Position	View total balances across multiple accounts with summarized debit and credit information, helping you determine your intraday cash position and make daily investment and borrowing decisions.
Intraday Return Item Detail	Access details of returned paper items before your account is charged for the returns.
Lockbox Availability	Determine your funds availability for all lockbox deposits.
Lockbox Detail	View detailed information about received lockbox payments from your customers. You can also view images from each deposit, including checks and remittance documents.
Wire Transfer Detail	Receive complete details for all outgoing and incoming wire transfers, including book transfers, domestic U.S. wires, and cross-border wires.

* Standard report storage is 60 days. We do not offer extended storage for this report.

Previous day reports

Our previous day reporting includes all transaction types that post to your accounts. Our standard data storage provides access to seven calendar days of history. We also offer optional extended storage of 30, 60, 90, or 120 calendar days for balances and transaction details.

We update previous day information by 4:30 a.m. Mountain Time Tuesday through Friday and by 6:30 a.m. Mountain Time on Saturday, though it's often available sooner.

Available reports

Previous day reports	With this report, you can
ACH Customer Activity	Access ACH settlement information and adjustment details by account, as well as a summary of return activity so you can make more informed decisions about managing your accounts.
Express Balance	Receive a quick snapshot of your previous day account balance information as well as your current available balance.
Loan Manager	Receive a consolidated view of your asset-based loan activity, including summaries of operating account, collateral account, and loan activity.
Month-to-Date Balance	View a daily summary of account balances — including averages, aggregate float, and total transactions — posted to your account for month-to-date, prior month, or a specific date range.
Previous Day Posting Status	View this report throughout the day to see when your accounts' previous day information is available. This report can include information for Wells Fargo accounts and accounts at other financial institutions.

Previous day reports	With this report, you can
Previous Day Composite	Receive a comprehensive view of previous day posted account information, including balances, transaction summaries, and transaction details. You can also view images of each check transaction and view full detail for wire transfers and received ACH transactions.
Previous Day Return Item	View details of paper returns after they are charged to your account. You can also view images of each returned item.
Sweep Account Position*	Monitor your line of credit, view your investment position for the next day, see how sweep activity impacts your line of credit, and track dividend accruals.

* For Money Market Mutual Fund Stagecoach Sweep and Credit Sweep customers only. Investment products are not FDIC insured, are not deposits of or guaranteed by the bank, and may lose value. Deposit and credit products are offered by Wells Fargo Bank, N.A. Member FDIC.

Reconciliation reports and statements

Our reconciliation reports and statements allow you to reconcile your account with your internal accounting records. These reports may also help you detect and reduce check fraud on your accounts.

Available reports

Reconciliation reports and statements	With this report, you can
ARP Statements and Optional Reports[1] **ARP Off-Cycle Reports**[1]	Access your ARP statements as well as 14 optional ARP reports or choose only the data you want to see before you download your ARP statements and off-cycle optional reports in CSV or Excel format.
ARP File Posting Confirmation[2]	View a summary of your account reconciliation activity by date, including check issues, cancels, voids, and stop payment requests, releases, and renewals.
ARP Data Query Report[3]	Perform queries on your accounts with ARP and download the results in CSV or Excel.
DDA Cycled Statement[4]	View your electronic statement of checking activity the day after your statement cycle closes.

1. Standard storage is 13 months.
2. Standard storage is 45 calendar days.
3. Standard storage is 90 calendar days.
4. Standard storage is five cycles with a daily cutoff or three cycles with all other cutoffs.

BAI transmission

We support several options for file delivery into systems ranging from basic accounting packages to ERPs.

Online

Our unattended file transfer service helps you download custom or standard reports, automatically and securely, from our online information reporting service. Download options vary by report and include HTML, PDF, Excel, CSV, and BAI V2. You can schedule reports to run and download daily, weekly, or monthly without needing to implement a direct transmission.

Transmission

BAI V2, SWIFT, and ISO 20022 XML

We provide industry standard BAI V2 formatted reporting through our Direct BAI file transfer service. The County can send SWIFT FIN messages through the SWIFT Alliance Gateway. We also offer bulk SWIFT messages or an ISO 20022 XML-formatted file, either of which can be sent using one of our three secure internet transmission options, or through SWIFT FileAct.

Previous day BAI V2 and ISO 20022 XML files are available by4:30 a.m. Mountain Time Tuesday through Friday and by 6:30 a.m. Mountain Time on Saturday, though files are often available sooner. You can receive intraday files, as often as you need, on the schedule of your choice.

Consolidated receivables

Our consolidated receivables service is an additional reporting option that provides detailed transaction and remittance information without balances for cash application and posting. We consolidate your incoming electronic and paper payment information for a variety of payment types, including:

- ACH
- Wires
- Lockbox
- Electronic deposits
- Merchant payments for Wells Fargo Payment Gateway customers
- Consumer bill payments

We translate the data, format the file based on your preferences, and send you a secure transmission file that you can use to update your receivables system automatically.

You can choose to receive information in one or more of our standard formats:

- ANSI 820
- ANSI 823
- Modified Nacha or flat file

We also support most proprietary formats.

Application programming interface (API)

Our API solution allows you to connect directly to the bank to retrieve your account balances and transaction details, bypassing the need to sign on to banking systems and administer users within your company on our platform.

We build and test API functionality. In a sandbox, your developers use programming code from the Wells Fargo Gateway® API channel to design how your staff interacts with your back-office systems, website, mobile apps, and customer portals. The Account Balance API and the Transaction Detail API use JavaScript Object Notation (JSON) rest format to allow you to query your accounts, as frequently as you like, to present information to your users from your internal systems or dashboards.

2. When is the information available to the County? Is one- and two-day float information available? Is intra-day as well as prior day information available online?

Please see our response to question 1.

3. Describe all services and information types available on-line such as stop payments and initiating wire transfers. Include all limitations, security provisions, and downtime information.

Online banking platform

Our online banking platform provides online access to your banking services, allowing you to manage cash flow and liquidity, monitor accounts for fraud, analyze and report on balances and transactions, receive critical alerts, and manage accounts and users.



Our online banking platform can help you

Streamline how you bank

Our Wells Fargo Vantage platform is available 24 hours a day, seven days a week, providing you single sign-on access to account information and a wide range of financial services. By tailoring user preferences on your online banking platform homepage, you can view account balances and transaction information at a glance.

Transact anytime, anywhere

You can access your data and reports and perform administration functions online 24 hours a day, seven days a week. For added convenience, you can use our Alerts service to receive notifications about your accounts and transactions by text or email.

Make data-driven decisions

Timely access to your banking information, including real-time reports and data, enables you to make informed decisions on behalf of your organization.

Services available through our online banking platform

Online services

Payments & Transfers

ACH Payments
ACH & Instant Payments
Foreign Exchange (FX)*
Transfers (Basic Banking)
WellsOne® Virtual Card Payments
Wires
Bill Manager
Canadian Treasury Services
Centralized Disbursements
Claims Payment
CyberPay
Fraud Manager
Payment Manager®
Payment Manager File Validation tool
Reverse Positive Pay
Supplier Payments
WellsOne Expense Manager
WellsTAX℠ Payments

Deposits

Bill Manager
Canadian Treasury Services
Cash Concentration
Cash Vault
Desktop Deposit
E-Box Decisioning
Integrated Receivables
Lockbox
Receivables Manager
Returned Items

Lending

Credit Management
Lending Management
Capital Finance
Customer Online Management System
Commercial Mortgage Servicing View
Trade*
Warehouse Lending Finance

Markets

Capital Finance
Commercial Mortgage Servicing View
Commission Management System†
Derivatives Access†
Fed Funds†
Fixed Income Portfolio Accounting
FX*
Institutional Investing: Reporting†
Institutional Investing: Trading†
Prime Services†
Security Valuations†
Trade*

Reports & Insights

Centralized Disbursements
CyberBank Reports
CyberInquiry
Electronic Document Delivery
Statements & Notices
Sweep Statements and Confirmations
Transaction Search

- Search transaction history
- Images
- ACH Deletes and Reversals
- Stop Payments

Treasury Information Reporting
Trust Information Delivery†
Trust Portfolio Reporting†

Manage Organization

Administration
Documents & Requests

Services

Autolink
Canadian Treasury Services*
Electronic Document Delivery
SAFE Transmission
Wells Fargo Business Online

* Deposits held in non-U.S. branches are not FDIC insured.

† Investment products are not FDIC-insured, are not deposits of or guaranteed by the bank, and may lose value. Deposit and credit products are offered by Wells Fargo Bank, N.A. Member FDIC.



Features and capabilities

With our online banking platform, you can:

- Sign up for services, including alerts by email or text
- Centralize your payment and disbursement capabilities
- Place stop payments, research transactions, and view images
- Customize and download current day and previous day reports
- Initiate U.S. and global ACH payment, wire, FX, trade, credit, and trust transactions
- Mitigate fraud and operational risk with advanced monitoring tools
- Set and manage authorizations, transaction limits, and assign administrators

Security controls

In addition to our required controls, we recommend you use the following additional controls.

Password and token protection

Protect online passwords and answers to security questions by not writing them down and by selecting passwords and answers that are difficult for others to guess.

Protect tokens and mobile devices by advising users to keep them secure and away from others who could access them.

Ensure there is an accurate phone number for your user. We use secure validation as a means of additional verification throughout our online solution. We use this protection, for example, when resetting passwords.

Dual custody

To help reduce your fraud risk, we require dual custody to approve money movement transactions and changes to user access. At no additional cost, dual custody is an industry standard and best practice that helps protect against fraud attempts that could originate inside or outside your organization. For maximum effectiveness, dual custody should involve two users on different computers or mobile devices.

You can choose to add dual custody to other online features such as user setup and password resets.

Hardware and software requirements

You can access our online banking platform through most web browsers that use 256-bit SHA encryption without any proprietary software.

To see a demonstration of our online banking platform, please contact your treasury consultant, Adrian Manriquez.

4. What time is prior day information available to the County?

Please see our response to question 1.

5. Does the system provide full trailer information on line?

To view full details of a transaction, we recommend the utilization of our Transaction Search solution that provides the County with a convenient way to view records of any checks, deposits, deposited items, stop payments, originated ACH items, or other items posted to their account — all online. With this service subscription, the County will have the ability to view Extended Item Detail as an option that will provide more details other than the standard transaction information.

In addition, the County will also have the option to view ACH payments received addenda information via our EDI Payment Detail report available in our TIR module within our online platform, Wells Fargo Vantage.

6. Does the institution have a long-term plan or strategy for technology?

Yes.

a. If so, describe the overall plan.

We closely monitor changing technologies to help ensure that we comply with applicable standards. We view these changes as opportunities to develop new services and improve existing services. We also use customer feedback to enhance our reporting services. As customer needs change, we adapt to meet the demand.

As we bring Wells Fargo Vantage to you, we're continually listening to your needs and improving your experience to expand functionality and derive data-focused customization across your daily financial touchpoints. Whether sending or receiving payments, accessing account balances, or digging into the data that supports strategic business decisions, we're here to help you succeed.

Wells Fargo is committed to helping our customers succeed financially. Part of that commitment is bringing your banking experience forward and driving tools and solutions that are intuitive and in sync with where technology and innovation are heading within your organization's financial interactions.

Future enhancements

Wells Fargo Vantage

Wells Fargo Vantage is a modern, easy-to-use online banking platform that puts you and your business needs at the forefront, offering an integrated, intuitive, and user-centric experience. Prioritized visibility into your key accounts, time sensitive tasks, and quick-click icons help you streamline workflows and act in the moment.

Enrollment simplification

We're developing new enrollment tools that will make it easier and faster to implement our service.

5.2.3.13 Positive pay and account reconciliation services

If positive pay is required by the bank or requested by the Treasurer, it must be understood the Cochise County specials districts are not online computerized with the Treasurer and therefore, their issue information is not available.

Although we strongly recommend our Positive Pay service, we do not require it. We understand the County's position concerning the special districts.

1. **Does the institution provide partial and full reconciliation services? If so, please describe the process and all system requirements, including file format and file conversion requirements.**

Yes. With our ARP and automated reporting services, you can reconcile your disbursement accounts more quickly and efficiently. Our Full ARP and our Partial ARP services can also help save you time by identifying checks and electronic transactions as paid or outstanding.



With ARP, you have the potential to

- Reduce accounting costs and increase productivity
- Improve cash control and receive faster, accurate payables information
- Increase your audit control
- Help detect and reduce your exposure to check fraud

How it works

Full ARP

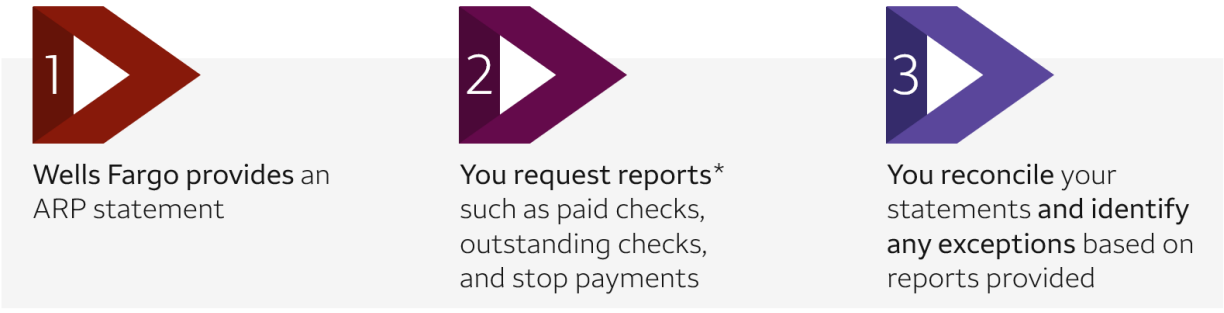


You first provide us with your issued check information online or by transmission. This includes stops, voids, and cancels. When you use our online option, you can manually enter the check information or upload a file containing up to 1,500 registers in a single batch. You can submit multiple batches daily.

Within 90 minutes of your submission, you can receive an optional file confirmation. We update check issue information more than 50 times each day, seven days a week.

Our Full ARP service reconciles your paid checks to your issued checks and provides a comprehensive statement of your activity on a weekly, biweekly, or monthly basis. You can also receive a variety of optional reports daily, weekly, or monthly in PDF, Excel, CSV, flat file text (transmission), and paper formats. The PDF and paper formats can include sorting and subtotaling by location or high-order prefix.

Partial ARP



Our Partial ARP service provides you with an ARP statement on a daily,* weekly, biweekly, or monthly basis that includes a complete summary of your account activity. You can also receive a variety of optional reports daily, weekly, or monthly in PDF, Excel, CSV, flat file text (transmission), and paper formats. You use the statement and any optional reports to reconcile your account and identify any exceptions.

* Daily statement is not available for Partial ARP with Positive Pay.

Optional reports

With our Full and Partial ARP services, you can customize your reporting to match your accounting needs and easily access reports online. Choose from 14 optional reports.

ARP optional reports	
• Bank Originated Entries	• Paid Checks
• Credits	• Posted Items
• Deposit Location[1]	• Prior Payments[3]
• Issue Notices Not Received[2]	• Reversed Checks[2]
• Issues This Cycle[1]	• Stop Payments
• Matched Paid Items[2]	• Unpaid Checks[3]
• Outstanding Checks[3]	• Voids and Cancels[3]

1. Not available on Positive Pay Only accounts.
2. Only available with Full ARP or Partial ARP with Positive Pay.
3. Only available with Full ARP.

Online technical requirements

Our online reporting service is internet based and operates within a web browser through our online banking platform. The system requires a web browser that supports 256-bit SHA encryption. No proprietary software is required.

We support all operating systems that meet our current browser* and plug-in requirements, as listed in the following table.

* While our services may work with older versions of the operating systems and browsers listed in the table, we do not support them formally.

Systems requirements	
Supported operating systems	• Windows 10 • Windows 11 • macOS 11.7.2 – Big Sur • macOS 12.6.2 – Monterey • macOS 13.1 – Ventura
Supported browsers	• Google Chrome • Microsoft Edge • Mozilla Firefox (only on Windows) • Safari (only on Mac)

Systems requirements	
Browser plug-ins and settings	• Adobe Reader 7 (for viewing reports) • Adobe Flash Player 7 (for viewing tutorials) • JavaScript-enabled • Session cookies-enabled • XHR-enabled
User level	• Administrative rights to the computer where Autolink will be installed

* System requirements are subject to change and may vary among online applications. For the most current requirements, go to wellsfargo.com/ceosystemrequirements.

Transmission technical requirements

Our Direct BAI file transfer and consolidated receivables services do not require any bank-supplied software.

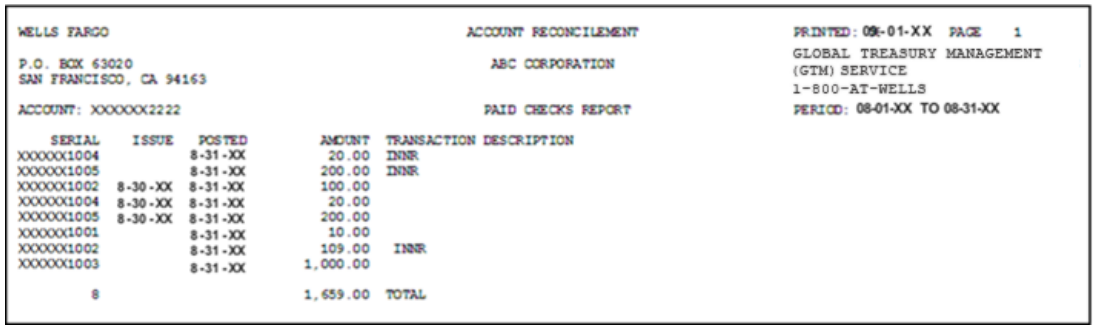
2. Are reconciliation services available online?

Yes.

a. If so, provide sample reconciliation reports.

The following are samples of commonly requested optional reports, shown in PDF. You can also receive online optional reports in Excel and CSV formats or receive a transmission in flat file text format.

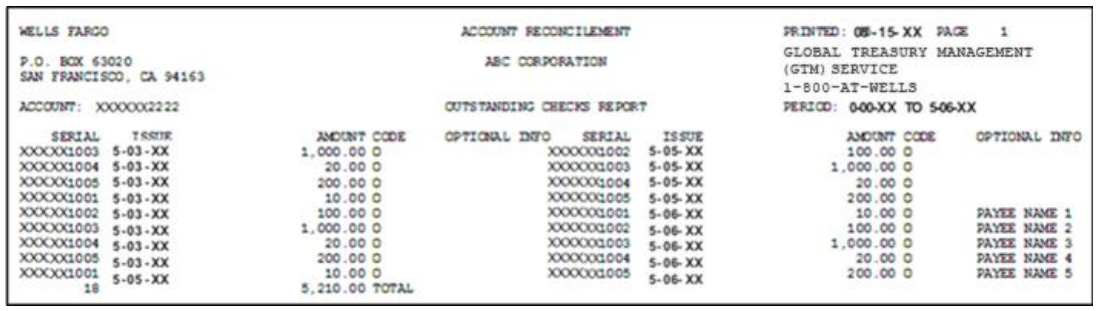
Paid Checks



WELLS FARGO
ACCOUNT RECONCILEMENT
PRINTED: 09-01-XX PAGE 1
P.O. BOX 63020
SAN FRANCISCO, CA 94163
ABC CORPORATION
GLOBAL TREASURY MANAGEMENT
(GTM) SERVICE
1-800-AT-WELLS
ACCOUNT: XXXXXX2222
PAID CHECKS REPORT
PERIOD: 08-01-XX TO 08-31-XX

SERIAL	ISSUE	POSTED	AMOUNT	TRANSACTION DESCRIPTION
XXXXX1004		8-31-XX	20.00	INNR
XXXXX1005		8-31-XX	200.00	INNR
XXXXX1002	8-30-XX	8-31-XX	100.00	
XXXXX1004	8-30-XX	8-31-XX	20.00	
XXXXX1005	8-30-XX	8-31-XX	200.00	
XXXXX1001		8-31-XX	10.00	
XXXXX1002		8-31-XX	109.00	INNR
XXXXX1003		8-31-XX	1,000.00	
8			1,659.00	TOTAL

Outstanding Checks

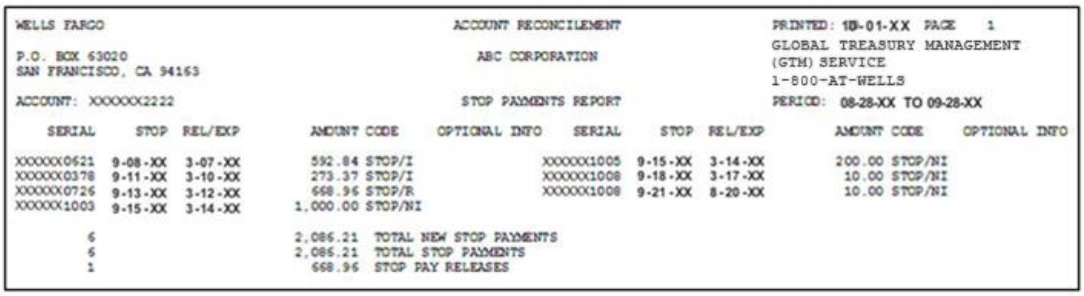


WELLS FARGO
ACCOUNT RECONCILEMENT
PRINTED: 05-15-XX PAGE 1
P.O. BOX 63020
SAN FRANCISCO, CA 94163
ABC CORPORATION
GLOBAL TREASURY MANAGEMENT
(GTM) SERVICE
1-800-AT-WELLS
ACCOUNT: XXXXXX2222
OUTSTANDING CHECKS REPORT
PERIOD: 040-XX TO 506-XX

SERIAL	ISSUE	AMOUNT	CODE	OPTIONAL INFO	SERIAL	ISSUE	AMOUNT	CODE	OPTIONAL INFO
XXXXX1003	5-03-XX	1,000.00	O		XXXXX1002	5-05-XX	100.00	O	
XXXXX1004	5-03-XX	20.00	O		XXXXX1003	5-05-XX	1,000.00	O	
XXXXX1005	5-03-XX	200.00	O		XXXXX1004	5-05-XX	20.00	O	
XXXXX1001	5-03-XX	10.00	O		XXXXX1005	5-05-XX	200.00	O	
XXXXX1002	5-03-XX	100.00	O		XXXXX1001	5-06-XX	10.00	O	PAYEE NAME 1
XXXXX1003	5-03-XX	1,000.00	O		XXXXX1002	5-06-XX	100.00	O	PAYEE NAME 2
XXXXX1004	5-03-XX	20.00	O		XXXXX1003	5-06-XX	1,000.00	O	PAYEE NAME 3
XXXXX1005	5-03-XX	200.00	O		XXXXX1004	5-06-XX	20.00	O	PAYEE NAME 4
XXXXX1001	5-05-XX	10.00	O		XXXXX1005	5-06-XX	200.00	O	PAYEE NAME 5
18		5,210.00	TOTAL						

WELLS FARGO

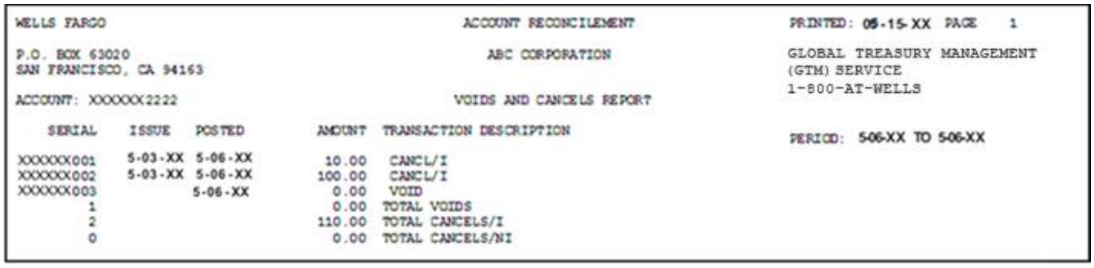
Stop Payments



WELLS FARGO — ACCOUNT RECONCILEMENT — PRINTED: 10-01-XX PAGE 1
P.O. BOX 63020
SAN FRANCISCO, CA 94163
ABC CORPORATION
GLOBAL TREASURY MANAGEMENT
(GTM) SERVICE
1-800-AT-WELLS
ACCOUNT: XXXXXX2222 — STOP PAYMENTS REPORT — PERIOD: 08-28-XX TO 09-28-XX

SERIAL	STOP	REL/EXP	AMOUNT	CODE	OPTIONAL INFO	SERIAL	STOP	REL/EXP	AMOUNT	CODE	OPTIONAL INFO
XXXXXX0621	9-08-XX	3-07-XX	592.84	STOP/I		XXXXXX1005	9-15-XX	3-14-XX	200.00	STOP/NI	
XXXXXX0378	9-11-XX	3-10-XX	273.37	STOP/I		XXXXXX1008	9-18-XX	3-17-XX	10.00	STOP/NI	
XXXXXX0726	9-13-XX	3-12-XX	668.96	STOP/R		XXXXXX1008	9-21-XX	8-20-XX	10.00	STOP/NI	
XXXXXX1003	9-15-XX	3-14-XX	1,000.00	STOP/NI							
6			2,086.21	TOTAL NEW STOP PAYMENTS							
6			2,086.21	TOTAL STOP PAYMENTS							
1			668.96	STOP PAY RELEASES							

Voids and Cancels



WELLS FARGO — ACCOUNT RECONCILEMENT — PRINTED: 05-15-XX PAGE 1
P.O. BOX 63020
SAN FRANCISCO, CA 94163
ABC CORPORATION
GLOBAL TREASURY MANAGEMENT
(GTM) SERVICE
1-800-AT-WELLS
ACCOUNT: XXXXXX2222 — VOIDS AND CANCELS REPORT — PERIOD: 5-06-XX TO 5-06-XX

SERIAL	ISSUE	POSTED	AMOUNT	TRANSACTION DESCRIPTION
XXXXXX001	5-03-XX	5-06-XX	10.00	CANCL/I
XXXXXX002	5-03-XX	5-06-XX	100.00	CANCL/I
XXXXXX003		5-06-XX	0.00	VOID
1			0.00	TOTAL VOIDS
2			110.00	TOTAL CANCELS/I
0			0.00	TOTAL CANCELS/NI

3. What is the bank's liability policy for fraudulent checks if the County does not use the service?

If we have expressly recommended you use a fraud prevention service or industry best practice and you either (a) decide not to implement or use the recommended service or industry best practice, or (b) fail to use it in accordance with the applicable service description or other applicable documentation, then you will be treated as having assumed the risk of any losses that could have been prevented or mitigated by correct use of the recommended fraud prevention service or industry best practice.

For more information, please see our Commercial Deposit Account Agreement provided in the Appendix, Tab L of our response.

4. Describe the bank's positive pay (advance reconciliation) services.

Positive pay services

Positive pay is an important tool for assisting with reducing losses due to check fraud or check processing errors. With our next-day positive pay services, we identify checks that may be fraudulent or unauthorized by matching checks presented against your account for payment to the check issue information that you provide us. We report positive pay exceptions to you through our fraud manager tool on our online banking platform. You view exceptions — including images — then make decisions to pay or return.

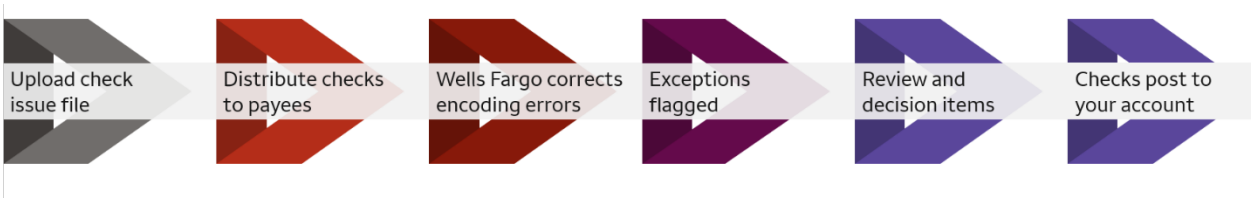
Click the icon to view a brief positive pay video tutorial.

With positive pay and our optional payee validation service, we review checks presented at the teller line to discover unauthorized items early in the presentment process.

Same-day positive pay

Perfect Presentment, our same-day Positive Pay service,* identifies all stop payment items and positive pay exceptions. We correct exceptions that are due to encoding errors before they post to your account. Subsequently, the daily funding totals that we report to you always match your posting totals. We recommend the County Warrant account be implemented on controlled disbursement with positive pay to take advantage of our Perfect Presentment service. This will allow you to receive same-day reporting of presented warrant checks on day one to then approve and fund the Warrant account for check payment decisions on day two. This process will extend the timeframe for the County to collect data on issued warrants from associated Districts to then fund the account properly through an account transfer and return any unapproved warrants through positive pay.

* Requires use of our controlled disbursement service.



You can send your check issue information to Wells Fargo by transmission or through our online banking platform. When you use our online service, you can upload an Excel file or manually enter the check information.* We accept check issue information 24 hours a day, seven days a week. If we receive your check issue information prior to 9:00 p.m. Mountain Time, then we update your check issue information in our system that day. We can update your check issue information more than 50 times each day.

5. Can the County input individual checks on-line?

Yes.

6. Are teller checks verified against the file? How often is teller information updated?

Yes. Our tellers have access to your positive pay check issue information, including check dollar amounts and serial numbers. If you use our optional Payee Validation service, the payee name information you include on your check issue file will also be available for teller verification at Wells Fargo branches for cashed checks and some deposited checks.

We capture check issue files more than 50 times per day, seven days a week. Your positive pay check issue information reaches Wells Fargo tellers within 30 minutes of receipt. This frequency helps ensure that our tellers have the most current check issue information.

When presented with an unmatched item,* our tellers may return the check to the payee and refer them to the County for further instruction.

To avoid problems or delays at the teller line due to missing check information, you should not distribute checks prior to the issue date. If you send a future-dated issue record, that information is not available for positive pay in our system until the morning of the issue date.

* If the payee is not a Wells Fargo customer, the payee will be charged a check cashing fee when a check is presented for cashing at a Wells Fargo location. Alternatively, the County has the option to pay the check cashing fee through your account analysis.

a. If not, teller verified, what is the process, liability, and security on OTC transactions?

Not applicable.

7. How is exception information reported to the County? Online? Otherwise?

You can view exception images quickly and easily and then make pay or return decisions using our online banking platform or mobile service.†

* For current system requirements, see wellsfargo.com/ceosystemrequirements.

† Download the latest version of the CEO Mobile app available for your device from the Apple App Store or Google Play store.

8. What time are exceptions reported to the County and what time is a response required?

Same-day positive pay exception reporting

You receive exceptions and images on day one by 2:00 p.m. MT.

You make your pay or return decisions on day two (the following day) by 1:00 p.m. MT.

Next-day positive pay exception reporting

Option 1

You receive exceptions by 8:00 a.m. MT.

You make your decisions by 1:00 p.m. MT.

Option 2

You receive exceptions by 10:00 a.m. MT.

You make your decisions by 3:00 p.m. MT.

9. What are the available default dispositions for payment or return?

During the implementation process, you select a return or pay positive pay default decision. If you don't make a positive pay decision by the assigned deadline, we process the exception according to your default decision.

For more comprehensive fraud protection, we strongly recommend that you select a 'return' default decision. With this default, all items that you do not decision are returned to the bank of first deposit. The payee can redeposit these items, provided the bank of first deposit permits it.

If you send issue records to us in a timely manner, there should be few exception items.

5.2.3.14 Overdrafts

Every effort will be made to eliminate aggregate daylight or overnight overdrafts. State the bank's policy on aggregation of account balances for overdraft calculation.

There will be no overdraft or uncollected funds (UCF) fees resulting from the daily warrant clearing process assessed to the warrant clearing accounts. We do not charge for daylight overdrafts. When calculating the use of UCF fees, the average positive collected balance can be blended at the customer level. This means that each account's daily balances are netted together, and the average positive balance is calculated at the customer level and posted to the key account. This method allows the County to offset one account's negative balance with the balance from another account that was positive that day.

In the event of an overdraft in any other account, a telephone or email notification will be made to help determine the desired disposition of the item(s). The bank will work with the County to identify the individuals and the backup to be contacted for each account in the event of an overdraft, in order to verify that the item causing the overdraft is legitimate and not fraudulent and to discuss the necessary steps to resolve the overdraft.

The overdraft fee is $35.00 on a per item basis. These fees can be offset with ECR.

To reduce or eliminate the number of overdrafts and the associated costs and provide the County with an effective and efficient cash management tool, the bank recommends the County consider implementing a Controlled Disbursement service. Wells Fargo's Controlled Disbursement service helps you manage daily cash requirements by providing check-clearing totals each morning for items that will post to your account that evening.

In addition to implementing Controlled Disbursement services, we recommend the County consider implementing Perfect Presentment, which is an enhanced Positive Pay service. Our Perfect Presentment service (offered exclusively to controlled disbursement customers), will help protect your account from fraud by providing enhanced Positive Pay services. We compare each presented check against your check issue file and only require you to fund those checks that are matched items for that day. You can review the exception items and make a pay or return decision online, through our online banking platform's image positive pay application. Additionally, Perfect Presentment customers have an extended exception review window, starting in the afternoon before the items post and continuing until the next day.

See Recommended Services below for further details on Controlled Disbursement and Perfect Presentment.

5.2.3.15 Positive pay and account reconciliation services

If positive pay is required by the bank or requested by the Treasurer, it must be understood the Cochise County specials districts are not online computerized with the Treasurer and therefore, their issue information is not available.

1. Does the institution provide partial and full reconciliation services?

Yes. With our ARP and automated reporting services, you can reconcile your disbursement accounts more quickly and efficiently. Our Full ARP and our Partial ARP services can also help save you time by identifying checks and electronic transactions as paid or outstanding.

With ARP, you have the potential to

- Reduce accounting costs and increase productivity
- Improve cash control and receive faster, accurate payables information
- Increase your audit control
- Help detect and reduce your exposure to check fraud

How it works

Full ARP



You first provide us with your issued check information online or by transmission. This includes stops, voids, and cancels. When you use our online option, you can manually enter the check information or upload a file containing up to 1,500 registers in a single batch. You can submit multiple batches daily.

Within 90 minutes of your submission, you can receive an optional file confirmation. We update check issue information more than 50 times each day, seven days a week.

Our Full ARP service reconciles your paid checks to your issued checks and provides a comprehensive statement of your activity on a weekly, biweekly, or monthly basis. You can also receive a variety of optional reports daily, weekly, or monthly in PDF, Excel, CSV, flat file text (transmission), and paper formats. The PDF and paper formats can include sorting and subtotaling by location or high-order prefix.

Partial ARP



Our Partial ARP service provides you with an ARP statement on a daily,* weekly, biweekly, or monthly basis that includes a complete summary of your account activity. You can also receive a variety of optional reports daily, weekly, or monthly in PDF, Excel, CSV, flat file text (transmission), and paper formats. You use the statement and any optional reports to reconcile your account and identify any exceptions.

* Daily statement is not available for Partial ARP with Positive Pay.

Optional reports

With our Full and Partial ARP services, you can customize your reporting to match your accounting needs and easily access reports online. Choose from 14 optional reports.

ARP optional reports

- Bank Originated Entries
- Credits
- Deposit Location[1]
- Issue Notices Not Received[2]
- Issues This Cycle[1]
- Matched Paid Items[2]
- Outstanding Checks[3]
- Paid Checks
- Posted Items
- Prior Payments[3]
- Reversed Checks[2]
- Stop Payments
- Unpaid Checks[3]
- Voids and Cancels[3]

1. Not available on Positive Pay Only accounts.
2. Only available with Full ARP or Partial ARP with Positive Pay.
3. Only available with Full ARP.

a. If so, please describe the process and all system requirements, including file format and file conversion requirements.

Our methods for you to send and receive ARP files and positive pay files include internet-based file transfer, direct connection to the bank's mainframe, and SWIFT FileAct.

Internet-based file transfers

You can send transmissions through our online banking platform. Using the bank's administration tool, the County can easily manage user access, renew digital certificates, reset automated user passwords, and request PGP encryption keys.

We support these standard secure transmission protocols and each uses multifactor authentication and encryption:

- Applicability Statement 2 (AS2)*
- FTP over TLS (FTP/s)*
- Hypertext transfer over TLS (HTTPS)*
- SSH File Transfer (SFTP)

* Security includes use of digital certificates.

Options

To provide efficiency when moving data securely across the internet, you have two options:

- Automated user access: Schedule transfer sessions to connect automatically to send and receive files
- Outbound push: Automatically receive outbound files from the bank as they become available

Optional value-added services include, but are not limited to, virus scanning, email alerts warning that the bank cannot deliver a file because it fails a service check, and file encryption.

Direction connection (host-to-host)

If the County transmits a large volume (greater than 1 GB) on a regular basis, then Connect:Direct (NDM) with Secure+Proxy* can deliver secure data exchanges between the enterprises.

* IBM Sterling Connect:Direct with Secure+ Proxy is proprietary software that is sometimes called by its original acronym, NDM (network data mover).

SWIFT FileAct

To use SWIFT FileAct, the County must be a member of the Society for Worldwide Interbank Financial Telecommunication.* The SWIFT platform leverages a single connection to transmit and receive financial data — such as payments, treasury and securities orders, and reporting files — to more than 11,000 member organizations in more than 200 countries worldwide.

SWIFT members commonly use the SWIFT FileAct integration option to exchange files in traditional treasury management formats, such as BAI V2, Nacha, EDI, and ISO 20022 XML. The County can choose from two connectivity structures:

- Real-time, which assures that you, or your service provider, are always signed into SWIFT, so that you and the bank are connected at the same time
- Store-and-Forward, which assures that you can sign into the SWIFT network when you want to, so that you don't always have to be connected to the SWIFT network

* Please contact your SWIFT representative for information about joining SWIFT or visit swift.com/corporates.

System requirements

Our online reporting service is internet based and operates within a web browser through our online banking platform. The system requires a web browser that supports 256-bit SHA encryption. No proprietary software is required.

Hardware requirements are specific to the operating system and browser you are using and specific services such as Autolink and Desktop Deposit®.

We support all operating systems that meet our current browser* and plug-in requirements, as listed in the following table.

* While our services may work with older versions of the operating systems and browsers listed in the table, we do not support them formally.

Systems requirements	
Supported operating systems	• Windows 10 • Windows 11 • macOS 11.7.2 – Big Sur • macOS 12.6.2 – Monterey • macOS 13.1 – Ventura
Supported browsers	• Google Chrome • Microsoft Edge • Mozilla Firefox (only on Windows) • Safari (only on Mac)
Browser plug-ins and settings	• Adobe Reader 7 (for viewing reports) • Adobe Flash Player 7 (for viewing tutorials) • JavaScript-enabled • Session cookies-enabled • XHR-enabled
User level	• Administrative rights to the computer where Autolink will be installed

* System requirements are subject to change and may vary among online applications. For the most current requirements, go to wellsfargo.com/ceosystemrequirements.

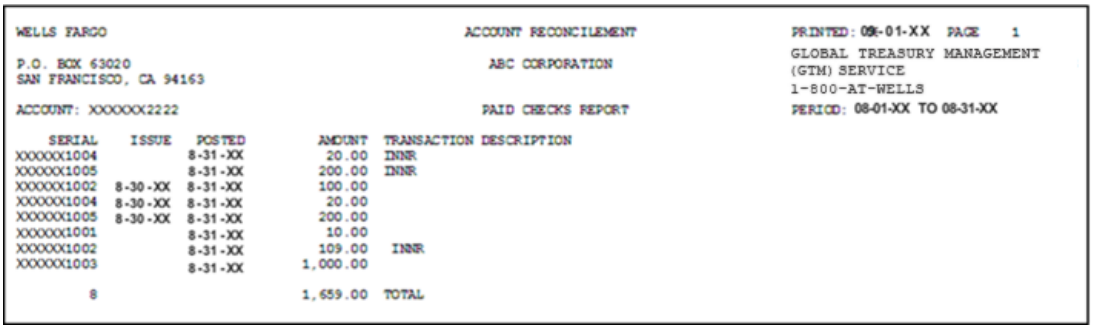
2. Are reconciliation services available online? Provide sample reconciliation reports.

Yes.

a. If so, provide sample reconciliation reports.

The following are samples of commonly requested optional reports, shown in PDF. You can also receive online optional reports in Excel and CSV formats or receive a transmission in flat file text format.

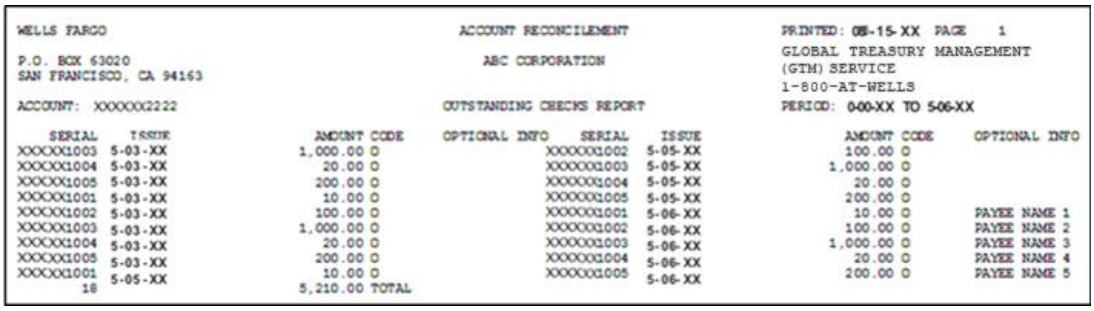
Paid Checks



WELLS FARGO
ACCOUNT RECONCILEMENT
PRINTED: 09-01-XX PAGE 1
P.O. BOX 63020
SAN FRANCISCO, CA 94163
ABC CORPORATION
GLOBAL TREASURY MANAGEMENT
(GTM) SERVICE
1-800-AT-WELLS
ACCOUNT: XXXXXX2222
PAID CHECKS REPORT
PERIOD: 08-01-XX TO 08-31-XX

SERIAL	ISSUE	POSTED	AMOUNT	TRANSACTION DESCRIPTION
XXXXX1004		8-31-XX	20.00	INNR
XXXXX1005		8-31-XX	200.00	INNR
XXXXX1002	8-30-XX	8-31-XX	100.00	
XXXXX1004	8-30-XX	8-31-XX	20.00	
XXXXX1005	8-30-XX	8-31-XX	200.00	
XXXXX1001		8-31-XX	10.00	
XXXXX1002		8-31-XX	109.00	INNR
XXXXX1003		8-31-XX	1,000.00	
8			1,659.00	TOTAL

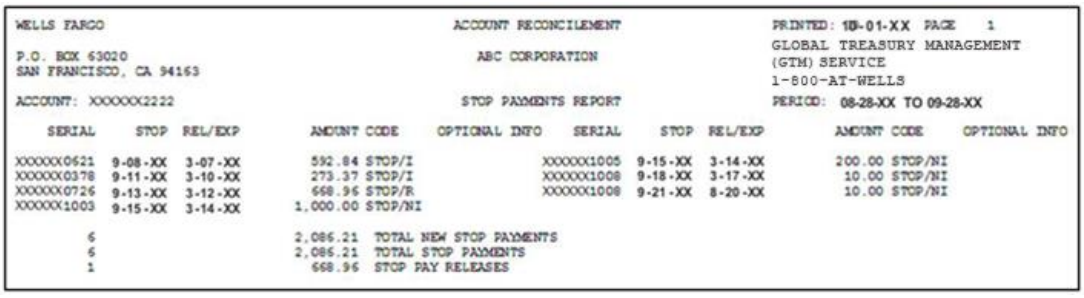
Outstanding Checks



WELLS FARGO
ACCOUNT RECONCILEMENT
PRINTED: 08-15-XX PAGE 1
P.O. BOX 63020
SAN FRANCISCO, CA 94163
ABC CORPORATION
GLOBAL TREASURY MANAGEMENT
(GTM) SERVICE
1-800-AT-WELLS
ACCOUNT: XXXXXX2222
OUTSTANDING CHECKS REPORT
PERIOD: 0-00-XX TO 5-06-XX

SERIAL	ISSUE	AMOUNT	CODE	OPTIONAL INFO	SERIAL	ISSUE	AMOUNT	CODE	OPTIONAL INFO
XXXXX1003	5-03-XX	1,000.00	O		XXXXX1002	5-05-XX	100.00	O	
XXXXX1004	5-03-XX	20.00	O		XXXXX1003	5-05-XX	1,000.00	O	
XXXXX1005	5-03-XX	200.00	O		XXXXX1004	5-05-XX	20.00	O	
XXXXX1001	5-03-XX	10.00	O		XXXXX1005	5-05-XX	200.00	O	
XXXXX1002	5-03-XX	100.00	O		XXXXX1001	5-06-XX	10.00	O	PAYEE NAME 1
XXXXX1003	5-03-XX	1,000.00	O		XXXXX1002	5-06-XX	100.00	O	PAYEE NAME 2
XXXXX1004	5-03-XX	20.00	O		XXXXX1003	5-06-XX	1,000.00	O	PAYEE NAME 3
XXXXX1005	5-03-XX	200.00	O		XXXXX1004	5-06-XX	20.00	O	PAYEE NAME 4
XXXXX1001	5-05-XX	10.00	O		XXXXX1005	5-06-XX	200.00	O	PAYEE NAME 5
18		5,210.00	TOTAL						

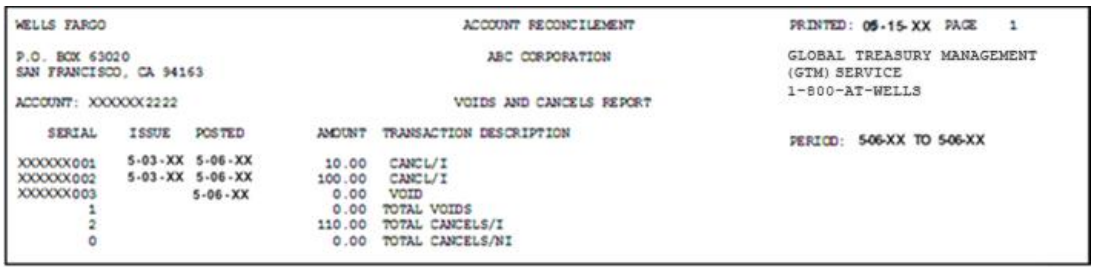
Stop Payments



WELLS FARGO
ACCOUNT RECONCILEMENT
PRINTED: 10-01-XX PAGE 1
P.O. BOX 63020
SAN FRANCISCO, CA 94163
ABC CORPORATION
GLOBAL TREASURY MANAGEMENT
(GTM) SERVICE
1-800-AT-WELLS
ACCOUNT: XXXXXX2222
STOP PAYMENTS REPORT
PERIOD: 08-28-XX TO 09-28-XX

SERIAL	STOP	REL/EXP	AMOUNT	CODE	OPTIONAL INFO	SERIAL	STOP	REL/EXP	AMOUNT	CODE	OPTIONAL INFO
XXXXX0621	9-08-XX	3-07-XX	592.84	STOP/I		XXXXX1005	9-15-XX	3-14-XX	200.00	STOP/NI	
XXXXX0378	9-11-XX	3-10-XX	273.37	STOP/I		XXXXX1008	9-18-XX	3-17-XX	10.00	STOP/NI	
XXXXX0726	9-13-XX	3-12-XX	668.96	STOP/R		XXXXX1008	9-21-XX	8-20-XX	10.00	STOP/NI	
XXXXX1003	9-15-XX	3-14-XX	1,000.00	STOP/NI							
6			2,086.21	TOTAL NEW STOP PAYMENTS							
6			2,086.21	TOTAL STOP PAYMENTS							
1			668.96	STOP PAY RELEASES							

Voids and Cancels



WELLS FARGO — ACCOUNT RECONCILEMENT — PRINTED: 05-15-XX PAGE 1

P.O. BOX 63020
SAN FRANCISCO, CA 94163

ABC CORPORATION

GLOBAL TREASURY MANAGEMENT
(GTM) SERVICE
1-800-AT-WELLS

ACCOUNT: XXXXXX2222

VOIDS AND CANCELS REPORT

PERIOD: 5-06-XX TO 5-06-XX

SERIAL	ISSUE	POSTED	AMOUNT	TRANSACTION DESCRIPTION
XXXXXX001	5-03-XX	5-06-XX	10.00	CANCL/I
XXXXXX002	5-03-XX	5-06-XX	100.00	CANCL/I
XXXXXX003		5-06-XX	0.00	VOID
1			0.00	TOTAL VOIDS
2			110.00	TOTAL CANCELS/I
0			0.00	TOTAL CANCELS/NI

3. Describe the bank's positive pay (advance reconciliation) services.

Positive pay services

Positive pay is an important tool for assisting with reducing losses due to check fraud or check processing errors. With our same-day* and next-day positive pay services, we identify checks that may be fraudulent or unauthorized by matching checks presented against your account for payment to the check issue information that you provide us. We report positive pay exceptions to you through our fraud manager tool on our online banking platform. You view exceptions — including images — then make decisions to pay or return.

Click the icon to view a brief positive pay video tutorial.

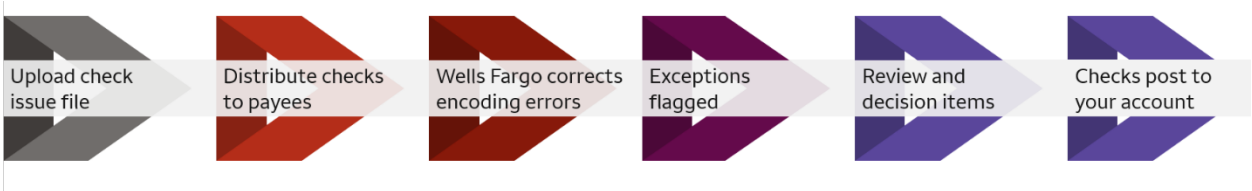
* Requires use of our controlled disbursement service.

With positive pay and our optional payee validation service, we review checks presented at the teller line to discover unauthorized items early in the presentment process.

Same-day positive pay

Perfect Presentment, our same-day positive pay service,* identifies all stop payment items and positive pay exceptions. We correct exceptions that are due to encoding errors before they post to your account. Subsequently, the daily funding totals that we report to you always match your posting totals.

* Requires use of our controlled disbursement service.



You can send your check issue information to Wells Fargo by transmission or through our online banking platform. When you use our online service, you can upload an Excel file or manually enter the check information.* We accept check issue information 24 hours a day, seven days a week. If we receive your check issue information prior to 9:00 p.m. Mountain Time, then we update your check issue information in our system that day. We can update your check issue information more than 50 times each day.

4. Can the County input individual checks on-line?

Yes.

5. Are teller checks verified against the file?

Yes.

a. How often is teller information updated?

Our ability to update check issue files more than 50 times a day, seven days a week, distinguishes us from other banks.

We capture your positive pay files and upload them to the account reconciliation plan system daily every 15 minutes 7:00 a.m. to 9:00 p.m. Mountain Time. Within 30 minutes of receipt of each file, tellers can view your most current positive pay information.

This integration between our positive pay service and our teller system provides additional protection to the County against check fraud. When presented with an unmatched item, the teller may return the check to the payee and refer the payee to the County for further instruction.

b. If not teller verified, what is the process, liability, and security on Over-the-Counter (OTC) transactions?

Not applicable.

6. How is exception information reported to the County? Online? Otherwise?

You can view exception images quickly and easily and then make pay or return decisions using our online banking platform or mobile service.†

* For current system requirements, see wellsfargo.com/ceosystemrequirements.

† Download the latest version of the CEO Mobile app available for your device from the Apple App Store or Google Play store.

7. What time are exceptions reported to the County and what time is a response required?

Same-day positive pay exception reporting

You receive exceptions and images on day one by 2:00 p.m. MT.

You make your pay or return decisions on day two (the following day) by 1:00 p.m. MT.

Next-day positive pay exception reporting

Option 1

You receive exceptions by 8:00 a.m. MT.

You make your decisions by 1:00 p.m. MT.

Option 2

You receive exceptions by 10:00 a.m. MT.

You make your decisions by 3:00 p.m. MT.

8. What are the available default dispositions for payment or return?

During the implementation process, you select a return or pay positive pay default decision. If you don't make a positive pay decision by the assigned deadline, we process the exception according to your default decision.

For more comprehensive fraud protection, we strongly recommend that you select a 'return' default decision. With this default, all items that you do not decision are returned to the bank of first deposit. The payee can redeposit these items, provided the bank of first deposit permits it.

If you send issue records to us in a timely manner, there should be few exception items.

5.2.3.16 Overdrafts

Every effort will be made to eliminate aggregate daylight or overnight overdrafts. State the bank's policy on aggregation of account balances for overdraft calculation.

Please see our response to section 5.2.3.14.

5.2.3.17 Company banking

Describe any program the bank has in place to benefit the employees of the County, including services provided and applicable fees to the County or the employee.

We offer comprehensive online financial health tools and resources that you and your employees can access anytime. At wellsfargo.com/financial-health find financial guidance and tools to help support your financial well-being such as:

- Healthy financial habits — simple steps to get started on your journey to better financial health
- Financial health toolkit — tools and guidance to help manage finances, keep track of credit and debit, and explore borrowing options
- Financial health guidance — financial health articles to help you build your financial resiliency and prepare for the future

View a collection of videos through our Wells Fargo YouTube channel that give you access to expertise that can help you succeed financially. For example, you can find videos on the following topics:

- Setting financial goals
- Saving for retirement
- Buying a home

5.2.3.18 Clerk of the superior court services

Describe how services will be provided for the Clerk of the Superior Court.

Wells Fargo will work with the Treasurer to determine the specific service needs of the Clerk of the Superior Court. Available services include an interest-bearing account, account statement, and check fraud mitigation to allow no checks posted, as well as online information reporting via our Wells Fargo Vantage online platform

5.2.4 Schedule

Provide a proposed schedule for execution of the work within the overall time frame specified. It shall clearly demonstrate the required phasing of the work. Include regularly scheduled meetings with the County's Authorized Representative(s) for review of work in progress.

Please see our attached sample project plan in the Appendix, Tab B that we will utilize for the County to fully scope the services to be implemented. This working document will be updated accordingly at the various stages of the project as well as during weekly meetings that we will schedule for this process. We will work together to provide the County with a successful and seamless transition implementation of banking services.

5.2.5 Price proposal

Provide a detailed listing of all fees for the services listed in Section 4.0 Methodology and all services described in the Scope of work.

All applicable pricing is provided in the Appendix, Tab A of our response.

Recommended Services

Controlled disbursement with Perfect Presentment

With controlled disbursement, you issue checks drawn on a unique routing transit number. We provide early morning notification of the dollar amount of checks that will clear against your controlled disbursement account that night. You can receive reports to easily monitor and manage your check disbursement activity online.



Controlled disbursement can help you

- Better calculate your cash position early in the day
- Take advantage of market rates for daily investment and borrowing decisions while eliminating idle balances and overdraft charges
- Protect your accounts from fraud by using one of our required positive pay services



Reporting options

You can receive notification of your check disbursement activity and view, print, and download reports in the following ways:

- Online: View your summary presentment totals through our online banking platform. You can also access the following standard reports:
  - Controlled Disbursement Summary (funding totals)
  - Controlled Disbursement Detail
  - Intraday and Previous Day Composite
- Mobile device: Access a controlled disbursement report through the browser of a mobile device or through our iPhone and Android apps*
- Email, text, or mobile notification: Receive summary presentment totals by email, text message, or mobile notification
- Electronic file: Receive a BAI V2 file format transmission†

* If you use an iPhone or iPad, download our app from the Apple App Store. If you use an Android, download our app from Google Play™.
† The BAI transmission is available 30 minutes later than other reporting methods.

Positive Pay

Positive pay is a required service for all controlled disbursement accounts. The service identifies checks that may be fraudulent or unauthorized by matching those presented against your account to your file of issued checks.

Available at every teller line of every Wells Fargo branch, positive pay:

- Protects against fraud by discovering unauthorized items earlier in the process
- Identifies and corrects MICR-encoding errors
- Allows you to view and download exception images
- Supports our optional payee validation service

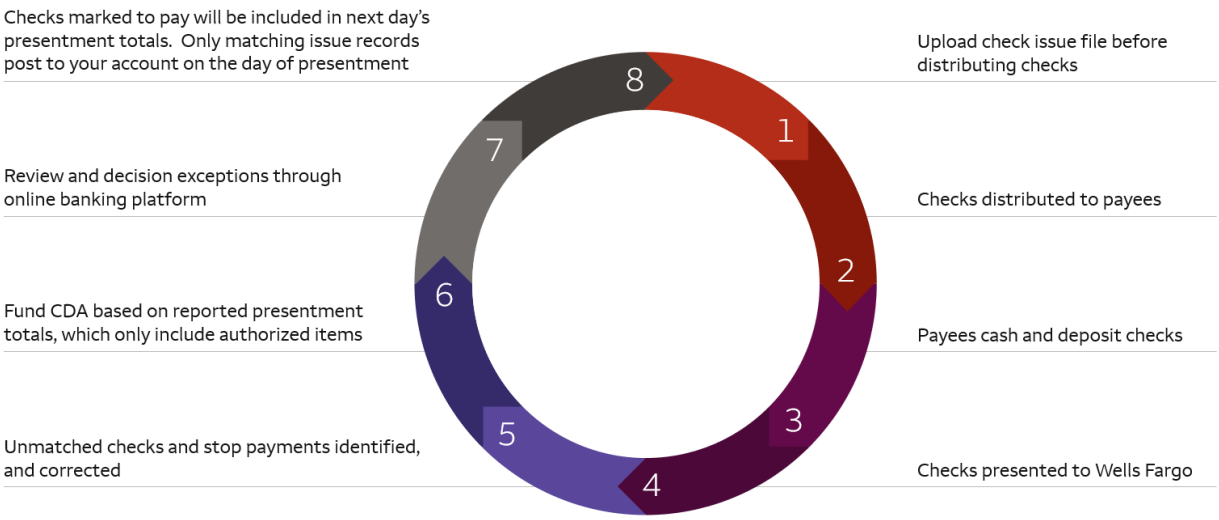
We offer same-day as well as next-day positive pay services with our controlled disbursement accounts.

How it works

Controlled Disbursement with Perfect Presentment

Each business day, we provide you with early morning notification of the dollar amount of checks that will clear against your account that night.

We compare your checks to your issued check file and to our stop payment database prior to posting to your account. We provide exceptions to you on a same-day basis with decisions due the following business day. The following image displays each step in the process.



Presentment reporting

Based on our understanding of your needs, we recommend that you use our Chapel Hill, North Carolina, controlled disbursement endpoint. You receive two notifications Monday through Friday excluding federal holidays.

- First presentment totals are available by 6:30 a.m. Mountain Time.
- Second presentment totals are available by 8:00 a.m. Mountain Time.

If we receive checks for payment after the second presentment, we hold them and include them with the next business day's presentments.

Simplified reconcilement

As a premier controlled disbursement endpoint, the Chapel Hill site supports our Perfect Presentment same-day positive pay service. Our service typically catches and stops fraudulent activity one day earlier than with a next-day positive pay solution.

With our Perfect Presentment service, you can further simplify reconcilement and enhance funding accuracy. We review checks, match them to your issue files, and make corrections before the items post and before you fund the account. This provides:

- Accurate funding information because you only fund presented items that match your check issue file
- Clean intraday paid check files
- Clean deposit account posting
- Simplified cash and transaction reconcilement

Consolidated payables service

Our consolidated payables service can help you streamline and automate your payment and remittance processes, strengthen trading partnerships and drive working capital, and improve operational efficiencies.



Consolidated payables can help you

Use one payment file

In a single payment file, you can provide payment instructions and include all related remittance information. Your file can include multiple payment types; we separate the payments by type and process them accordingly.

Payment types accepted	
• USD and CAD* checks • ACH transactions in USD • Global ACH transactions in foreign currencies • USD wires	• Foreign currency wires • Requests for transfer (SWIFT MT101 messages) • Virtual card payments • Disbursements with Zelle®†

* CAD checks are available only for off-us accounts. You must be the owner of the account.

† Zelle and Zelle-related marks are wholly owned by Early Warning Services, LLC and are used herein under license.

Accept a variety of payment file formats

We accept most custom and proprietary file formats — almost any type of file format your system can generate. If you use a standard format, it can minimize your implementation costs and time.

Lower error rates

By reducing the use of paper documents and manual data entry, you increase efficiency and minimize mistakes.

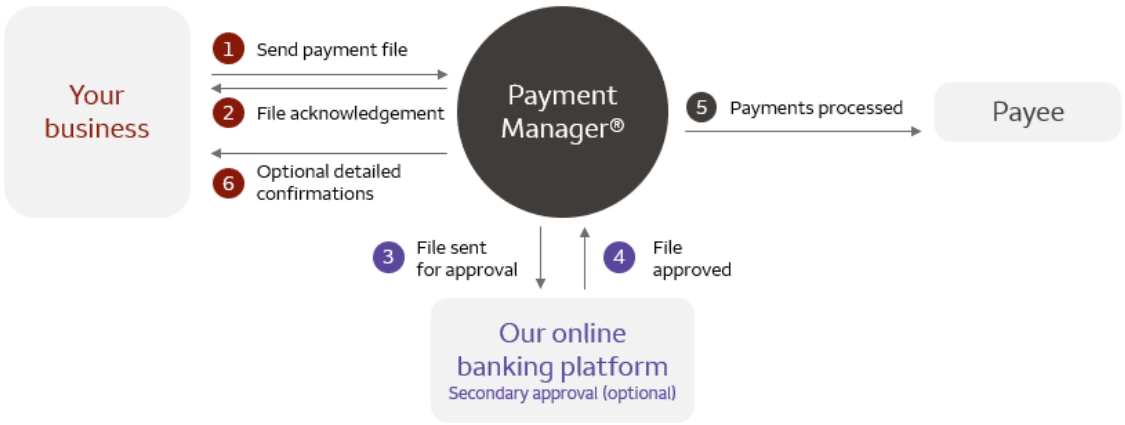
Improve cash forecasting and reconciliation

Electronic control of your global disbursements allows you to better manage and forecast your cash flow. We integrate this service with our account reconciliation and positive pay services.

Potentially reduce costs

You can initiate multiple payment types in a single, consolidated payables file, which helps reduce your internal costs associated with AP processing. For example, you can select wires for time-sensitive payments and ACH for payments that are less pressing. In addition, electronic payment methods can help reduce your expenses for check payments. These options can help you more effectively manage processing costs.

How it works



Online capabilities

You can manage many tasks through our online banking platform, such as:

- Uploading a payment file
- Performing additional approvals after sending the file
- Accessing acknowledgments and optional confirmations
- Generating reports on payment files
- Running an audit report on settings and user entitlements

Technical requirements

Our service is compatible with most treasury workstations, ERP systems, and other AP systems. We also have the capability to integrate with many emerging cloud-based ERP systems. We list some of the most common systems we integrate with in the following table. We can also work with many additional systems outside of this list.

Treasury workstations and ERP systems	
GTreasury	Oracle*
JD Edwards (EnterpriseOne)	PeopleSoft
Kyriba	SAP
Lawson	SunGard

Treasury workstations and ERP systems	
Microsoft Dynamics Great Plains	Wall Street Systems
MRI	Yardi

* If you use Oracle, you can use our software solution to manage data translation to the file.

Flexible file options

Delivery

Transmit your payment file using a variety of communication protocols (including multiple internet options), or upload it online.

Formats

Our service accepts:

- Excel comma separated values (CSV)
- Wells Fargo flat file (delimited or positional)
- Wells Fargo XML
- ISO 20022 (CGI common XML standard)
- ANSI X12 820 version 4010
- SAP IDoc – Extended Payment Order (PEXR 2002)
- Custom and proprietary formats



Processing deadlines

We can accept and acknowledge your file for initial processing 24 hours a day, seven days a week.

Depending on the payment type you send, we process your file the same business day if we receive it by our cutoff time. For a file that arrives after our cutoff time, we process it on the next business day. If you require secondary approval, you complete it by the applicable deadline for same-day processing.

If a file includes multiple payment types, the earliest applicable deadline applies to the entire file.

Cutoff times (Mountain Time)

Payment type	File cutoff time
Checks	
Standard	8:00 p.m.
Same day[1]	10:00 a.m.
ACH	
On-us same-day settlement	6:30 p.m.
Transit same-day settlement	7:00 a.m., 11:00 a.m., and 1:00 p.m.
One-day settlement	6:30 p.m.
Two-day settlement	6:30 p.m.
Wires	
Fedwire	4:15 p.m.
SWIFT	3:30 p.m.
CHIPS	3:00 p.m.
Drawdown request	3:30 p.m.
RFT	3:30 p.m.
U.S. Federal tax payments	3:00 p.m.
Within Wells Fargo[2]	6:00 p.m.
Wells Fargo virtual card payments	Accepted when received
Zelle® payments[3]	Accepted when received

1. Subject to volume limitations and additional fees.
2. Transactions within Wells Fargo are moving funds from one Wells Fargo account to another. You can initiate these from all origination channels to all of our available accounts.
3. For Zelle® payments with the check completion option, if an electronic payment fails to originate, transactions will change over to checks. Checks are mailed on the next business day.



Safety and security

Secondary approval

You can make optional secondary approvals for some — or all — of your payments after we receive your file. The system can hold an entire file of payments or an individual payment for an authorized user to approve or delete. We then generate the payments and send remittance information based on your instructions.

History

You can search for payment information, view standard reports, create custom reports, and schedule report reminders. Data is available for 90 calendar days after we receive your payment file.

Users with administrative authority have access to an audit report that provides snapshots of setups and user entitlements. You can also view all changes made to setups and user entitlements within the last 90 calendar days.

Acknowledgments

We let you know by transmission, secure email, or both that your file has reached our system and undergone initial processing. You can choose from the following formats:

- XML
- ANSI X12 997 (standard EDI)
- ISO 20022
- Human-readable report

If you'd like delivery by both transmission and email, each can be in a different format. You can also view and download acknowledgments online.

Confirmations

You have the option to receive payment confirmations for wire transfers, virtual card payments, and ACH payments by transmission, secure email, or both. You can also view and download confirmations online. You can choose from the following formats:

- XML
- ANSI X12 824 (standard EDI)
- Excel CSV
- ISO 20022
- Human-readable report



Additional features

Disbursements with Zelle®

With Disbursements with Zelle®, you can replace check payments to consumer and small business recipients with electronic payments using your recipient's email address or U.S. mobile phone number.

Our service allows you to:

- Send payments without obtaining account or routing numbers
- Eliminate the risk of storing recipient account data
- Reduce expenses related to checks
- Send a courtesy notification that provides payment information to your recipient

Unregistered payees

With this optional feature, recipients not enrolled with Zelle® at the time of payment origination can receive a one-time payment alert with enrollment instructions.*

This feature eliminates the need to confirm your recipients' enrollment with Zelle® prior to submitting a payment request.

* Your recipients have 14 calendar days to enroll to receive their funds.

Check completion

If we find an email address or U.S. mobile phone number is not enrolled with Zelle® at the time of payment origination, we can automatically issue a check payment to the recipient to avoid payment failure. You are required to include complete check issue instructions along with your Zelle® payment request.

When you choose this option, there are no additional steps to address payment failures. Your payments will complete electronically or by check based on the recipient's registration status.

Enhanced remittance delivery options

You can include detailed remittance information in your payment file. You choose the delivery method: encrypted email or mail. We separate and process the payments and forward the remittance data in a human-readable format to your payees.

Transition payees to electronic payments

To help transition your payees to electronic payments, we analyze your vendors' data to provide an onboarding forecast. This forecast predicts the conversion to virtual card payments, ACH, or both. We then plan an onboarding campaign for your suppliers on your behalf.

Templated payments

We offer you the option to send templated payments to your suppliers after they enroll. Our database facilitates the payments, which frees up valuable time and resources for you.

ACH Templated Payments

Our ACH Templated Payments service enables you to store payee account and remittance delivery information in our secure EDD payee database. Your payables staff sees only your payees' template IDs — not their actual bank account information — when making domestic ACH payments.

If selected, this service can help you mitigate information security risk, provide an audit trail, and deliver enhanced remittance information.

Integration with centralized disbursements service

Our Centralized Disbursements Manager (CDM) service is a web-based platform combining centralized disbursements with entity-level reporting. We work with you to track and monitor disbursement activity and corresponding funding through a consolidated master account using a fully integrated online application. If your disbursements are centralized, but reporting must be kept separate by operating location or business line, you may benefit from this service.

Integration provides the ability to transmit a consolidated payables file with payment instructions for ACH, virtual card, and check payments,* as well as CDM issue records. Our consolidated payables service processes the payments and forwards issue notices to our CDM application for processing.

* Not available for CAD checks drawn on off-us accounts.

Receivables Manager service

With our Receivables Manager service, you can **post cash receipts automatically** to your ERP platform or AR system. A single consolidated file helps accelerate cash reconcilement while reducing the time spent on manually entering data and resolving exceptions.

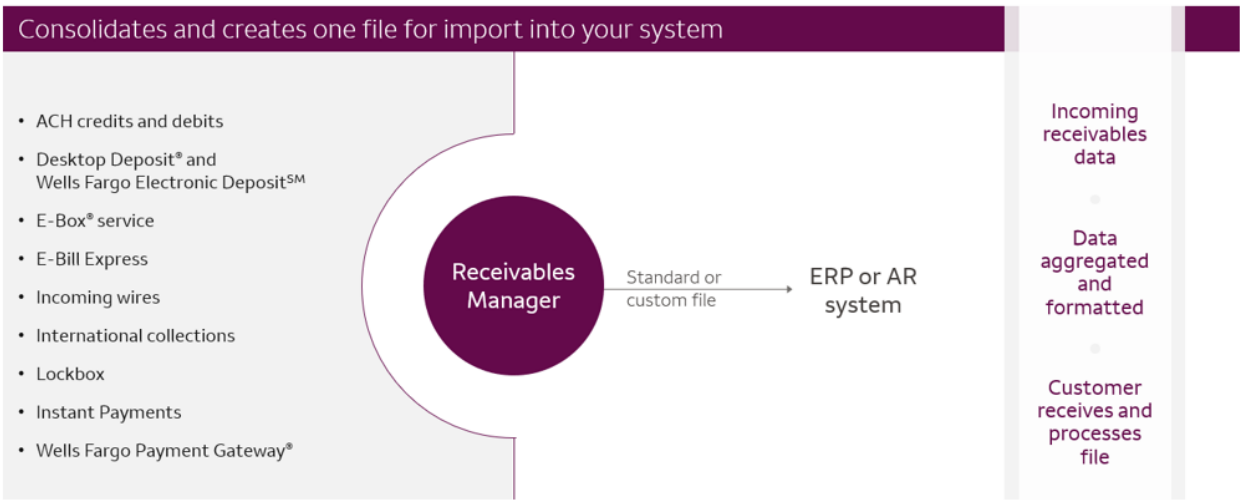
Your consolidated cash receipts file can contain data from any combination of the payment sources listed in the following table.

Payment types for online origination	
• ACH • Canadian Branch AFT • Canadian Branch wires • Electronic billing service • Foreign currency wires • Image cash letter • International letters of credit	• Lockbox • Online bill payments • Instant payments • Remote deposit • Wells Fargo Payment Gateway® • Wires

How it works

We translate your cash receipts data and deliver it to you in a format compatible with your ERP platform or AR system. **Our service is compatible with most accounting and ERP solutions**. We can also accommodate many custom and proprietary file formats.

Receivables Manager workflow



Flexible file options

We deliver a consolidated cash receipts file to you by transmission. Our transmission platform offers a variety of communication protocols including:

- SFTP
- FTPS
- HTTPS
- AS2

The following table describes the formats we support.

Formats

Standard	A standard format can minimize your implementation cost and time, and you can choose a different format for each payment type.
Flat file	You can choose from two flat file formats — the universal and simplified formats. The universal format contains comprehensive EDI detail for ACH payments you receive. The simplified format contains data available in STP 820, which is a simplified EDI format for ACH payments you receive.
ISO 20022 XML	This format streamlines your integration and reconciliation process because you're receiving the same information from all banks that use the ISO 20022 XML format.
Custom	We can develop a custom format for you.*

* Additional fees may apply.



File availability

We process your files Monday through Friday (excluding holidays). Because some payment types have multiple processing runs and available release times, you can choose to receive more than one file each day.

Choose one or more of the following release times for each file you request. Your file will be available within one hour* of the time or times you select.

Release times (MT)			
5:00 a.m.*	10:00 a.m.	2:00 p.m.	6:30 p.m.
6:00 a.m.*	11:00 a.m.	3:00 p.m.	11:00 p.m.*
7:00 a.m.*	12:00 p.m.	4:00 p.m.	
8:00 a.m.	12:30 p.m.	5:00 p.m.	

* Certain times may take longer than one hour.

Receivables Manager Online

Advice matching

Advice matching offers the ability to match payments to remittance advices, which are sent separately from the payments. These separate advices are typically sent by the payer through email. Our service automatically matches payments to existing payer profiles. We can also generate a new payer profile for payments that don't have an existing profile. You maintain payer profiles through our online banking platform.

Remittance repair

Our remittance repair service also helps to reduce exceptions by translating unformatted remittance information received with ACH and wire payments. If we're unable to repair the remittance data, the payment is available to you through our online banking platform as an exception for you to manually decision.

Automate more of your AR processing and **manage exceptions** through our online banking platform.

Decisioning

You can perform a return or repair for payment transactions through our online banking platform.

Wells Fargo Government Advantage Checking Account

With a Government Advantage Checking Account, you can manage your depository needs while enjoying the benefits of an earnings credit allowance. You can also earn interest on unused balances. This full-service account is available to government entities.

You'll have unlimited access to available funds with no limit on the number of transactions you can make.

Funds in these accounts are demand deposits — not investments — that when combined with other accounts in the same legal entity are insured by the FDIC to the maximum amount allowed. Additionally, we collateralize the funds in the account to the extent required by law.

How it works

At the end of each month, we calculate your average collected and investible balances. We then pay interest or charge fees to your account based on the following criteria:

- If your average positive collected balance exceeds the balance needed to offset fees, we pay interest on your unused balance using a competitive interest rate.*
- If the balance needed to offset fees exceeds your average positive collected balance, you are charged for the remaining fees.†

* The unused balance equals your average positive collected balance less the balance needed to offset fees.

† The remaining fees equal the total fees less the earnings credit allowance.

E-Box service

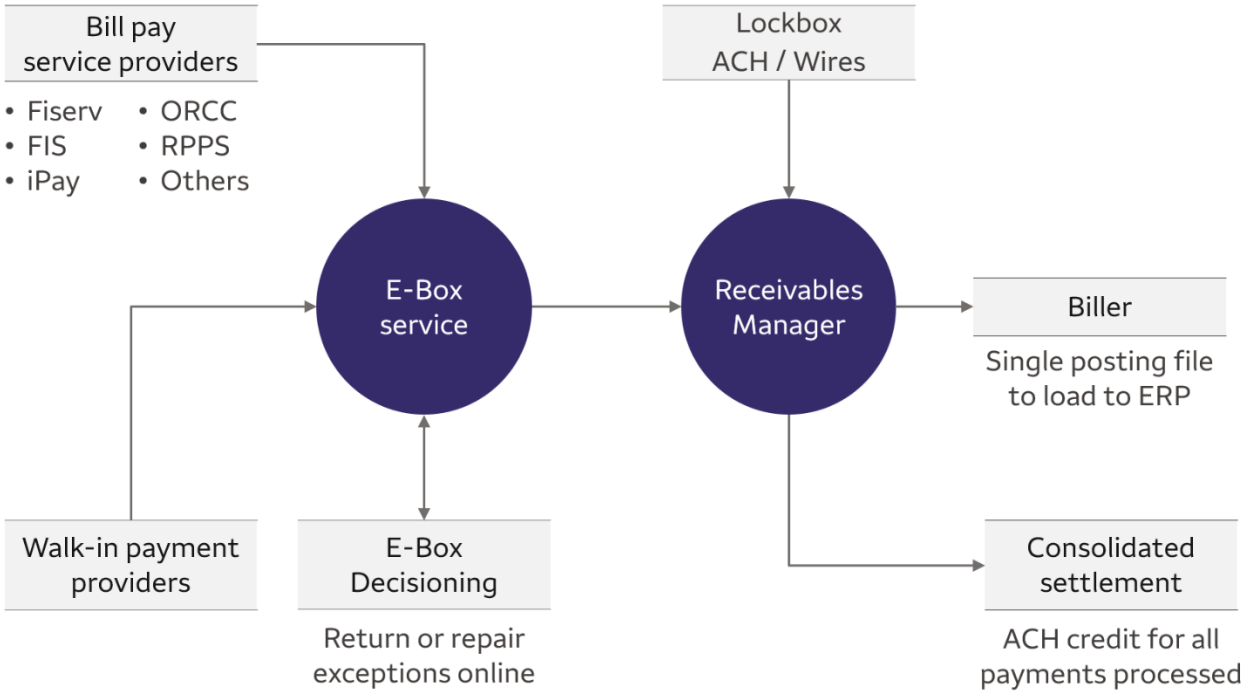
Online bill payments provide a convenient, simple, and paperless way for your customers to pay you. However, many bill payments initially submitted online can still end up as mailed paper checks by bill pay service providers. These check payments create exceptions and often have incomplete or inaccurate remittance details, which can result in processing delays for you.

With our E-Box service, you can help simplify your bill payments process, increase your straight-through processing rate of receivables, and minimize your staff's time spent handling exceptions. Our E-Box service repairs exceptions and merges all your customers' online bill payments into a consolidated electronic remittance file. You use the file to automatically update your AR system and apply credits to your customers' accounts. Our service accepts payments from all major online and walk-in bill pay service providers.



How it works

When you sign up, we notify the bill pay service providers in our network that you can receive payments through our E-Box service. The following graphic shows the flow of a bill payment through the various channels using our E-Box and consolidated receivables services.



The County receives a single ACH credit to your deposit account.

Our service offers

Automated payment validation

To improve the quality and standardization of the remittance file you receive, you can instruct us to use one or more validation routines to identify, filter, and repair invalid payments or other exceptions.

We suspend payments that include errors or exceptions. You can review the suspended payments online and decide what to do with them. You can also instruct us to reject and return payments that don't meet your validation routines.

The following table provides descriptions of the validation routines the County can choose from.

Validation routine	Description
Account mask	Confirms that the inbound account number matches your billing account number structure
Check digit*	Uses a mathematical equation to determine if an account number is valid

Validation routine	Description
Cross-reference database processing	Translates consumer-initiated account numbers we receive and corrects the account number prior to validation and processing This database can correct inaccurate account information your customers enter and can make account number changes that may occur due to a merger, acquisition, or system change.
Positive file processing	Compares inbound account numbers to a file of valid account numbers you provide
Stop file processing	Compares inbound account numbers to a file of unacceptable account numbers you provide

* Applies to credit card billers.

Online payment management

With our electronic lockbox service, you can perform the following functions online:*

- View exception payments
- Initiate returns on exception and processed payments
- Update processed payments requiring account number changes for future processing
- Make decisions about exception transactions, including repairing payments with invalid account numbers
- Update your cross-reference database with valid account numbers and generate NOCs to payment originators

Dual control

For added security, a second person can review and approve all changes initiated by another user.

* The functions you can perform depend on the features you select during implementation.

Research

The County can view and research processed payments and access information for reporting and trend analysis.

You can locate transactions using the search criteria in the following table.

Account number	**Consumer name or account number**
Amount	**Processed date**
Biller ID	**Trace number**

You can access all successfully processed payments for the previous 180 days. You can view and print full record-level data in HTML format and PDF, and you can export data for manipulation and analysis in XLS and CSV formats.

Reporting

Our Return and Repair report provides a detailed, payment-level audit of all user activity performed during the past 180 calendar days. You can tailor it to show only payments that meet your search criteria.

You can view and print activity in HTML format and PDF. You can also export in CSV and XML formats.

Wells Fargo Electronic Deposit (Image Cash Letter)

We can help you save both time and money by using our image cash letter service to deposit checks into your Wells Fargo account electronically, eliminating the need for your employees to physically take deposits to the bank.

Quickly convert check payments to funds.

We designed our image cash letter service for customers who already have an existing process to capture check images and data. This means you can use your preferred method to capture this information, as long as you format the file to the specifications we provide.

We support two image cash letter file formats:

- Common Federal Reserve Bank
- Proprietary Wells Fargo

Our proprietary format provides greater flexibility in structuring deposits and depositing to multiple accounts within a single file. It also supports a special user record for conveying discretionary data, which can help you research return items or exceptions and provide an audit trail.

How it works

The following diagram shows the general workflow of our image cash letter service.



Requirements

Type	Items
General	• Scan eligible checks to accurately capture all MICR line data • Capture and store check images and MICR data according to generally accepted industry standards • Create deposit records for the total of checks transmitted and send a balanced file • Format the file according to the specifications we provide during implementation • Transmit a file securely through one of our transmission options
Operational requirements	• Provide file editing, IT backup, and business resumption capability in case there is a problem with a transmitted file • Maintain and operate equipment to help ensure ongoing image and MICR data quality so that you can collect checks electronically or convert them into substitute checks
Check retention	• Securely retain original, scanned checks (for five to 14 days)* and then destroy them in a secure manner to help avoid accidental duplicate deposits • Retrieve individual original items during the retention period in the case of an exception item

* Consult your legal department to determine the timeframe that is best for the County.

Money Market Mutual Fund Sweep

If the County is seeking a higher rate of return on their excess balances (and the balances are not required to be collateralized under the Wells Fargo Collateral Program), the Money Market Sweep would be the recommended option.

Note: Balances invested in the Money Market Sweep would not be collateralized under the Wells Fargo Collateral Program; rather, they would be collateralized by U.S. Government obligations (see Tab x for Fact Sheet and Prospectus).

The Sweep account service provides you with an automated solution for optimizing funds and earning interest on balances invested overnight. Once you determine a target amount, we sweep any excess collected balances above that amount from your checking account into an investment. Because funds stay invested until you need them, you can generate earnings without sacrificing access to your cash. If your checking account balance is above your target balance at the end of the day, we automatically sweep the excess balance from your account into an FDIC-insured omnibus account* at the bank. At the beginning of the next business day, we transfer the funds to the Money Market Mutual Fund custodian. The custodian invests funds in a non-FDIC insured, nonbank guaranteed Money Market Mutual Fund.†

You will receive a monthly statement that provides information on your balances and the interest paid on your investment. Our confirmations provide you with sweep transaction activity and daily rates. You can monitor your sweep activity online using our information reporting service. We can also deliver your statements and notifications electronically.

* Funds transferred to the omnibus account are eligible for FDIC insurance up to the allowable limit. Additionally, government deposits remain collateralized in accordance with state or federal law. We hold funds in your organization's name until released for investment the following business day.

† This statement is just a summary. For complete information, please see the Wells Fargo Stagecoach Sweep® Service Description and the current prospectus for the Allspring Funds® ALLSPRING FUNDS MANAGEMENT, LLC, A WHOLLY OWNED SUBSIDIARY OF ALLSPRING GLOBAL INVESTMENTS HOLDINGS, LLC ("ALLSPRING GLOBAL"), PROVIDES INVESTMENT ADVISORY AND ADMINISTRATIVE SERVICES FOR THE ALLSPRING FUNDS. OTHER SUBSIDIARIES OF ALLSPRING GLOBAL PROVIDE SUB-ADVISORY AND OTHER SERVICES FOR THE FUNDS. THE FUNDS ARE DISTRIBUTED BY ALLSPRING FUNDS DISTRIBUTOR, LLC, MEMBER FINRA/SIPC, A SUBSIDIARY OF ALLSPRING GLOBAL. Your investment in a money market mutual fund will be pooled with funds belonging to other investors in an omnibus investment account in the name of Wells Fargo as agent on behalf of all its customers invested in the money market mutual fund. An investment in a money market mutual fund is not insured by the FDIC or any other government agency. Although the mutual funds seek to preserve the value of your investment at $1.00 per share, it is possible to lose money by investing in a money market mutual fund. In addition, mutual funds are not guaranteed by Wells Fargo and may lose value. For more information regarding the money market mutual fund investment sweep option, obtain a current prospectus for the money market mutual fund by visiting allspringglobal.com, by calling 1-800-260-5969, or by contacting your Wells Fargo relationship manager. Consider the investment objectives, risks, charges, and expenses of the investment carefully before investing. This information can be found in a current prospectus.

E-Bill Express service

Based on conversations that Wells Fargo had with the county, we would like to also offer our E-Bill Express services for collection of tax payments from its constituents. Wells Fargo proposes charging a service fee of 2.4% to constituents for all credit card transactions. To adhere with the request that the County should not be billed for accepting eCheck, Wells has agreed to waive the fees associated with collecting ACH on the E-Bill Express platform for tax collection purposes.

Our E-Bill Express service* is designed to provide secure and convenient options for your customers to view and pay their bills.

It may help you reduce:

- Collection time
- Manual exception processing
- Days' sales outstanding
- Receivables processing costs

> A turnkey solution that works with your existing systems and doesn't require webpage development or extensive support from your information technology resources.

Convenient email, text†, and mobile wallet notifications remind your enrolled customers that payments are due. Additionally, the service may help lower your print and mail costs because fewer customers may require paper bills.

* Standard bill presentment and payment fees apply. Additional fees may apply for optional services.

† Additional fees apply for text services. Text notifications are not available to the County's payers if you are set up for our Service Fee Program.

The service, which hosts the bill payment webpages, is designed to be cost-effective, easy to implement, and branded to your identity.

Flexible bill presentment and payment options

At implementation, you choose the configuration options that are most efficient for your organization and designed to meet your customers' expectations. This may increase the likelihood that your customers will choose to view and pay their bills electronically.

Decide how much information your customers see

You can provide your customers with detail or summary bill presentment in HTML format, or you can provide PDF bill presentment. The payment page displays:

- A list of open bills
- Amount due
- Due date
- Invoice number
- Other optional fields, for example, a purchase order number or invoice line item details

Detail presentment

We offer more than 50 billing information fields, including several fields that you can customize. The fields include line item details about items ordered and shipped, unit price, and the previous balance that is past due.

Biller information fields

- Invoice number
- Invoice date
- Minimum amount due
- Due date
- Previous balance
- Current balance
- Total amount due

Summary presentment

With the summary presentment option, you can provide high-level billing information. In addition to the standard fields, there are several customizable fields.

PDF presentment

If you'd like your customers to view an exact replica of your invoice, the service can present the invoice in PDF format. We offer several options for providing invoices in PDF format. We'll discuss the options with you during implementation.*

* Additional fees may apply based on your choice of PDF storage options.

Sending us your data

You can use batch files or an API to provide your billing data.

Batch files

You can submit your bill files in comma-separated values (CSV) format using one of our secure internet transmission protocols or through the service's administrative portal.

If we receive your bill files by 9:00 p.m. Mountain Time, your customers can view their billing information the next business day.

API

You can provide your billing data in real time through an API that uses:

- Representational State Transfer (REST) for communication
- JSON messaging format
- Auth 2.0 authorization protocol

Your customers can view their billing information immediately 24 hours a day, seven days a week, depending on the County's internal system configuration.

Notifications help encourage prompt payments

When your customers enroll for electronic bill presentment and payment, they'll receive notifications that remind them to view and pay their bills. Notifications are available by email, text, or through your customer's mobile wallet.

Email notification

We offer the following types of email notifications for enrolled users:

■	Ready-to-view bills
■	Scheduled payments
■	Processed payments, including confirmation number
■	Expiring credit cards
■	Upcoming bill date
■	Past due bills

The email includes a link to the login screen. Once the customer logs in, they can view billing information.

Text*†

Enrolled users who receive email notifications can also receive the following text notifications:

- Ready-to-view bills
- Bill due
- Bill past due

* Additional fees apply for text services.

† Text notifications are not available to the County's payers if you are set up for our Service Fee Program.

Mobile wallet

Your customer can add the County's bills to a mobile wallet.* Notifications on the phone screen remind the customer to view and pay the bill. They tap on the View Bill or Pay My Bill button to access the website and make a payment.

Mobile wallet notifications have an advantage over email because notifications won't get lost in the payer's inbox. These notifications let the payer know:

- A new bill is available to view
- Payment is due
- A payment is confirmed

* The service is compatible with iPhones, iPads, and Android devices. Android devices require your customers to do additional setup to view notifications.

Choose the payment channels available to your customers

Online

Your customers will access our service through a link on your website, or by bookmarking our online presentment and payment URL. We host the website, and it's branded with your logo.

When customers access the website, they can select one of three languages: English, Spanish, or French. This may increase customer engagement and reduce the number of calls to your customer service representatives.

Interactive voice response

As part of the electronic bill presentment and payment service, you can choose to offer an interactive voice response (IVR) phone option for your customers to make payments. When your customers call the toll-free number, the system will prompt them to enter the information needed to process the payment.*

With the IVR interface, you can choose from several configurable options for the call flow, including an option for callers to opt out and speak with one of your representatives. The IVR option supports English and Spanish.

*Additional fees apply for the IVR option.

Telephone payments made through your customer service representatives

Your customer service representatives can accept payments over the phone and process them through the administrative portal of the bill presentment and payment service.

Accept payments from enrolled users and one-time payers

You can choose to accept payments from customers enrolled in the online service and those making one-time online payments.

Enrolled users

Enrolled users can save payment methods, set up recurring or future-dated payments, and view their online payment history.

One-time payments

Customers can make one-time online payments, including future-dated payments, but they cannot save their payment methods or setup recurring payments. These customers won't have access to online payment history.

Accept multiple payment types

With our electronic bill presentment and payment service, you can accept:

- eCheck payments
- Major credit cards (Visa, Mastercard, Discover, or American Express)
- Debit cards (with the Visa or Mastercard logo)
- Corporate and purchasing cards (Level III data supported)

Keep card information up to date

Maintaining updated card information for electronic bill presentment and payment users can help increase customer satisfaction and potentially minimize declined transactions. However, even if prompted by email, the customer may not update their card expiration date or card number.

You can take advantage of our Account Updater service*, which automatically updates information for Visa and Mastercard cards. Once per month, the service updates information for cards used within predetermined number of days in the past, or cards that are expiring within a predetermined number of days in the future.

* Additional fees apply for the Account Updater service.

Receive funds as soon as the next business day

Funds for payments processed before the cutoff time are typically available in your Wells Fargo commercial account[1] as soon as the next business day.[2,3] You can choose a cutoff time of 6:00 p.m. Mountain Time, 4:00 p.m. Mountain Time, or 3:00 p.m. Mountain Time.[4]

1. You can settle your Merchant Services funds to an account at the financial institution of your preference. When you use a Wells Fargo account for settlement or other Merchant Services purposes, you must use a Wells Fargo commercial deposit account.

   Deposit products offered by Wells Fargo Bank, N.A. Member FDIC.

   Merchant Services are provided by Wells Fargo Merchant Services, L.L.C. and Wells Fargo Bank, N.A. Merchant Services are not deposit products. Wells Fargo Merchant Services, L.L.C. does not offer deposit products and its services are not guaranteed or insured by the FDIC or any other governmental agency.
2. Please refer to the Merchant Services Terms and Conditions and Operating Rules or Program Guide for additional information related to card transactions.
3. Visa, Mastercard, and Discover card transactions and eCheck only. American Express card transactions settle in one to three business days depending on the County's contract with American Express.
4. You choose the cutoff time when we implement your service.

Online reports and search capability

Reports

Through the administrative portal, you can access a variety of reports, including:

■	User reports that provide information about your customers' payment activity, status, and enrollment
■	Financial reports that provide information about deposits and payment batches
■	Bill payment and management reports that show payments, recurring payments, suspended payments, and stops
■	File management reports that show the status of your billing files

Online reports are available 24 hours a day.* You can download reports in CSV, Excel, and PDF formats. In addition, you can customize the columns and filters for further analysis.

You have access to 12 months of payment and invoice history as a standard part of the service. However, you can request that we set you up for extended history of up to seven years.†

* Availability exclusive of unplanned outages.

† There is an additional monthly fee for extended history.

Search capabilities

To assist with customer inquiries, the County's customer service representatives can search and query by date range, customer ID, payment amount range, and invoice number.

Streamline receivables posting

You'll receive all the information you need to post and reconcile payments, including:

- Your internal customer reference number, for example a customer or account number
- Payer's name
- Invoice number
- Amount paid per invoice number
- Fee amount (if applicable)
- Total amount paid, includes multiple invoices and fee amounts (if applicable)
- Payment method and channel

In the following paragraphs, we describe the options you can choose for receiving this information.

Receive a daily AR file

To streamline receivables posting and reconciliation, you receive a daily* AR file that automatically uploads to your ERP or financial system. The file, which includes remittance information for all payment types, provides details of your electronic bill payment activity for the following transactions:

- eCheck payments and returned items
- Credit card payments
- Debit card payments

The AR file is available in a fixed-width flat file or in a pipe-delimited flat file. If you need a customized file to integrate with your system, you can use our consolidated receivables service.

You will receive this file by secure file transmission. As an alternative, you can download it in CSV format through the online administrative portal of our bill presentment and payment service. Your AR file is available four hours after your daily cutoff time.

* Excludes federal holidays and weekends.

Memo post payments with real-time payment notification*†

Using an API, you can receive real-time payment data that your representatives can use to help provide a better customer service experience for your payers.

Our system sends the data to a URL that you provide, letting you automatically memo post payments to your receivables system. The real-time data includes the same information you'll receive in the daily AR file.

* Payments can be cancelled up to 15 minutes before your daily cutoff time. Therefore, we recommend that you use the real-time data only to memo post payments, and use the daily AR file for final posting and reconcilement.

† Additional fees apply.

Consolidate electronic bill payments with other payments you receive*

You can receive a consolidated receivables file that combines payments processed through our electronic bill presentment and payment service with other payments received in your Wells Fargo account. You can use the file to automatically post payments to your ERP platform or financial system.

* Additional fees apply.

Your consolidated file can include information on payments received through the sources listed in the following table.

Payment types for online origination	
• ACH • Canadian Branch AFT • Canadian Branch wires • Electronic bill presentment and payment • Foreign currency wires • Image cash letter • International letters of credit	• Lockbox • Online bill payments • Real-time payments • Remote deposit • Wells Fargo Payment Gateway • Wires

Scope of work

1.0 INTENT

The Cochise County Board of Deposit is seeking proposals from qualified banks that agree to perform the duties of the County Servicing Bank for the period of July 1, 2024, through June 30, 2027. The contract may be extended by one two-year period contingent upon agreement by both parties. The Bank shall be notified in writing of the County's intention to extend the contract period at least ninety (90) calendar days prior to the expiration of the original contract period.

The Board of Supervisors, serving as the Board of Deposit ("County"), will determine the successful offeror in the manner required by statute. Only those proposals which conform to the specifications set forth and which are responsive to all matters included in this request shall be considered. It is the intent of the Board of Deposit to designate the most responsive and responsible proposer who best meets the County's needs as the servicing bank. Determination of the responsive and responsible proposer who best meets the County's needs shall be based upon the Criteria of Evaluation as listed in Part Three Section 3.5, including but not limited to the following:

- **Bank experience**
- **Bank personnel assigned to account**
- **Response to the Scope of Work**
- **References**
- **Bank services fee schedule**
- **Bank earnings credit rate**
- **Line of credit offered and interest on line of credit**
- **Method of calculation of collateral.**
- **Additional data - most recent annual report, most current bank rating and copies of all agreements**

However, the Board of Deposit reserves the right to reject any or all proposals, to award separate contracts for bank services and for registering warrants, or extending a line of credit, and to waive any informalities in the proposals.

The bank may also submit a proposal to perform the duties of the servicing bank for the Clerk of the Superior Court. Any such proposal shall respond to all matters specified in the "Clerk of the Superior Court." The respective public officials reserve the right to designate a single qualified bank as the servicing bank for both sets of tasks, or to award separate contracts, depending upon the best interest of these public entities

Acknowledged.

2.0 Definitions:

Terminology used in this Scope of Work is intended to be generic in nature and consistent with meanings that have been defined through general use and/or accepted trade practices. Where variant meaning may exist, the County Procurement Representative will determine the applicable interpretation.

Acknowledged.

3.0 General Requirements for Cochise County Treasurer's Office:

The servicing bank will be required to act as the principal depository and banking agent for the Cochise County Treasurer's Office. In such capacity the servicing bank will be required to handle the majority of the deposit and disbursement activity for all phases of county government, including those political subdivisions which maintain funds with the Cochise County Treasurer and Clerk of the Superior Court. The servicing bank is not authorized to debit or credit County accounts for supplies or corrections without prior notification and authorization by an account signatory.

Acknowledged.

3.1 Deposits

The County Treasurer receives and deposits, on an annual basis, in excess of $2,500,000,000.00. These deposits are in the form of cash, checks, warrants, drafts, direct deposits, electronic funds transfers and incoming wire fund transfers.

Those checks written on the servicing bank shall be deemed to be collected funds for the purpose of investments immediately upon deposit. In the event that the bank may propose a different treatment for other checks, this shall be specified in the proposal. This treatment will be considered in the cost analysis of the proposal, if the bank proposes that such funds not be immediately available for deposit.

Should deposits be received by direct wire or electronic funds transfers, notification to the Office of the Treasurer shall be given the same day not later than 12:00 noon. Written notification of deposit shall be given by the following day. All ACH information shall be provided to identify depositing agency and recipient of the funds.

Acknowledged. Wells Fargo will meet this requirement.

Written notification to the Office of Treasurer shall be given on all deposit corrections, regardless of the dollar amount.

We provide deposit adjustment notices that you can view online through our Statements and Notices service. You can access updates Monday through Friday through our online banking platform at 12:00 p.m., 4:00 p.m., and 9:00 p.m. Mountain Time.

You can also choose to receive email or text message notifications that let you know when deposit adjustment notices are available for viewing. If you prefer, we can send notices to you by mail.

The Treasurer's Office also requires that a unique location number be issued for each county entity in order that each deposit can be identified.

Acknowledged. Wells Fargo will meet this requirement.

3.2 Disbursements

The County Treasurer disburses over $2,000,000,000.00 during the fiscal year, which is represented by approximately 65,000 checks (approximately 4,000 in checks and 61,000 warrants). Checks will only be honored one year from the date of issue. Stop payment orders will remain in effect on all canceled checks.

Acknowledged. We do not generally review the dates on checks. However, you can subscribe to our stale-date service, which is available with our full account reconciliation and positive pay services. You will specify a stale-date period that can range from one to 99 months.

With our same-day positive pay service, Perfect Presentment, we identify all stale-dated checks before they post to your account.

During your implementation, you can choose whether you want us to include your stale-dated checks with your positive pay exceptions. If so, then you can make pay or return decisions for each one.

If you choose not to include stale-dated checks as exceptions, we will automatically return them.

As we discussed, implementing Positive Pay on all the accounts will allow the Bank to put in place certain “triggers” to stop any checks dated after a specific date (i.e. six months, 12 months, and so on). In addition, a best practice is to “Cancel” any stale dated checks in your positive pay file. In the rare instance where a stale dated check is not stopped it will presented as an “exception”, since it was cancelled from the positive pay file. At that time you will be able to review the item and disposition it (approve or deny).

3.3 Collateral

The servicing bank will be required to comply with the collateral requirements for public depositories, as stated in A.R.S. § 35-323, as well as all other requirements specified by the Arizona Statutes for servicing banks. The servicing bank shall be required to notify the County Treasurer of their method of calculating the required amount of collateral, provide a list of all account covered under the pledged collateral and specify the report form used including all authorized signatures.

We provide Collateral details in response to question 5.2.3.6.. Details about the Wells Fargo Collateral Program are provided in the Appendix, Tab H of our response.

3.4 Statements

To facilitate the bookkeeping in the Treasurer's Office, the servicing bank shall provide monthly statements, including images of canceled checks and deposit slips for each month's business, showing all activity on the accounts. A monthly statement will be required by the 5th working day of the following month for all County accounts.

Acknowledged. The mailing dates and online availability of statements and reconciliation reports are in the following table.

Service option	Business days after cutoff: mailed	Business days after cutoff: available online
Demand deposit account (DDA) statements	3 days	1 day
Full reconciliation statement (with or without positive pay)		
Month-end cutoff	6 days	4 days
Non-month-end cutoff	4 days	4 days
Partial reconciliation statement (with positive pay)		
Month-end cutoff	6 days	4 days
Non-month-end cutoff	4 days	4 days
Partial reconciliation statement (without positive pay)		
Month-end cutoff	2 days	1 day
Non-month-end cutoff	1 day	1 day

3.5 Warrants and Warrant Processing

Warrants drawn against the County Treasurer average approximately 61,000 per year and are payable through the servicing bank. They are MICR encoded with the servicing bank's transit number, warrant account number, warrant number, fiscal year and County fund codes. The servicing bank shall pay for Cochise County warrants on the same basis as they pay for checks drawn against the bank; most banks consider this a zero-balance account. The average daily total of warrants is approximately $1,100,000.00. The bank shall process stop payments on warrants in the same manner as checks.

The electronic detail, which corresponds to the online information, must be available daily, no later than 11:00 AM, local standard time, to the County Treasurer.

All rejected or missing warrant items shall be reconciled immediately. To aid in the reconciliation the servicing bank shall provide the County Treasurer with a direct contact person in the bank department responsible for the preparation of the computer file and printouts.

New County fund numbers shall be added as needed. Fiscal and calendar year shall be changed automatically and in a timely manner.

The servicing bank will be required to process and present to the County Treasurer all warrants issued prior to July 1, 2018, but which remain outstanding at the expiration of the agreement.

If the bank proposes that a reserve account for this activity be maintained, the requirements of the reserve shall be specified in the proposal and be considered as a cost of service. The Treasurer requests collected funds and earnings credits on any such account to be applied to the analysis to offset the bank charges.

The servicing bank is not required to register warrants in connection with these banking services. If the bank proposes to register warrants, it shall state the amount of interest that will be charged and any limits or restrictions on such registration or redemption. The County reserves the right to make a separate contract for registering warrants or credit line.

Registered warrants will be accepted by the bank the next day after delivery of warrants in the event the Treasurer is unable to process all registered warrants on the day received.

Acknowledged.

3.6 Stopped Payments

The bank shall provide for processing of stop payments on line. All stop payment orders on checks and warrants shall stay in effect until the bank will no longer accept the item.

You can submit stop payment orders online or by transmission in your ARP or positive pay check issue file. With both methods, you can place stop payments 24 hours a day, seven days a week, from multiple locations.

Online stop payments are effective immediately after you successfully initiate the request through our Transaction Search service. The system automatically reviews the previous 180 days and intraday teller-cashed activity to determine whether a requested check has paid.

You can submit a stop payment by transmission as late as 9:00 p.m. Mountain Time and still receive same-day processing. The system automatically reviews the previous 90 days and intraday teller-cashed activity to determine whether a requested check has paid.

Effective period

Stop payments remain in effect for six months. You can renew an individual stop payment on an as-needed basis through our online Transaction Search service, or you can choose to use our automated renewal option.

The auto stop renewal option of our Stop Payment service extends the retention period for stop payments and provides greater flexibility for you to manage stop payments. This option lets you:

- Extend a stop payment for up to an additional six years (in 12-month increments)
- Pre-determine a dollar threshold for automatic stop payment renewals
- Limit the number of times a stop payment is automatically renewed

3.7 Line of Credit

Cochise County requests a credit line of $20,000,000.00.

If the bank anticipates agreeing to extend a revolving line of credit, it is requested to state the terms, conditions, limits and applicable rates for such a credit line and list the process and time line to increase a credit line, if necessary. When the Treasurer makes a payment on a line of credit and pays the amount of interest quoted, no additional interest will be charged due to the bank's failure to post the payment on the correct day. The servicing bank shall be required to adjust all errors regardless of the amount. A monthly statement will be required by the 5th working day of the following month for all credit line accounts

During our discussions last year, the County indicated they would prefer implementing single, revolving line of credit to the Treasurer for the issuance of Warrants. Wells Fargo Bank will consider extending a single, revolving line of credit to the Treasurer for the issuance of Warrants, subject to credit approval and at the Bank's discretion.

This proposal is for discussion purposes only and should not be construed as a lending commitment on the part of Wells Fargo Bank. Your dedicated relationship manager, Stephany Jordan-Slider, and the dedicated credit team will work closely with the County to determine the appropriate credit limit, terms and conditions and applicable rate of such line of credit. A commitment may be made, but only after and subject to the completion of our formal underwriting process, credit approval, and signing of documentation acceptable to our counsel.

For subsequent limit increase requests, formal underwriting of the request would take approximately two weeks. During this two-week period your dedicated credit team will work with outside legal counsel to prepare the necessary documents for the increase. Implementing the increase could take between 3-4 weeks.

The County would be able to access their line of credit through our online portal using Credit Management. The Wells Fargo Credit Management Service allows customers to manage their credit line and perform critical transactions online with the online platform and mobile service. No additional documentation or information for advance requests will be required unless agreed upon as specified above. By managing your payments online there should not be an instance where the Bank's fails to post a payment on the correct day. You will retrieve your monthly statement through Credit Management which is available by the 3rd of the following month (if the 3rd falls on a holiday or weekend the statement would be available by the next business day).

3.8 Electronic Funds Transfers

The increased demand for Electronic Funds Transfers (EFT) makes it necessary for the Treasurer to remit various payments both by debit and/or credit EFTs. The servicing bank will be required to arrange these transfers. The Treasurer also receives EFT deposits. The servicing bank is required to provide same day notification of all EFT deposits and copies of all addenda information accompanying each EFT deposit. Separate accounts may be required to clear EFTs, sure pay and related corrections.

Acknowledged.

3.9 Data Processing Requirements

An automated system of processing warrants shall require the servicing bank to capture essential warrant information (auxiliary field for identification and amount field) from the magnetic ink encoding on the warrants. The Cochise County Information Technologies Department requires this information via the public internet. The Cochise County Treasurer requires a list of this file and the warrants sorted into the same sequence (auxiliary field). Specifications for the servicing bank contract shall include the computer file transmission, report and sorted warrant images. Technical data as they relate to the aforementioned specifications are as follows:

Image File Import service

Our Image File Import service (IFI) provides the County with a complete file of the images you need to make payment decisions, reconcile, audit, research, and respond to your customers' inquiries, or mitigate the fraud and privacy concerns associated with long-term physical storage of confidential files.

The IFI delivery channel provides the County with a transmission of check images and associated index information through our secure transmission platform. Paid checks, electronically deposited items, returned items, third party drafts, and lockbox items are available. Once the County imports the files, you can easily use images to support payment decisions using your paid checks file on Reverse Positive Pay. You can also perform receivables matching with your electronic deposits and lockbox files, initiate the collections process with your returned item file, and research and respond to customer inquiries promptly. With the IFI service, your images will be in-house when you need them. Plus, by removing unnecessary paper from the process, you'll help save natural resources.

How you benefit

- Enhance productivity: View and search check images with ease, eliminate paper files, reduce storage and transportation costs, and research and respond to inquiries quickly
- Have early access to information: Reduce unnecessary wait time for your items, and support timely decision-making
- Mitigate fraud and privacy concerns: Images are stored in-house at your location, which helps ease concerns associated with long-term physical storage of confidential files
- Support your green initiatives: Transmission provides an alternative to paper or media (CDs/DVDs)

We can send the image file as PDF's or via an XML file with zipped images. The XML file will contain indexing to help make the image easily searchable and it is also archive-ready for the County to store on its servers. To utilize the XML file, software would need to be secured by the County in order to view the index file and archive. Wells Fargo does not provide the required software but we have listed a few providers below that we have worked with in the past successfully:

- Yojna ImageView
- FiServe (Nautilus/Titan)
- IBM FileNet
- Top Image Solutions (TIS) eFLOW
- ImageNet

3.10 Report Requirements

Requirements for reports are available upon request.

Acknowledged.

3.11 Bank Service

Costs shall be paid, to the extent possible, from accruing credit. All remaining earnings shall be carried forward during the remaining term of the contract, with any excess accrued earnings paid to the County at the end of the contract term. Account maintenance, including debiting and crediting of the account and distributing funds, is required. Various other functions may be considered for inclusion in the contract at the County's option on cost and need. These may include but not be limited to the following:

- **Printing and production of checks, warrants, and deposit slips**
- **Collection services, including postage and insurance on items requiring special handling**
- **Wire transfer of funds**
- **Electronic transfer of funds**
- **Overnight repurchase agreement investments**
- **Computer information interchange services**
- **Transportation of County items, if required**
- **Armored car services, if available**
- **Issuance of cashier's checks, drafts and domestic or foreign payment orders**
- **Security clearing and safekeeping service**
- **Stop payment processing for checks and warrants**
- **ACH clearing for internet tax payments, both credit card and E-check**

The servicing bank must specify each and every proposed requirement for reserve accounts, float accounts, non-interest-bearing CDs or any limitation on the use of funds the would be required in connection with the services proposed.

The servicing bank will provide access to their databases online.

Acknowledged.

3.12 Sure Pay Services

The County reserves the right to make a separate contract for sure pay services.

Acknowledged.

3.13 Merchant Card Services

The Justice of the Peace (JP) Court card processing has moved to the Clerk of the Court and the Treasurer may obtain merchant card services through providers on a separate contract.

Acknowledged. We provide details about our Wells Fargo Merchant Services in response to question 5.2.3.8.

3.14 General Requirements for Clerk of the Superior Court:

The Clerk of the Court currently has three accounts; two are checking accounts and one is a savings account. The annual cash flow/amount of annual deposits is approximately $1,750,000.00, with an estimated 5,657 annual deposit items. The estimated annual number of checks processed (disbursed) is 3,500.

Acknowledged. Please see our response to question 5.2.3.18.

Bank Account Maintenance:

- **Monthly bank statement for accounts must be provided with documentation supporting all entries on the statements within five (5) banking days after calendar month end.**
- **The servicing bank must provide for the necessary printing of checks and deposit slips for the Clerk's two checking accounts.**
- **The servicing bank shall have personnel available to answer questions pertaining to transactions which require explanation and to affect accounts opening/closing and transfers as required.**
- **The servicing bank shall establish a blanket authorized signature file which will cover all accounts opened at the contracted bank in the name of the Clerk of the Superior Court**
- **All servicing bank fees shall be waived.**

Except for waiving all servicing bank fees, the Bank will meet these requirements. We will provide a competitive fee sheet for services provided, represented through our analysis statement and will provide an earnings allowance methodology to assist the County with offsetting calculated service fees by utilizing the following formula:

(Investable Balance) x (ECR) x (# of calendar days in month) / Days in the Year

We offer the County an ECR of 2.50% to assist. Please see attached pricing pages following Appendix A – Vendor Response Cover Letter for details regarding fees provided in Tab A of the Appendix.

3.16 Deposit Services

All deposits must be credited to the Clerk's ledger balance immediately upon receipt. The Clerk shall take appropriate steps to facilitate the quickest possible collection of deposits by the servicing bank, such as multiple daily deposits when necessary.

Acknowledged. Our cutoff times for same-day ledger credit vary based on how you make your deposit.

Branch deposit services

Deposit-enabled ATM — ATM deposits made before 9:00 p.m. local time will be posted on the same business day. You receive credit the next business day for deposits you make after the deadline, on weekends, and on federal holidays.

Night depository — Once we process your deposit, you receive same-day credit for cash and check deposits made prior to the cutoff time.

- Teller line — You receive same-day ledger credit for both cash and check deposits made by branch closure, local time.

Remote cash capture (smart safe)

Most customers choose to receive provisional deposit credit the next business day through our standard or premium remote cash capture service.

We can provide provisional same-day credit to the County's account. However, this level of service requires establishing a cutoff time that is before the end of a typical business day, which can cause reconciliation problems. In anticipation of matching transaction data, we post on the same day your deposits were made or prior to the cutoff time. We then post the deposits that you make after the cutoff time to the next business day.

The following table shows the cutoff times in local time.

Service level	Cutoff time (local time)	Provisional credit received*
Standard	4:00 a.m.	Next business day at end of day
Premium intraday†	4:00 a.m.	Next business day by 8:00 a.m.

* At implementation, we can discuss questions you may have concerning receipt of provisional credit.

† Additional fees apply.

For check deposits that the County makes in the smart safe's manual drop slot, you will receive credit after the deposit is physically picked up and delivered to Wells Fargo for verification. These deadlines for pickup are the cash vault cutoff times.

Cash vault by armored courier service

Different deadlines apply for cash only, check only, and mixed deposits of cash and checks. You receive same-day credit for deposits received by the deposit deadline.

You can place coin and currency orders 24 hours a day, seven days a week — using our online banking platform, automated touchtone phone system, or direct file transmission services. Your armored courier normally delivers your change orders the next day; remote locations may require two days in transit. Contact your armored courier to confirm your delivery times for change orders.

The following table lists our cutoff times for deposits and change orders, in local time.*

Cash vault site	Deposit deadline			Order deadline	
	Cash-only	Check-only	Mixed	Touch tone	Online or Transmission
Arizona					
Tempe	7:30 p.m.	6:00 p.m.	5:30 p.m.	12:00 p.m.	11:30 a.m.

* *Cash Vault Locations, Deadlines, and Touch-Tone Quick Reference Guide*. Your relationship manager can provide this guide. You may also download it from our online banking platform, in the cash vault service section.

3.17 Currency and Coin Services:

Fees for the following services shall be waived:

- **Currency purchases**
- **Coin purchases**
- **Coin bags and wrappers**
- **Locking bank bags**

Currency and coin service charges will be listed and billed as part of the analysis statement. ECR can be utilized to help offset these fees. Please see attached pricing pages following Appendix A – Vendor Response Cover Letter for details regarding fees provided in Tab A of the Appendix.

3.18 Stopped Payments

The Clerk's Office shall have the ability to stop payments telephonically by designated personnel other than authorized signers.

The Bank acknowledges and agrees to this provision.

3.19 Accept/Return

The servicing bank shall give credit for stopped, voided and canceled issues; and accept, return and give credit for forged issues whenever returned with a certification of forgery.

The Bank has specific policies and procedures for addressing any of the above scenarios. Any occurrence will be immediately discussed with the Treasurer to determine the appropriate resolution.

3.20 Merchant Card Services

This service is optional. The County currently processes an average number of 500 transactions totaling $96,400.00 monthly at 7 locations. The County would require terminals, a monthly break down of transactions by location and a merchant account that deposits to the servicing account nightly. All fees must be stated, and balancing method identified in the proposal.

Discussions pertaining to Merchant Card Services have occurred and will continue. Future discussions will focus directly on the above specifics being requested by the County.

3.21 Other Services:

The Vendor shall provide armored car services for the Bisbee and Sierra Vista locations.

The Bank does not provide armored car service. The County currently uses Loomis armored car service. Loomis is a preferred armored car service and we recommend that the County continue using them at these locations.

About Wells Fargo

Local community involvement

Wells Fargo 2022 year end in Cochise County, AZ

Wells Fargo takes great pride in its role in the local community. As shown below, we actively engage to help in the betterment of the community members. From home mortgages to business loans, Wells Fargo is continually aware of community needs and we value the contributions we can make.

Home mortgage

Wells Fargo provided 126 mortgage loans (total Home Mortgage Disclosure Act (HMDA) representing $24.1 million in credit.

- Of those mortgage loans, 14 were in Low to Moderate Income (LMI) communities, providing $2 million in credit, and 32 mortgage loans were made to LMI borrowers, providing $4.7 million in credit.

Small business

Wells Fargo provided 132 small loans to businesses within Cochise County, extending $2.7 million in credit.

- Of those, 29 small loans were to businesses in LMI communities, providing $422K in credit.

Small farm

Wells Fargo provided sixty -five small loans to farms, extending $1.8 million in credit.

- Of those, 2 of these loans were to farms in LMI communities, providing $73K in credit.

Wells Fargo’s commitment through shared stories

The following link highlights Wells Fargo’s commitment to customers, communities, and values

Wells Fargo Stories (wf.com)

Long -term environmental risks and long-term sustainability

Our environmental sustainability objectives focus on:

- Accelerating the transition to a low-carbon economy
- Financing business opportunities that benefit the environment
- Enhancing the performance of our operations
- Promoting environmental stewardship in our interactions with our employees, our customers, and the communities we serve
- Managing environmental risk in our lending practices

We embed environmental sustainability throughout product and service portfolios, operations, and culture so that we drive efficiencies and responsible resourcing when creating comfortable, safe, and healthy workplaces. We're focusing on reducing our energy consumption and greenhouse gas emissions and advancing clean technology and innovative solutions. We believe climate change continues to be one of the most urgent environmental and social issues of our time, and we are working across our value chain to help reduce climate change impacts on our business, communities, employees, and customers.

For more information on how we are addressing pressing environmental challenges, please review our Environmental, Social, and Governance Report at Environmental, Social, and Governance Report (Environmental, Social, and Governance (ESG) Report (wellsfargomedia.com)

Corporate governance structure that mitigates business risks and enhances business operations

The way we do business is inseparable from the way we manage risk; we take a conservative approach to all risks.

Reputational risk

We stay true to our vision and values and focus on putting our customers first in all the decisions we make. We believe our reputation is key to our customer-driven business model and consider potential reputational consequences when managing operational risks.

Operational and compliance risk

Our commitment to following applicable federal laws, rules, and regulations, as well as those of all localities, states, and countries where we do business, is not only the right thing to do — it helps maintain and protect our company's reputation. This includes compliance with all applicable securities laws and regulations, accounting standards, accounting controls, and audit practices. We expect all of our employees to support this commitment in order to protect our reputation and serve our best interests, as well as those of our customers.

We maintain a culture that discourages excessive risk taking. We believe the following three elements of our culture drive our employees to manage operational risk effectively:

- Long-term customer focus
- High accountability
- Conservative risk philosophy

We first understand our customers' true financial needs, then offer them the right products and services. We build customer relationships that sustain over time. By sustaining customer relationships, we can identify and address operational risks at their source.

Credit risk

Our credit risk management process provides for decentralized management and accountability by our lines of business. Our overall credit process includes:

- Comprehensive credit policies
- Judgmental or statistical credit underwriting
- Frequent and detailed risk measurement and modeling
- Extensive credit training programs
- Continual loan review and audit process

Market risk

Market risk exists in our trading activities and in the marketable equity securities that we own. We calculate stress test, exposure, and capital models for market risk, specific risk, and counterparty risk.

Interest rate risk

Interest rate risk is an integral part of being a financial intermediary. Our Financial Products team helps Wells Fargo customers manage their exposure to interest rate risk. This team consists of nearly 100 specialists and analysts located across the country that partner closely with relationship managers to help customers manage interest rate risk on their financing.

Liquidity and funding risk

Liquidity and funding risks are managed to help ensure that we can meet customer loan requests, customer deposit maturities and withdrawals, and other cash commitments efficiently — under both normal operating conditions and under unpredictable circumstances of industry or market stress.

Audit and examination

Our Audit and Examination Committee assists the Board of Directors in — among other areas — fulfilling its responsibilities to oversee company policies and management activities related to

accounting and financial reporting, internal controls, auditing, operational risk, and legal and regulatory compliance; the integrity of the company's financial statements and the adequacy and reliability of disclosures to stockholders; and the qualifications and independence of the outside auditors and the performance of internal and outside auditors.

The Audit and Examination Committee also reviews the quality of our operational risk practices, examines trends affecting operational risk exposures, supervises the effectiveness and administration of operational risk policies, and oversees operational risk capital calculations.

Enterprise risk

Our Enterprise Risk Management Committee, as directed by the Board of Directors, establishes the principles for sound, risk management practices at Wells Fargo. Its activities include:

- Establishing the company's tolerance for risk levels, and ensuring that risks taken are consistent with them
- Providing oversight of companywide corporate risk management programs, including operational risk management programs
- Monitoring the company's performance and overall operational risk profile The Enterprise Risk Management Committee's role is to understand and evaluate the condition of our composite risk portfolio, including compliance and operational risks, as well as credit and market risks. Function-based councils provide a forum to share information and set enterprise priorities within specific risk areas.

Activities, projects, services Wells Fargo administers to alleviate societal issues and enhance its commitment to corporate social responsibly

We're taking an active role in addressing pressing societal challenges to drive positive impact. Learn about our environmental, social, and governance (ESG) strategy, activities, and performance through the disclosures below.

https://www.wellsfargo.com/about/corporate-responsibility/goals-and-reporting/

Through our businesses and the Wells Fargo Foundation, we align our resources and expertise to make a positive impact in communities, address complex societal issues, and help build a more inclusive, sustainable future for all.

We provide grants to nonprofit organizations working to strengthen the resiliency of our communities and our planet with a focus on supporting nonprofits that strategically align with our funding priorities: financial health, housing affordability, small business growth, and sustainability and environmental justice.

We prioritize funding to activities and programs that have a broad reach and affect several geographical areas, communities, and groups. We also focus on supporting the needs of underserved communities and advancing racial equity.

Sustainable Finance & Advisory

Our specialized Sustainable Finance & Advisory team can help identify and support the activities, technology, services, and financing required to drive your sustainability initiatives forward. Whether your motivation is to respond to customer expectations, meet regulatory requirements, or reduce risks while increasing efficiencies. We provide a fact sheet in the Appendix, Tab N of our response. Relationship Manager Stephany Jordan-Slider will coordinate a meeting with the County and Sustainable Finance Advisory team to explore the options available to the County.

Appendix

Pricing ..... Tab A

Sample implementation timeline ..... Tab B

File specifications ..... Tab C

Availability schedules ..... Tab D

Proposed account structure ..... Tab E

Superior Press catalogue ..... Tab F

Sample account analysis statement ..... Tab G

Collateral ..... Tab H

Due diligence/Onboarding documents ..... Tab I

Wells Fargo branch locations ..... Tab J

Disclosures ..... Tab K

Account agreements and service descriptions ..... Tab L

Addendum ..... Tab M

Sustainable Finance & Advisory fact sheet ..... Tab N

COCHISE COUNTY
PROCUREMENT DEPARTMENT

1415 Melody Lane, Building C, Bisbee, AZ 85603
Phone: (520) 432-8390 | Fax: (520) 432-8397

24-19-TRE-01
Appendix A - Pricing

Date of Pricing Doc: 03/29/2024

Vendor Firm Name: Wells Fargo Bank N.A.

Authorized POC: Stephany Jordan-Slider

Vendor POC Phone: 480-215-2969

Vendor POC Email: stephany.jordan@wellsfargo.com

Vendor agrees to furnish the following materials and/or services according to the following pricing schedule:

Line Item	Description	Unit of Measure	*Price Tab 1	*Price Tab 2	*Price Tab 3	*Price Tab 4
01	Base Period (3-Year Period) Total for Services	YR	$54,790.68	$106,407.84	$79,477.44	$131,653.20
02	Option Year 1 (1-Year Period) Total for Services	YR	$54,790.68	$106,407.84	$79,477.44	$131,653.20
03	Option Year 2 (1-Year Period) Total for Services	YR	$54,790.68	$106,407.84	$79,477.44	$131,653.20

* *Price for products and/or services are based on pricing proposals methodology outlined in our Cover Letter and pricing pages that follow Appendix A - Pricing*

Freight: $ 0.00

Estimated Taxes: $ 0.00

Tax Rate: 0%

Required Period of Performance:

Base Year: 7/1/2024 – 6/30/2025
Option Year 1 7/1/2025 – 6/30/2026
Option Year 2 7/1/2026 – 6/30/2027

The Vendor agrees to hold pricing valid for 45 days from the date of the document unless otherwise annotated. Additionally, if no other payment terms are specified, it is agreed that Net 30 payment terms apply.

As an authorized agent of the Firm, the below signatory official has authority to contractually bind the Vendor as proposed throughout this Appendix and as agreed to the terms and conditions of the solicitation.

Authorized Signature: 

Treasury Management Pro Forma - Tab 1

Cochise County

Pricing as of March 2024

Note: Average Collected Balance and Volumes are based on the County's 06-30-2022 Client Analysis Statement

ANALYSIS SUMMARY		
Average Positive Collected Balance	$	36,081,180.00
Target Investable Balance for Earnings Allowance Calculation	$	2,222,066.00
* Calculated Balance to Earn Interest with Stagecoach Mutual Fund Investment Sweep (current rate of 5.18%)	$	33,859,114.00
Reserve Requirement @ 0.00%	$	0.00
Investable Balance Available for Services	$	36,081,180.00
Monthly Analyzed Charges	$	4,565.89
Earnings Allowance @ 2.50%	$	4,565.89
Current Month Position	$	(0.00)
Total Amount Due	$	**0.00**
Interest Earned @ 5.18%	$	**144,156.20**

* Rate based on Government Money Market Institutional Share Class. Current 30-Day yield of fund is 5.18% as of 02-29-24

WF Code	Service Description	Charge Basis	Price	Monthly Volume	Activity Charges
	ACH Fraud Filter				
34333	*** ACH FRAUD FILTER REVIEW MO BASE	Account	5.00000	8	40.00
34335	*** ACH FRAUD FILTER REVIEW - ITEM	Transaction filtered	1.00000	10	10.00
	Subtotal				**50.00**
	ACH Origination				
34340	ACH RETURN SUBSCRIPTION-ACCOUNT	ACH company ID	10.00000	1	10.00
ES280	ACH MONTHLY BASE	Company ID	10.00000	14	140.00
ES211	ACH FUTURE DATED ITEM	Transaction	0.03000	5,369	161.07
ES216	ACH SAME DAY	Transaction	0.50000	26	13.00
ES206	ACH ORIGINATED - ADDENDA REC	Addenda record	0.03500	56	1.96
06502	ACH RETURN ITEM-ELECTRONIC	Return	2.00000	0	0.00
ES803	ONLINE PAYMENTS BATCH RELEASE	Batch/file	5.00000	0	0.00
ES801	ACH TRANSMISSION CHARGE	Batch/file	5.00000	51	255.00
34377	ONLINE PAYMENTS BASE FEE	Company ID	20.00000	2	40.00
ACH1D	ONLINE PAYMENTS NEXT DAY ITEM	Transaction	0.06000	0	0.00
ACHYD	ONLINE PAYMENTS SAME DAY ITEM	Transaction	1.50000	0	0.00
06525	ACH NOC - ELECTRONIC	Transaction	3.00000	65	195.00
	Subtotal				**816.03**
	ACH Receive				
ES344	ACH RECEIVED ITEM	Transaction	0.02000	1,212	24.24
	Subtotal				**24.24**
	Branch Services				
CK161	CASH DEPOSITED IN WF BRANCH	Dollar	0.00600	0	0.00
CK197	CASH ORDER FEE IN A WF BRANCH	Transaction	15.00000	1	15.00
CK141	CURRENCY FURNISHED BY WF BRANCH	Dollar	0.00600	1,100	6.60
08052	BRANCH DEPOSIT	Deposit	6.00000	0	0.00
CK199	*** POST VERIFY CASH DEPOSITED	Dollar	0.00400	70,796	283.18
22723	*** BRANCH DEPOSIT POST VERIFY	Deposit bag	4.00000	118	472.00
	Subtotal				**776.78**
	Cash Vault				
08173	CASH VAULT DEPOSIT	Deposit	2.00000	23	46.00
08290	CASH VAULT CURRENCY/COIN DEPOSITED	Dollar	0.00130	132,000	171.60
	Subtotal				**217.60**

	Desktop Deposit Electronic Dep Serv				
12816	DESKTOP DEPOSIT IMAGES RETRIEVED	Image	0.01500	1	0.02
15017	DESKTOP DEPOSIT MONTHLY BASE	Account	7.50000	6	45.00
15003	DESKTOP DEPOSIT REPORT PER ITEM	Item reported	0.01000	3,258	32.58
15007	DESKTOP DEPOSIT-DEPOSIT CREDITED	Credit	0.25000	55	13.75
706	DESKTOP DEPOSIT-DEPOSITED ITEM	Check deposited	0.05000	3,258	162.90
	Subtotal				**254.25**
	Gen Acct Services Recoupment				
IAMIB	RECOUPMENT MONTHLY IB	Deposit assessment	0.12750	2,344	298.90
	Subtotal				**298.90**
	General Account Services				
22402	ACCOUNT MAINTENANCE-COMML ADVANTAGE	Account	0.00000	0	0.00
22051	ACCT MAINTENANCE	Account	10.00000	8	80.00
CK021	DEBITS POSTED	Debit	0.10000	430	43.00
CK018	ELECTRONIC CREDITS POSTED	Credit	0.03000	2,235	67.05
CK049	DDA STATEMENT - PAPER	Statement	15.00000	10	150.00
	Subtotal				**340.05**
	General Disbursement Services				
22030	STOP PAYMENT - AUTO RENEWAL	Stop payment	1.00000	51	51.00
MD091	*** PYMT AUTH MAX CHECK MTHLY BASE	Account	1.00000	9	9.00
12670	STOP PAYMENT - ONLINE	Stop payment	2.00000	10	20.00
22202	DDA CHECKS PAID	Check paid	0.07000	3,928	274.96
	Subtotal				**354.96**
	Image Delivery				
27707	ONLINE SEARCH	Inquiry	0.16000	1	0.16
64104	IFI MAINTENANCE PER PRODUCT	Customer ID	75.00000	1	75.00
64101	IFI PAID CHECKS - IMAGE	Image	0.02000	3,976	79.52
	Subtotal				**154.68**
	Incoming Wire Transfers				
ES030	WIRE IN TO USA ACCT-USA DOMESTIC	Transfer	5.00000	9	45.00
	Subtotal				**45.00**
	Information Reporting				
34123	ALERTS SERVICE - EMAIL	Email	0.40000	21	8.40
34128	*** ALERTS SERVICE - TEXT	Message	0.04000	0	0.00
34120	INTRADAY BASE PER ACCT PER REPORT	Account	10.00000	18	180.00
34121	INTRADAY REPORTING ITEMS RPTD	Item loaded	0.04000	2,835	113.40
34100	PREV DAY BASE PER ACCT PER REPORT	Account	10.00000	18	180.00
34115	PREV DAY REPORTING ITEMS LOADED	Item loaded	0.03000	5,670	170.10
	Subtotal				**651.90**
	Paper Checks Deposited				
002	DEPOSITED CHECK	Check deposited	0.20000	697	139.40
	Subtotal				**139.40**
	Positive Pay				
34336	POSITIVE PAY EXCEPTION-ONLINE IMAGE	Image retrieved	0.01000	70	0.70
12903	POSITIVE PAY EXCEPTIONS - ITEM	Exception	1.00000	70	70.00
12682	POSITIVE PAY ONLY - ITEM	Check issued	0.03000	3,287	0.21
12681	POSITIVE PAY ONLY MONTHLY BASE	Account	10.00000	2	10.00
	Subtotal				**80.91**
	Returned Items				
CK061	RETURN ITEM - CHARGEBACK	Transaction	15.00000	15	225.00
CK075	RETURN ITEM REDEPOSITED	Transaction	7.00000	4	28.00
	Subtotal				**253.00**
	Wires Origination and Reporting				
ES181	WIRE DRAWDOWN VANTAGE/API	Transaction	5.00000	3	15.00
ES141	WIRE BOOK TRANSFER VANTAGE/API	Transfer	3.00000	1	3.00
ES139	WIRE OUT DOMESTIC VANTAGE/API	Transfer	5.00000	3	15.00
34216	WIRE TEMPLATE ONLINE	Occurrence	0.01000	9	0.09
	Subtotal				**33.09**

	Zero Balance Account (ZBA)					
DS510	ZERO BALANCE MASTER ACCOUNT MAINT	Account	5.00000	1	5.00	
DS001	ZERO BALANCE MONTHLY BASE	Account	4.00000	3	12.00	
	Subtotal				**17.00**	
	EDI Reporting					
34242	ONLINE EDI PMT DETAIL - ITEM	Item accessed	0.05000	262	13.10	
34240	ONLINE EDI PMT DETAIL SUBSC MO BASE	Account	25.00000	1	25.00	
	Subtotal				**38.10**	
	USD Check Services					
G2201	CHECK COLLECTION - USD	Check collected	20.00000	1	20.00	
	Subtotal				**20.00**	
Total Monthly Activity Charges					**4,565.89**	

	**** Setup Charges**					
06094	ACH FRAUD FILTER - SET UP	Account	50.00000	1	50.00	Waive
28022	ONLINE TREAS INFO REPORT EDI SETUP	Account	150.00000	1	150.00	Waive
14001	CONT DISB ACCOUNT SET UP	Account	250.00000	1	250.00	Waive
28043	E-BOX SET UP	Setup	1,500.00000	0	1,500.00	Waive
28044	E-BOX VALIDATION FILE SET UP	Setup	1,500.00000	1	1,500.00	Waive
28017	RECEIVABLES MANAGER SET UP	Setup	1,500.00000	1	1,500.00	Waive
28351	E-BILL EXPRESS PROFESSIONAL SETUP	Setup	2,750.00000	1	2,750.00	Waive
	Total Setup Charges				**7,700.00**	**Waive**

** Setup charges for services will be waived

***Denotes an enhancement available of the current service utilized by the County

WELLS FARGO

Disclosures

	Current Rate
Money Market Mutual Funds - Stagecoach Sweep Please see the listed link to review options and current 7-day rates The rates are subject to market conditions and may vary	https://www.allspringglobal.com/investments/fixed-income/rate-reports/money-market-stagecoach-sweep//commercial-banking.html
Earning Credit Rate (ECR) The ECR is a variable bank managed rate provided to help offset balance based service charges. The rate may be updated due to market conditions and at the bank's discretion	2.50%
Recoupment Monthly Fee Rate Fee to partially recover insurance premiums the Bank pays to the FDIC for deposit insurance. Monthly charge based upon average monthly ledger balance. Assessed on per thousand dollar basis.	0.1275%
Earnings Allowance The total credit available to offset balanced based service charges. The credit is calculated utilizing the below formula:	
Earnings Allowance Formula:	(Investable Balance) x (Earnings Credit Rate) x (# of calendar days in month) / Days in the Year
Investable balance required to offset $1.00 of analyzed charges formula	($1.00 / ECR / # of calendar days in month) x Days in the Year

We created this proposal for you based on our understanding of your requirements and the services in which you expressed interest. This proposal confirms the deposit and treasury management services and the pricing we plan to provide you based on certain assumptions including projected volumes and other relevant information you provided.

This document is confidential. Please do not share it without first obtaining our written permission. The services and pricing contained in this proposal are valid for 90 days. The pricing is subject to change if the actual volume or scope of services differs from the assumptions upon which we based the pricing.

Please let us know if you believe this proposal does not accurately represent the prices or services we discussed with you. If you have questions about the services in this proposal, please contact your Treasury Management Sales Consultant or visit: www.wellsfargo.com/accountanalysis for additional information about the services.

Regarding your services

Services with No Volumes
Services listed with zero volume are not included in the estimated monthly analysis fee but are included in the event the service is used in the future.



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Treasury Management Pro Forma - Tab 2

Cochise County

Pricing as of March 2024

Note: Average Collected Balance and Volumes are based on the County's 06-30-2022 Client Analysis Statement

ANALYSIS SUMMARY		
Average Positive Collected Balance	$	36,081,180.00
Target Investable Balance for Earnings Allowance Calculation	$	4,315,430.00
Calculated Balance to Earn Interest with Government Commercial Advantage Account (current rate of 1.08%)	$	31,765,750.00
Reserve Requirement @ 0.00%	$	0.00
Investable Balance Available for Services	$	36,081,180.00
Monthly Analyzed Charges	$	8,867.32
Earnings Allowance @ 2.50%	$	8,867.32
Current Month Position	$	0.00
Total Amount Due	$	**0.00**
Interest Earned @ 1.08%	$	**29,137.46**

WF Code	Service Description	Charge Basis	Price	Monthly Volume	Activity Charges
	ACH Fraud Filter				
34333	*** ACH FRAUD FILTER REVIEW MO BASE	Account	5.00000	8	40.00
34335	*** ACH FRAUD FILTER REVIEW - ITEM	Transaction filtered	1.00000	10	10.00
	Subtotal				**50.00**
	ACH Origination				
34340	ACH RETURN SUBSCRIPTION-ACCOUNT	ACH company ID	10.00000	1	10.00
ES280	ACH MONTHLY BASE	Company ID	10.00000	14	140.00
ES211	ACH FUTURE DATED ITEM	Transaction	0.03000	5,369	161.07
ES216	ACH SAME DAY	Transaction	0.50000	26	13.00
ES206	ACH ORIGINATED - ADDENDA REC	Addenda record	0.03500	56	1.96
06502	ACH RETURN ITEM-ELECTRONIC	Return	2.00000	0	0.00
ES803	ONLINE PAYMENTS BATCH RELEASE	Batch/file	5.00000	0	0.00
ES801	ACH TRANSMISSION CHARGE	Batch/file	5.00000	51	255.00
34377	ONLINE PAYMENTS BASE FEE	Company ID	20.00000	2	40.00
ACH1D	ONLINE PAYMENTS NEXT DAY ITEM	Transaction	0.06000	0	0.00
ACHYD	ONLINE PAYMENTS SAME DAY ITEM	Transaction	1.50000	0	0.00
06525	ACH NOC - ELECTRONIC	Transaction	3.00000	65	195.00
	Subtotal				**816.03**
	ACH Receive				
ES344	ACH RECEIVED ITEM	Transaction	0.02000	1,212	24.24
	Subtotal				**24.24**
	Branch Services				
CK161	CASH DEPOSITED IN WF BRANCH	Dollar	0.00600	0	0.00
CK197	CASH ORDER FEE IN A WF BRANCH	Transaction	15.00000	1	15.00
CK141	CURRENCY FURNISHED BY WF BRANCH	Dollar	0.00600	1,100	6.60
08052	BRANCH DEPOSIT	Deposit	6.00000	0	0.00
CK199	*** POST VERIFY CASH DEPOSITED	Dollar	0.00400	70,796	283.18
22723	*** BRANCH DEPOSIT POST VERIFY	Deposit bag	4.00000	118	472.00
	Subtotal				**776.78**
	Cash Vault				
08173	CASH VAULT DEPOSIT	Deposit	2.00000	23	46.00
08290	CASH VAULT CURRENCY/COIN DEPOSITED	Dollar	0.00130	132,000	171.60
	Subtotal				**217.60**

	Desktop Deposit Electronic Dep Serv				
12816	DESKTOP DEPOSIT IMAGES RETRIEVED	Image	0.01500	1	0.02
15017	DESKTOP DEPOSIT MONTHLY BASE	Account	7.50000	6	45.00
15003	DESKTOP DEPOSIT REPORT PER ITEM	Item reported	0.01000	3,258	32.58
15007	DESKTOP DEPOSIT-DEPOSIT CREDITED	Credit	0.25000	55	13.75
706	DESKTOP DEPOSIT-DEPOSITED ITEM	Check deposited	0.05000	3,258	162.90
	Subtotal				**254.25**
	Gen Acct Services Recoupment				
IAMIB	RECOUPMENT MONTHLY IB	Deposit assessment	0.12750	36,081	4,600.33
	Subtotal				**4,600.33**
	General Account Services				
22402	ACCOUNT MAINTENANCE-COMML ADVANTAGE	Account	0.00000	1	0.00
22051	ACCT MAINTENANCE	Account	10.00000	8	80.00
CK021	DEBITS POSTED	Debit	0.10000	430	43.00
CK018	ELECTRONIC CREDITS POSTED	Credit	0.03000	2,235	67.05
CK049	DDA STATEMENT - PAPER	Statement	15.00000	10	150.00
	Subtotal				**340.05**
	General Disbursement Services				
22030	STOP PAYMENT - AUTO RENEWAL	Stop payment	1.00000	51	51.00
MD091	*** PYMT AUTH MAX CHECK MTHLY BASE	Account	1.00000	9	9.00
12670	STOP PAYMENT - ONLINE	Stop payment	2.00000	10	20.00
22202	DDA CHECKS PAID	Check paid	0.07000	3,928	274.96
	Subtotal				**354.96**
	Image Delivery				
27707	ONLINE SEARCH	Inquiry	0.16000	1	0.16
64104	IFI MAINTENANCE PER PRODUCT	Customer ID	75.00000	1	75.00
64101	IFI PAID CHECKS - IMAGE	Image	0.02000	3,976	79.52
	Subtotal				**154.68**
	Incoming Wire Transfers				
ES030	WIRE IN TO USA ACCT-USA DOMESTIC	Transfer	5.00000	9	45.00
	Subtotal				**45.00**
	Information Reporting				
34123	ALERTS SERVICE - EMAIL	Email	0.40000	21	8.40
34128	*** ALERTS SERVICE - TEXT	Message	0.04000	0	0.00
34120	INTRADAY BASE PER ACCT PER REPORT	Account	10.00000	18	180.00
34121	INTRADAY REPORTING ITEMS RPTD	Item loaded	0.04000	2,835	113.40
34100	PREV DAY BASE PER ACCT PER REPORT	Account	10.00000	18	180.00
34115	PREV DAY REPORTING ITEMS LOADED	Item loaded	0.03000	5,670	170.10
	Subtotal				**651.90**
	Paper Checks Deposited				
002	DEPOSITED CHECK	Check deposited	0.20000	697	139.40
	Subtotal				**139.40**
	Positive Pay				
34336	POSITIVE PAY EXCEPTION-ONLINE IMAGE	Image retrieved	0.01000	70	0.70
12903	POSITIVE PAY EXCEPTIONS - ITEM	Exception	1.00000	70	70.00
12682	POSITIVE PAY ONLY - ITEM	Check issued	0.03000	3,287	0.21
12681	POSITIVE PAY ONLY MONTHLY BASE	Account	10.00000	2	10.00
	Subtotal				**80.91**
	Returned Items				
CK061	RETURN ITEM - CHARGEBACK	Transaction	15.00000	15	225.00
CK075	RETURN ITEM REDEPOSITED	Transaction	7.00000	4	28.00
	Subtotal				**253.00**
	Wires Origination and Reporting				
ES181	WIRE DRAWDOWN VANTAGE/API	Transaction	5.00000	3	15.00
ES141	WIRE BOOK TRANSFER VANTAGE/API	Transfer	3.00000	1	3.00
ES139	WIRE OUT DOMESTIC VANTAGE/API	Transfer	5.00000	3	15.00
34216	WIRE TEMPLATE ONLINE	Occurrence	0.01000	9	0.09
	Subtotal				**33.09**

	Zero Balance Account (ZBA)					
DS510	ZERO BALANCE MASTER ACCOUNT MAINT	Account	5.00000	1	5.00	
DS001	ZERO BALANCE MONTHLY BASE	Account	4.00000	3	12.00	
	Subtotal				**17.00**	
	EDI Reporting					
34242	ONLINE EDI PMT DETAIL - ITEM	Item accessed	0.05000	262	13.10	
34240	ONLINE EDI PMT DETAIL SUBSC MO BASE	Account	25.00000	1	25.00	
	Subtotal				**38.10**	
	USD Check Services					
G2201	CHECK COLLECTION - USD	Check collected	20.00000	1	20.00	
	Subtotal				**20.00**	
Total Monthly Activity Charges					**8,867.32**	
	**** Setup Charges**					
06094	ACH FRAUD FILTER - SET UP	Account	50.00000	1	50.00	Waive
28022	ONLINE TREAS INFO REPORT EDI SETUP	Account	150.00000	1	150.00	Waive
14001	CONT DISB ACCOUNT SET UP	Account	250.00000	1	250.00	Waive
28043	E-BOX SET UP	Setup	1,500.00000	0	1,500.00	Waive
28044	E-BOX VALIDATION FILE SET UP	Setup	1,500.00000	1	1,500.00	Waive
28017	RECEIVABLES MANAGER SET UP	Setup	1,500.00000	1	1,500.00	Waive
28351	E-BILL EXPRESS PROFESSIONAL SETUP	Setup	2,750.00000	1	2,750.00	Waive
	Total Setup Charges				**7,700.00**	**Waive**

** Setup charges for services will be waived

** * Denotes an enhancement available of the current service utilized by the County

WELLS FARGO

Disclosures

	Current Rate
Government Advantage Checking The rate is a variable bank managed rate that may be updated due to market conditions and at the bank's discretion	1.08%
Earning Credit Rate (ECR) The ECR is a variable bank managed rate provided to help offset balance based service charges. The rate may be updated due to market conditions and at the bank's discretion	2.50%
Recoupment Monthly Fee Rate Fee to partially recover insurance premiums the Bank pays to the FDIC for deposit insurance. Monthly charge based upon average monthly ledger balance. Assessed on per thousand dollar basis.	0.1275%

Earnings Allowance
The total credit available to offset balanced based service charges.
The credit is calculated utilizing the below formula:

Earnings Allowance Formula:

$$\frac{\text{(Investable Balance) x (Earnings Credit Rate) x (\# of calendar days in month)}}{\text{Days in the Year}}$$

Investable balance required to offset $1.00 of analyzed charges formula

($1.00 / ECR / # of calendar days in month) x Days in the Year

We created this proposal for you based on our understanding of your requirements and the services in which you expressed interest. This proposal confirms the deposit and treasury management services and the pricing we plan to provide you based on certain assumptions including projected volumes and other relevant information you provided.

This document is confidential. Please do not share it without first obtaining our written permission. The services and pricing contained in this proposal are valid for 90 days. The pricing is subject to change if the actual volume or scope of services differs from the assumptions upon which we based the pricing.

Please let us know if you believe this proposal does not accurately represent the prices or services we discussed with you. If you have questions about the services in this proposal, please contact your Treasury Management Sales Consultant or visit: www.wellsfargo.com/accountanalysis for additional information about the services.

Regarding your services

Services with No Volumes
Services listed with zero volume are not included in the estimated monthly analysis fee but are included in the event the service is used in the future.



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Cochise County

Pricing as of March 2024

Note: Average Collected Balance and Volumes are based on the County's 06-30-2022 Client Analysis Statement

ANALYSIS SUMMARY		
Average Positive Collected Balance	$	36,081,180.00
Target Investable Balance for Earnings Allowance Calculation	$	3,223,250.00
* Calculated Balance to Earn Interest with Stagecoach Mutual Fund Investment Sweep (current rate of 5.18%)	$	32,857,930.00
Reserve Requirement @ 0.00%	$	0.00
Investable Balance Available for Services	$	36,081,180.00

Monthly Analyzed Charges	$	6,623.12
Earnings Allowance @ 2.50%	$	6,623.12
Current Month Position	$	(0.00)
Total Amount Due	$	**0.00**
Interest Earned @ 5.18%	$	**139,893.62**

* Rate based on Government Money Market Institutional Share Class. Current 30-Day yield of fund is 5.18% as of 02-29-24

WF Code	Service Description	Charge Basis	Price	Monthly Volume	Activity Charges
	ACH Fraud Filter				
34333	ACH FRAUD FILTER REVIEW MO BASE	Account	5.00000	8	40.00
34335	ACH FRAUD FILTER REVIEW - ITEM	Transaction filtered	1.00000	10	10.00
	Subtotal				**50.00**
	ACH Origination				
34340	ACH RETURN SUBSCRIPTION-ACCOUNT	ACH company ID	10.00000	0	0.00
ES280	ACH MONTHLY BASE	Company ID	10.00000	14	140.00
ES211	ACH FUTURE DATED ITEM	Transaction	0.03000	5,369	161.07
ES216	ACH SAME DAY	Transaction	0.50000	26	13.00
ES206	ACH ORIGINATED - ADDENDA REC	Addenda record	0.03500	56	1.96
06502	ACH RETURN ITEM-ELECTRONIC	Return	2.00000	0	0.00
ES803	ONLINE PAYMENTS BATCH RELEASE	Batch/file	5.00000	0	0.00
ES801	ACH TRANSMISSION CHARGE	Batch/file	5.00000	51	255.00
ES230	ACH DELETE - ITEM	Delete	10.00000	0	0.00
ES361	ACH REVERSAL - ITEM	Reversal	10.00000	0	0.00
34377	ONLINE PAYMENTS BASE FEE	Company ID	20.00000	2	40.00
ACH1D	ONLINE PAYMENTS NEXT DAY ITEM	Transaction	0.06000	0	0.00
ACHYD	ONLINE PAYMENTS SAME DAY ITEM	Transaction	1.50000	0	0.00
06525	ACH NOC - ELECTRONIC	Transaction	3.00000	65	195.00
	Subtotal				**806.03**
	ACH Receive				
ES344	ACH RECEIVED ITEM	Transaction	0.02000	1,212	24.24
	Subtotal				**24.24**
	Branch Services				
CK161	CASH DEPOSITED IN WF BRANCH	Dollar	0.00600	0	0.00
CK197	CASH ORDER FEE IN A WF BRANCH	Transaction	15.00000	1	15.00
CK141	CURRENCY FURNISHED BY WF BRANCH	Dollar	0.00600	1,100	6.60
08052	BRANCH DEPOSIT	Deposit	6.00000	0	0.00
	Subtotal				**21.60**
	Cash Vault				
08173	CASH VAULT DEPOSIT	Deposit	2.00000	23	46.00
08290	CASH VAULT CURRENCY/COIN DEPOSITED	Dollar	0.00130	132,000	171.60
08212	SAFEVANTAGE CASH DEPOSITED	Dollar	0.00100	0	0.00
08211	SAFEVANTAGE COST OF FUNDS	$ pass through	0.00000	0	0.00
08210	SAFEVANTAGE EXP CRD INTEREST EXP	$ pass through	1.00000	0	0.00
08116	CASH VAULT COIN FURN-STD HALF BOX	Coin box	4.00000	0	0.00
08115	CASH VAULT COIN FURNISHED-STD BOX	Coin box	4.00000	0	0.00
08110	CASH VAULT COIN ROLLS FURNISHED	Coin roll	0.12000	0	0.00
08416	CASH VAULT CURRENCY FURNISHED	Dollar	0.00130	0	0.00
08160	CASH VAULT DEP - ADJUSTMENT	Adjustment	8.00000	0	0.00
08071	CASH VAULT DEP - NONSTD COIN BAG	Coin bag	12.00000	0	0.00
08067	CASH VAULT DEP - STD COIN BAG	Coin bag	3.50000	0	0.00
08630	CASH VAULT ORDER - FED STD BAG	Coin bag	3.00000	0	0.00

	Cash Vault (cont)				
08114	CASH VAULT ORDER - HALF STD BAG	Coin bag	3.00000	0	0.00
08503	CVLT SV MTHLY EXP CREDIT RPT-EMAIL	Report	100.00000	0	0.00
	Maximum		1,000.00000	0	0.00
08208	SV PREMIUM DEPOSIT CREDIT	Location	5.00000	0	0.00
	Subtotal				**217.60**
	Desktop Deposit Electronic Dep Serv				
12816	DESKTOP DEPOSIT IMAGES RETRIEVED	Image	0.01500	1	0.02
15017	DESKTOP DEPOSIT MONTHLY BASE	Account	7.50000	6	45.00
15003	DESKTOP DEPOSIT REPORT PER ITEM	Item reported	0.01000	3,258	32.58
15007	DESKTOP DEPOSIT-DEPOSIT CREDITED	Credit	0.25000	55	13.75
706	DESKTOP DEPOSIT-DEPOSITED ITEM	Check deposited	0.05000	3,258	162.90
790	ELECTRONIC DEPOSIT - DEP ADJUSTMENT	Adjustment	17.00000	0	0.00
743	WF ELEC DEPOSIT-DEPOSITED ITEM FRB	Check deposited	0.12000	0	0.00
741	WF ELEC DEPOSIT-DEPOSITED ITEM ONUS	Check deposited	0.13000	0	0.00
744	WF ELEC DEPOSIT-DEPOSITED ITEM IE	Check deposited	0.10000	0	0.00
746	WF ELEC DEPOSIT-DEPOSITED ITEM	Check deposited	0.16000	0	0.00
750	WF ELEC DEPOSIT-DISCRETIONARY DATA	Field	0.07000	0	0.00
	Subtotal				**254.25**
	Gen Acct Services Recoupment				
IAMIB	RECOUPMENT MONTHLY IB	Deposit assessment	0.12750	3,227	411.47
	Subtotal				**411.47**
	General Account Services				
22402	ACCOUNT MAINTENANCE-COMML ADVANTAGE	Account	0.00000	0	0.00
22051	ACCT MAINTENANCE	Account	10.00000	8	80.00
CK021	DEBITS POSTED	Debit	0.10000	430	43.00
CK018	ELECTRONIC CREDITS POSTED	Credit	0.03000	2,235	67.05
CK049	DDA STATEMENT - PAPER	Statement	15.00000	10	150.00
	Subtotal				**340.05**
	General Disbursement Services				
22030	STOP PAYMENT - AUTO RENEWAL	Stop payment	1.00000	51	51.00
22225	CHECK CASHING THRESHOLD MO BASE	Account	1.00000	0	0.00
22245	CHECKS PAY TO INDIV BLOCK MO BASE	Account	1.00000	0	0.00
22235	OTC DEBIT BLOCK MONTHLY BASE	Account	1.00000	0	0.00
MD091	PYMT AUTH MAX CHECK MTHLY BASE	Account	1.00000	9	9.00
12670	STOP PAYMENT - ONLINE	Stop payment	2.00000	10	20.00
22202	DDA CHECKS PAID	Check paid	0.07000	3,928	274.96
	Subtotal				**354.96**
	Image Delivery				
27707	ONLINE SEARCH	Inquiry	0.16000	1	0.16
64104	IFI MAINTENANCE PER PRODUCT	Customer ID	75.00000	1	75.00
64101	IFI PAID CHECKS - IMAGE	Image	0.02000	3,976	79.52
12812	IMAGE VIEW < 90 DAYS - ITEM	Image retrieved	1.00000	0	0.00
12815	IMAGE VIEW > 90 DAYS - ITEM	Image retrieved	1.00000	0	0.00
	Subtotal				**154.68**
	Incoming Wire Transfers				
ES030	WIRE IN TO USA ACCT-USA DOMESTIC	Transfer	5.00000	9	45.00
	Subtotal				**45.00**
	Information Reporting				
34123	ALERTS SERVICE - EMAIL	Email	0.40000	21	8.40
34128	ALERTS SERVICE - TEXT	Message	0.04000	0	0.00
34120	INTRADAY BASE PER ACCT PER REPORT	Account	10.00000	18	180.00
34121	INTRADAY REPORTING ITEMS RPTD	Item loaded	0.04000	2,835	113.40
34100	PREV DAY BASE PER ACCT PER REPORT	Account	10.00000	18	180.00
34115	PREV DAY REPORTING ITEMS LOADED	Item loaded	0.03000	5,670	170.10
CS502	BAI MONTHLY BASE	Account	10.00000	18	180.00
CS517	BAI PREMIUM ITEM	Item reported	0.25000	0	0.00
CS515	BAI PREMIUM MONTHLY BASE	Account	15.00000	0	0.00
CS504	BAI TRANSACTIONS REPORTED	Item reported	0.05000	5,670	283.50
34286	PREV DAY EXT DETAIL ITEMS RPTD	Item reported	0.05000	0	0.00
	Subtotal				**1,115.40**
	Paper Checks Deposited				
002	DEPOSITED CHECK	Check deposited	0.20000	697	139.40
	Subtotal				**139.40**

	Positive Pay				
DS194	PAYEE VALIDATION MANUAL REVIEW/ITEM	Check	0.10000	0	0.00
DS191	PAYEE VALIDATION STANDARD-ITEM	Check paid	0.01000	3,287	32.87
34336	POSITIVE PAY EXCEPTION-ONLINE IMAGE	Image retrieved	0.01000	70	0.70
12505	POSITIVE PAY EXCEPTION CHECKS RETND	Check returned	5.00000	1	5.00
12903	POSITIVE PAY EXCEPTIONS - ITEM	Exception	1.00000	70	70.00
12682	POSITIVE PAY ONLY - ITEM	Check issued	0.03000	7	0.21
12681	POSITIVE PAY ONLY MONTHLY BASE	Account	10.00000	1	10.00
14327	CONT DISB PERFECT PRESNT CHK RTN	Check returned	5.00000	1	5.00
14080	CONT DISB PERFECT PRESNT BASE	Account	10.00000	1	10.00
14804	CONT DISB PERFECT PRESNT EXCEP	Exception	1.25000	1	1.25
	Subtotal				**135.03**
	Returned Items				
CK061	RETURN ITEM - CHARGEBACK	Transaction	15.00000	15	225.00
CK062	RETURN ITEM RETRIEVAL-IMAGE	Transaction	2.50000	0	0.00
CK075	RETURN ITEM REDEPOSITED	Transaction	7.00000	4	28.00
34235	RETN ITEM SUBSCRIPTION PER ACCT	Subscription	25.00000	0	0.00
34237	RETN ITEM SUBSCRIPTION PER ITEM	Item accessed	1.00000	0	0.00
	Subtotal				**253.00**
	Wires Origination and Reporting				
ES181	WIRE DRAWDOWN VANTAGE/API	Transaction	5.00000	3	15.00
ES141	WIRE BOOK TRANSFER VANTAGE/API	Transfer	3.00000	1	3.00
ES139	WIRE OUT DOMESTIC VANTAGE/API	Transfer	5.00000	3	15.00
34216	WIRE TEMPLATE ONLINE	Occurrence	0.01000	9	0.09
	Subtotal				**33.09**
	Zero Balance Account (ZBA)				
DS510	ZERO BALANCE MASTER ACCOUNT MAINT	Account	5.00000	1	5.00
DS001	ZERO BALANCE MONTHLY BASE	Account	4.00000	3	12.00
	Subtotal				**17.00**
	Controlled Disbursement				
21622	CONT DISB CASHED CHECK-FLOAT FEE	Check cashed	0.05000	0	0.00
21557	CONT DISB MICR RJECTS OVER 2%	Reject	0.80000	0	0.00
14070	CONT DISB ACCT MAINT W/CXSTR	Account	25.00000	1	25.00
14225	CONT DISB CHECKS PAID	Check paid	0.02500	3,280	82.00
14110	CONT DISB CREDITS POSTED	Credit	0.50000	21	10.50
34210	ONLINE CONT DISB SUBSCRIPTION BASE	Account	10.00000	1	10.00
34215	ONLINE CONT DISB SUBSCRIPTION-ITEM	Item reported	0.10000	3,280	328.00
	Subtotal				**455.50**
	E-BOX Service				
34602	ONLINE E-BOX RPT - ITEM	Transaction	0.35000	0	0.00
34601	ONLINE E-BOX RPT SUBSCRIPTION BASE	Account			
	1st 1		150.00000	0	0.00
	Remaining		75.00000	0	0.00
ED515	E-BOX PAYMENT RETURN	Return	0.35000	0	0.00
ED471	E-BOX CONSUMER COLLECTION PYMT	Transaction	0.15000	0	0.00
ED500	E-BOX MONTHLY MAINT (W/CROSS REF)	Setup	80.00000	1	80.00
ED521	E-BOX REPORTING PACKAGE MTHLY BASE	Setup	29.00000	1	29.00
ED524	E-BOX REVERSAL REPORTING MTHLY BASE	Setup	10.00000	1	10.00
28047	E-BOX SUSPENDED PAYMENT PER ITEM	Transaction	0.10000	0	0.00
ED470	E-BOX PAYMENT	Transaction	0.10000	612	61.20
ED516	E-BOX PAYMENT REVERSED	Transaction	0.25000	0	0.00
28315	E-BOX PER TRANSMISSION FEE	Transmission	15.00000	1	15.00
28042	E-BOX VALIDATION FILE BASE	Setup	50.00000	1	50.00
	Subtotal				**245.20**
	SUBACCOUNTING				
DS585	SUBACCOUNT MAINTENANCE	Subaccount	5.00000	10	50.00
	Subtotal				**50.00**
	EDI Reporting				
34242	ONLINE EDI PMT DETAIL - ITEM	Item accessed	0.05000	262	13.10
34240	ONLINE EDI PMT DETAIL SUBSC MO BASE	Account	25.00000	1	25.00
	Subtotal				**38.10**
	Receivables Manager				
ED265	RECEIVABLES MANAGER ACH ITEM	Item reported	0.14000	0	0.00
28070	REC MGR ADVICE MATCH MONTHLY BASE	Company ID	500.00000	0	0.00
28006	REC MGR OR E-BOX TRANSMISSION	Transmission	15.00000	1	15.00
27530	REC MGR WIRE ITEMS	Item reported	2.00000	0	0.00
28019	RECEIVABLES MANAGER MONTHLY BASE	Setup	50.00000	1	50.00
28011	RECEIVABLES MANAGER RECVD ADDENDA	Addenda record	0.07500	0	0.00
28318	RMGR ITEM CHK AND OTHER ELECTRONIC	Item reported	0.07500	0	0.00
28075	REC MGR ELECTRONIC IMAGE CAPTURE	Image archived	0.05000	0	0.00
	Subtotal				**65.00**

	Stagecoach Deposit Post Verify					
CK199	POST VERIFY CASH DEPOSITED	Dollar	0.00400	70,796	283.18	
22723	BRANCH DEPOSIT POST VERIFY	Deposit bag	4.00000	118	472.00	
	Subtotal				**755.18**	
	E-Bill Express					
28357	E-BILL EXPRESS PROF MONTHLY BASE	Setup	350.00000	1	350.00	
28361	E-BILL EXPRESS PAYMENT	Payment	0.00000	810	0.00	
28377	EBILLEXPRESS-PER BILL RECORD LOADED	Record	0.07000	2,582	180.74	
	Subtotal				**530.74**	
	Account Reconcilement					
34421	ARP STMTS & RPTS (CSV/EXCEL) / ITEM	Transaction	0.01000	0	0.00	
34420	ARP STMTS & RPTS (CSV/EXCEL) BASE	Account	10.00000	0	0.00	
34337	ONLINE CHECK ISSUES-ITEM	Check issued	0.01000	3,280	32.80	
12687	ARP AGED ISSUE RECORDS ON FILE-ITEM	Record	0.02000	0	0.00	
12377	ARP FULL RECON-ITEM	Check issued	0.01000	3,280	32.80	
12060	ARP MONTHLY BASE - FULL	Account	10.00000	1	10.00	
12604	ARP OPTIONAL REPORTS	Report	10.00000	1	10.00	
12430	ARP OUTPUT - TRANSMISSION	Transmission	5.00000	0	0.00	
34350	ONLINE ARP STMT & RPTS MONTHLY BASE	Account	5.00000	1	5.00	
12694	OUTGOING TRANSMISSION - PER ITEM	Item reported	0.03000	0	0.00	
	Subtotal				**90.60**	
	USD Check Services					
G2201	CHECK COLLECTION - USD	Check collected	20.00000	1	20.00	
	Subtotal				**20.00**	
	Sweep					
34110	SWEEP ACCOUNT POSITION REPORT	Sweep master account	0.00000	0	0.00	
CS030	SWEEP STAGECOACH INVEST MTHLY BASE	Account	75.00000	0	0.00	
22094	SWEEP STAGECOACH MUTUAL FND MO BASE	Account	75.00000	0	0.00	
	Subtotal				**0.00**	
Total Monthly Activity Charges					**6,623.12**	

	Setup Charges					
06094	ACH FRAUD FILTER - SET UP	Account	50.00000	1	50.00	Waive
28022	ONLINE TREAS INFO REPORT EDI SETUP	Account	150.00000	1	150.00	Waive
14001	CONT DISB ACCOUNT SET UP	Account	250.00000	1	250.00	Waive
28043	E-BOX SET UP	Setup	1,500.00000	0	1,500.00	Waive
28044	E-BOX VALIDATION FILE SET UP	Setup	1,500.00000	1	1,500.00	Waive
28017	RECEIVABLES MANAGER SET UP	Setup	1,500.00000	1	1,500.00	Waive
28351	E-BILL EXPRESS PROFESSIONAL SETUP	Setup	2,750.00000	1	2,750.00	Waive
770	WF ELEC DEPOSIT-IMPLEMENTATION	Setup	3,000.00000	1	3,000.00	Waive
	Total Setup Charges				**10,700.00**	**Waive**

* Setup charges for services will be waived

* * Denotes an enhancement available of the current service utilized by the County

WELLS FARGO

Disclosures

	Current Rate
Money Market Mutual Funds - Stagecoach Sweep Please see the listed link to review options and current 7-day rates The rates are subject to market conditions and may vary	https://www.allspringglobal.com/investments/fixed-income/rate-reports/money-market-stagecoach-sweep//commercial-banking.html
Earning Credit Rate (ECR) The ECR is a variable bank managed rate provided to help offset balance based service charges. The rate may be updated due to market conditions and at the bank's discretion	2.50%
Recoupment Monthly Fee Rate Fee to partially recover insurance premiums the Bank pays to the FDIC for deposit insurance. Monthly charge based upon average monthly ledger balance. Assessed on per thousand dollar basis.	0.1275%
Earnings Allowance The total credit available to offset balanced based service charges. The credit is calculated utilizing the below formula:	
Earnings Allowance Formula:	(Investable Balance) x (Earnings Credit Rate) x (# of calendar days in month) / Days in the Year
Investable balance required to offset $1.00 of analyzed charges formula	($1.00 / ECR / # of calendar days in month) x Days in the Year

We created this proposal for you based on our understanding of your requirements and the services in which you expressed interest. This proposal confirms the deposit and treasury management services and the pricing we plan to provide you based on certain assumptions including projected volumes and other relevant information you provided.

This document is confidential. Please do not share it without first obtaining our written permission. The services and pricing contained in this proposal are valid for 90 days. The pricing is subject to change if the actual volume or scope of services differs from the assumptions upon which we based the pricing.

Please let us know if you believe this proposal does not accurately represent the prices or services we discussed with you. If you have questions about the services in this proposal, please contact your Treasury Management Sales Consultant or visit: www.wellsfargo.com/accountanalysis for additional information about the services.

Regarding your services

Services with No Volumes
Services listed with zero volume are not included in the estimated monthly analysis fee but are included in the event the service is used in the future.



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Treasury Management Proposal - Tab 4

Cochise County

Pricing as of March 2024

Note: Average Collected Balance and Volumes are based on the County's 06-30-2022 Client Analysis Statement

ANALYSIS SUMMARY		
Average Positive Collected Balance	$	36,081,180.00
Target Investable Balance for Earnings Allowance Calculation	$	5,339,270.00
Calculated Balance to Earn Interest with Government Commercial Advantage Account (current rate of 1.08%)	$	30,741,910.00
Reserve Requirement @ 0.00%	$	0.00
Investable Balance Available for Services	$	36,081,180.00
Monthly Analyzed Charges	$	10,971.10
Earnings Allowance @ 2.50%	$	10,971.10
Current Month Position	$	0.00
Total Amount Due	$	**0.00**
Interest Earned @ 1.08%	$	**28,198.33**

WF Code	Service Description	Charge Basis	Price	Monthly Volume	Activity Charges
	ACH Fraud Filter				
34333	ACH FRAUD FILTER REVIEW MO BASE	Account	5.00000	8	40.00
34335	ACH FRAUD FILTER REVIEW - ITEM	Transaction filtered	1.00000	10	10.00
	Subtotal				**50.00**
	ACH Origination				
34340	ACH RETURN SUBSCRIPTION-ACCOUNT	ACH company ID	10.00000	0	0.00
ES280	ACH MONTHLY BASE	Company ID	10.00000	14	140.00
ES211	ACH FUTURE DATED ITEM	Transaction	0.03000	5,369	161.07
ES216	ACH SAME DAY	Transaction	0.50000	26	13.00
ES206	ACH ORIGINATED - ADDENDA REC	Addenda record	0.03500	56	1.96
06502	ACH RETURN ITEM-ELECTRONIC	Return	2.00000	0	0.00
ES803	ONLINE PAYMENTS BATCH RELEASE	Batch/file	5.00000	0	0.00
ES801	ACH TRANSMISSION CHARGE	Batch/file	5.00000	51	255.00
ES230	ACH DELETE - ITEM	Delete	10.00000	0	0.00
ES361	ACH REVERSAL - ITEM	Reversal	10.00000	0	0.00
34377	ONLINE PAYMENTS BASE FEE	Company ID	20.00000	2	40.00
ACH1D	ONLINE PAYMENTS NEXT DAY ITEM	Transaction	0.06000	0	0.00
ACHYD	ONLINE PAYMENTS SAME DAY ITEM	Transaction	1.50000	0	0.00
06525	ACH NOC - ELECTRONIC	Transaction	3.00000	65	195.00
	Subtotal				**806.03**
	ACH Receive				
ES344	ACH RECEIVED ITEM	Transaction	0.02000	1,212	24.24
	Subtotal				**24.24**
	Branch Services				
CK161	CASH DEPOSITED IN WF BRANCH	Dollar	0.00600	0	0.00
CK197	CASH ORDER FEE IN A WF BRANCH	Transaction	15.00000	1	15.00
CK141	CURRENCY FURNISHED BY WF BRANCH	Dollar	0.00600	1,100	6.60
08052	BRANCH DEPOSIT	Deposit	6.00000	0	0.00
	Subtotal				**21.60**
	Cash Vault				
08173	CASH VAULT DEPOSIT	Deposit	2.00000	23	46.00
08290	CASH VAULT CURRENCY/COIN DEPOSITED	Dollar	0.00130	132,000	171.60
08212	SAFEVANTAGE CASH DEPOSITED	Dollar	0.00100	0	0.00
08211	SAFEVANTAGE COST OF FUNDS	$ pass through	0.00000	0	0.00
08210	SAFEVANTAGE EXP CRD INTEREST EXP	$ pass through	1.00000	0	0.00
08116	CASH VAULT COIN FURN-STD HALF BOX	Coin box	4.00000	0	0.00
08115	CASH VAULT COIN FURNISHED-STD BOX	Coin box	4.00000	0	0.00
08110	CASH VAULT COIN ROLLS FURNISHED	Coin roll	0.12000	0	0.00
08416	CASH VAULT CURRENCY FURNISHED	Dollar	0.00130	0	0.00
08160	CASH VAULT DEP - ADJUSTMENT	Adjustment	8.00000	0	0.00
08071	CASH VAULT DEP - NONSTD COIN BAG	Coin bag	12.00000	0	0.00

	Cash Vault (cont.)				
08067	CASH VAULT DEP - STD COIN BAG	Coin bag	3.50000	0	0.00
08630	CASH VAULT ORDER - FED STD BAG	Coin bag	3.00000	0	0.00
08114	CASH VAULT ORDER - HALF STD BAG	Coin bag	3.00000	0	0.00
08503	CVLT SV MTHLY EXP CREDIT RPT-EMAIL	Report	100.00000	0	0.00
	Maximum		1,000.00000	0	0.00
08208	SV PREMIUM DEPOSIT CREDIT	Location	5.00000	0	0.00
	Subtotal				**217.60**
	Desktop Deposit Electronic Dep Serv				
12816	DESKTOP DEPOSIT IMAGES RETRIEVED	Image	0.01500	1	0.02
15017	DESKTOP DEPOSIT MONTHLY BASE	Account	7.50000	6	45.00
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743	WF ELEC DEPOSIT-DEPOSITED ITEM FRB	Check deposited	0.12000	0	0.00
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746	WF ELEC DEPOSIT-DEPOSITED ITEM	Check deposited	0.16000	0	0.00
750	WF ELEC DEPOSIT-DISCRETIONARY DATA	Field	0.07000	0	0.00
	Subtotal				**254.25**
	Gen Acct Services Recoupment				
IAMIB	RECOUPMENT MONTHLY IB	Deposit assessment	0.12750	36,081	4,759.45
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22225	CHECK CASHING THRESHOLD MO BASE	Account	1.00000	0	0.00
22245	CHECKS PAY TO INDIV BLOCK MO BASE	Account	1.00000	0	0.00
22235	OTC DEBIT BLOCK MONTHLY BASE	Account	1.00000	0	0.00
MD091	PYMT AUTH MAX CHECK MTHLY BASE	Account	1.00000	9	9.00
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64104	IFI MAINTENANCE PER PRODUCT	Customer ID	75.00000	1	75.00
64101	IFI PAID CHECKS - IMAGE	Image	0.02000	3,976	79.52
12812	IMAGE VIEW < 90 DAYS - ITEM	Image retrieved	1.00000	0	0.00
12815	IMAGE VIEW > 90 DAYS - ITEM	Image retrieved	1.00000	0	0.00
	Subtotal				**154.68**
	Incoming Wire Transfers				
ES030	WIRE IN TO USA ACCT-USA DOMESTIC	Transfer	5.00000	9	45.00
	Subtotal				**45.00**
	Information Reporting				
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	Subtotal				**1,115.40**
	Paper Checks Deposited				
002	DEPOSITED CHECK	Check deposited	0.20000	697	139.40
	Subtotal				**139.40**

	Positive Pay				
DS194	PAYEE VALIDATION MANUAL REVIEW/ITEM	Check	0.10000	0	0.00
DS191	PAYEE VALIDATION STANDARD-ITEM	Check paid	0.01000	3,287	32.87
34336	POSITIVE PAY EXCEPTION-ONLINE IMAGE	Image retrieved	0.01000	70	0.70
12505	POSITIVE PAY EXCEPTION CHECKS RETND	Check returned	5.00000	1	5.00
12903	POSITIVE PAY EXCEPTIONS - ITEM	Exception	1.00000	70	70.00
12682	POSITIVE PAY ONLY - ITEM	Check issued	0.03000	7	0.21
12681	POSITIVE PAY ONLY MONTHLY BASE	Account	10.00000	1	10.00
14327	CONT DISB PERFECT PRESNT CHK RTN	Check returned	5.00000	1	5.00
14080	CONT DISB PERFECT PRESNT BASE	Account	10.00000	1	10.00
14804	CONT DISB PERFECT PRESNT EXCEP	Exception	1.25000	1	1.25
	Subtotal				**135.03**
	Returned Items				
CK061	RETURN ITEM - CHARGEBACK	Transaction	15.00000	15	225.00
CK062	RETURN ITEM RETRIEVAL-IMAGE	Transaction	2.50000	0	0.00
CK075	RETURN ITEM REDEPOSITED	Transaction	7.00000	4	28.00
34235	RETN ITEM SUBSCRIPTION PER ACCT	Subscription	25.00000	0	0.00
34237	RETN ITEM SUBSCRIPTION PER ITEM	Item accessed	1.00000	0	0.00
	Subtotal				**253.00**
	Wires Origination and Reporting				
ES181	WIRE DRAWDOWN VANTAGE/API	Transaction	5.00000	3	15.00
ES141	WIRE BOOK TRANSFER VANTAGE/API	Transfer	3.00000	1	3.00
ES139	WIRE OUT DOMESTIC VANTAGE/API	Transfer	5.00000	3	15.00
34216	WIRE TEMPLATE ONLINE	Occurrence	0.01000	9	0.09
	Subtotal				**33.09**
	Zero Balance Account (ZBA)				
DS510	ZERO BALANCE MASTER ACCOUNT MAINT	Account	5.00000	1	5.00
DS001	ZERO BALANCE MONTHLY BASE	Account	4.00000	3	12.00
	Subtotal				**17.00**
	Controlled Disbursement				
21622	CONT DISB CASHED CHECK-FLOAT FEE	Check cashed	0.05000	0	0.00
21557	CONT DISB MICR RJECTS OVER 2%	Reject	0.80000	0	0.00
14070	CONT DISB ACCT MAINT W/CXSTR	Account	25.00000	1	25.00
14225	CONT DISB CHECKS PAID	Check paid	0.02500	3,280	82.00
14110	CONT DISB CREDITS POSTED	Credit	0.50000	21	10.50
34210	ONLINE CONT DISB SUBSCRIPTION BASE	Account	10.00000	1	10.00
34215	ONLINE CONT DISB SUBSCRIPTION-ITEM	Item reported	0.10000	3,280	328.00
	Subtotal				**455.50**
	E-BOX Service				
34602	ONLINE E-BOX RPT - ITEM	Transaction	0.35000	0	0.00
34601	ONLINE E-BOX RPT SUBSCRIPTION BASE	Account			
	1st 1		150.00000	0	0.00
	Remaining		75.00000	0	0.00
ED515	E-BOX PAYMENT RETURN	Return	0.35000	0	0.00
ED471	E-BOX CONSUMER COLLECTION PYMT	Transaction	0.15000	0	0.00
ED500	E-BOX MONTHLY MAINT (W/CROSS REF)	Setup	80.00000	1	80.00
ED521	E-BOX REPORTING PACKAGE MTHLY BASE	Setup	29.00000	1	29.00
ED524	E-BOX REVERSAL REPORTING MTHLY BASE	Setup	10.00000	1	10.00
28047	E-BOX SUSPENDED PAYMENT PER ITEM	Transaction	0.10000	0	0.00
ED470	E-BOX PAYMENT	Transaction	0.10000	612	61.20
ED516	E-BOX PAYMENT REVERSED	Transaction	0.25000	0	0.00
28315	E-BOX PER TRANSMISSION FEE	Transmission	15.00000	1	15.00
28042	E-BOX VALIDATION FILE BASE	Setup	50.00000	1	50.00
	Subtotal				**245.20**
	SUBACCOUNTING				
DS585	SUBACCOUNT MAINTENANCE	Subaccount	5.00000	10	50.00
	Subtotal				**50.00**
	EDI Reporting				
34242	ONLINE EDI PMT DETAIL - ITEM	Item accessed	0.05000	262	13.10
34240	ONLINE EDI PMT DETAIL SUBSC MO BASE	Account	25.00000	1	25.00
	Subtotal				**38.10**
	Receivables Manager				
ED265	RECEIVABLES MANAGER ACH ITEM	Item reported	0.14000	0	0.00
28070	REC MGR ADVICE MATCH MONTHLY BASE	Company ID	500.00000	0	0.00
28006	REC MGR OR E-BOX TRANSMISSION	Transmission	15.00000	1	15.00
27530	REC MGR WIRE ITEMS	Item reported	2.00000	0	0.00
28019	RECEIVABLES MANAGER MONTHLY BASE	Setup	50.00000	1	50.00
28011	RECEIVABLES MANAGER RECVD ADDENDA	Addenda record	0.07500	0	0.00
28318	RMGR ITEM CHK AND OTHER ELECTRONIC	Item reported	0.07500	0	0.00
28075	REC MGR ELECTRONIC IMAGE CAPTURE	Image archived	0.05000	0	0.00
	Subtotal				**65.00**

	Stagecoach Deposit Post Verify					
CK199	POST VERIFY CASH DEPOSITED	Dollar	0.00400	70,796	283.18	
22723	BRANCH DEPOSIT POST VERIFY	Deposit bag	4.00000	118	472.00	
	Subtotal				**755.18**	
	E-Bill Express					
28357	E-BILL EXPRESS PROF MONTHLY BASE	Setup	350.00000	1	350.00	
28361	E-BILL EXPRESS PAYMENT	Payment	0.00000	810	0.00	
28377	EBILLEXPRESS-PER BILL RECORD LOADED	Record	0.07000	2,582	180.74	
	Subtotal				**530.74**	
	Account Reconcilement					
34421	ARP STMTS & RPTS (CSV/EXCEL) / ITEM	Transaction	0.01000	0	0.00	
34420	ARP STMTS & RPTS (CSV/EXCEL) BASE	Account	10.00000	0	0.00	
34337	ONLINE CHECK ISSUES-ITEM	Check issued	0.01000	3,280	32.80	
12687	ARP AGED ISSUE RECORDS ON FILE-ITEM	Record	0.02000	0	0.00	
12377	ARP FULL RECON-ITEM	Check issued	0.01000	3,280	32.80	
12060	ARP MONTHLY BASE - FULL	Account	10.00000	1	10.00	
12604	ARP OPTIONAL REPORTS	Report	10.00000	1	10.00	
12430	ARP OUTPUT - TRANSMISSION	Transmission	5.00000	0	0.00	
34350	ONLINE ARP STMT & RPTS MONTHLY BASE	Account	5.00000	1	5.00	
12694	OUTGOING TRANSMISSION - PER ITEM	Item reported	0.03000	0	0.00	
	Subtotal				**90.60**	
	USD Check Services					
G2201	CHECK COLLECTION - USD	Check collected	20.00000	1	20.00	
	Subtotal				**20.00**	
	Sweep					
34110	SWEEP ACCOUNT POSITION REPORT	Sweep master account	40.00000	0	0.00	
22094	SWEEP STAGECOACH MUTUAL FND MO BASE	Account	210.00000	0	0.00	
	Subtotal				**0.00**	

Total Monthly Activity Charges **10,971.10**

	*** Setup Charges**					
06094	ACH FRAUD FILTER - SET UP	Account	50.00000	1	50.00	Waive
28022	ONLINE TREAS INFO REPORT EDI SETUP	Account	150.00000	1	150.00	Waive
14001	CONT DISB ACCOUNT SET UP	Account	250.00000	1	250.00	Waive
28043	E-BOX SET UP	Setup	1,500.00000	0	1,500.00	Waive
28044	E-BOX VALIDATION FILE SET UP	Setup	1,500.00000	1	1,500.00	Waive
28017	RECEIVABLES MANAGER SET UP	Setup	1,500.00000	1	1,500.00	Waive
28351	E-BILL EXPRESS PROFESSIONAL SETUP	Setup	2,750.00000	1	2,750.00	Waive
770	WF ELEC DEPOSIT-IMPLEMENTATION	Setup	3,000.00000	1	3,000.00	Waive
	Total Setup Charges				**10,700.00**	**Waive**

* Setup charges for services will be waived

* * Denotes an enhancement available of the current service utilized by the County

WELLS FARGO

Disclosures

	Current Rate
Government Advantage Checking The rate is a variable bank managed rate that may be updated due to market conditions and at the bank's discretion	1.08%
Earning Credit Rate (ECR) The ECR is a variable bank managed rate provided to help offset balance based service charges. The rate may be updated due to market conditions and at the bank's discretion	2.50%
Recoupment Monthly Fee Rate Fee to partially recover insurance premiums the Bank pays to the FDIC for deposit insurance. Monthly charge based upon average monthly ledger balance. Assessed on per thousand dollar basis.	0.1275%

Earnings Allowance
The total credit available to offset balanced based service charges.
The credit is calculated utilizing the below formula:

Earnings Allowance Formula:

$$\frac{\text{(Investable Balance) x (Earnings Credit Rate) x (\# of calendar days in month)}}{\text{Days in the Year}}$$

Investable balance required to offset $1.00 of analyzed charges formula

($1.00 / ECR / # of calendar days in month) x Days in the Year

We created this proposal for you based on our understanding of your requirements and the services in which you expressed interest. This proposal confirms the deposit and treasury management services and the pricing we plan to provide you based on certain assumptions including projected volumes and other relevant information you provided.

This document is confidential. Please do not share it without first obtaining our written permission. The services and pricing contained in this proposal are valid for 90 days. The pricing is subject to change if the actual volume or scope of services differs from the assumptions upon which we based the pricing.

Please let us know if you believe this proposal does not accurately represent the prices or services we discussed with you. If you have questions about the services in this proposal, please contact your Treasury Management Sales Consultant or visit: www.wellsfargo.com/accountanalysis for additional information about the services.

Regarding your services

Services with No Volumes
Services listed with zero volume are not included in the estimated monthly analysis fee but are included in the event the service is used in the future.



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Desktop Deposit® service – Compatible Scanners and Price Schedule

Quick Reference Guide

Prices effective March 1, 2024.

Prices listed are base prices, subject to change without notice, and do not include shipping, handling, or tax.

Suggested daily check volume	Scanner type	Description	Warranty	Charge basis	$ Price
Fewer than 20 per day	CEO Mobile® Deposit	Desktop Deposit users with scan and balance authorizations can deposit checks from a camera-enabled iPhone, iPad, or Android smartphone through the downloadable CEO Mobile app available from the Apple App and Google Play stores.	N/A	N/A	N/A
		Digital Check CheXpress CX 30-IJ - single feed	12 month	per unit	$504.00
			24 month	per unit	$541.00
Fewer than 500 per day		Digital Check TS 240-50 • 50 documents per minute	12 month	per unit	$773.00
			24 month	per unit	$823.00
		Panini Vision X 50 • 50 documents per minute • Mac compatible	12 month	per unit	$837.00
			24 month	per unit	$887.00
More than 500 per day		Digital Check TS 240-100 • 100 documents per minute	12 month	per unit	$1,017.00
			24 month	per unit	$1,067.00
		Canon CR190i II • 190 documents per minute **Note:** Please allow five to seven extra business days for delivery.	12 month	per unit	$2,734.00
			24 month	per unit	$3,093.00

Note: The following scanners are not sold through Wells Fargo's scanner fulfillment partner, however they are compatible with our service.

- Digital Check TS240-75
- Canon CR190i
- Panini Vision X 75
- Panini Vision X 60 AGP

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Desktop Deposit price schedule (continued)

12-month extended warranty – purchased at expiration	Charge basis	$ Price
Panini Vision X 50	per unit	$102.91
Digital Check CX30 single feed	per unit	$84.86
Digital Check TS240 batch scanners	per unit	$102.91
24-month extended warranty – purchased at expiration		
Panini Vision X 50	per unit	$194.44
Digital Check CX30 single feed	per unit	$163.24
Digital Check TS240 batch scanners	per unit	$194.44
36-month extended warranty – purchased at expiration		
Panini Vision X 50	per unit	$277.86
Digital Check CX30 single feed	per unit	$233.61
Digital Check TS240 batch scanners	per unit	$277.86
Maintenance fees		
Cleaning: Includes removal of loose dirt and debris, complete cleaning of the magnetic head, and cleaning of all rubber roller surfaces.	per unit	$70.00
Checkout: Includes evaluation and testing of unit or parts to specified standards. **Note:** This only applies if no problem is found.	per unit	$51.46
Repairs: Not covered under warranty	per hour plus parts	$159.00
Repairs: Not covered under warranty	Flat rate covers all work (except camera or motherboard)	$177.00
Supplies		
Franker for Panini i:Deal	per franker	$25.44
Ink cartridge for Panini Vision X	per cartridge	$24.48
Ink cartridge for Digital Check	per cartridge	$24.48
3-pack ink cartridge for Panini or Digital Check	per 3-pack of cartridges	$64.55
Ink cartridge for Panini AGP	per cartridge	$62.41
Check retention bags	per 100 bags	$26.58
Replacement box w/inserts (CX30)	per kit	$21.47
Replacement box w/inserts (TS240)	per kit	$27.24
Replacement box w/inserts (Panini)	per kit	$38.11
Cleaning kit for Panini	per kit	$64.66
Cleaning kit for Digital Check	per kit	$66.60
Cleaning kit for Digital Check (small)	per kit	$20.43
Cleaning cards for Canon	per pack	$27.56
Cleaning swabs for Digital Check	per pack	$7.74
Other		
Billing adjustments	per occasion	$25.00
Restocking – Canceled orders (unopened units only)	per unit	$77.18

County of Cochise

Implementation Onboarding Sample

Project Plan

Target Production Date: TBD

Overall Project Status: **Green**

Last update: 06/12/2023

Recurring Project Calls

Conference Line:
Passcode:

Meeting Agenda

Meeting Date:
Meeting Time:

Conference Line:
Conference Code:

Target Production Date:

Next Meeting Date:
Meeting Time:

Meeting Participants

P/A		Team / Group	Title	E-mail Address	Phone
Customer					
Wells Fargo					

P = Present; A = Absent

	Discussion Topics	Topic Owner	Meeting Notes

Action Items

	Responsible	Action Description	Target Completion Date	Status

County of Cochise

Conference Line:

Passcode:

Target Production Date:

Project Health Indicators

- Milestone / Task will not meet expectations related to timeline, scope and/or quality unless immediate action is taken.
- Milestone / Task issues are jeopardizing expectations related to timeline, scope, and/or quality.
- Milestone / Task is 'On-Track' to meet expectations related to timeline, scope, and/or quality.

Treasury Services Implementation Project Plan

Milestones & Tasks	Days to Implement	Internal External Shared Technical/SOR	Responsible	Status	Health	Start Date	Planned Completion Date	Actual Completion Date	Comments
Project Planning	**15**								
Identify and engage internal project team members		Internal	CPM	Not-Started	Green				
Conduct internal resource kick-off call		Internal	CPM	Not-Started	Green				
Create draft of custom project plan		Internal	CPM	Not-Started	Green				
Schedule customer kick-off call		Internal	CPM / TMSC	Not-Started	Green				
Conduct customer kick-off call		Shared	Customer / Project_Team	Not-Started	Green				
Discuss project scope and review project plan		Shared	Customer / Project_Team	Not-Started	Green				
Negotiate "go live" date with project team		Shared	Customer / Project_Team	Not-Started	Green				
Establish recurring project team status meetings		Shared	Customer / Project_Team	Not-Started	Green				
Pre-Implementation	**15 - 30**								
Complete KYC, compliance process and signature cards		Internal	RA / RM / TMSC	Not-Started	Green				
Provide approval to open accounts		Internal	RA / RM	Not-Started	Green				
Obtain necessary credit approvals (TMSAC), as applicable		Internal	RA / RM	Not-Started	Green				
Submit implementation request		Internal	SA	Not-Started	Green				
Review implementation request and provide all TM Product Enrollment Forms and Acceptance of Service to customer		Internal	IC	Not-Started	Green				
Review, execute & return Acceptance of Service & TM Product Enrollment Form to Wells Fargo		External	Customer	Not-Started	Green				
DOMESTIC PRODUCT IMPLEMENTATION DETAIL									
Automated Clearing House (ACH)	**13**								
Prepare for product implementation and gather set-up information from customer		Internal	IC	Not-Started	Green				
Send welcome package with documents customer needs for product implementation (e.g. file specifications, user guides, etc.)		Internal	IC	Not-Started	Green				
Obtain necessary credit approvals (TMSAC)		Internal	RA / RM / SA / TMSC	Not-Started	Green				
Create ACH company IDs		Internal	IC	Not-Started	Green				
Provide ACH company IDs to the customer		Internal	IC	Not-Started	Green				
SAFE Transmission									
Gather information to complete the SAFE Transmission Request Form and submit to File Transmission Services		Internal	IC	Not-Started	Green				
Assign File Transmission Specialist		Internal	File_Transmission_Services	Not-Started	Green				
Establish SAFE-T folders in CEO		Internal	File_Transmission_Specialist	Not-Started	Green				
Coordinate meeting to discuss automation		Shared	Customer / File_Transmission_Specialist / IC	Not-Started	Green				
Discuss transmission requirements with customer and send instructions for next steps		Shared	Customer / File_Transmission_Specialist / IC	Not-Started	Green				
Establish credentials, provide IP Addresses, Keys and Push Setup Form (as applicable)		External	Customer	Not-Started	Green				
Create new transmission IDs and build folder backends		Internal	File_Transmission_Specialist	Not-Started	Green				
Load automation documents to CEO-SAFE admin folder		Internal	File_Transmission_Specialist	Not-Started	Green				
Download automation documents and confirm automated and/or browser connectivity for Production and Validation Environment		External	Customer	Not-Started	Green				
ACH Testing									
Provide ACH test files to Wells Fargo		External	Customer	Not-Started	Green				
Test inbound files and provide results from customer		Internal	File_Transmission_Specialist	Not-Started	Green				
Production Readiness									
Approve ACH IDs move to Production		Shared	Customer / IC	Not-Started	Green				
Move ACH IDs into production		Internal	File_Transmission_Specialist / IC	Not-Started	Green				
Verify set-up in appropriate systems		Internal	IC	Not-Started	Green				
Establish ACH Delete/Reversal/Inquiry services		Internal	IC	Not-Started	Green				
Communicate service activation with project team and provide completion details to customer		Internal	IC	Not-Started	Green				
Monitor Product through a successful cycle of processing		Shared	CPM / Customer / IC	Not-Started	Green				
Branch Services	**10**								
Prepare for product implementation and gather set-up information from customer		Internal	IC	Not-Started	Green				
Validate Proximity Study is completed and attached to the AES SOF request		Internal	IC	Not-Started	Green				
Provide DSSG approval, if applicable (Completion of Store Services Checklist required)		Internal	RM / SA	Not-Started	Green				
Complete keying/data entry into Online Forms		Internal	IC	Not-Started	Green				
Complete keying/data entry into AES (for requests that include Stagecoach Deposit Post Verify)		Internal	IC	Not-Started	Green				
Review the National Bank Notification (NBN) generated with request		Internal	IC	Not-Started	Green				

Treasury Services Implementation Project Plan

Milestones & Tasks	Days to Implement	Internal External Shared Technical/SOR	Responsible	Status	Health	Start Date	Planned Completion Date	Actual Completion Date	Comments
Obtain supplies (deposit slip, stamps, deposit bags, etc.)		Shared	Customer / IC	Not-Started	Green				
Verify set-up in appropriate systems		Internal	IC	Not-Started	Green				
Communicate and coordinate service activation with customer, internal partners and Client Services		Internal	IC	Not-Started	Green				
Monitor product through a successful cycle of processing		Internal	IC	Not-Started	Green				
Cash Vault	**5 - 11**								
Validate proximity study/outlet locator is complete and attached to the implementation request		Internal	IC	Not-Started	Green				
Requests with 51+ locations, submit to CV Admin for validation		Internal	CV_Administration / IC	Not-Started	Green				
Notify armored carrier of new banking information, account and bank change		External	Customer	Not-Started	Green				
Build cash vault profiles		Internal	CV_Administration / IC	Not-Started	Green				
Verify set-up in appropriate systems (CVAC)		Internal	IC	Not-Started	Green				
Order depository supplies, if applicable. If client orders own deposit tickets, obtain a sample and enter serial number format from the ticket's AUX on us field during AES cash vault product keying		Shared	Customer / RA	Not-Started	Green				
Confirm receipt of cash vault/depository supplies		External	Customer	Not-Started	Green				
Establish Cash Vault Services		Internal	IC	Not-Started	Green				
Communicate service activation with project team and provide completion details to customer		Internal	IC	Not-Started	Green				
Confirm date of first deposit and/or change order and communicate date to CV Administrator		Shared	Customer / IC	Not-Started	Green				
Ensure IC validates first deposits posted to accounts		Internal	CPM / CSO / IC	Not-Started	Green				
Monitor Product through a successful cycle of processing		Shared	CPM / Customer / IC	Not-Started	Green				
CEO	**30**								
Prepare for product implementation and gather set-up information from customer		Internal	IC	Not-Started	Green				
Administration									
Establish Self-Administration services		Internal	IC	Not-Started	Green				
Confirm receipt of CEO Token IDs with customer		Shared	Customer / IC	Not-Started	Green				
Commercial Electronic Office® (CEO®) - services									
Establish Alerts		Internal	IC	Not-Started	Green				
Establish Transaction Search		Internal	IC	Not-Started	Green				
Establish Statements and Notices (Bank Statement /Account Analysis Statement)		Internal	IC	Not-Started	Green				
Establish Treasury Information Reporting (TIR)		Internal	IC	Not-Started	Green				
Establish Wire Transfer-Domestic and Book Transfer		Internal	IC	Not-Started	Green				
Verify set-up in appropriate systems		Internal	IC	Not-Started	Green				
Send fulfillment package email notifying customer of service completion		Internal	IC	Not-Started	Green				
Coordinate customer training		Internal	IC	Not-Started	Green				
Complete required training		Internal	Customer	Not-Started	Green				
Communicate service activation with project team and provide completion details to customer		Internal	IC	Not-Started	Green				
Monitor Product through a successful cycle of processing		Shared	CPM / Customer / IC	Not-Started	Green				
CEO Payments	**1 - 12**								
Gather information, prepare and distribute setup documents/user guides		External	Customer / IC	Not-Started	Green				
Obtain required credit approvals (TMSAC)		Internal	Credit_Supervision / RM / SA / TMSC	Not-Started	Green				
Establish ACH Company IDs		Internal	IC	Not-Started	Green				
Establish ACH Payments in CEO		Internal	IC	Not-Started	Green				
Establish ACH Payments users in CEO		External	CEO_Company_Admin	Not-Started	Green				
Validate ACH Payments services are built		Internal	IC	Not-Started	Green				
Establish ACH Delete/Reversal/Inquiry services		Internal	IC	Not-Started	Green				
Monitor for first production file		External	CPM / Customer / IC	Not-Started	Green				
Demand Deposit Account (DDA)	**8**								
Prepare for product implementation and gather set-up information from customer		Internal	IC	Not-Started	Green				
Provide MICR specs to customer		Internal	IC / RA	Not-Started	Green				
Open accounts		Internal	IC / RA / SA	Not-Started	Green				
Verify set-up in appropriate systems		Internal	IC	Not-Started	Green				
Obtain supplies (deposit slip, stamps, checks)		External	Customer	Not-Started	Green				
MICR Testing									
Provide Wells Fargo with 15 test checks for testing (If not using Superior Press)		External	Customer	Not-Started	Green				
Provide check testing results to customer		Internal	IC	Not-Started	Green				
Controlled Disbursement									
Provide Wells Fargo with 15 test checks for testing (If not using Superior Press)		External	Customer	Not-Started	Green				
Provide and review with the customer. (Controlled Disbursement Account can not be opened until check testing has successfully been completed)		Internal	IC	Not-Started	Green				
Establishing funding		Internal	IC	Not-Started	Green				
Demand Deposit Account (DDA) continued									
Communicate service activation with project team and provide completion details to customer		Shared	CPM / CSO / Customer / IC	Not-Started	Green				
Monitor Product through a successful cycle of processing		Shared	CPM / Customer / IC	Not-Started	Green				
Desktop Deposit® (DTD)	**7**								
Confirm TMSAC is completed and attached to the case (if required)		Internal	IC	Not-Started	Green				
Prepare for product implementation and gather set-up information from customer		Internal	IC	Not-Started	Green				

Treasury Services Implementation Project Plan

Milestones & Tasks	Days to Implement	Internal External Shared Technical/SOR	Responsible	Status	Health	Start Date	Planned Completion Date	Actual Completion Date	Comments
Establish Desktop Deposit services		Internal	IC	Not-Started	Green				
Verify set-up in appropriate systems		Internal	IC	Not-Started	Green				
Order DTD scanners and provide tracking information to the customer (if applicable)		Internal	IC	Not-Started	Green				
Confirm receipt of DTD scanners (if applicable)		External	Customer	Not-Started	Green				
Coordinate scanner installation and user training via Treasury Learning and Consulting (TLC) page		Shared	Customer / IC	Not-Started	Green				
Confirm scanner installation and user training are complete.		Shared	Customer / IC	Not-Started	Green				
Communicate service activation with project team and provide completion details to customer		Internal	IC	Not-Started	Green				
Monitor Product through a successful cycle of processing		Shared	CPM / Customer / IC	Not-Started	Green				
Direct BAI Transmission	**21**								
Prepare for product implementation and gather set-up information from customer		Internal	IC	Not-Started	Green				
Send welcome package with documents customer needs for product implementation (e.g. file specifications, user guides, etc.)		Internal	IC	Not-Started	Green				
SAFE Transmission									
Gather information to complete the SAFE Transmission Request Form and submit to File Transmission Services		Internal	IC	Not-Started	Green				
Assign File Transmission Specialist		Internal	File_Transmission_Services	Not-Started	Green				
Establish SAFE-T folders in CEO		Internal	File_Transmission_Specialist	Not-Started	Green				
Coordinate meeting to discuss automation		Shared	Customer / File_Transmission_Specialist / IC	Not-Started	Green				
Discuss transmission requirements with customer and send instructions for next steps		Shared	Customer / File_Transmission_Specialist / IC	Not-Started	Green				
Establish credentials, provide IP Addresses, Keys and Push Setup Form (as applicable)		External	Customer	Not-Started	Green				
Create new transmission IDs and build folder backends		Internal	File_Transmission_Specialist	Not-Started	Green				
Load automation documents to CEO-SAFE admin folder		Internal	File_Transmission_Specialist	Not-Started	Green				
Download automation documents and confirm automated and/or browser connectivity for Production and Validation Environment		External	Customer	Not-Started	Green				
Direct BAI Transmission - Production Readiness									
Load BAI test/sample file		Internal	File_Transmission_Specialist	Not-Started	Green				
Contact customer to confirm receipt of BAI test file		Internal	File_Transmission_Specialist	Not-Started	Green				
Submit request to build Direct BAI profile. (Requests submitted by Friday 5pm CT will be installed on Friday two weeks after.)		Internal	IC	Not-Started	Green				
Verify set-up in appropriate systems		Internal	IC	Not-Started	Green				
Confirm transmission IDs are in production		Internal	File_Transmission_Specialist / IC	Not-Started	Green				
Confirm the go live date with the customer based on EW production install date		Shared	Customer / IC	Not-Started	Green				
Communicate service activation with project team and provide fulfillment package to customer		Internal	IC	Not-Started	Green				
Monitor product through a successful cycle of processing		Shared	CPM / Customer / IC	Not-Started	Green				
E-Bill Express	**20**								
Prepare for product implementation and gather set-up information from customer		Shared	Customer / E-Bill_Sys_Cons / ECS_Proj_Mgr_RM / IC	Not-Started	Green				
Send welcome package with documents customer needs for product implementation (e.g. file specifications)		Shared	Customer / E-Bill_Sys_Cons / ECS_Proj_Mgr_RM / IC	Not-Started	Green				
SAFE Transmission									
Gather information to complete the SAFE Transmission Request Form and submit to File Transmission Services		Internal	IC	Not-Started	Green				
Assign File Transmission Specialist		Internal	File_Transmission_Services	Not-Started	Green				
Establish SAFE-T folders in CEO		Internal	File_Transmission_Specialist	Not-Started	Green				
Coordinate meeting to discuss automation		Shared	Customer / File_Transmission_Specialist / IC	Not-Started	Green				
Discuss transmission requirements with customer and send instructions for next steps		Shared	Customer / File_Transmission_Specialist / IC	Not-Started	Green				
Establish credentials, provide IP Addresses, Keys and Push Setup Form (as applicable)		External	Customer	Not-Started	Green				
Create new transmission IDs and build folder backends		Internal	File_Transmission_Specialist	Not-Started	Green				
Load automation documents to CEO-SAFE admin folder		Internal	File_Transmission_Specialist	Not-Started	Green				
Download automation documents and confirm automated and/or browser connectivity for Production and Validation Environment		External	Customer	Not-Started	Green				
E-Bill Express Testing & Production Readiness									
Create and provide E-Bill Statement of Work to the customer		Shared	Customer / E-Bill_SC	Not-Started	Green				
Conduct formal review of E-Bill Statement of Work		Shared	Customer / E-Bill_SC / IC / SA / SSO / TMSC	Not-Started	Green				
Provide E-Bill Express ID's to Recievables Manager (if applicable)		Internal	E-Bill_Sys_Cons / ECS_Proj_Mgr_RM	Not-Started	Green				
Approve Statement(s) of Work		External	Customer	Not-Started	Green				
Deliver file to implementation project manager		External	Customer	Not-Started	Green				
Validate file and provide results to the customer		Shared	Customer / E-Bill_SC	Not-Started	Green				
Create new biller in set-up tool		Shared	Customer / E-Bill_SC	Not-Started	Green				
Provide training materials to the customer and set expectations around review		Shared	Customer / E-Bill_SC	Not-Started	Green				
Conduct "Train the Trainer" training and set expectations around customer participation		Shared	Customer / E-Bill_SC	Not-Started	Green				
Review test cases/test walk thru		Shared	Customer / E-Bill_SC	Not-Started	Green				
UAT Testing --> send remittance and remittance return files to Customer / Receivables Manager test all scenarios and file processing		Shared	Customer / E-Bill_SC	Not-Started	Green				

Treasury Services Implementation Project Plan

Milestones & Tasks	Days to Implement	Internal External Shared Technical/SOR	Responsible	Status	Health	Start Date	Planned Completion Date	Actual Completion Date	Comments
Provide 'Go/No Go' decision: Receive customer sign-off		External	Customer	Not-Started	Green				
Send first production bill file to Wells Fargo		External	Customer	Not-Started	Green				
Communicate and coordinate service activation with customer, internal partners and Client Services		Shared	CPM / CSO / Customer / E-Bill_SC / IC	Not-Started	Green				
Monitor product through a successful cycle of processing		Shared	CPM / Customer / E-Bill_SC / IC	Not-Started	Green				
Fraud Manager	**9**								
Prepare for product implementation and gather set-up information from customer		Internal	IC	Not-Started	Green				
Send welcome package with documents customer needs for product implementation (e.g. file specifications, user guides, etc.)		Internal	IC	Not-Started	Green				
Identify authorized ACH company IDs from the customer's exception list		Shared	Customer / IC	Not-Started	Green				
Provide and/or coordinate training prior to service activation		Shared	Customer / IC	Not-Started	Green				
Implement service		Internal	IC	Not-Started	Green				
Set-up alerts		Internal	IC	Not-Started	Green				
Activate alerts on CEO		External	Customer	Not-Started	Green				
Verify set-up in appropriate systems		Internal	IC	Not-Started	Green				
Send fulfillment package email notifying customer of service completion		Internal	IC	Not-Started	Green				
Communicate service activation with project team and provide completion details to customer		Internal	IC	Not-Started	Green				
Monitor product through a successful cycle of processing		Shared	CPM / Customer / IC	Not-Started	Green				
Perfect Receivables®	**10**								
Prepare for product implementation and gather set-up information from customer		Internal	IC	Not-Started	Green				
Confirm Pre-Enrollment Form (PEF) is attached if setting up a range/WPIC		Internal	IC	Not-Started	Green				
Complete setup Form, TRF and CIA Form (if request includes a data file or tranjournal report file via transmission)		Internal	IC / Specialty_Maint	Not-Started	Green				
Send work order to Specialty Maintenance group for form approval		Internal	ACH_Ops / IC / Specialty_Maint	Not-Started	Green				
Send approved form to ACH Ops and Wire Ops (as applicable)		Internal	IC	Not-Started	Green				
Confirm ACH and Wire setups are complete (as applicable)		Internal	IC	Not-Started	Green				
Perfect Receivables® - testing and production readiness									
Send test file to customer (if applicable)		Internal	File_Transmission_Specialist	Not-Started	Green				
Provide test file results (if applicable)		External	Customer	Not-Started	Green				
Move IDs into production		Internal	IC	Not-Started	Green				
Communicate service activation with project team and provide completion details to customer		Internal	IC	Not-Started	Green				
Monitor product through a successful cycle of processing		Shared	CPM / Customer / IC	Not-Started	Green				
Receivables Manager	**45 - 60**								
Prepare for product implementation and gather set-up information from customer		Shared	Customer / ECS_Proj_Mgr_RM / IC	Not-Started	Green				
SAFE Transmission									
Gather information to complete the SAFE Transmission Request Form and submit to File Transmission Services		Internal	IC	Not-Started	Green				
Assign File Transmission Specialist		Internal	File_Transmission_Services	Not-Started	Green				
Establish SAFE-T folders in CEO		Internal	File_Transmission_Specialist	Not-Started	Green				
Coordinate meeting to discuss automation		Shared	Customer / File_Transmission_Specialist / IC	Not-Started	Green				
Discuss transmission requirements with customer and send instructions for next steps		Shared	Customer / File_Transmission_Specialist / IC	Not-Started	Green				
Establish credentials, provide IP Addresses, Keys and Push Setup Form (as applicable)		External	Customer	Not-Started	Green				
Create new transmission IDs and build folder backends		Internal	File_Transmission_Specialist	Not-Started	Green				
Load automation documents to CEO-SAFE admin folder		Internal	File_Transmission_Specialist	Not-Started	Green				
Download automation documents and confirm automated and/or browser connectivity for Production and Validation Environment		External	Customer	Not-Started	Green				
Receivables Manager - E-Box									
Confirm / set up Ebox		Internal	RM_TDA	Not-Started	Green				
Receivables Manager - continued									
Create Business Requirements Document and provide to the customer		Internal	ECS_Proj_Mgr_RM	Not-Started	Green				
Review of Business Requirements Document with customer		Shared	Customer / ECS_Proj_Mgr_RM	Not-Started	Green				
Request Inbound test files and test accounts as needed (lookup, stop, positive files, etc.)		Internal	ECS_Proj_Mgr_RM	Not-Started	Green				
Approve Business Requirements Document		External	Customer	Not-Started	Green				
Provide tentative project timeline		Internal	ECS_Proj_Mgr_RM	Not-Started	Green				
Receivables Manager - Testing									
Complete development and internal testing (SIT)		Internal	ECS_Proj_Mgr_RM / RM_TDA	Not-Started	Green				
Complete test file validation		Internal	RM_TDA	Not-Started	Green				
Deliver test file to customer		Internal	ECS_Proj_Mgr_RM	Not-Started	Green				
Provide feedback on test file		External	Customer	Not-Started	Green				
Complete additional testing as needed		Shared	Customer / RM_TDA	Not-Started	Green				
Provide sign off on test files		External	Customer	Not-Started	Green				
Receivables Manager Production Readiness									
Notify internal teams of customer approval, lockdown, and install date		Internal	ECS_Proj_Mgr_RM	Not-Started	Green				
Move Receivables Manager into production		Internal	ECS_Proj_Mgr_RM	Not-Started	Green				

Treasury Services Implementation Project Plan

Milestones & Tasks	Days to Implement	Internal External Shared Technical/SOR	Responsible	Status	Health	Start Date	Planned Completion Date	Actual Completion Date	Comments
Communicate service activation with project team and provide completion details to customer		Internal	ECS_Proj_Mgr_RM	Not-Started	Green				
Deliver first production file		Internal	ECS_Proj_Mgr_RM	Not-Started	Green				
Monitor product through a successful cycle of processing		Shared	CPM / Customer / ECS_Proj_Mgr_RM / IC	Not-Started	Green				
Returned Item	**5**								
Prepare for product implementation and gather set-up information from customer		Internal	IC	Not-Started	Green				
Confirm with the customer if special instructions will be setup on the account		Internal	IC	Not-Started	Green				
Submit Return Item setup instructions		Internal	IC	Not-Started	Green				
Establish CEO Return Item Image services (if applicable)		Internal	IC	Not-Started	Green				
Verify set-up in appropriate systems		Internal	IC	Not-Started	Green				
Communicate service activation with project team and provide completion details to customer		Internal	IC	Not-Started	Green				
Monitor product through a successful cycle of processing		Shared	CPM / Customer / IC	Not-Started	Green				
Zero Balance Account (ZBA)	**3**								
Prepare for product implementation and gather set-up information from customer		Internal	IC	Not-Started	Green				
Validate TMSAC is on file for multi TIN accounts (if applicable)		Internal	RA / SA / TMSC	Not-Started	Green				
Set-up ZBA account		Internal	IC	Not-Started	Green				
Verify set-up in appropriate systems		Internal	IC	Not-Started	Green				
Communicate service activation with project team and provide completion details to customer		Internal	IC	Not-Started	Green				
Monitor product through a successful cycle of processing		Shared	CPM / Customer / IC	Not-Started	Green				
POST IMPLEMENTATION DETAIL									
Project Close-Out	**30**								
Notify project team members of project close out		Internal	CPM	Not-Started	Green				
Transition to Client Services for ongoing support		Internal	CPM	Not-Started	Green				
Change project status to "Complete"		Internal	CPM	Not-Started	Green				

Project Issue Log

#	Issue Description	Responsible	Status	Date Identified	Date Resolved	Resolution/Comments

Change Control Log

Change Control ID	Change Request Date	Change Description	Impact Rating*	Wells Fargo Decision **	Wells Fargo Decision Owner	Decision Date	Customer Decision **	Customer Decision Owner	Decision Date

Note: Change Control is the ongoing process of managing changes to project scope (i.e. Products, Configuration, etc.) and/or timeline. This Change Control Log will identify, track and report on the status of Change Requests.

Impact Rating		
High		Significant impact to project's scope, expected project results, and/or schedule
Medium		Moderate impact to project's scope, expected project results, and/or schedule
Low		Minor impact to project's scope, expected project results, and/or schedule

Change Decision		
Approved		Change Request was approved
In Review		Change Request is being reviewed for consideration/sizing
On Hold		Change Request is on hold pending further investigation
Declined		Change Request was declined

Account Matrix

Account Details																
Account Number	**Legal Name**	**Tax ID #**	**Account Title**	**Products by Account**	ACH - Origination	Cash Vault	Desktop Deposit® (DTD)	Direct BAI Transmission	E-Box®	Perfect Receivables®	Receivables Manager - E-Box	TIR - Previous Day Composite	Transaction Search	Wire Transfer	Zero Balance Account (ZBA)
xxxxx6789	Sample Account	xxxxx	Sample 1		**X**	**X**	**X**	**X**	**X**	**X**	**X**	**X**	**X**	**X**	**X**

Transmission Matrix

Account Name / File Type	Account Number	Inbound to Wells Fargo	Outbound to Client	Transmission Application Folder ID	Transmission Application Folder Name	Transmission Protocol	File Naming Convention	File Status	Comments
Receivables Manager	Acct # 1234		x					In Process	
ACH Origination File		x						In Process	

Project Contact List

County of Cochise Contacts				
Name	**Team / Group**	**Title**	**E-mail Address**	**Phone**

Wells Fargo Contacts				
Name	**Team / Group**	**Title**	**E-mail Address**	**Phone**

Wells Fargo Acronym Definitions

A/R	Accounts Receivable
ACH	Automated Clearing House
ACH Ops	ACH Operations
AES	Annual Enrollment System
AP	Accounts Payable
AP Control	Accounts Payable Payment Type for Payment Manager
ARP	Account Reconcilement Product
BAI	Data/File Format
BIC	Bank Identification Code
BOC	Back Office Conversion
BPSC	Business Payments Servicing Center (Commercial Card Component)
BRAD	Business Requirements Approval Document (used for Lockbox)
BRD	Business Requirements Document (Used for Payment and Receivables Manager)
BSC	Business System Consultant for the AP Component
CAD	Canadian Dollar
CCAM	Commercial Card Account Manager
CCER	Commercial Card Expense Reporting
CCIC	Commercial Card Implementation Consultant
CCPA	Commercial Card Payables Analyst
CCPC	Commercial Card Payables Consultant
CDM Operations	Central Disbursement Management Operations
CEO	Commercial Electronic Office
CFA_IC	Cash Flow Analysis Implementation Consultant
CPM	Client Project Manager
CPS	Claims Payment Solution
CSM	Customer Service Manager
CSO	Client Service Officer (aka Customer Service)
CV Admin	Cash Vault Administration
DDA	Demand Deposit Account
DSM	District Sales Manager
DTD	Desktop Deposit
EBE	E-Bill Express
ECA	European Collection Account
EDD	Electronic Document Delivery (Payment Manager Component)
EFT	Electronic Funds Transfer
EOB	Explanation of Benefits
eReceivables Sales Consultant	eReceivables Sales Consultant
eReceivables Sys Cons	eReceivables System Consultant
ERP	Enterprise Resource Planning
EUS	Enterprise Utility Services
EUS IT	Enterprise Utility Services IT

Wells Fargo Acronym Definitions

FD Trans Specialist	File Delivery Implementation Transmission Team
FTP	File Transfer Protocol
FTU	File Translation Utility
FX	Foreign Exchange
FX Compliance	Foreign Exchange Compliance
FXOL	Foreign Exchange Online
HIPAA	Health Insurance Portability & Accountability Act
IBAN	International Bank Account Number
IC	Implementation Consultant
IFI	Image File Import
IIC	International Implementation Coordinator
IM	Invoice Manager
IM TDA	Invoice Manager Technical Data Analyst
IMA	Invoice Manager Architect
ISDA	International Swaps & Derivatives Association
IT	Information Technology
ITM SA	International Treasury Management Sales Analyst
ITM SC	International Treasury Management Sales Consultant
ITM	International Treasury Management
KYC	Know Your Customer
LB	Lockbox
LB IC	Lockbox Implementation Consultant
LOC	Line of Credit
London IC	London Implementation Coordinator
MAN	Master Account Number (part of Commercial Card Component)
MCA	Multi-Currency Account
MICR	Magnetic Ink Character Recognition
NOC	Notification of Change
PDP	payment Delivery Preference (part of Payment Manager Component)
PM	Project Manager
PM TDA	Payment Manager Technical Data Analyst
PMA	Payment Manager Architect
PMP	Payment Manager Plus
PPP	Patient Payment Portal
PPS	Patient Payment Solution
RA	Relationship Associate
RBC	Royal Bank of Canada
RM	Relationship Manager
RM TDA	Receivables Manager Technical Data Analyst
RMA	Relationship Management Architect
SAO Program Consultant	Supplier Analysis Onboarding Program Manager

Wells Fargo Acronym Definitions

SAO Team	Supplier Analysis & Onboarding Team (Vendor Enrollment component)
SEPA	Single Euro Payments
SIT	System Integration Testing
SLA	Service Level Agreement
SOF	Sales Order Form
SOR	System of Record
SOW	Statement of Work
SPS	Supplier Payment Solution
SWIFT	Society for Worldwide Interbank Financial Telecommunication
TM	Treasury Management
TMSA	Treasury Management Sales Analyst
TMSC	Treasury Management Sales Consultant
TPC	Technical Product Consultant
TPD	Third Party Draft
TRF	Transmission Request Form
TSS	Transmission Support Services
UAT	User Acceptance Testing
VE	Validation Environment
WFPG	Wells Fargo Payment Gateway
WICE	Wholesale Integrated Customer Enrollments
ZBA	Zero Balance Account

File Format Supplement — Single Batch

File record types

ACH files are organized into records. Each file always includes one file header record and one file control record. Within the file, transactions are grouped into batches for balancing and control purposes. The data for each ACH transaction is included in an entry detail record, and some transactions include additional data in one or more addenda records. The following diagram shows the basic structure of a single-batch ACH file.

One set for each batch in the file:

- File header record – type 1
- Company/batch header record – type 5
- Entry detail record(s) – type 6
- Addenda record(s) – type 7
- Company/batch control record – type 8
- File control record – type 9

```
101 091000019212345678913091512 30A094101WELLS FARGO              ABC COMPANY
5200ABC COMPANY     WESTERN REGION      2123456789CCDCASH CONC SEP 15130915   1091000010000001
6271230001234444444444       0000100000LOCATION 1     ABC COMPANY              0091000010000001
6273450003455555555555       0000800000LOCATION 2     ABC COMPANY              1091000010000002
705*U*00307*0000000183*0*P*:\GS*RA*9133131313*6126127272*20000888*0830*183*T*00201000010000002
820000000300468000460000009000000000000000002123456789                        091000010000001
900000100000100000003004680004600000090000000000000000
```

File header record — type 1

```
101 091000019212345678913091512 30A094101WELLS FARGO              ABC COMPANY
1234567890123456789012345678901234567890123456789012345678901234567890123456789012345678901234567890123456789012345678901234
```

Sample	*1*	*01*	*091000019*	*2123456789*	*130915*	*1230*	*A*	*094*	*10*	*1*	*WELLS FARGO*	*ABC COMPANY*	
Position	1	2-3	4-13	14-23	24-29	30-33	34	35-37	38-39	40	41-63	64-86	87-94
Field	Record type	Priority code	Wells Fargo R/T no.	File ID	File creation date	File creation time	File ID modifier	Record size	Blocking factor	Format code	Origination bank	Company name	Reference code
Field type	Constant	Constant	Constant b091000019, (b=space)	Wells Fargo-assigned ID	Format YYMMDD	Format HHMM in military format	Incremental (A, B, C…)	Constant	Constant	Constant	Constant	Alphanumeric	*(Optional)*

Company/batch header record — type 5

```
5200ABC COMPANY     WESTERN REGION      2123456789CCDCASH CONC SEP 05130915   1091000010000001
1234567890123456789012345678901234567890123456789012345678901234567890123456789012345678901234567890123456789012345678901234
```

Sample	*5*	*200*	*ABC COMPANY*	*WESTERN REGION*	*2123456789*	*CCD*	*CASH CONC*	*SEP 15*	*130915*		*1*	*09100001*	*0000001*
Position	1	2-4	5-20	21-40	41-50	51-53	54-63	64-69	70-75	76-78	79	80-87	88-94
Field	Record type	Service class code	Company name	Company discretionary data	Company ID	SEC code	Company entry description	Company descriptive date	Effective entry date	Settlement date	Originator status code	Wells Fargo R/T no.	Batch number
Field type	Constant	200; 220 (credits only); or 225 (debits only)	Alphanumeric	Alphanumeric *(optional)*	Wells Fargo-assigned ID	See SEC code list	Alphanumeric	Alphanumeric *(optional)*	Format YYMMDD	Reserved (leave blank)	Constant	Constant	Sequential starting from 0000001

Entry detail record — type 6

```
6271230001234444444444       0000100000LOCATION 1     ABC COMPANY              0091000010000001
1234567890123456789012345678901234567890123456789012345678901234567890123456789012345678901234567890123456789012345678901234
```

Sample	*6*	*27*	*12300012*	*3*	*0558769606*	*0000100000*	*LOCATION 11*	*ABC COMPANY*		*0*	*091000010000001*
Position	1	2-3	4-11	12	13-29	30-39	40-54	55-76	77-78	79	80-94
Field	Record type	Transaction code	Receiving DFI R/T number	R/T number check digit	Receiving DFI account no.	Amount	Individual ID	Individual name	Discretionary data	Addenda record indicator	Trace number
Field type	Constant	See transaction code list	Numeric starting w/ 0,1,2, or 3	Numeric	Alphanumeric	Numeric	Alphanumeric *(required for SEC code ARC, POP, or RCK)*	Alphanumeric *(SEC code CTX must use field 55-58 to indicate number of addenda records)*	Two spaces or (R*b* or S*b* (b=space)) for WEB	0 or 1	Wells Fargo R/T no. + 7-digit sequential number starting at 0000001

Together we'll go far



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TM-2506 November 2013

Addenda record — type 7

```
705*U*00307*0000000183*0*P*:\GS*RA*9133131313*6126127272*20000888*0830*183*T*00201000010000002
```

Sample	*7*	*05*	**U*00307*…*T*002010*	*0001*	*0000002*
Position	1	2-3	4-83	84-87	88-94
Field	Record type	Addenda type code	Payment-related information	Addenda sequence number	Entry detail sequence number
Field type	Constant	05 for PPD, CCD, and CTX	Alphanumeric	Sequential number beginning with 0001; Resets to 0001 for the beginning of each type 5 record	Numeric

Company/batch control record — type 8

```
820000000300468000460000009000000000000000002123456789                         091000010000001
```

Sample	*8*	*200*	*000003*	*0046800046*	*000000900000*	*000000000000*	*2123456789*			*09100001*	*0000001*
Position	1	2-4	5-10	11-20	21-32	33-44	45-54	55-73	74-79	80-87	88-94
Field	Record type	Service class code	Entry/addenda count	Entry hash	Total batch debit entry dollar amount	Total batch credit entry dollar amount	Company ID	Message authentication code	Blank	Wells Fargo R/T number	Batch number
Field type	Constant	Must match data in type 5 record	Numeric	Numeric	Numeric	Numeric	Must match data in type 5 record	Spaces	Spaces	Constant	Must match data in type 5 record

File control record — type 9

```
900000200000100000000400468000460000009000000000000200000
```

Sample	*9*	*000002*	*000001*	*00000004*	*0046800046*	*000000900000*	*000000200000*	
Position	1	2-7	8-13	14-21	22-31	32-43	44-55	56-94
Field	Record type	Batch count	Block count	Entry/addenda record count	Entry hash total	Total file debit entry amount	Total file credit entry amount	Filler (spaces)
Field type	Constant	Numeric	Numeric *(optional)*	Numeric	Numeric	Numeric	Numeric	Spaces

SEC codes and transaction codes

Standard Entry Class codes

PPD	Prearranged payment and deposit entries
CCD	Corporate credit or debit
CTX	Corporate trade exchange

Transaction codes for checking accounts

22	Credit
23	Prenote credit
27	Debit
28	Prenote debit

Transaction codes for savings accounts

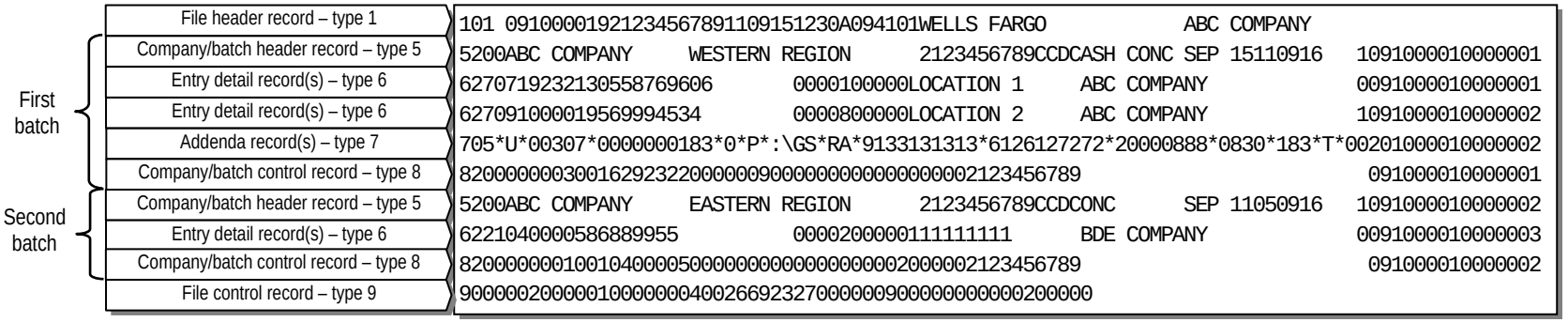
32	Credit
33	Prenote credit
37	Debit
38	Prenote debit

ACH

File Format Supplement – Multiple Batch

File record types

ACH files are organized into records. Each file always includes one file header record and one file control record. Within the file, transactions are grouped into batches for balancing and control purposes. The data for each ACH transaction is included in an entry detail record, and some transactions include additional data in one or more addenda records. The following diagram shows the basic structure of a multi-batch ACH file.



File header record — type 1

```
101 091000019212345678911091512 30A094101WELLS FARGO              ABC COMPANY
----------1----------2----------3----------4----------5----------6----------7----------8----------9----
12345678901234567890123456789012345678901234567890123456789012345678901234567890123456789012345678901234
```

Sample	*1*	*01*	*091000019*	*2123456789*	*110915*	*1230*	*A*	*094*	*10*	*1*	*WELLS FARGO*	*ABC COMPANY*	
Position	1	2-3	4-13	14-23	24-29	30-33	34	35-37	38-39	40	41-63	64-86	87-94
Field	Record type	Priority code	Wells Fargo R/T no.	File ID	File creation date	File creation time	File ID modifier	Record size	Blocking factor	Format code	Origination bank	Company name	Reference code
Field type	Constant	Constant	Constant b091000019, (b=space)	Wells Fargo-assigned ID	Format YYMMDD	Format HHMM in military format	Incremental (A, B, C…)	Constant	Constant	Constant	Constant	Alphanumeric	*(Optional)*

Company/batch header record — type 5

```
5200ABC COMPANY      WESTERN REGION      2123456789CCDCASH CONC SEP 05050915   1091000010000001
----------1----------2----------3----------4----------5----------6----------7----------8----------9----
12345678901234567890123456789012345678901234567890123456789012345678901234567890123456789012345678901234
```

Sample	*5*	*200*	*ABC COMPANY*	*WESTERN REGION*	*2123456789*	*CCD*	*CASH CONC*	*SEP 15*	*110915*		*1*	*09100001*	*0000001*
Position	1	2-4	5-20	21-40	41-50	51-53	54-63	64-69	70-75	76-78	79	80-87	88-94
Field	Record type	Service class code	Company name	Company discretionary data	Company ID	SEC code	Company entry description	Company descriptive date	Effective entry date	Settlement date	Originator status code	Wells Fargo R/T no.	Batch number
Field type	Constant	200; 220 (credits only); or 225 (debits only)	Alphanumeric	Alphanumeric *(optional)*	Wells Fargo-assigned ID	See SEC code list	Alphanumeric	Alphanumeric *(optional)*	Format YYMMDD	Reserved (eave blank)	Constant	Constant	Sequential starting from 0000001

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TM-2507 November 2012

Together we'll go far



Entry detail record — type 6

```
627071923213055876960600001000000LOCATION 1     ABC COMPANY              0091000010000001
---------1---------2---------3---------4---------5---------6---------7---------8---------9----
12345678901234567890123456789012345678901234567890123456789012345678901234567890123456789012345678901234
```

Sample	*6*	*27*	*07192321*	*3*	*0558769606*	*0000100000*	*LOCATION 11*	*ABC COMPANY*		*0*	*091000010000001*
Position	1	2-3	4-11	12	13-29	30-39	40-54	55-76	77-78	79	80-94
Field	Record type	Transaction code	Receiving DFI R/T number	R/T number check digit	Receiving DFI account no.	Amount	Individual ID	Individual name	Discretionary data	Addenda record indicator	Trace number
Field type	Constant	See transaction code list	Numeric starting w/ 0,1,2, or 3	Numeric	Alphanumeric	Numeric	Alphanumeric *(required for SEC code ARC, POP, or RCK)*	Alphanumeric *(SEC code CTX must use field 55-58 to indicate number of addenda records)*	Two spaces or (R*b* or S*b* (b=space)) for WEB	0 or 1	Wells Fargo R/T no. + 7-digit sequential number starting at 0000001

Addenda record — type 7

```
705*U*00307*0000000183*0*P*:\GS*RA*9133131313*6126127272*20000888*0830*183*T*00201000010000002
---------1---------2---------3---------4---------5---------6---------7---------8---------9----
12345678901234567890123456789012345678901234567890123456789012345678901234567890123456789012345678901234
```

Sample	*7*	*05*	**U*00307*…*T*002010*	*0001*	*0000002*
Position	1	2-3	4-83	84-87	88-94
Field	Record type	Addenda type code	Payment-related Information	Addenda Sequence Number	Entry Detail Sequence Number
Field type	Constant	05 for PPD, CCD, and CTX	Alphanumeric	Sequential number beginning with 0001; Resets to 0001 for the beginning of each Entry Detail record	Numeric

Company/batch control record — type 8

```
8200000003001629232200000090000000000000002123456789                    091000010000001
---------1---------2---------3---------4---------5---------6---------7---------8---------9----
12345678901234567890123456789012345678901234567890123456789012345678901234567890123456789012345678901234
```

Sample	*8*	*200*	*000003*	*0016292323*	*000000900000*	*000000000000*	*2123456789*			*09100001*	*0000001*
Position	1	2-4	5-10	11-20	21-32	33-44	45-54	55-73	74-79	80-87	88-94
Field	Record type	Service class code	Entry/addenda count	Entry hash	Total batch debit entry dollar amount	Total batch credit entry dollar amount	Company ID	Message authentication code	Blank	Wells Fargo R/T number	Batch number
Field type	Constant	Must match data in type 5 record	Numeric	Numeric	Numeric	Numeric	Must match data in type 5 record	Spaces	Spaces	Constant	Must match data in type 5 record

File control record — type 9

```
900000200000100000004002669232700000009000000000000200000
---------1---------2---------3---------4---------5---------6---------7---------8---------9----
12345678901234567890123456789012345678901234567890123456789012345678901234567890123456789012345678901234
```

Sample	*9*	*000002*	*000001*	*00000004*	*0026692327*	*000000900000*	*000000200000*	
Position	1	2-7	8-13	14-21	22-31	32-43	44-55	56-94
Field	Record type	Batch count	Block count	Entry/addenda record count	Entry hash total	Total file debit entry amount	Total file credit entry amount	Filler (spaces)
Field type	Constant	Numeric	Numeric *(optional)*	Numeric	Numeric	Numeric	Numeric	Spaces

SEC codes and transaction codes

Standard Entry Class codes

PPD	Prearranged payment and deposit entries
CCD	Corporate credit or debit
CTX	Corporate trade exchange

Transaction codes for checking accounts

22	Credit
23	Prenote credit
27	Debit
28	Prenote debit

Transaction codes for savings accounts

32	Credit
33	Prenote credit
37	Debit
38	Prenote debit

Global Treasury Management

WELLS FARGO

BAI Record Layout

User Guide

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About this guide

This guide describes the Wells Fargo format for each record in a BAI file. This guide is divided into the following sections:

- Previous Day BAI record layout
- Intraday BAI record layout

Previous Day BAI record layout

File header (type 01) record

BAI field	Wells Fargo description
Record ID	Always **01**
Sender ID	Wells Fargo's routing transit number **121000248** (National Bank RTN).
Receiver ID	Alphanumeric customer ID assigned by Wells Fargo.
File creation date	File creation date (YYMMDD).
File creation time	File creation time (HHMM) in military format, Central Time.
File ID	Two-digit counter **01**
Physical record length	Always **080**
Block size	Null (blank)
Version number	Always **2**

Example:

01,121000248,XXXXXXXXXX,111218,0416,01,080,,2/

Group header (type 02) record

BAI field	Wells Fargo description
Record ID	Always **02**
Ultimate receiver ID	Alphanumeric customer ID as assigned by Wells Fargo.
Originator ID	Routing transit number or BIC (Bank Identifier Code).
Group Status	Always **1**
As-of date	As-of date (YYMMDD)
As-of time	Null (blank)
Currency code	Null (blank)
As-of-date modifier	Not used, null (blank)

Example:

02,XXXXXXXXXX,121000248,1,111217,,,/
02, XXXXXXXXXX, PNBPIE2D,1,111217,,,/

Account header and summary status (type 03) record

BAI field	Description
Record ID	Always **03**
Account number	Standard for Wells Fargo accounts is 10-digit number. Can be up to 34 characters without truncation.
Currency code	Three-character currency code, with an option to not display the currency code.
Type code*	Three-digit BAI type code
Amount*	Value associated with the BAI type code. Variable length up to 15 digits. Format is $$$$$CC (no decimal point, last two digits indicate cents). Amounts can be signed positive or negative (+ or -). If unsigned, value is positive. The last two digits will indicate cents (or decimal units for currencies other than U.S. dollars unless currency code is JPY).
Item count*	Total count of items used to determine the amount field. Only included for the following type codes: 100 Total credits 400 Total debits
Funds type*	Null (blank)

*These fields repeat for each type code.

Example:

03,2000000000000,USD,010,18687728974,,,015,22414786324,,,040,22317487865,,/
88,045,21973071139,,,072,344416726,,,074,96504635,,,100,7972466211,12,/
88,400,4245408861,5,/

03,3333333333,CAD,010,18687728974,,,015,22414786324,,,040,22317487865,,/
88,045,21973071139,,,072,344416726,,,074,96504635,,,100,7972466211,12,/
88,400,4245408861,5,/

Detail transaction (type 16) record

BAI field	Wells Fargo description
Record ID	Always **16**
Type code	Three-digit BAI type code
Amount	Value associated with the BAI type code. Variable length up to 15 digits. Format is (no decimal point, last two digits indicate cents). The last two digits indicate cents (or decimal units for currencies other than U.S. dollars unless currency code is JPY).
Funds type	Optional field to indicate float or value date information. If included, is one of the following: **0 -** Immediate availability **1 -** Total amount is 1 day float **2 -** Total amount is 2+ day float **S -** Distributed availability (0/1/2+ day) **V -** Transaction is "value-dated" (effective date different than as-of date in the **02** record) **Z -** Unknown

BAI field	Wells Fargo description
	Blank - No transaction float or value date
Funds type — detail 1	Only included if funds type is **S** or **V**. • For funds type S, this field is 0 day float. • For funds type V, this field is value date (YYMMDD).
Funds type — detail 2	Only included if funds type is **S** or **V**. • For funds type **S**, this field is 1 day float. • For funds type **V**, this field can be used to report in military format (HHMM), though Wells Fargo does not typically report this value.
Funds type — detail 3	Only included if funds type is **S** or **V**. • For funds type **S**, this field is 2+ day float. • For funds type **V**, this field can be used to report in military format (HHMM), though Wells Fargo does not typically report this value.
Bank reference number	Used to report customer location number, if applicable (up to 15 characters). Otherwise, field is blank.
Customer reference number	This field contains the serial number. Variable length up to 15 characters and may have leading zeros.
Text	Not used

Example:

16,275,1009235485,,,/
88,ZBA CREDIT/

Continuation (type 88) record

BAI field	Wells Fargo description
Record ID	Always **88**
Text	Continuation of type **03**, **16** or other **88** records.

Example:

16,195,846500000,,,/
88,OTHER REFERENCE:IA00000027057085/
88,WT FED#03599 PPPPPPPP PPPPP BAN /ORG=XYZ COMPANY, INC./
88,SRF# 024840068Z9 TRN#110127057085 RFB# 2000000000000000/
16,208,846500000,, 12345678901245/
88,OTHER REFERENCE:IA00000027057085/
88,WT FED#03599 PPPPPPPP PPPPP BAN /ORG=XYZ COMPANY, INC./
88,SRF# 024840068Z9 TRN#110127057085 RFB# 2000000000000000/

Account trailer (type 49) record

BAI field	Description
Record ID	Always **49**
Account control total	Sum of all amount fields in **03**, **16**, and **88** records for the account (since the preceding **03** record). Variable length up to **15** digits. Format is expressed without a decimal, and the currency code determines the number of implied decimal places.

BAI field	Description
Number of records	Total number of records for the account (since the preceding **03** record), including the **03**, **16**, all **88** records, and the **49** record.

Example:

49,711661691,264/

Group trailer (type 98) record

BAI field	Description
Record ID	Always **98**
Group control total	Sum of all account control total fields in **49** records for this group (since preceding **02** record). Variable length up to **15** digits. Format is expressed without a decimal, and the currency code determines the number of implied decimal places.
Number of accounts	Total number of **03** records in this group.
Number of records	Total number of all records in this group, including the **98** record.

Example:

98,118469382200,13,1913/

File trailer (type 99) record

BAI field	Description
Record ID	Always **99**
File control total	Sum of all group control total fields in all **98** records in the file. Variable length up to **15** digits. Format is expressed without a decimal, and the currency code determines the number of implied decimal places.
Number of groups	Total number of **02** records in the file.
Number of records	Total number of all records in the file, including the **99** record.

Example:

99,118469382200,1,1915/

Intraday BAI record layout

File header (type 01) record

BAI field	Description
Record ID	Always **01**
Sender ID	Wells Fargo's routing transit number **121000248** (National Bank RTN).
Receiver ID	Alphanumeric customer ID as assigned by Wells Fargo.
File creation date	File creation date (YYMMDD)

BAI field	Description
File creation time	File creation time (HHMM) in military format, Central Time.
File ID	Two-digit counter **01**
Physical record length	Always **080**
Block size	Null (blank)
Version number	Always **2**

Example:

01,12100248,XXXXXXXXXX,111218,0416,01,080,,2/

Group header (type 02) record

BAI field	Wells Fargo description
Record ID	Always **02**
Ultimate receiver ID	Alphanumeric customer ID as assigned by Wells Fargo.
Originator ID	Routing transit number or BIC (Bank Identifier Code).
Group Status	Always **1**
As-of date	As-of date (YYMMDD)
As-of time	Null (blank)
Currency code	Null (blank)
As-of-date modifier	Not used, null (blank)

Example:

02,XXXXXXXXXX,121000248,1,111217,,,/

Account header and summary status (type 03) record

BAI field	Wells Fargo description
Record ID	Always **03**
Account number	Standard for Wells Fargo accounts is 10-digit number. Can be up to 34 characters without truncation.
Currency code	Three-character currency code, with the option not to display the currency code.
Type code*	Three-digit BAI type code. Refer to the *BAI Type Code List User Guide* for more information.
Amount*	Value associated with the BAI type code. Variable length up to 15 digits. Format is $$$$$CC (no decimal point, last two digits indicate cents). Amounts can be signed positive or negative (+ or -). If unsigned, value is positive. The last two digits indicate cents (or decimal units for currencies other than U.S. dollars unless currency code is JPY).
Item count*	Item count is included for the following type codes: 100 Total credits

BAI field	Wells Fargo description
	400 Total debits Refer to the *BAI Type Code List User Guide* for reported item counts.
Funds type*	Null (blank)

*These fields repeat for each code type.

Example:

03,2000000000000,USD,010,18687728974,,,015,22414786324,,,040,22317487865,,/
88,045,21973071139,,,072,344416726,,,074,96504635,,,100,7972466211,12,/
88,400,4245408861,5,/

03,3333333333,CAD,010,18687728974,,,015,22414786324,,,040,22317487865,,/
88,045,21973071139,,,072,344416726,,,074,96504635,,,100,7972466211,12,/
88,400,4245408861,5,/

Detail transaction (type 16) record

BAI field	Wells Fargo description
Record ID	Always **16**
Type code	Three-digit BAI type code
Amount	Value associated with the BAI type code. Variable length up to 15 digits. Format is (no decimal point, last two digits indicate cents). The last two digits indicate cents (or decimal units for currencies other than U.S. dollars unless currency code is JPY.
Funds type	Optional field to indicate float or value date information. If included, is one of the following: **0 -** Immediate availability **1 -** Total amount is 1 day float **2 -** Total amount is 2+ day float **S -** Distributed availability (0/1/2+ day) **V -** Transaction is "value-dated" (effective date different than as-of date in the **02** record) **Z -** Unknown **Blank -** No transaction float or value date
Funds type — detail 1	Only included if funds type is **S** or **V**. • For funds type **S**, this field is 0 day float. • For funds type **V**, this field is value date (YYMMDD).
Funds type — detail 2	Only included if funds type is **S** or **V**. • For funds type **S**, this field is 1 day float. • For funds type **V**, this field can be used to report in military format (HHMM), though Wells Fargo does not typically report this value.
Funds type — detail 3	Only included if funds type is **S** or **V**. • For funds type **S**, this field is 2+ day float. • For funds type **V**, this field can be used to report in military format (HHMM), though Wells Fargo does not typically report this value.
Bank reference number	Used to report customer location number, if applicable (up to **15** characters). Otherwise, field is blank.
Customer reference number	This field contains the serial number. Variable length up to **15** characters and may have leading zeros.

BAI field	Wells Fargo description
Text	Not used

Example:

16,115,62619140,S,5223865,53113435,4281840,,0000012345/
88,OTHER REFERENCE: 010035 007654321987 CK/

Continuation (type 88) record

BAI field	Description
Record ID	Always **01**
Sender ID	Wells Fargo's routing transit number **121000248** (National Bank RTN).

Example:

16,195,600,,,/
88,WIRE REFERENCE: 150109123456/
88,FED REFERENCE: 0109B1B7TQ1C654321/
88,043000261 THE BANK OF NEW YORK MELLON PITTSBURGH, PA FTJ1501090122566 ORG=AB/
88,CD LIFE INSURANCE/
88,CO OF REAL ESTATE ACCT 4444444 MAPLE ST PORTLAND OR 01234-0002 OBI=INTERSTAT/
88,E #123 TI DOLLARS/
88,FOR TENANT ABC COMP OPI=9876543 /FTR/ BNF=4655621345 ACME COMPANY/
88,Completed Timestamp 150122074419 (Time Released)/

16,508,580865,,0161990790113342,670072,/
88,CCY = GBP/
88,CCY AMT = 3500.00/
88,VALUE DATE = 141029/
88,RATE = 1.65961500/
88,TRANSACTION REFERENCE # = 0161990790113342/
88,BNF = /20830606MARK TAYLOR 269 ANTIQUESGB/
88,BBK = BCYPGB2LXXX/
88,RFP = 2 SINGLE FRENCH CHAIRS6 PAIRS OF FRENCH CHAIRS/

Account trailer (type 49) record

BAI field	Description
Record ID	Always **49**
Account control total	Sum of all amount fields in **03**, **16**, and **88** records for the account (since the preceding **03** record). Variable length up to **15** digits. Format is expressed without a decimal, and the currency code determines the number of implied decimal places.
Number of records	Total number of records for the account (since the preceding **03** record), including the **03**, **16**, all **88** records, and the **49** record.

Example:

49,711661691,264/

Group trailer (type 98) record

BAI field	Description
Record ID	Always **98**
Group control total	Sum of all account control total fields in **49** records for this group (since preceding **02** record). Variable length up to **15** digits. Format is expressed without a decimal, and the currency code determines the number of implied decimal places.
Number of accounts	Total number of **03** records in this group.
Number of records	Total number of all records in this group, including the **98** record.

Example:

98,118469382200,13,1913/

File trailer (type 99) record

BAI field	Description
Record ID	Always **99**
File control total	Sum of all group control total fields in all **98** records in the file. Variable length up to **15** digits. Format is expressed without a decimal, and the currency code determines the number of implied decimal places.
Number of groups	Total number of **02** records in the file.
Number of records	Total number of all records in the file, including the **99** record.

Example:

99,118469382200,1,1915/

WELLS FARGO

The Payment Manager®service

Standard Payment File Format Examples

Choose from 8 standard payment file formats. The below examples reference the most common payment types, but are not all-inclusive. You may also refer to The Payment Manager Service Reference Guide for general information about the Payment Manager service. The full file specification for each of these formats is available upon request.

EDI ANSI X12 - 820

ISA*00*0000000000*00*0000000000*ZZ*TST4 *ZZ*2132393210 *0
GS*RA*tst4*2132393210*20050827*0622*143270622*X*004010
ST*820*00001267
BPR*U*0.01*C***ACH***CTX*01*121000248*DA*1234567890*99113256
TRN*1*3000050001
N1*O2*STARBUCKS COFFEE CO
REF*BF*10000TST4
N1*O1*WELLS FARGO BANK
N1*RC*TEST FILE DO NOT PROCESS2
N3*456 MAIN STREET
N4*MAPLE VALLEY*WA*98038*US
REF*VN*105032
N1*RI*REMITTANCE NAME
N3*456 MAIN STREET
N4*MAPLE VALLEY*WA*98038*US
REF*4F*5*105032
RDM*MP*REMITTANCE NAME
ENT*1
RMR*IV*WFTEST4*FL*1300*1300*0
DTM*003*20050801
SE*20*00001267
ST*820*00001268
BPR*U*0.01*C***FWT****01*121000248*DA*1234567890*WWORIGCO
NTE*OBI*FURTHER CRED ACCT 2568822, COFFEE AMERICA
TRN*1*8000050001
N1*O2*STARBUCKS COFFEE CO
N3*2401 UTAH AVE SOUTH
N4*SEATTLE*WA*98134*US
REF*BF*10000TST4
N1*O1*WELLS FARGO BANK
N1*RC*TEST FILE DO NOT PROCESS3
N3*678 MAIN STREET
N4*MAPLE VALLEY*WA*98038*US
REF*VN*105034
N1*RB*CHASE MANHATTAN BANK
N3*678 MAIN STREET
N4*WWCITY*WWSTATE*WW1234*US
N1*RI*REMITTANCE NAME
RDM*EL*Chris Thompson*chris.p.thompson@wellsfargo.com
ENT*1
RMR*IV*WFTEST7*FL*1500*1500*0
DTM*003*20050801
SE*22*00001268
ST*820*00001270
BPR*C*0.01*C***CHK****01*121000248*DA*1234567890*******20050826
REF*TN*000000000000002
REF*KK*410
REF*CK*123456789
REF*DD*123456789012345678
REF*BF*10000TST4
N1*O2*STARBUCKS MACHINE
REF*A7*CHK1233*CHKIMGDESC
N1*O1*WELLS FARGO BANK
N1*RC*TEST FILE DO NOT PROCESS5
N3*456 MAIN STREET
N4*MAPLE VALLEY*WA*98038*US
REF*VN*105032
RDM*EM*Chris Thompson*chris.p.thompson@wellsfargo.com
ENT*1
RMR*IV*WFTEST4*FL*1300*1300*0
DTM*003*20050801
SE*19*00001271
ST*820*00001304
BPR*C*890.02*C*ZZZ*****1111222233334444*******20080823
NTE*PMT***CCR***
NTE*OBI*OBI Message
NTE*AAA*USD
TRN*1*190491
REF*CR*CEOID
REF*BT*6666
REF*KD*1234*1234567890
REF*23*D*ABCD123456
REF*11**Name or Description
REF*4N*AB123
DTM*EXP*20090401
N1*PR*COMPANY
N4***85258
PER**CONTACT NAME*PH*5555551234
N1*PE*Ash
N4*London*ON*97543*GB
REF*ST*MerchantID
REF*87*1111
REF*VN*VENDOR ID
PER***EM*my@email.com
ENT*1
RMR*IV*inv01**890.02*880.01*10.01
NTE*INV*Description 1
NTE*LOC*Facility Name
REF*PO*1234 *PO Description
SE*28*00001304
GE*73*143270622
IEA*1*142270622

continued



CSV

```
PAYMTHD,CRDDBTFL,TRANNO,VALDT,PAYAMT,PMTFMTCD,CUR,CEOCMPID,ORIGACCTTY,ORIGACCT,ORIGBNKIDTY,ORIGBNKID,RCVPRTYA
ADDR,RCVPRTYNM,RCVPRTYID,RCVPRTYADDR1,RCVPRTYADDR2,RCVPRTYADDR3,RCVPRTYCTY,RCVPRTYSTPRO,RCVPRTYPSTCD,RCVPRTY

CCR,C,1234567890,01/08/2019,1000.00,,USD,CEOCOMPID,,1234567890,,,,,,,,,Payee Invoice Ref~20,1234567890,,Contact Name~60,,,,,,,,,8885551212,ven

,,1234567890,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,INV002,,Invoice Description,250.00,250.00,.00,PO Number,IV,Y
,,1234567890,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,INV003,,Invoice Description,250.00,250.00,.00,PO Number,IV,Y
,,1234567890,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,INV004,,Invoice Description,250.00,300.00,50.00,PO Number,IV,Y

CHK,C,1234567890,01/08/2019,1000.00,,USD,,D,1234567890,ABA,121000248,,,,,,,Check Memo~35,,ABC Company~60,,501 N Main Street~55,Suite 100~5

,,1234567890,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,INV002,1/8/2019,Invoice Description,250.00,250.00,.00,PO Number,IV,Y
,,1234567890,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,INV003,1/8/2019,Invoice Description,250.00,250.00,.00,PO Number,IV,Y
,,1234567890,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,INV004,1/8/2019,Invoice Description,250.00,300.00,50.00,PO Number,IV,Y

DAC,C,1234567890,01/08/2019,1000.00,CCD,USD,,D,1234567890,ABA,121000248,D,8862254433,,ABA,021000021,,Payment Detail,,ABC Company,,50

,,1234567890,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,INV002,1/8/2019,Invoice Description,250.00,250.00,.00,PO Number,IV,Y
,,1234567890,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,INV003,1/8/2019,Invoice Description,250.00,250.00,.00,PO Number,IV,Y
,,1234567890,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,INV004,1/8/2019,Invoice Description,250.00,300.00,50.00,PO Number,IV,Y

MTS,C,1234567890,01/08/2019,1000.00,,USD,,D,1234567890,ABA,121000248,D,8862254433~34,USD,ABA,021000021,,OBI~140,,ABC Company~35,,50

,,1234567890,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,INV002,,,,,,IV,Y
,,1234567890,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,INV003,,,,,,IV,Y
,,1234567890,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,INV004,,,,,,IV,Y
TRAILER,4,4000.00
```

continued

Flat File – Fixed Length

```
HD00000000000000012018-12-19
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PAPR                                  Contact Name~60
PAPEXYZ Company~40                                                    VendorID~30
CC1234567890          Vendor Number      vendoremailaddress@email.com                    99999
ININV001                                                Invoice Description                    000000000001000.000000000000
PYCHKC1234567890          2018-12-19          1000.00          USDD1234567890          ABA121000248
PAPRABC Company~60                                                                    501 N Main Street~55                Suite 100~
PAPEXYZ Company~60                                                    VendorNumber~20          123 Main Street~55                C
CK1234567890    CR9999CL9999WS9999100
ININV001                                                2018-12-19Invoice Description                    000000000001000.00000000
PYDACC1234567890          2018-12-19          1000.00          USDD1234567890          ABA121000248  D8862254433          ABA02
PAPRABC Company                                                                    501 N Main Street          Suite 100~55
PAPEXYZ Company                                                    VendorNumber~30          123 Main Street          C Bui
PARBRoberts Vigil Savings and Loan
AC1234567890          CCD
ININV001                                                2018-12-19Invoice Description                    000000000001000.00000000
PYMTSC1234567890          2018-12-19          1000.00          USDD1234567890          ABA121000248  D8862254433~34          USDA
PAPRABC Company~35                                                                    501 N Main Street ~35          Suite 100~3
PAPEXYZ Company~35                                                                    123 Main Street~35          C Building~3
PARBRoberts Vigil Savings and Loan                                                    0001 Cemetery Lane~35
ININV001                                                                                                IV
TR0000000400000000000000004000.00
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continued

Flat File – Pipeline Delimited

HD|0001|2019-01-08
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PA|PR||Contact Name~60|||||||||vendoremailaddress@email.com|8885551212|
PA|PE|XYZ Company~40||VendorID~30||||||78703|||||
CC|1234567890|||Vendor Number||vendoremailaddress@email.com|99999||
IN|INV001||Invoice Description|1000.00|1050.00|50.00|PO Number|IV|||||
PY|**CHK**|C|1234567890|2019-01-08|||1000.00|USD|D|1234567890||ABA|121000248||||||||||Check Memo~35||||||
PA|PR|ABC Company~60|||501 N Main Street~55|Suite 100~55|1st Floor|Phoenix~30|AZ|85003|US|United States|||
PA|PE|XYZ Company~60||VendorNumber~20|123 Main Street~55|C Building~55|2nd Floor|Austin~30|TX|78703|US|United States|||
CK|1234567890|CR9999CL9999WS9999|100||||||||
IN|INV001|2019-01-08|Invoice Description|1000.00|1050.00|50.00|PO Number|IV|||||
PY|**DAC**|C|1234567890|2019-01-08|||1000.00|USD|D|1234567890||ABA|121000248|D|8862254433||ABA|021000021||||||Payment Detail||||||
PA|PR|ABC Company|||501 N Main Street|Suite 100~55||Phoenix~30|AZ|85003|US|United States|||
PA|PE|XYZ Company||VendorNumber~30|123 Main Street|C Building~55||Austin~30|TX|78703|US|United States|||
PA|RB|Roberts Vigil Savings and Loan||||||||US||||
AC|1234567890|||CCD|||||||||
IN|INV001|2019-01-08|Invoice Description|1000.00|1050.00|50.00|PO Number|IV|||||
PY|**MTS**|C|1234567890|2019-01-08|||1000.00|USD|D|1234567890||ABA|121000248|D|8862254433~34|USD|ABA|021000021||||||OBI~140||||||
PA|PR|ABC Company~35|||501 N Main Street ~35|Suite 100~35||Phoenix~25|AZ|85003|US||||
PA|PE|XYZ Company~35|||123 Main Street~35|C Building~35||Austin~25|TX|78703|US||||
PA|RB|Roberts Vigil Savings and Loan|||0001 Cemetery Lane~35|||Hollywood~25|CA|999999999|US||||
IN|INV001|||||||IV|||||
TR|4|4000.00

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SAP IDOC

Payment Type: **CHK**/Delivery Method: Standard Mail

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E2EDKA1003          777000000000071396190001100000002AG          ACME SUPPLY CO.          123 MAIN ST.
E2EDKA1003          777000000000071396190001300000002BE 0000109338          ACE SUPPLY CORP          BeneName2
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Payment Type: **DAC**/SEC Code: CTX

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E2IDB02003          777000000000071396120000900000002BA 121000248  003          WELLS FARGO BANK, N.A.          VAN WERT
E2IDB02003          777000000000071396120001000000002BB 121000248  003          ABC BANK NA          BROOKLYN          US 666999888777          ACE1 SU
E2EDKA1003          777000000000071396120001100000002AG          ACME SUPPLY CO.          2650 INTERNATIONAL DR
E2EDKA1003          777000000000071396120001200000002BE 1234567890          ACE1 SUPPLY COMPANY          12
E2IDPU1          777000000000071396120001300000002INV
E2IDPU5001          7770000000000713961200015000013030030.00          USD
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Payment Type: **MTS**

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E2EDK03          77700000000007139619000040000000201720140811
E2EDK02          7770000000000713961900005000000010220000000049
E2IDT01          777000000000071396120000500000001          RECEIVING BANK IN US          MTS MESSAGE 3          MTS MESSAGE 4
E2IDKU3002          777000000000071396190000700000001          F
E2IDKU5001          777000000000071396190000800000001001000500.00       USD
E2IDB02003          777000000000071396190000900000002BA WFBIUS6S   002121000248       003WELLS FARGO BANK, N.A.          SAN FRANCISCO
E2IDB02003          777000000000071396190001000000002BB GHIJKL33   002444777888       003FIRST UNITED  BANK          TAMPA
E2EDKA1003          777000000000071396190001100000002AG          ACME CORPORATION          1254 MEADOW BLVD.
E2EDKA1003          777000000000071396190001300000002BE          ABC SUPPLY INC          1458 KING PKWY
E2IDPU1          777000000000071396190001400000002INV
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Payment Type: **CCR**

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E2EDK03          77700000000007139619000040000000201720140811
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E2EDK02          7770000000000713961900005000000010220000000068
E2EDK12          7770000000000713961900005000000010314125
E2EDK12          777000000000071396190000500000001032Courier Svs
E2IDT01          230000000000061132500000700000001007PAYMENT MESSAGE OR EMAIL ADDRESS          589-111
E2IDKU3002          777000000000071396190000700000001          RD2
E2IDKU5001          777000000000071396190000800000001001005000.01       USD
E2IDB02003          777000000000071396190000900000002BA
E2EDKA1003          777000000000071396190001100000002AG 10001          ABC COMPANY          ACCOUNTS PAYABLE
E2EDKA1003          777000000000071396190001300000002BE 0000109338          MERCHANT SUPPLIER NAME
E2IDPU1          777000000000071396190001400000002INV
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E2EDP02001          777000000000071396190002100001403070INVOICE NOTE
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ISO 20022

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Lawson AP161

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Global Treasury Management

WELLS FARGO

Returned Item Transmission – File Specifications

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Introduction

The contents of this document contain the current data format specifications for a returned item file transmission from Wells Fargo Bank.

Periodically Wells Fargo will upgrade its systems and provide service enhancements, which may impact the transmission file and its record layout format or data provided.

Therefore, this file format and file contents should be viewed as flexible and subject to change. All references to "future enhancements" within the document are based on current development priorities and subject to change. These notes are intended to alert you to potentials to allow you to prepare for them and in turn minimize the impact of accommodating these changes within your internal systems.

Definitions for returned items related terminology are in the Glossary at the end of this document.

Overview

This document outlines the specifications for supplying returned item data to customers for checks they have deposited into their Wells Fargo accounts that have been dishonored by the drawee bank and returned to Wells Fargo for additional processing. The file will also contain account level and file level totals as specified.

Wells Fargo will use the Incoming Returns application to generate and deliver the required information to you within the specified timeframe. The following paragraphs describe the process flow, data content, and message characteristics at a high level.

Each business day, Wells Fargo will generate a file of account and check data and place the file into the appropriate transmission delivery channel so you can retrieve the file(s) according to their schedule. File processing will be contingent upon Wells Fargo completion of returned item processing.

The file will contain individual check (item) data for checks that have been dishonored by drawee banks as described above and received for processing by Wells Fargo.

Files will be named and time stamped such that multiple day's files may reside on our transmission platform to be available for you to retrieve.

Once the files are downloaded, you will be responsible for archiving and viewing the files.

File Information

If all the current day's processing has completed and no items match the selection criteria, an empty (null) file set will be created. The empty file will consist of a file header and trailer record with no account level information.

The returned item data file from Wells Fargo has the following file layout:

01 File header record
  03 Account header record
    12 Item detail record
    16 Additional data record
  49 Account trailer record
99 File trailer record

The records are a total fixed length of 170 characters (bytes), and each record ends with a carriage return. The fields within each record are described in the following pages.

- A file can include information for multiple accounts. The detail records for each account are preceded by an account header (03) record and followed by an account trailer (49) record (example below).

01 File header record
03 Account header record
12 Item detail record
16 Additional data record
49 Account trailer record
03 Account header record
12 Item detail record
16 Additional data record
49 Account trailer record
99 File trailer record

- If additional data is included in the file, each item detail record (12) record is followed by one or more additional data (16) records until all additional data elements are reported. Up to two additional data elements can be contained in each additional data (16) record, and up to 15 additional data fields can be requested. If there is an odd number of additional data fields requested at setup, the last additional data (16) record for each item contains data only through position 68, and positions 69 -170 are unused.

- If data for an additional data field is on the return item but cannot be read, the field displays “ILLEGIBLE ON CHECK.” If the data for an additional data field cannot be found on the return item, the field displays “MISSING ON CHECK.”

- All numeric data is right justified with leading zeros.

- All Alpha character data is left justified with trailing blanks.

File Specification

The table below summarizes the conventions used in the Format column throughout this specification.

Character	Description	Sample Value
X	Indicates Alpha Characters	**X** (09)
9	Indicates Numeric Value	**9** (09)
(00)	Indicates field length (bytes)	(09)
v	Indicates implied decimal point such that the two rightmost digits signify “cents” in a numeric transaction	9(10)**v**99

File Header Record (01)

The following table describes the fields in the File Header record.

Field #	Positions	Field name	Format	Description

1	1-2	RECORD-ID	9(02)	‘01’
2	3-11	SENDING-BANK-ABA	X(09)	‘121000248’
3	12-27	SENDING-BANK-NAME	X(16)	‘WELLS FARGO BANK’
4	28-29	DATA-SOURCE	X(2)	Source of data is Incoming Returns ‘TI’
5	30	FILE-TYPE	X(01)	‘P’ = Production ‘T’ = Test
6	31-38	FILE-CREATE-DATE	X(08)	YYYMMDD
7	39-44	FILE-CREATE-TIME	X(06)	HHMMSS Use 24-hr. military format
8	45-47	RECORD-LENGTH	X(03)	‘170’
9	48-49	VERSION	X(02)	‘02’ = Standard format (IRTRANS)
10	50-57	BUSINESS-DATE	X(08)	YYYYMMDD Date when detail items posted to the customer’s depository account
11	58-87	FILE NAME	X(30)	Name of the file
12	88-170	FILLER	X(83)	Spaces

Account Header Record (03)

The following table describes the fields in the account header record.

Field #	Positions	Field name	Format	Description
1	1-2	RECORD-ID	9(02)	‘03’
2	3-17	ACCOUNT-NUMBER	9(15)	Depository account number
3	18-47	ACCCOUNT NAME	X(30)	Depository account name
4	48-62	MASTER-ACCOUNT-NUMBER	9(15)	Currently defaults to all zeros. (In a future enhancement, this field should contain the master account number associated with sub-accounts.)
5	63-170	FILLER	X(108)	Spaces

Item Detail Record (12)

The following table describes the fields in the item detail record.

Field #	Positions	Field name	Format	Description

1	1-2	RECORD-ID	9(02)	'12'
2	3-14	CUR-SEQ-NUMBER	9(12)	Returned item sequence number assigned to the current returned item.
3	15-26	ORIG-SEQ-NUMBER	9(12)	This is the sequence number of the original returned item. Currently, this is not valid data for paper re-presentments.
4	27-36	LOCATION	X(10)	Store number
5	37-42	RETURN-TYPE	X(06)	The type of the returned item: 'PAPER' - paper return 'RCK' - RCK item
6	43-45	DISPOSITION	X(03)	Disposition of the item: 'RDP' – Redeposit 'CHG' – Chargeback ' 'SET' – Settled Re-presentment 'FDT' – Service Fee Debit 'FDR' – Service Fee Debit Returned 'FCT' – Service Fee Credit 'FCR' – Service Fee Credit Reversal 'ADM' – Admin return
7	46-53	DEPOSIT-DATE	9(08)	YYYYMMDD. This is the effective date that the credit of the returned item was posted. If the deposit cannot be found, the default date will be the third previous business date.
8	54-62	MICR-RTN	9(09)	Maker's RTN
9	63-78	MICR-ACCT-NUM	9(16)	Maker's account number
10	79-88	MICR-SERIAL-NUM	9(10)	Maker's serial number
11	89-100	MICR-AMOUNT	9(10)v99	Amount of return item
12	101-104	RETURN-REASON-CODE	X(04)	Depending on the return type, this field will contain the following: The ACH original return reason code for admin returns. The IRX/UCD return reason code for all other return types. (Left justified)
13	105-124	RETURN-REASON-DESC	X(20)	This field will contain the IRX/UCD return reason description for return items.
14	125-125	TIMES-REPRESENT	9(1)	Number of times an item has been represented.
15	126-133	REPRESENT-EFF-DATE	9(8)	YYYYMMDD The effective date that an item will be represented.
16	134-143	ACH-COMPANY-ID	X(10)	The company ID for RCK returns.
17	144-148	SERVICE-FEE	999v99	The Service Fee amount. Note: This field contains data only when the DISPOSITION is set to one of the four fee type values. The default is zeroes.
18	149-151	ACH-ADMIN- RETURN-REASON-CODE	X(03)	ACH return reason code (e.g., 'R94') for admin returns. This field is blank for all other returns.
19	152-161	ACHJ-ADMIN-RETURN-REASON-DESC	X(10)	10-character ACH return reason description for admin returns. This field is blank for all other returns.
20	162-170	Filler	X(9)	Spaces

Additional Data Record (16)

Wells Fargo can provide additional data from each returned check such as maker name and address or other identification for all notices and reporting options. If additional data is included in the file, each item detail (12) record is followed by one or more additional data (16) records until all additional keyed data is reported.

Note: This record is not generated unless you have requested to receive the Additional Data.

Up to two additional keyed data fields can be contained in each additional keyed data (16) record, and up to 15 additional keyed data fields can be requested. If there is an odd number of additional keyed data fields requested at setup, the last additional keyed data (16) record for each item contains data only through position 68, and positions 69 - 170 are unused.

If data for an additional data field is on the return item but cannot be read, the field contains “ILLEGIBLE ON CHECK”. If the data for a field cannot be found on the return item, the field contains “MISSING ON CHECK”.

The following table describes the fields in additional keyed data records. Refer to Appendix B for a list of the codes and descriptions.

Field #	Positions	Field name	Format	Description
1	1-2	RECORD-ID	9(02)	‘16’
2	3-14	CUR-SEQ-NUMBER	9(12)	This is the current sequence number assigned to the returned item.
3	15-17	KEYED-FIELD-CODE-1	9(03)	Optional data identifier
4	18-42	KEYED-FIELD-NAME-1	X(25)	Optional data descriptor
5	43-68	KEYED-FIELD-DATA-1	X(26)	Optional keyed data
6	69-71	KEYED-FIELD-CODE-2	9(03)	Optional data identifier
7	72-96	KEYED-FIELD-NAME-2	X(25)	Optional data descriptor
8	97-122	KEYED-FIELD-DATA-2	X(26)	Optional keyed data
9	123-170	Unused	X(48)	Spaces

Account Trailer Record (49)

The following table describes the fields in an account trailer record.

Field #	Positions	Field name	Format	Description
1	1-2	RECORD-ID	9(02)	‘49’
2	3-7	TOTAL-RECORDS	9(05)	Total number of records for the account, including records 03, 12, 14, 16, 20, and 49
3	8-17	TOTAL-AMOUNT	9(08)v99	Total amount of return items for the account, includes only the 12 records
4	18-21	CB-COUNT	9(04)	Number of chargebacks for this account
5	22-31	CB-AMOUNT	9(08)v99	Amount of chargebacks for this account
6	32-35	RP-COUNT	9(04)	Number of re-presentments for this account
7	36-45	RP AMOUNT	9(08)v99	Amount of re-presentments for this account
8	46-170	FILLER	X(125)	Spaces

File Trailer Record (99)

The following table describes the fields in a file trailer record.

Field #	Positions	Field name	Format	Description
1	1-2	RECORD-ID	9(02)	'99'
2	3-7	TOTAL-RECORDS	9(05)	Total number of records for the account, including records 01, 03, 12, 14, 16, 20, 49, and 99
3	8-17	TOTAL-AMOUNT	9(08)v99	Total amount of return items for the account, includes only the 12 records
4	18-21	CB-COUNT	9(04)	Number of chargebacks for this account
5	22-31	CB-AMOUNT	9(08)v99	Amount of chargebacks for this account
6	32-35	RP-COUNT	9(04)	Number of re-presentments for this account.
7	36-45	RP AMOUNT	9(08)v99	Amount of re-presentments for this account.
8	46-170	FILLER	X(125)	Spaces

Appendix A

Return Reason Codes

The following table lists reason codes and descriptions for the item detail record (positions 101-104 and 105-124) for each item.

Return reason code	Return reason description
A	NSF-Insuf Funds (Insufficient Funds)
D	Closed Account
S	Refer to Maker
B	UCF-Uncollect (Uncollected Funds)
E	Unable to Locate
C	Stop Payment
N	Alter/Fictitious
Z	Forgery
3	Warranty Breach
F	Frozen/Blocked
G	Stale Dated
H	Post Dated
K	Signature Missing
L	Signature Irregular
M	Non-Cash Item
O	Unable to Process

Return reason code	Return reason description
P	Exceed Stated Max
Q	Not Authorized
R	Branch/Acct Sold
W	Cannot Deter Amt
T	Stop Pay Suspect
U	Unusable Image
V	Invalid Image
A	NSF 2nd Time (Insufficient Funds second time)
I	Endorsement Missing
J	Endorsement Irreg
A	RCK NSF1 (Electronic Returns Insufficient Funds first time)
A	RCK NSF2 (Electronic Returns Insufficient Funds second time)
1	ACH Admin Return
S	Refer To Item
T	Cannot Represent (Exceeds number of allowable representments)
Y	Dup Presentment (Duplicate presentment)
4	RCC Warranty Breach (Rule 8)
5	Forged/Count Breach (Rule 9)
6	Retired/Bad RTN (Retired/Ineligible Routing Number)

ACH Return Reason Codes

ACH return reason code	Return reason description
R01 - Insuf Fund	Insufficient Funds
R02 - Acct Clsed	Account Closed
R03 - No Account	No Account/Unable To Locate
R04 - Inv Acct	Invalid Account Number
R05 - Unauthorzd	Unauthorized Debit
R06 - Retn ODFI	Returned Per ODFI'S Request
R07 - Revoked	Authorization Revoked by Customer
R08 - Stop Pay	Stop Payment
R09 - Uncollect	Uncollected Funds
R10 - Not Auth	Customer Advises Not Authorized
R11 - Chk Trunc	Check Truncation Return (Specify)
R12 - Acct Sold	Account Sold To Another DFI
R13 - RFI Inval	Receiving FI Not Qualified To Participate

ACH return reason code	Return reason description
R14 - Payee Dec	Rep Payee Deceased/Unable To Continue
R15 - Benef Dec	Beneficiary/Acct Holder Deceased
R16 - Acct Froze	Account Frozen
R17 - Recd Edit	File Record Edit Criteria (Specify)
R18 - Imp Eff Dt	Improper Effective Entry Date
R19 - Amt Error	Amount Field Error
R20 - Non-Trans	Non-Transaction Account
R21 - Inv Co ID	Invalid Company Identification
R22 - Inv Ind ID	Invalid Individual Id Number (on CIE CTP, and CTX)
R23 - Pymt Refus	Payment Refused by Biller
R24 - Dup Entry	Duplicate Entry
R25 - Add Error	Addenda Error
R26 - Man Fld Er	Mandatory Field Error
R27 - Tr Nbr Err	Trace Number Error
R28 - Chk Dgt Er	Transit/Routing Check Digit Error
R29 - No Co Auth	Corporate Customer Advises Not Authorized
R30 - No Safkeep	Receiving Bank Not Participant in Check Safekeeping
R31 - Prms Rt En	Permissible Return Entry
R32 - Non-Settle	RDFI Non-Settlement
R33 - Ret XCK En	Return XCK Entry
R34 - Limit Part	Limited Participation DFI
R35 - Inv Dr Ent	Return of Improper Debit Entry
R36 - Inv Cr Ent	Return of Improper Credit Entry
R37 - Source Doc	Source Document Presented For Payment
R38 - Stop Pay	Stop Payment on Source Document
R39 - Inv Srcdoc	Invalid Source Document
R40 - Enr By Fed	Return Of Entry by Federal Government
R41 - Inv TC	Invalid Transaction Code (ENR Only)
R42 - RT/CK Err	Routing Number/Check Digit Error (ENR Only)
R43 - Inv Acct	Invalid DFI Account Number (ENR Only)
R44 - Inv ID	Invalid Individual ID Number/Identification
R45 - Inv Name	Invalid Individual Name/Company Name (ENR Only)
R46 - Inv Payee	Invalid Representative Payee Indicator (ENR Only)
R47 - Dup Enroll	Duplicate Enrollment (ENR Only)
R50 - Ineligible	State Law Affecting RCK Acceptance
R51 - Ineligible	Item Is Ineligible Notice Not Provided

ACH return reason code	Return reason description
R52 - Stop Pay	Stop Payment on Item (Adjustment Entries)
R53 - Dupl Item	Item and Ach Entry Presented For Payment
R61 - Misrte RTN	Misrouted Return
R67 - Dupl RTN	Duplicate Return
R68 - Untime RTN	Untimely Return
R70 - Perm Rt En	Permissible Return Entry Not Accepted
R71 - Misrte Dis	Misrouted Dishonored Return
R72 - Untime Dis	Untimely Dishonored Return
R73 - Timely RTN	Timely Original Return
R74 - Corrected	Corrected Return
R75 - Not Dupl	Original Return Not Duplicate
R76 - No Errors	No Errors Found
R80 - Pmt Error	Cross Border Payment Error
R81 - Non-Part	Non-Participant In Cross Border
R82 - Inv RDFI	Invalid International RDFI
R83 - Bad Settl	INTL RDFI Cannot Settle

Appendix B

Additional data descriptions

According to your needs, Wells Fargo Operations can key up to 15 additional fields that can be reported on the direct data transmission. You can select the additional data fields to be reported from the following standard codes. This information is in the additional keyed data (16) record.

Code	Additional data description

001	Maker Name
002	Maker Phone Number
003	Issue Date of Check
004	Drawee Bank Name
005	Drawee Bank Phone
007	Register Number
009	Valid Id/Dr Lic Expire Dt
011	Investment Acct Number
017	Maker State
019	Maker Account Number
021	Driver's License State
025	Invoice Number
028	Account Number
031	Member #
006	Check Auth Number
010	Soc. Sec. Number
012	Major Credit Card Number
014	Memo Line
016	Maker City
033	1st or 2nd Return
035	Teller Number
018	Maker Zip Code
020	Maker Check Number
022	Payee name
039	Certificate #
008	Valid ID/Driv License Num
013	Major CC Expiration Date
015	Maker Street Address
023	Apt Number
038	Store Number
034	Micr & Detail
036	Highlighted #
042	MICR RTN
043	MICR Account Number
044	MICR Check or Serial #
026	Customer Number

Glossary

Term	Definition
Blanks	Spaces that fill the unused characters in format fields
Charge Account	The charge account receives the chargebacks for returned items, Service Fee credit transactions, Service Fee credit reversal transactions, and analysis fees. The charge account is the alternate charge account number defined in the depositing account's Special Instructions. If there is no alternate charge account number, the depositing account becomes the charge account.
Chargeback	Returned Items that are debited to the customer's depository account or charge account
Format Legacy/Standard	Legacy- Format used by current RI Transmission Customers only Standard- Format for new implementations
Incoming Returns System	A descriptive application name for Wells Fargo Returned Items application.
MICR Account Number	The account number encoded on the check. MICR stands for Magnetic Ink Character Recognition.
RCK	Electronic Returns- Returned Paper Checks that are converted to electronic debits for re-presentment by ACH
Reclear/Redeposit	Due to the depositing account's Special Instruction, the Wholesale Forced Redeposit Criteria, or the Risk Forced Redeposit Criteria, a reclear is a returned item represented (i.e., sent back) to the paying bank for collection. Note: With specific Incoming Returns terminology, a redeposit indicates a different type of Re-presentment than reclear. A redeposit is a type of re-presentment where the depositor's account will show a debit for the returned item and an offsetting credit. A reclear is a type of re- presentment that does not generate debit/credit transactions to the depositor's account. Wells Fargo does not represent items as a 'redeposit.' Wells Fargo team members use the terms 'Reclear', 'Redeposit', and 'Re-presentment' interchangeably.
Re-presentment	As a result of the depositing account's Special Instruction, the Wholesale Forced Redeposit Criteria, or the Risk Forced Redeposit Criteria, the returned item is sent back to the paying bank for collection. See the definition for 'Reclear' for additional information.
Original Sequence Number	Sequence number assigned to a returned item for its first presentment and does not change.
Current Sequence Number	Sequence number assigned to a returned item. Unique to the returned item for each submission.
Sub account	An account that automatically transfers (to its Master account) every transaction by codes and names that the customer assigns to the sub account.

Global Treasury Management

WELLS FARGO

Check deposit availability schedule

All checks deposited to a commercial or national bank account and received before the cutoff time posted in a branch, cash vault, or any other department or office, will receive collected funds in accordance with the following schedule:

	Collected funds
Wells Fargo Bank checks*	Same day
U.S. government checks	One day
Select financial institution checks†	One day
All other checks	Two days

Collected funds are stated in business days. Collected funds on checks drawn on banks in Federal Reserve areas that are closed in observance of a holiday are delayed one additional day.

Wells Fargo will not process single deposits of $100 million or more. Such deposits will be returned to the customer unprocessed.

*Excludes Wells Fargo Bank Controlled Disbursement checks. Wells Fargo Controlled Disbursement checks receive collected funds the next business day.

†Deposited checks drawn on financial institutions located within the same time zone as the deposit location are available next business day. A business day is defined as every day except Saturday, Sunday, and federal holidays. Time zones include Eastern, Central, Mountain, Pacific, and Alaska.

This schedule is subject to change without notice.

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Deposit products are offered through Wells Fargo Bank, N.A. Member FDIC. Wells Fargo Bank, N.A. is a banking affiliate of Wells Fargo & Company.

Global Treasury Management

WELLS FARGO

Desktop Deposit® service availability schedule

All Wells Fargo electronic deposits made to a commercial or national bank account received before the published cutoff time of 9:00 p.m. Central Time receive collected funds in accordance with the following schedule:

	Collected funds
Wells Fargo Bank checks*	Same day
U.S. government checks	One day
All other checks	One day

* Excludes Wells Fargo Bank Controlled Disbursement checks. Wells Fargo Bank Controlled Disbursement checks receive collected funds the next business day. This schedule is subject to change without notice.

Collected funds are stated in business days. Collected funds on checks drawn on banks in Federal Reserve areas that are closed in observance of a holiday are delayed one additional day.

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Global Treasury Management

WELLS FARGO

Commercial / Commercial Checking / National Bank customers

Wells Fargo Electronic Deposit℠ service availability schedule

All Wells Fargo electronic deposits made to a commercial or national bank account received before the published cutoff time of 9 p.m. Central Time receive collected funds in accordance with the following schedule:

	Collected funds
Wells Fargo Bank checks*	Same day
U.S. government checks	One day
All other checks	One day

Collected funds are stated in business days. Collected funds on checks drawn on banks in Federal Reserve areas closed in observance of a holiday are delayed one additional day.

*Excludes Wells Fargo Bank Controlled Disbursement checks. Wells Fargo Bank Controlled Disbursement checks receive collected funds the next business day. This schedule is subject to change without notice.

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MISC-20231017134829

Treasury Management

WELLS FARGO

Cochise County

Proposed Account Structure and Services

September 2022

Stephany Jordan, Yolanda Mates, Adrian Manriquez

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Your Wells Fargo relationship team

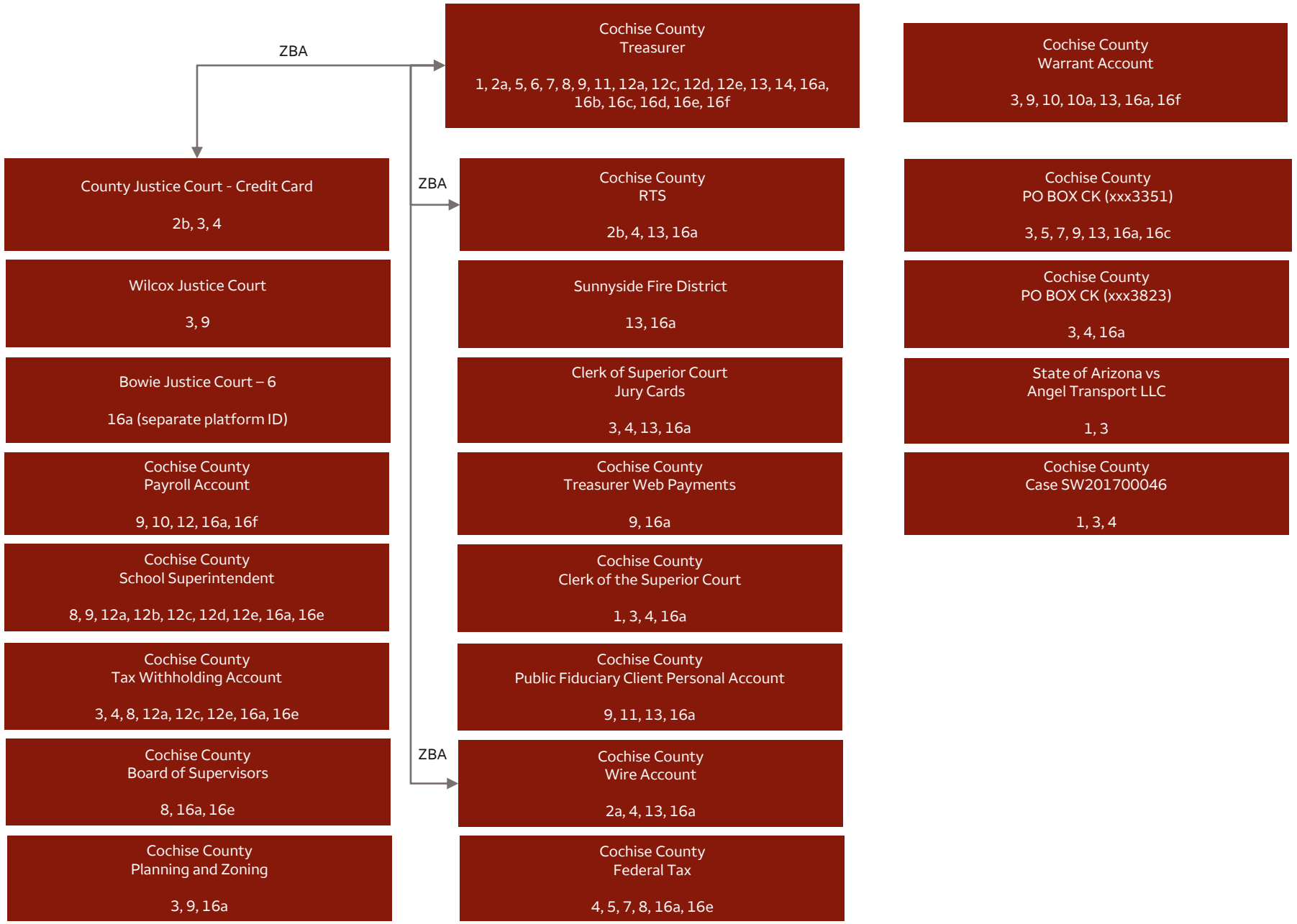
Treasury Management

Treasury Management Consultant Primary for new treasury management products and services	Treasury Management Sales Associate Primary support for overall treasury management	Treasury Management Director
Name: Yolanda Mates and Adrian Manriquez	**Name:** Kala Won	**Name:** Scott Thompson
Phone: 480-348-4006- Yolanda 480-887-7532- Adrian	**Phone:** 949-251-4149	**Phone:** 260-461-6478
Email: Yolanda.A.Mates@wellsfargo.com Adrian.Manriquez@wellsfargo.com	**Email:** Kala.Won@wellsfargo.com	**Email:** Scott.e.thompson@wellsfargo.com

Relationship Management

Relationship Manager Directly responsible for overall relationship	Relationship Associate Primary support for overall relationship management	Managing Director
Name: Stephany Jordan- Slider	**Name:** William Cho	**Name:** Kristen Trivison
Phone: 480-215-2969	**Phone:** 213-253-3455	**Phone:** 480-271-1271
Email: Stephany.Jordan@wellsfargo.com	**Email:** William.j.cho@wellsfargo.com	**Email:** Kristen.m.trivison@wellsfargo.com

Account structure – existing with incumbent financial institution



1. Interest Bearing Checking Account
2. Zero Balance Accounts
    a) Parent/Master
    b) Sub
3. Account Statement – Paper
4. Post No Checks
5. Branch Services
6. Vault Services
7. Checks Deposited (Domestic and Canada)
8. Remote Check Deposits
9. Check Writing
10. Positive Pay without Reconciliation
    a) Check issue input transmission
11. Check Image Transmission
12. ACH Origination Direct Transmission
    a) Payments and Collections
    b) Same Day origination
    c) Addenda Record Originated
    d) Return Notification via email
    e) Notification of Change via email
13. ACH Transaction Block
14. EDI Email Report
15. Drawdown Wire
16. JPMorgan Access:
    a) Information Reporting
    b) Account Transfer
    c) ACH Origination
    d) Wire Origination
    e) Remote Check Deposit Inquiry/Image
    f) Check Inquiry

Account structure – Wells Fargo Proposed Solutions

Cochise County Treasurer
1, 4, 5, 6, 7, 8, 10, 10a, 11, 12a, 12b, 12c, 12d, 12e, 13, 14, 15, 16, 17a, 17b, 17c, 17d, 17e, 17f, 17fi, 17fii

Subaccounting/Virtual Accounts

- County Justice Court - Credit Card — 3, 17a
- Bowie Justice Court – 6 — 17a
- Cochise County Tax Withholding Account — 3, 7, 12a, 12c, 12d, 12e, 13, 17a, 17f
- Cochise County Board of Supervisors — 7,14, 15, 17a, 17f
- Cochise County RTS — 3, 13, 17a
- Sunnyside Fire District — 13, 17a
- Clerk of Superior Court Jury Cards — 3, 13, 17a
- Cochise County Clerk of the Superior Court — 1, 3, 17a
- Cochise County Wire Account — 3, 13, 17a
- Cochise County Federal Tax — 3, 5, 6, 7, 17a, 17f

Physical Accounts

- Cochise County Warrant Account — 8, 9, 13, 16, 17a
- Wilcox Justice Court — 8, 10, 17a, 17e
- Cochise County Payroll Account — 8, 10, 12a, 12b, 12c, 12d, 12e, 17a, 17b, 17e
- Cochise County School Superintendent — 7, 8 10, 12a, 12b, 12c, 12d, 12e, 17a, 17f, 17e
- Cochise County Planning and Zoning — 8, 10, 17a, 17e
- Cochise County Treasurer Web Payments — 8, 10, 17a, 17e
- Cochise County Public Fiduciary Client Personal Account — 8, 10, 11, 13, 17a, 17e
- Cochise County PO BOX CK (xxx3351) — 4, 6, 8, 10, 13, 17a, 17e, 17g
- Cochise County PO BOX CK (xxx3823) — 3, 17a, 18
- State of Arizona vs Angel Transport LLC — 1, 18
- Cochise County Case SW201700046 — 1, 3, 18

Treasury Management Services Proposed

1. Interest Bearing Checking Account
2. Subaccounts
3. Payment Authorization
4. Branch Services
5. SafeVantage / Vault Service
6. Checks Deposited (Domestic and Canada)
7. Remote Check Deposits
8. Check Writing
9. Controlled Disbursement with Perfect Presentment Service
10. Positive Pay with Payee Name Verification
    a) Check issue input transmission
11. Image File Import (check images file)
12. ACH Origination Direct Transmission
    a) Payments and Collections
    b) Same Day origination
    c) Addenda Records
    d) Vantage Return Notification
    e) Vantage Notification of Change
13. ACH Fraud Filter
14. E-Bill Express with Quickpay
15. E-Box
16. BAI File for Information Reporting
17. Wells Fargo Vantage:
    a) Previous Day Reporting
    b) Account Transfer
    c) Wire Origination
    d) Email Alerts
    e) Check Inquiry
    f) Receivables Manager
        i. EDI Reports
        ii. Receivables Reports
    g) ACH Origination
18. Account Statement - Paper

Sample Project Plan

County of Cochise

Conference Line:

Passcode:

Target Production Date:

Project Health Indicators

- Milestone / Task will not meet expectations related to timeline, scope and/or quality unless immediate action is taken.
- Milestone / Task issues are jeopardizing expectations related to timeline, scope, and/or quality.
- Milestone / Task is 'On-Track' to meet expectations related to timeline, scope, and/or quality.

Treasury Services Implementation Project Plan

Milestones & Tasks	Days to Implement	Internal External Shared Technical/SOR	Responsible	Status	Health	Start Date	Planned Completion Date	Actual Completion Date	Comments
Project Planning	**15**								
Identify and engage internal project team members		Internal	CPM	Not-Started	**Green**				
Conduct internal resource kick-off call		Internal	CPM	Not-Started	**Green**				
Create draft of custom project plan		Internal	CPM	Not-Started	**Green**				
Schedule customer kick-off call		Internal	CPM / TMSC	Not-Started	**Green**				
Conduct customer kick-off call		Shared	Customer / Project_Team	Not-Started	**Green**				
Discuss project scope and review project plan		Shared	Customer / Project_Team	Not-Started	**Green**				
Negotiate "go live" date with project team		Shared	Customer / Project_Team	Not-Started	**Green**				
Establish recurring project team status meetings		Shared	Customer / Project_Team	Not-Started	**Green**				
Pre-Implementation	**15 - 30**								
Complete KYC, compliance process and signature cards		Internal	RA / RM / TMSC	Not-Started	**Green**				
Provide approval to open accounts		Internal	RA / RM	Not-Started	**Green**				
Obtain necessary credit approvals (TMSAC), as applicable		Internal	RA / RM	Not-Started	**Green**				
Submit implementation request		Internal	SA	Not-Started	**Green**				
Review implementation request and provide all TM Product Enrollment Forms and Acceptance of Service to customer		Internal	IC	Not-Started	**Green**				
Review, execute & return Acceptance of Service & TM Product Enrollment Form to Wells Fargo		External	Customer	Not-Started	**Green**				
DOMESTIC PRODUCT IMPLEMENTATION DETAIL									
Automated Clearing House (ACH)	**13**								
Prepare for product implementation and gather set-up information from customer		Internal	IC	Not-Started	**Green**				
Send welcome package with documents customer needs for product implementation (e.g. file specifications, user guides, etc.)		Internal	IC	Not-Started	**Green**				
Obtain necessary credit approvals (TMSAC)		Internal	RA / RM / SA / TMSC	Not-Started	**Green**				
Create ACH company IDs		Internal	IC	Not-Started	**Green**				

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Product Catalog

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** Actual products may vary from photos shown in this catalog.*



CHECK SECURITY FEATURES



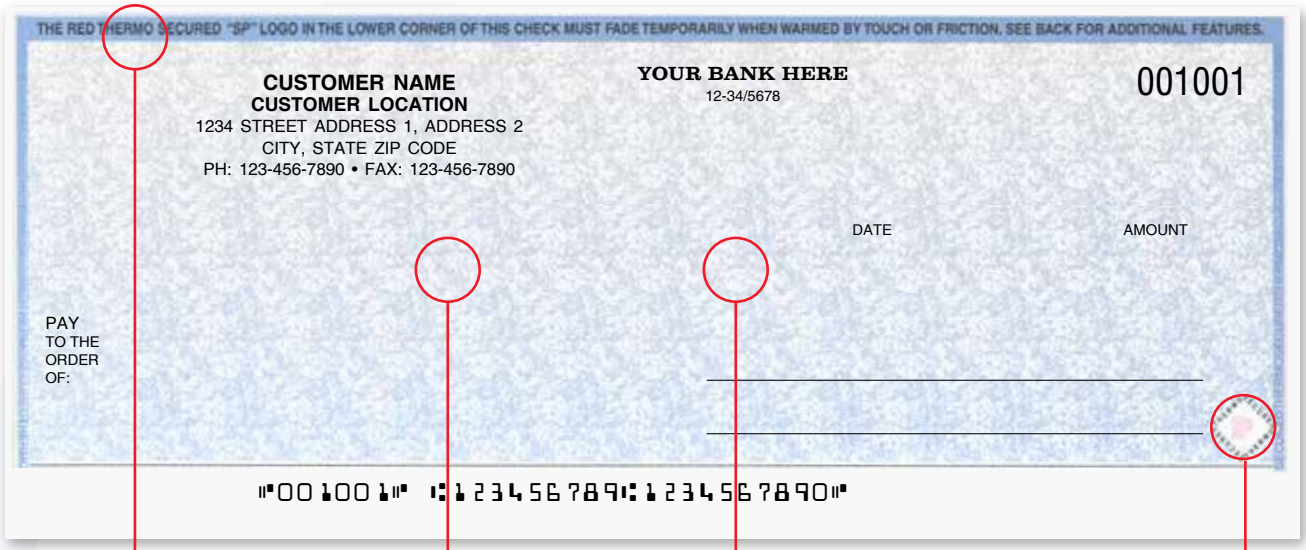






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Security Features

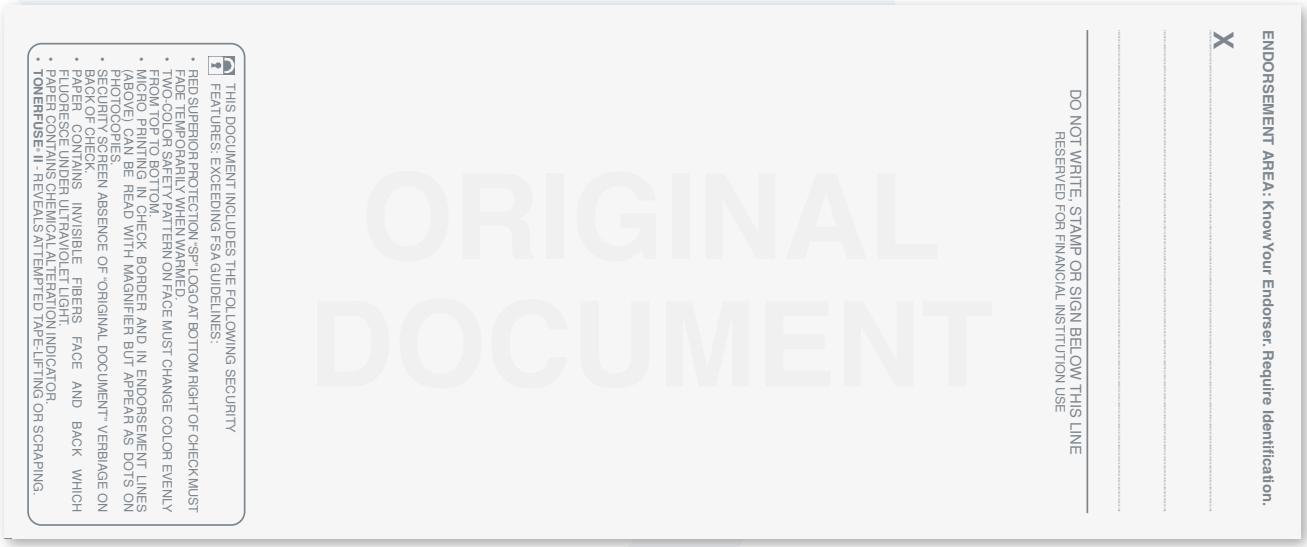


Security Warning Bar

Toner Grip & Chemical Alteration features in the paper

Background Pattern Difficult to Duplicate

SP Logo Thermo Ink Button



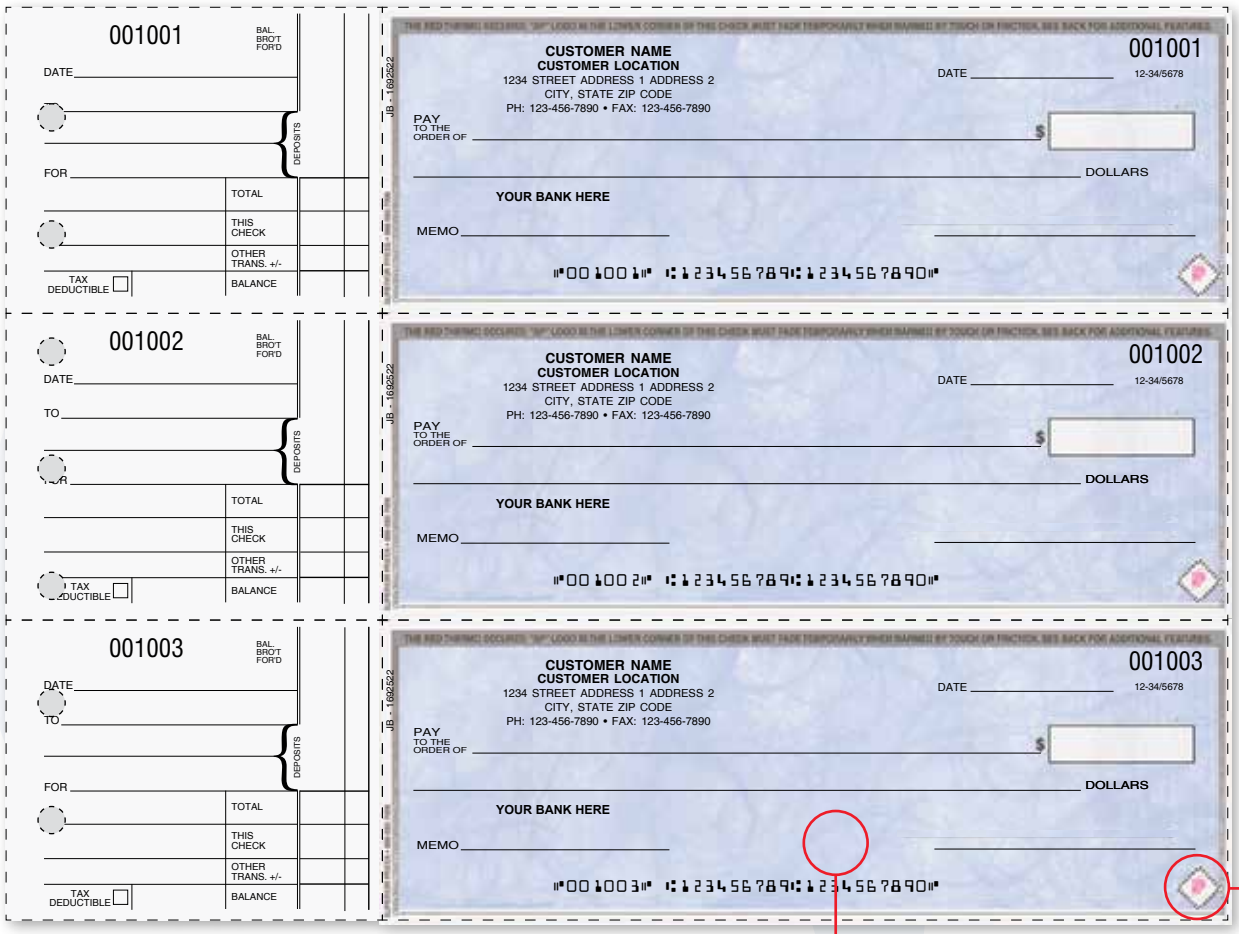
Warning Box
(Contains list of security features)

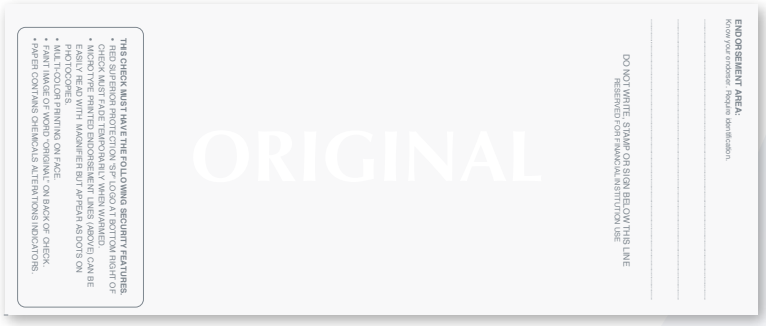
Thermochromic Blue Laser Check Stock featured above

Micro Printing (in lines)

All our standard laser check backgrounds meet ANSI specifications

Security Features





Warning Box
(Contains list of security features)

Micro Printing
(in lines)

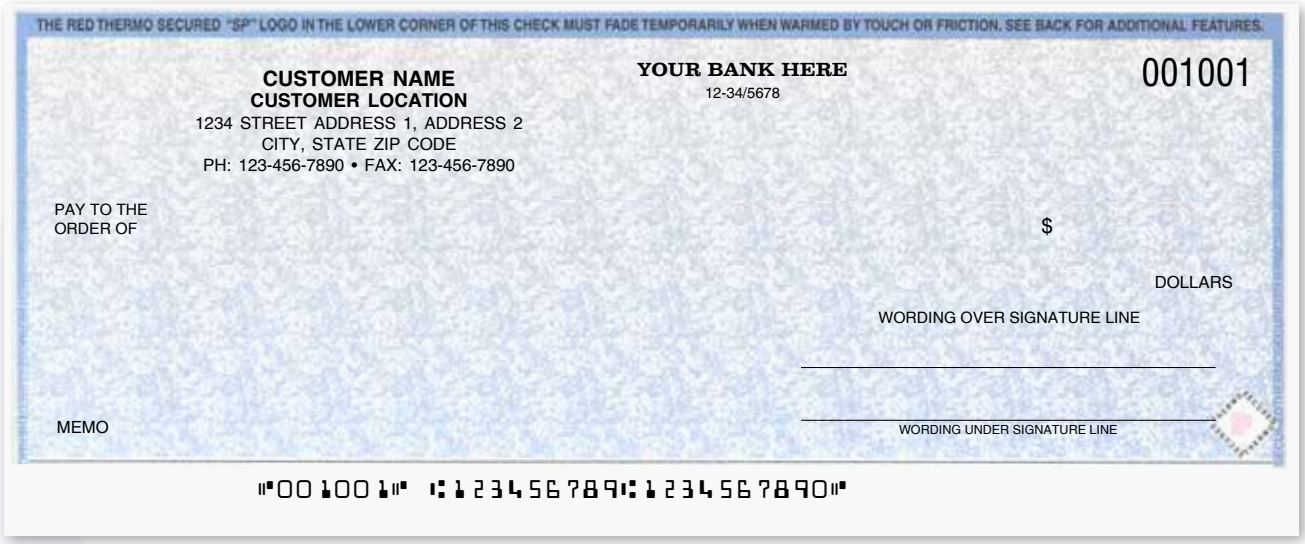
Toner Grip & Chemical Alteration features in the paper

SP Logo Thermo Ink Button

SP9 Blue Three-On-A-Page Check Stock featured above

Thermochromic Stock

HIGH LEVEL SECURITY LASER CHECK BACKGROUND

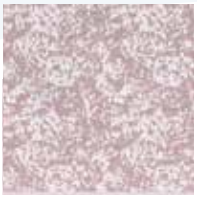


Thermochromic Color Options

Blue



Green



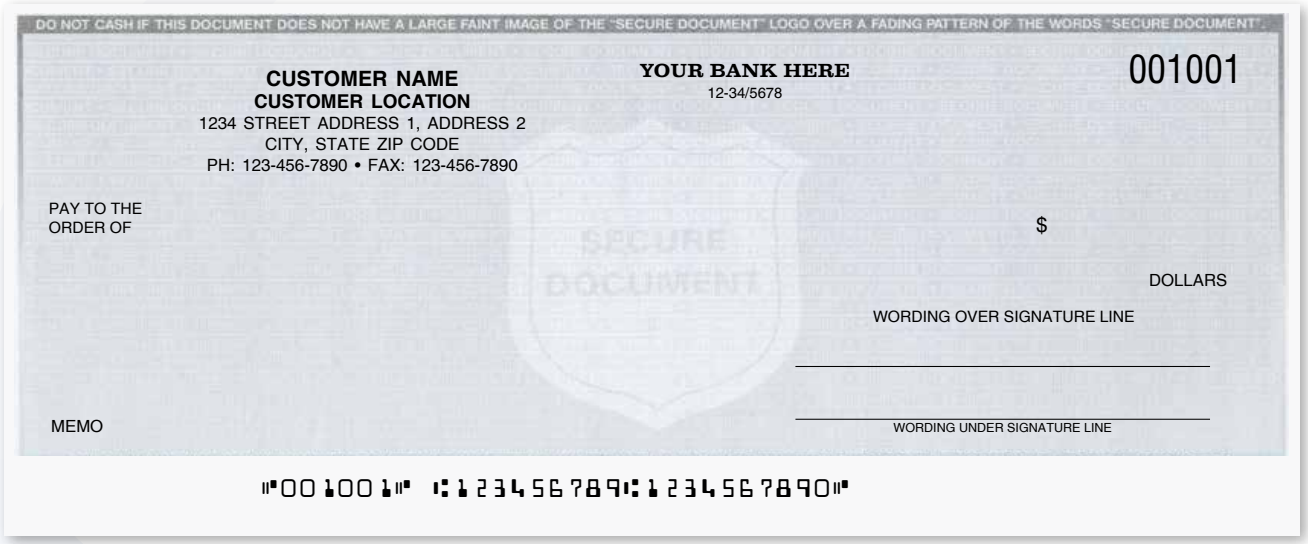
Pink

THERMOCHROMIC FEATURES - *Highest Protection*

THERMOCHROMIC INK BUTTON	• Red thermo secured "SP" logo in the bottom right corner of the check fades temporarily when warmed by touch or friction
MICRO PRINTING	• Micro Printing in check border and in endorsement lines of backer can be read with magnifier but appears as dots on photocopies
SECURITY SCREEN	• Screened "ORIGINAL DOCUMENT" verbiage on back of check
PAPER QUALITIES	• Paper contains chemical alteration indicator • Paper contains invisible fibers, on both face and back which fluoresce under ultraviolet light • TONERFUSE R ® II reveals attempted tape-lifting or scraping • Artificial "SECURE DOCUMENT" watermark visible on back when held at an angle

Secure Stock

MEDIUM LEVEL SECURITY LASER CHECK BACKGROUND



Secure Color Options



Blue | Green | Pink | Tan

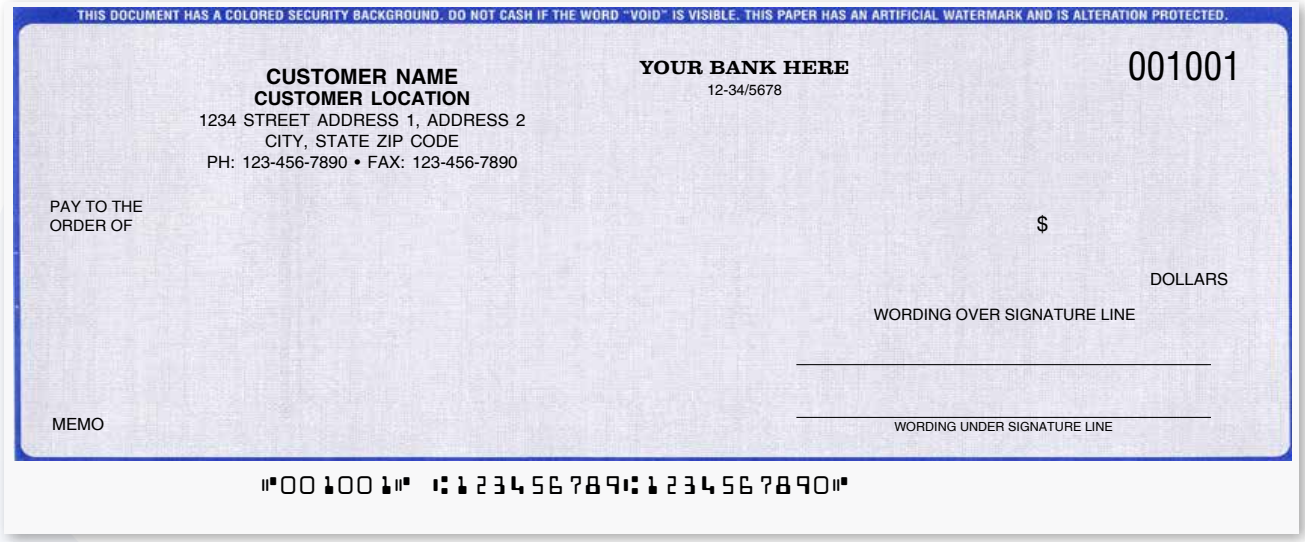
SECURE FEATURES

MICRO PRINTING	• Micro Printing in check border and in endorsement lines of backer can be read with magnifier but appears as dots on photocopies
MULTI-COLOR PRINTING	• Multi-color printing with fading safety pattern on front of check
PAPER QUALITIES	• Artificial "SECURE DOCUMENT" watermark is visible on back when held at an angle • Paper contains invisible fibers face and back which fluoresce under ultraviolet light • Paper contains chemical alteration indicators

Linen Stock

MEDIUM LEVEL SECURITY LASER CHECK BACKGROUND

This security background is available in 11” and 14” Laser Check Stock



Linen Color Options



Brown | Burgundy | Green | Grey* | Process Blue | Red | Reflex Blue

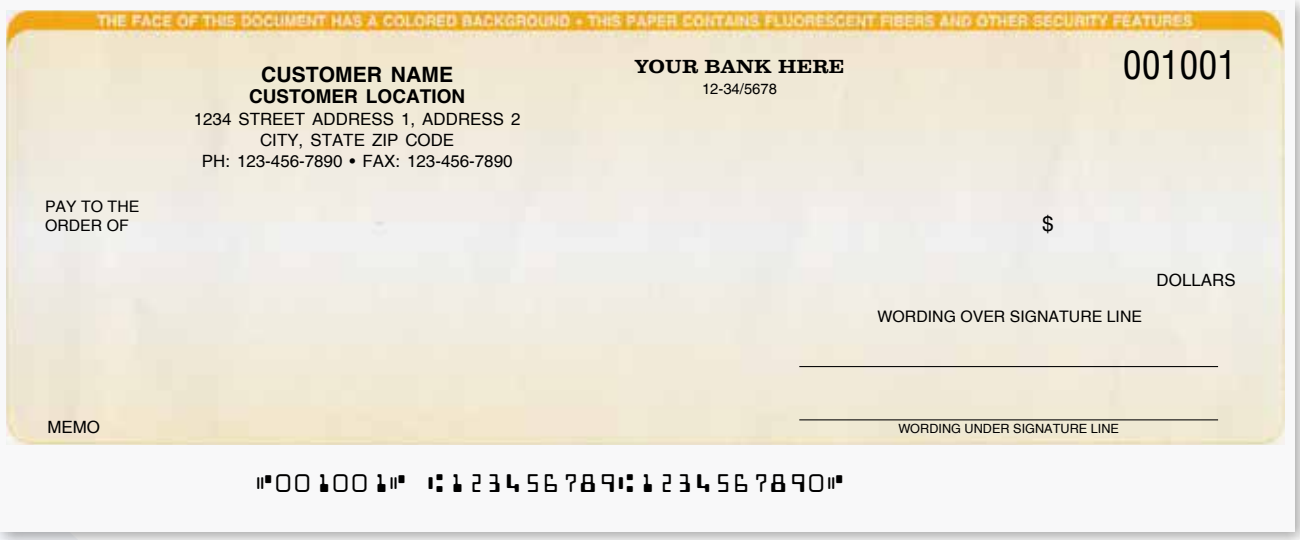
LINEN FEATURES

VOID PANTOGRAPH	• When check is photocopied it reads VOID. May not work using all types of scanners or copiers
MICRO PRINTING	• Micro Printing in endorsement lines of backer can be read with magnifier but appears as dots on photocopies
SECURITY SCREEN	• Screened “ORIGINAL DOCUMENT“ verbiage on back of check
PAPER QUALITIES	• Paper contains chemical alteration indicator • Paper contains invisible fibers face and back which fluoresce under ultraviolet light • Artificial “SECURE DOCUMENT” watermark visible on back when held at an angle

*** Not available in 14 inch**

Horizon Stock

STANDARD LEVEL SECURITY LASER CHECK BACKGROUND



Horizon Color Options



Burgundy | Green | Reflex Blue | Yellow

HORIZON FEATURES

MICRO PRINTING	• Micro Printing in check border can be read with magnifier but appears as dots on photocopies
GRADIENT PRINTING	• Gradient printing on front of check
PAPER QUALITIES	• Artificial "PROTECTED DOCUMENT" watermark is visible on back when held at an angle • Paper contains invisible fibers face and back which fluoresce under ultraviolet light • Paper contains chemical alteration indicators


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LASER CHECKS









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Laser Checks



QUICKBOOKS

Thermochromic Blue Stock featured above
(check shown in middle position)

Order with Envelope #8 5/8
Gum Flap - 38507DWG
Self Seal - 385808DWSS



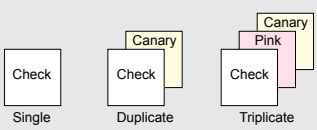
QUICKBOOKS BY INTUIT

Secure Blue Stock featured above
(check shown in top position)

Order with Envelope #8 5/8
Gum Flap - 38507DWG
Self Seal - 385808DWSS

Laser Check Options:

- Size: 8.5” x11” (Letter) or 8.5” x14” (Legal)
- Top, Middle or Bottom Check Position
(top position only for legal size)
- 3-On-A-Page (See sample on page 16)
- Wording over or under signature line
- One or Two signature lines
- Your Company logo (additional charges may apply)
- Collating Options: Face up or down in the box
- Various security levels and colors available
- Copies: single, duplicate, triplicate



Software Formats

Superior Press can format your checks to ANY software version

Popular software formats:

- Quickbooks/Quicken (with or without lines) 1 or 3 on a page
- Peachtree-Multipurpose, Accounts Payable
- ACCPAC-Accounts Payable
- MAS90-Multipurpose
- Solomon Software
- Yardi
- Great Plains
- Timerline-Accounts Payable
- SMS (14 inch legal size check)
- FPS (14 inch legal size check)

Laser Checks



QUICKEN

Linen Burgundy Stock featured above
(check shown in top position)

Order with Envelope #8 5/8
Gum Flap - 38507DWG
Self Seal - 385808DWSS



GREAT PLAINS

Linen Red Stock featured above
(check shown in middle position)

Order with Envelope #9
Gum Flap - 2287803DWG
Self Seal - 2287804DWSS

✱ *Order Envelopes to match your check software, see page 17*

How to order Laser Checks:

1. Identify Accounting Software & Version (if applicable), position, and size: letter (8.5 x 11) or legal (8.5 x 14)
2. Provide Client and Bank information to be printed
3. Choose quantity (in multiples of 500)
4. Choose check background color
5. Choose copies needed (default is single)
6. Choose start number
7. Choose number of signature lines
8. Choose shipping method and ship to information
9. Choose collating option (Face up or down in the box)

Production Time Frames:

Standard orders:
5 business days after artwork is approved by the client.

Custom orders:
10 to 12 business days after artwork is approved by the client. Custom orders are typically identified by either unique check background, unique ink selection, multiple ink in logos, unique perforations, special numbering or back printing. Additional fees may apply.

Rush orders:
Need a Rush? We can provide Laser Check orders in less than 5 days. (additional fees may apply)

Proofs:
A PDF format proof will be sent via email on all first time orders, at no additional cost. Charges will apply if the check is not printed.

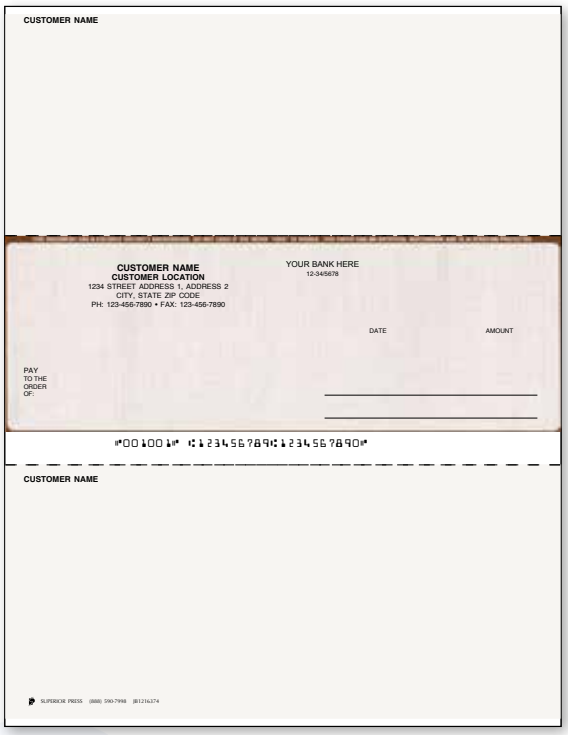
*Above time frames are production only and do not include shipping & transit time.

Laser Checks



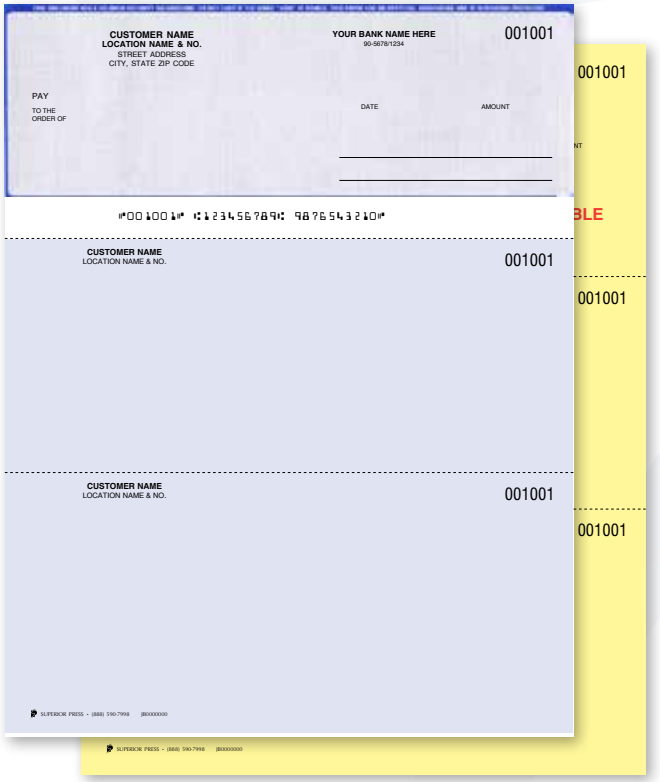
PEACHTREE—MULTI-PURPOSE

Thermochromic Green Stock featured above



MAS 90

Linen Brown Stock featured above



YARDI

Linen Reflex Blue with Duplicate Stock featured above



3-ON-A-PAGE QUICKBOOKS

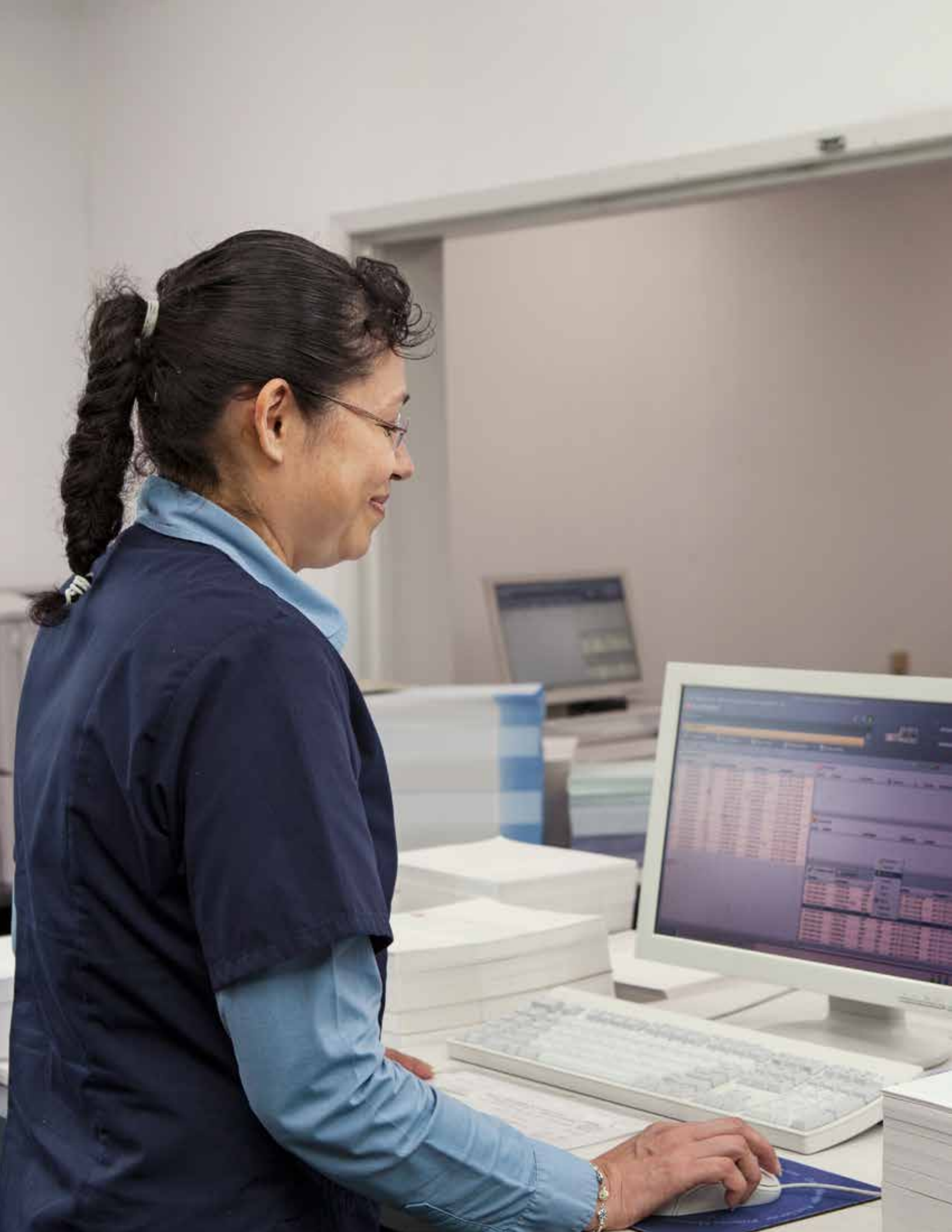
Security Blue Stock featured above

(Available in Blue, Green and Pink - Secure Stock only.)

Laser Checks Envelopes

PLEASE REFERENCE TABLE BELOW TO MATCH YOUR CHECK SOFTWARE AND ENVELOPE

SOFTWARE NAME	GUM FLAP	SELF SEAL
ACCPAC PRO SERIES VERSION SBT 6.5	#9 2287803DWG	2287804DWSS
ACCPAC	#9 2287803DWG	2287804DWSS
ADAM	#8 5/8 385805DWG	385806DWSS
CHC SOFTWARE	#8 5/8 35807DWG	385808DWSS
FAMOUS VERSION 6	#8 5/8 38507DWG	385808DWSS
GATOR SYSTEM SOFTWARE	#8 5/8 38507DWG	385808DWSS
GREAT PLAINS DYNAMICS VERSION 6	#8 5/8 38507DWG	385808DWSS
GREAT PLAINS DYNAMICS	#9 2287803DWG	2287804DWSS
GREAT PLAINS	#9 2287803DWG	2287804DWSS
GREAT PLAINS VERSION 2	#8 5/8 38507DWG	385808DWSS
INFINIUM SOFTWARE	#9 2287803DWG	2287804DWSS
MAS 90 VERION 3.7	#8 5/8 38507DWG	385808DWSS
MAS 90	#8 5/8 38507DWG	385808DWSS
MAS 200	#8 5/8 38507DWG	385808DWSS
MAS 200 STUBS	#8 5/8 38507DWG	385808DWSS
MICROSOFT BUSINESS WORKS	#8 5/8 385805DWG	385806DWSS
NAVISION	#8 5/8 385805DWG	385806DWSS
ORACLE 2002	#8 5/8 38507DWG	385808DWSS
ORACLE	#8 5/8 38507DWG	385808DWSS
PEACHTREE	#8 5/8 38507DWG	385808DWSS
PEACHTREE VERSION 2	#8 5/8 38507DWG	385808DWSS
PEACHTREE ACCOUNTS PAYABLE	#8 5/8 38507DWG	385808DWSS
PEACHTREE PAYROLL	#8 5/8 38507DWG	385808DWSS
PEACHTREE PAYROLL 2	#8 5/8 38507DWG	385808DWSS
PEACHTREE STUBS	#8 5/8 38507DWG	385808DWSS
PLATINUM SOFTWARE	#8 5/8 38507DWG	385808DWSS
QUICKBOOKS	#8 5/8 38507DWG	385808DWSS
QUICKBOOKS BY INTUIT	#8 5/8 38507DWG	385808DWSS
QUICKBOOKS 3 ON A PAGE LASER	#8 5/8 38507DWG	385808DWSS
QUICKEN	#8 5/8 38507DWG	385808DWSS
QUICKEN 3 ON A PAGE LASER	#8 5/8 38507DWG	385808DWSS
SAGE	#8 5/8 385805DWG	385806DWSS
SOFT PRO	#8 5/8 38507DWG	385808DWSS
SOLOMON IV SYSTEM	#8 5/8 38507DWG	385808DWSS
SOLOMON	#8 5/8 38507DWG	385808DWSS
SOLOMON *NO BOXES*	#8 5/8 38507DWG	385808DWSS
STEEL PLUS SOFTWARE	#8 5/8 385805DWG	385806DWSS
TIMBERLINE - ACCOUNTS PAYABLE	#9 2287803DWG	2287804DWSS
TIMBERLINE - PAYROLL	#8 5/8 385805DWG	385806DWSS
UNILINK	#8 5/8 385805DWG	385806DWSS
VISION SOFTWARE	#8 5/8 38507DWG	385808DWSS
YARDI SOFTWARE	#8 5/8 385805DWG	385806DWSS
RBJ	#8 5/8 38507DWG	385808DWSS
VIRTUAL ESCROW	#8 5/8 38507DWG	385808DWSS



THREE-ON-A-PAGE CHECKS

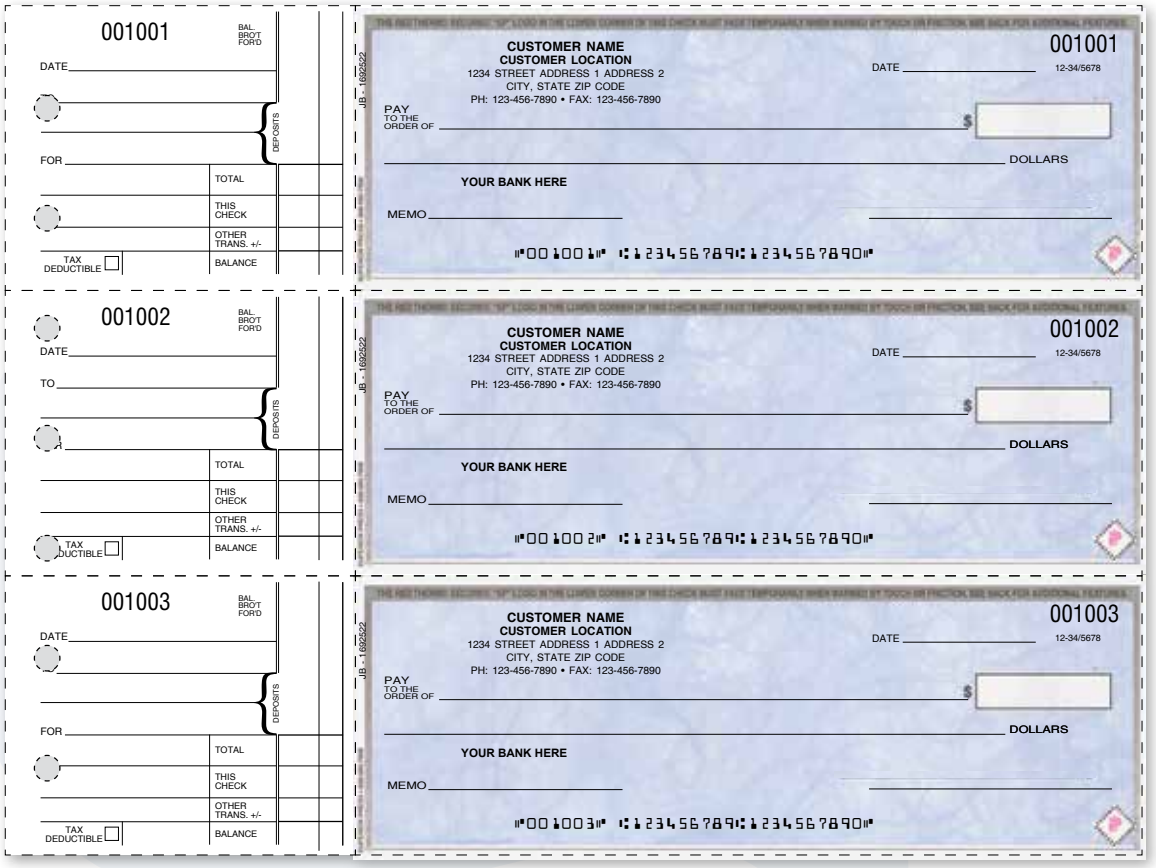






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Three-On-A-Page Checks

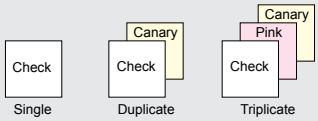


12.5” x 9”
Style: SP 9

*** Most popular style for Business Checks**

Three-On-A-Page Options:

- Accounts Payable
- Payroll-A/P and Payroll stub
- Payroll-Double A/P Stub
- Wording over signature line
- One or Two signature lines
- Your Company logo (applicable charges may apply)
- Copies: single, duplicate, triplicate



Color options

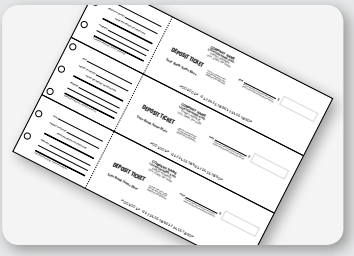
Blue | Green | Pink | Tan | Yellow

Accessories:



14” x 10”
7 Ring Binders

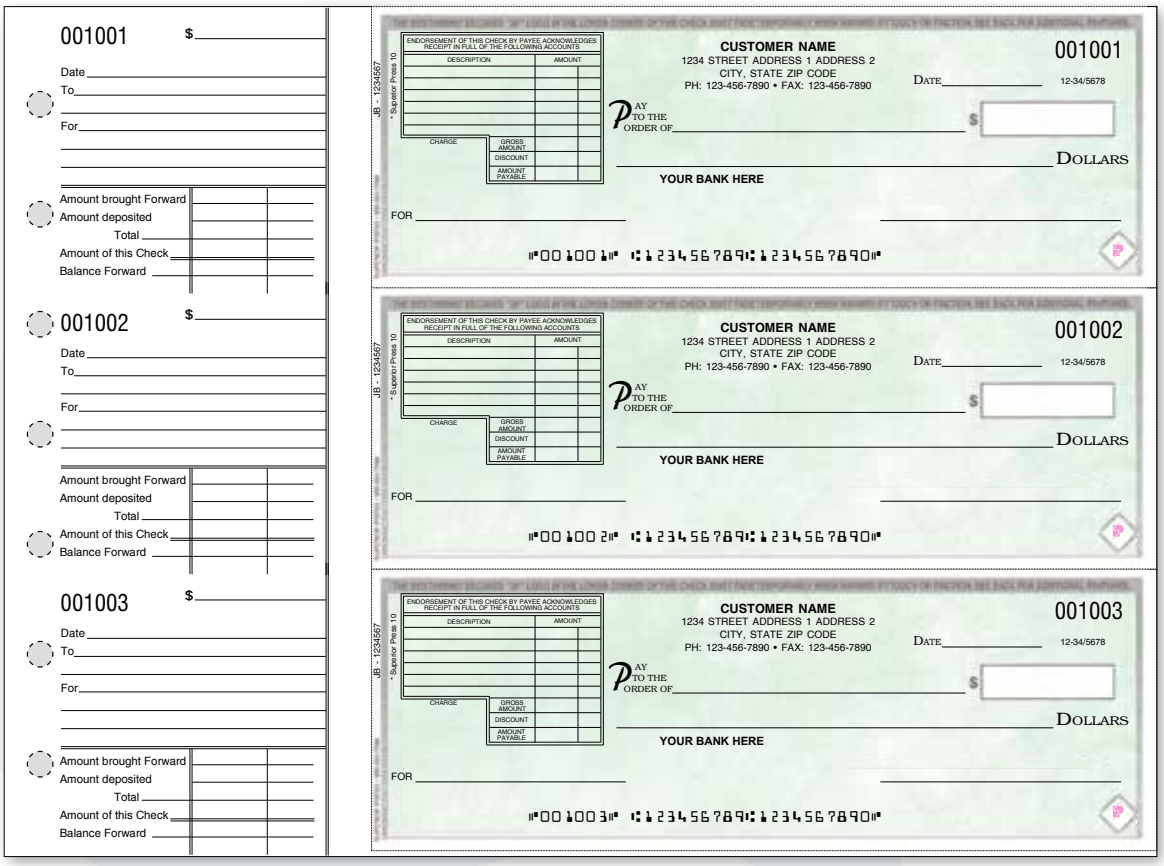
Available in Black or Blue



8 1/4” x 3”
Three-On-A-Page Deposit Slips

7 Hole punch to fit binders

Three-On-A-Page Checks



Check and Stub Size 12.5” x 3”
Style: SP 10 - Accounts Payable

✱ *Security features can be found on page 7*

How to order Three-On-A-Page Checks:

1. Identify Accounts Payable or Payroll Check
2. Provide Client and Bank information to be printed
3. Choose quantity (Minimum Qty 300)
4. Choose check background color
5. Choose copies needed
6. Choose start number
7. Choose number of signature lines
8. Choose shipping method and ship to information
9. Select a Three-On-A-Page Check Binder (if needed)

Production Time Frames:

Standard orders:
5 business days after artwork is approved by the client.

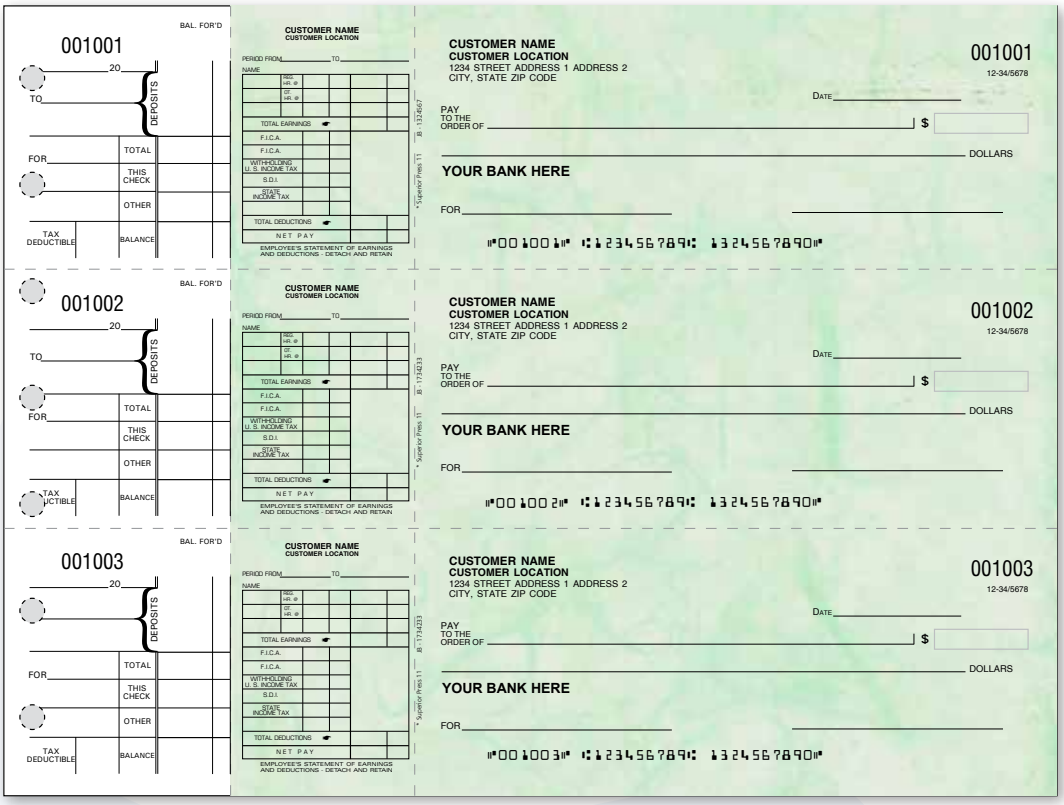
Custom orders:
10 to 12 business days after artwork is approved by the client. Custom orders are typically identified by either unique check background, unique ink selection, multiple ink in logos, unique perforations, special numbering or back printing. Additional fees may apply.

Rush orders:
Need a Rush? We can provide Check orders in less than 5 days. (additional fees may apply)

Proofs:
A PDF format proof can be sent via email if requested, at no additional cost. Charges will apply if the check is not printed.

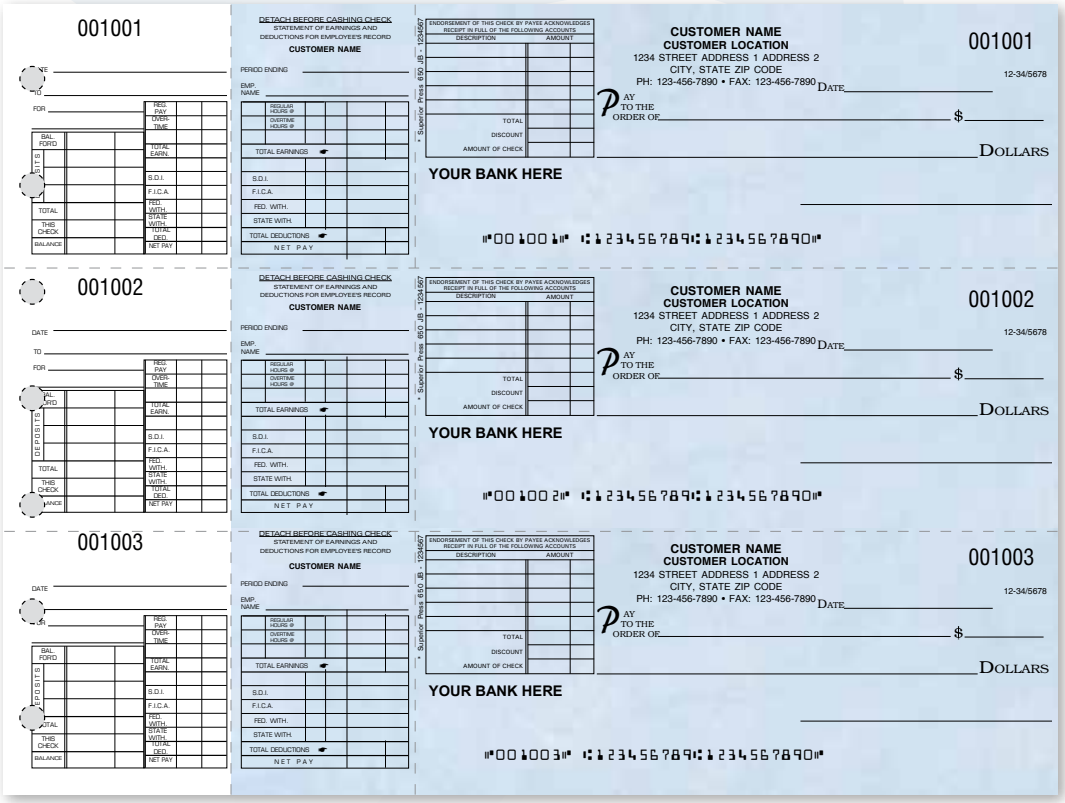
*Above time frames are production only and do not include shipping & transit time.

Three-On-A-Page Checks



12.5” x 9” Available in Blue or Green Only

Style: SP11 - Payroll - one A/P and one payroll stub with check for dual purpose check writing

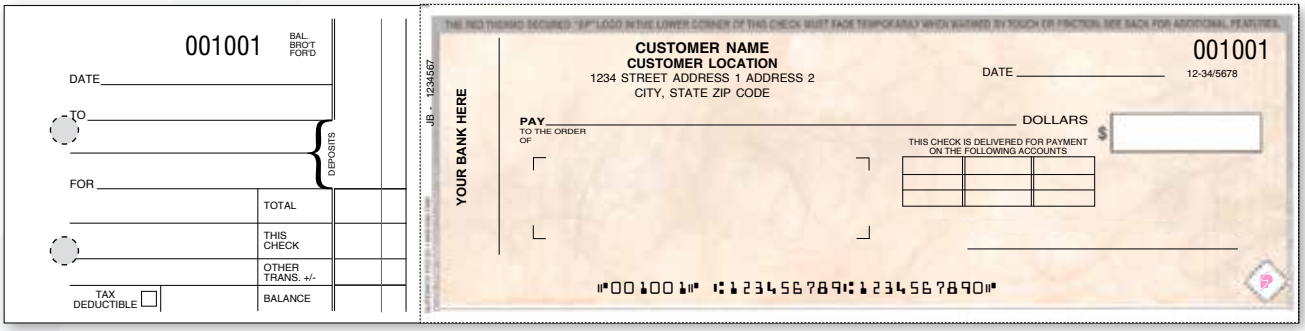


12.5” x 9” Available in Blue or Green Only

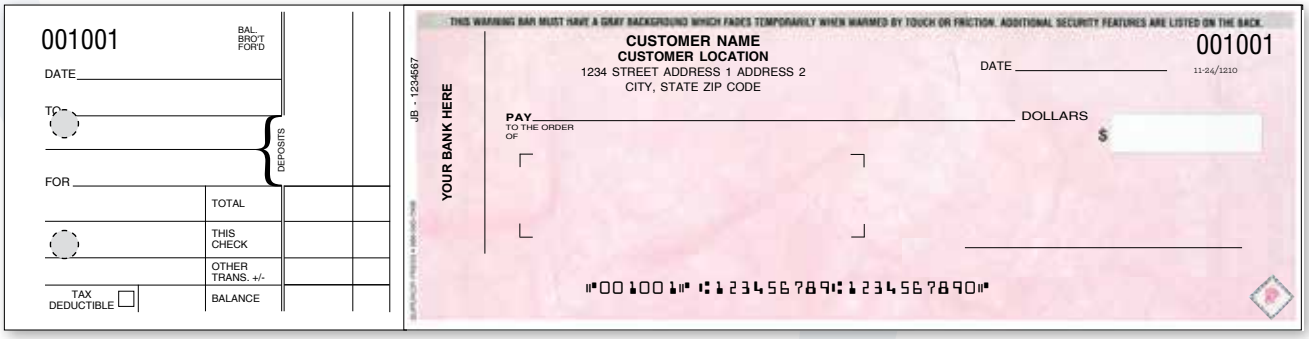
Style: SP650 - Payroll - Double payroll stub and check

Three-On-A-Page Checks

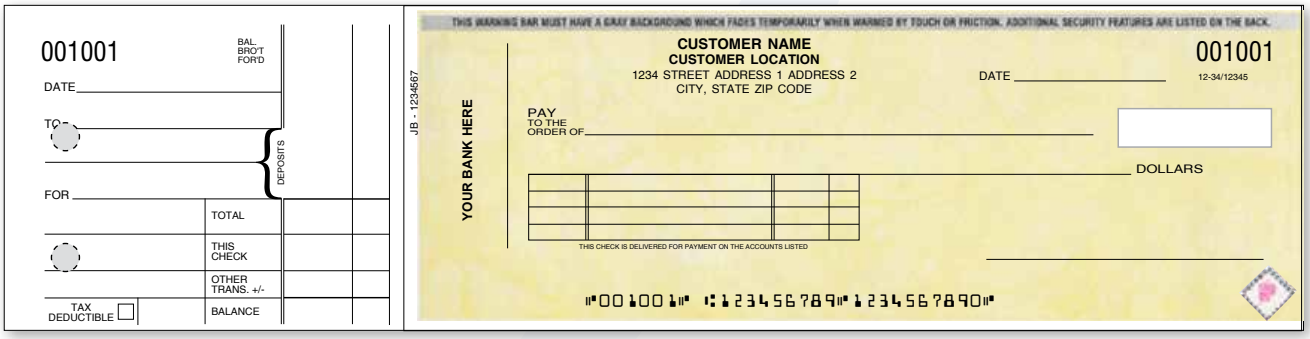
Additional Style Options:



Check and Stub Size 12.5" x 3"
Style: SP 9W Box - Accounts Payable



Check and Stub Size 12.5" x 3"
Style: SP 9W - Accounts Payable



Check and Stub Size 12.5" x 3"
Style: SP 9 Box - Accounts Payable

* *Security features can be found on page 7*

Three-On-A-Page Checks

Corporate Traveler Deskbook



Corporate Traveler Deskbook Includes:

- 300 Business Size Checks
- 30 Deposit Slips (*included upon request)*
- 1 Check Register (10 pages)
- 1 Black Deskbook Cover

Money Market Kit



Money Market Kit Includes:

- 50 Business Size Checks
  (Single or Duplicate)
- Cover and Register
- 20 Deposit Slips
- 20 Withdrawal Slips

* ***One-On-A-Page Checks can be found on page 26***

ONE-ON-A-PAGE / OTHER CHECKS









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Pocket Traveler Checks



Pocket Traveler

Check order includes:

- 50 Business Size Checks
- 1 Black Check Cover
- 1 Check Register

** Deposit Slips not included*

Security Features can be found on page 7

How to order One-On-A-Page Checks:

- Identify Pocket Traveler Check
- Provide Client and Bank information to be printed
- Choose quantity (Minimum is 50)
- Choose color (see below for options)
- Copies
- Choose start number
- Choose number of signature lines
- Choose shipping method and ship to information

Color options

Blue | Green | Pink | Tan | Yellow

Production Time Frames:

Standard orders:
5 business days after artwork is approved by the client.

Custom orders:
10 to 12 business days after artwork is approved by the client. Custom orders are typically identified by either unique check background, unique ink selection, multiple ink in logos, unique perforations, special numbering or back printing. Additional fees may apply.

Rush orders:
Need a Rush? We can provide Check orders in less than 5 days. (additional fees may apply)

Proofs:
A PDF format proof can be sent via email if requested, at no additional cost. Charges will apply if the check is not printed.

*Above time frames are production only and do not include shipping & transit time.

Continuous Checks



9.5” x 7” - Other sizes available (9.5” x 3.5”, 9.5” x 11”)
Style: Continuous Checks

(Green Value Secure Linen stock featured above)

Continuous Check Options:

- Top or Bottom Check Position
- Wording over signature line
- One or Two signature lines
- Your Company Logo (applicable charges may apply)
- Size (Standard 9.5” x 7”, 9.5” x 3.5”, 9.5” x 11”)

Color options

Brown | Green | Maroon | Process Blue | Reflex Blue

Production Time Frames:

Standard orders:
10 business days after artwork is approved by the client.

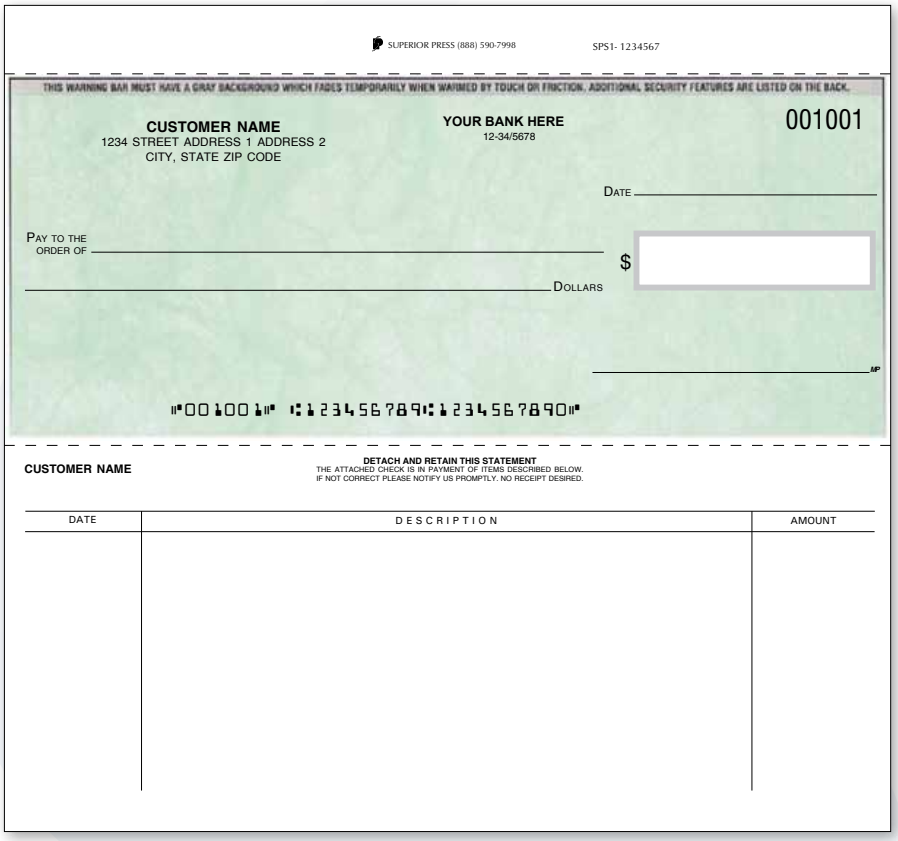
Custom orders:
10 to 12 business days after artwork is approved by the client. Custom orders are typically identified by either unique check background, unique ink selection, multiple ink in logos, unique perforations, special numbering or back printing. Additional fees may apply.

Rush orders:
Need a Rush? We can provide Check orders in less than 5 days. (additional fees may apply)

Proofs:
A PDF format proof can be sent via email if requested, at no additional cost. Charges will apply if the check is not printed.

*Above time frames are production only and do not include shipping & transit time.

Voucher Checks

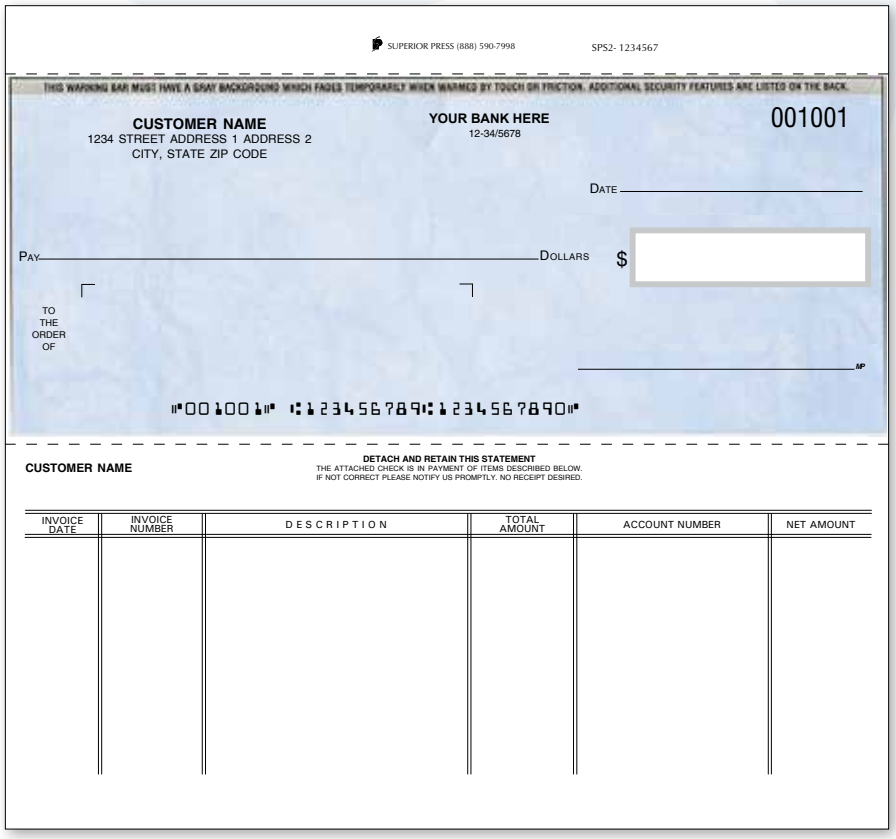


Check Type: Non-Window

8.368" x 7.79"
Style: SPS1

*** 4 Stub options available**

Stub Style # 1

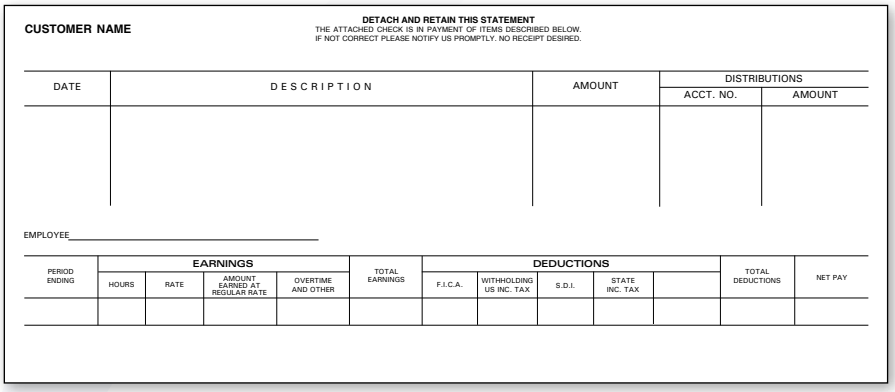


Check Type: Window

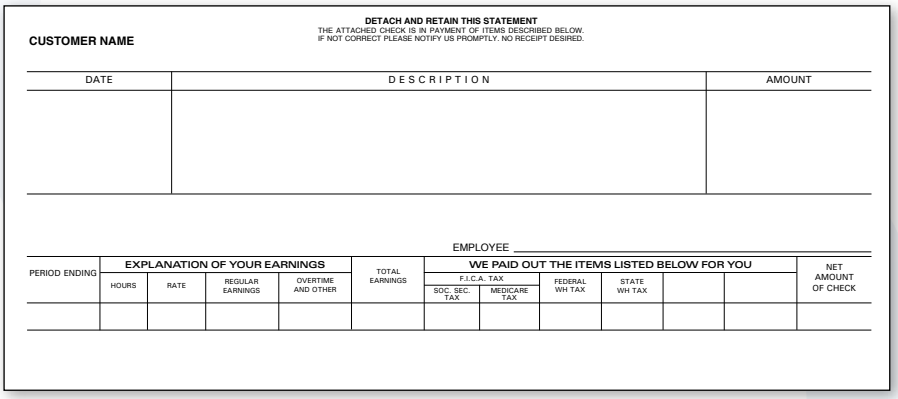
8.368" x 7.79"
Style: SPW2

Stub Style # 2

Voucher Checks



Stub Style # 3



Stub Style # 4

Voucher Check Options:

- Wording over signature line
- One or Two signature lines
- 4 hole punch on copies
- Your Company Logo (applicable charges may apply)
- Choose stub type (1, 2, 3, or 4)
- Choose check type (window or non-window)

Color options

Blue | Green | Pink | Tan | Yellow

Production Time Frames:

Standard orders:
5 business days after artwork is approved by the client.

Custom orders:
10 to 12 business days after artwork is approved by the client. Custom orders are typically identified by either unique check background, unique ink selection, multiple ink in logos, unique perforations, special numbering or back printing. Additional fees may apply.

Rush orders:
Need a Rush? We can provide Check orders in less than 5 days. (additional fees may apply)

Proofs:
A PDF format proof can be sent via email if requested, at no additional cost. Charges will apply if the check is not printed.

*Above time frames are production only and do not include shipping & transit time.

Personal Checks

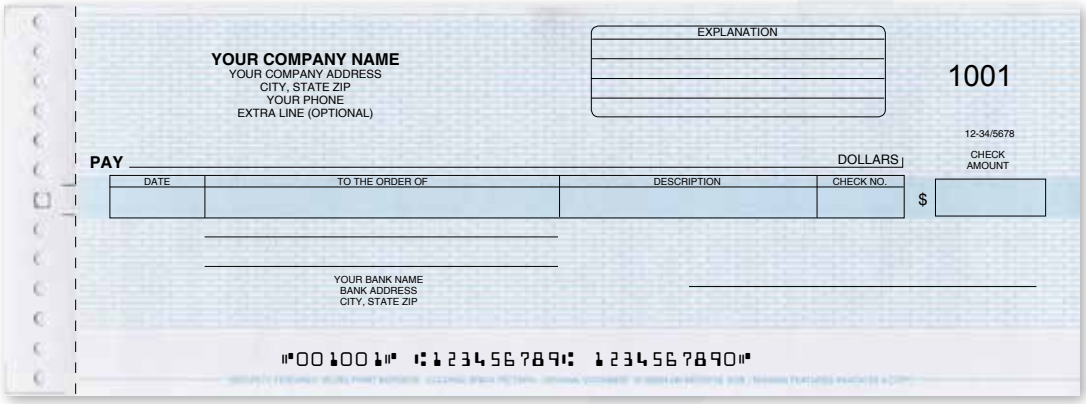


Check Size 6” x 2.75” Available in Blue or Green Only

Options:
Quantity: 200
Copies: single, duplicate

Includes:
Check cover
Check register

Pegboard / One-Write Checks



Sample Layout: 9” x 3 1/4” (other sizes available)
A original sample must be provided for proper alignment

We have a large selection of Safeguard® and McBee® compatible one-write checks to match your current supply. Please contact your client service team for pricing and colors available.

Starter Kits



Laser Checks

Kit Includes:

- 250 Checks are 8.5 x 11 Laser checks with 2 stubs standard with void pantograph security features, fits most common software such as Quickbooks, Peachtree & Quicken. Includes artwork and setup fees.
- 200 Single deposit slips in bookform
- 1 Self Inking Endorsement stamp with up to 5 standard lines of endorsement information.
- Logo on Check (if applicable)



Three-On-A-Page Checks

Kit Includes:

- 300 Checks with stubs. Includes artwork and setup fees.
- 200 Single deposit slips in bookform
- 1 Self Inking Endorsement stamp with up to 5 standard lines of endorsement information.
- Logo on Check (if applicable)
- 1 Binder (Standard 7 ring)



Pocket Traveler Checks

Kit Includes:

- 50 Checks. Includes artwork and setup fees.
- 1 Check Register
- 1 Black Cover
- 1 Self Inking Endorsement stamp with up to 5 standard lines of endorsement information
- Logo on Check (if applicable)

Envelopes



Choose from Self Sealing or Gum Strip

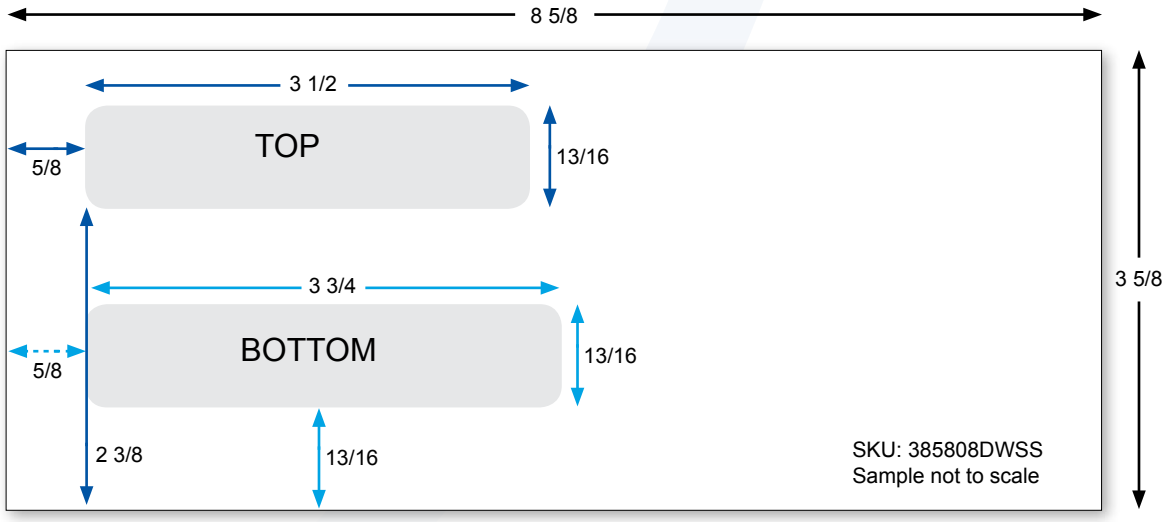
SKU: 385808DWSS

- 3 ⅝ x 8 ⅝ Self Seal DW
  Window Envelope with Inside Security Tint
  Top 13/16 x 3 ½; L: 5/8 B: 2 ⅜
  Bottom 13/16 x 3 ¾; L: 5/8 B: 13/16

SKU: 385806DWSS

- 3 ⅝ x 8 ⅝ Self Seal DW
  Window Envelope with Inside Security Tint
  Top 1 x 3 ¾; L: 3/8 B: 2 ¼
  Bottom 1 x 4; L: 5/8 B: 9/16

* Most Popular Style - great with Quickbooks, Peachtree and other Accounting Software



* *See Page 17 to identify envelope to match your software*

DEPOSIT SLIPS



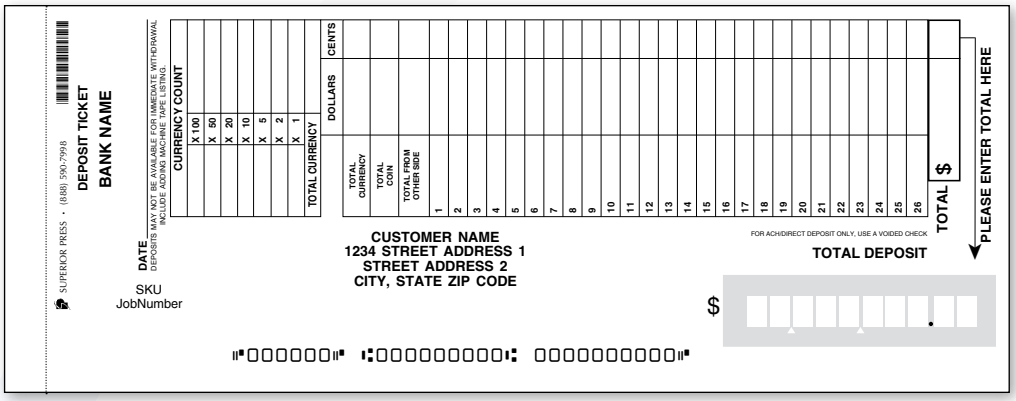






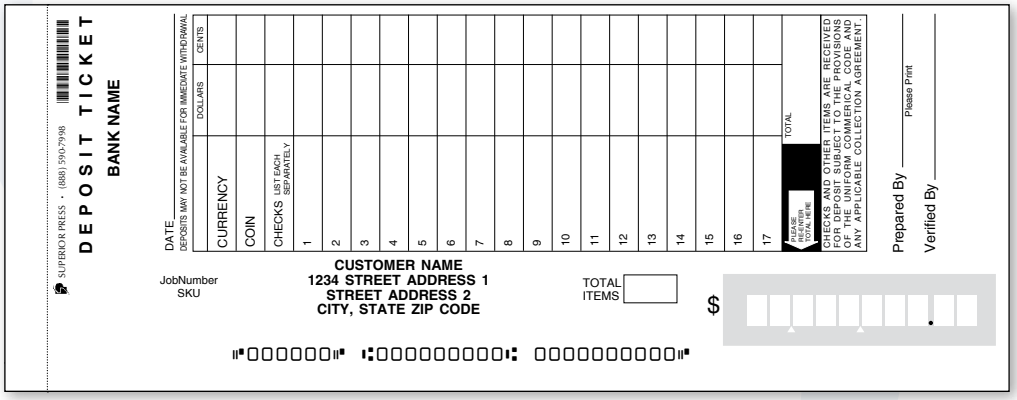
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Deposit Slips

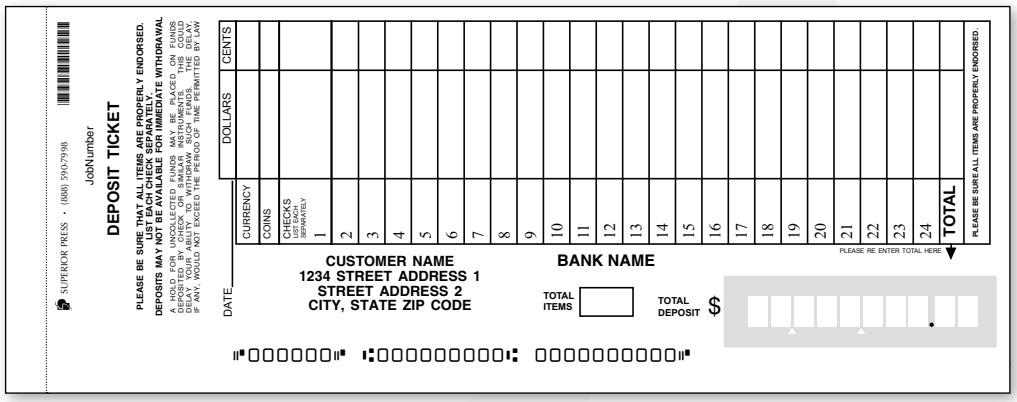


8.375” x 3.375”
DS1 - “Standard Wholesale Deposit Slip”
Style: Gen 1001

*** Most Popular Style**

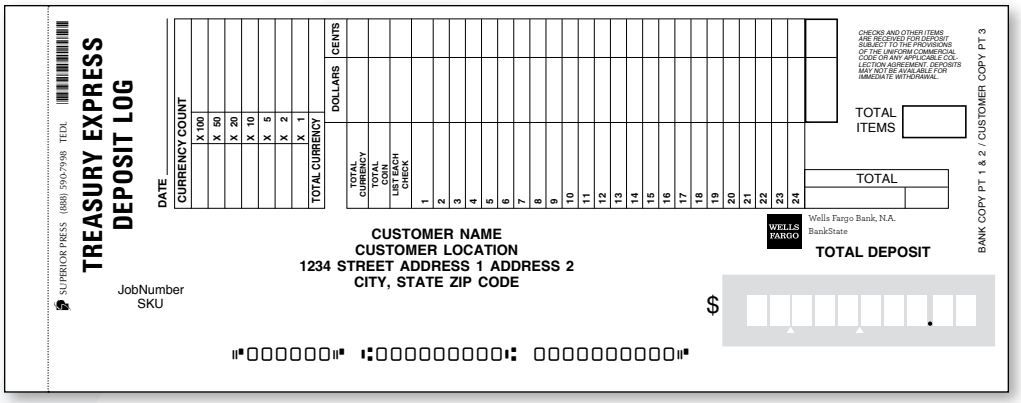


DS4 - 8.375” x 3.375”
Style: Verified By

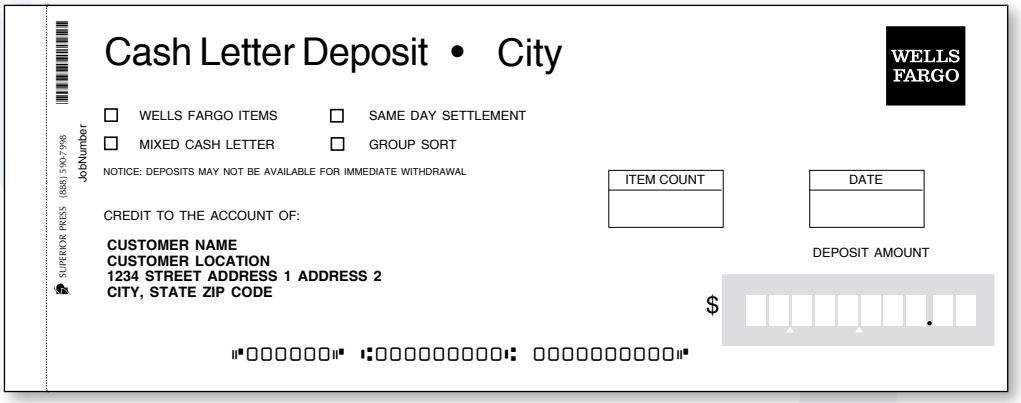


DS3 - 8.375” x 3.375”
Style: Standard

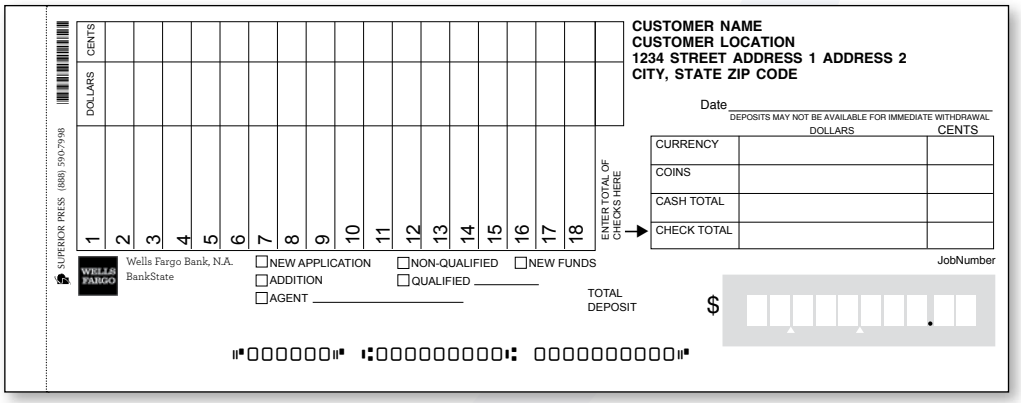
Deposit Slips



TEDL - 8.375” x 3.375”
Style: Treasury Express Deposit Log

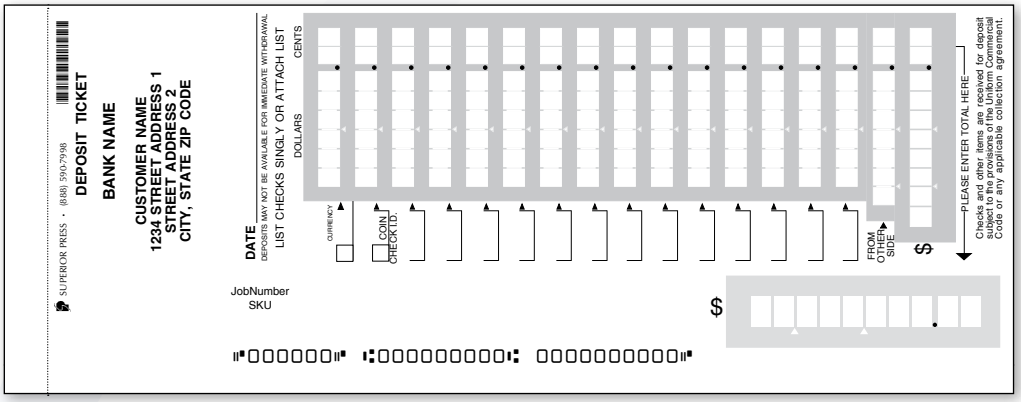


WFBCL3 - 8.375” x 3.375”
Style: Standard

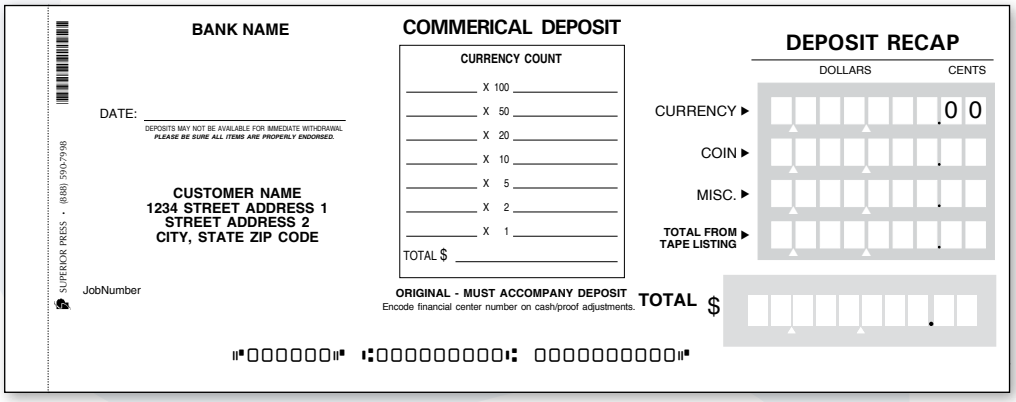


WFBINS - 8.375” x 3.375”
Style: Wells Fargo Insurance Only

Deposit Slips



DS2 - 8.375" x 3.375"
Style: SA2000



DS6 - 8.375" x 3.375"
Style: Commercial Deposit

Copies:



Single | Duplicate | Triplicate | Quadruplicate

Available Options:

- Orders available in multiples of 200
- Sequential numbering is available on orders of 400 or more
- Custom Background available upon request
  Additional time and fees may apply

Production Time Frames:

Standard orders:
3 to 5 business days

Rush orders:
Same day service available, call or fax before 10:00 a.m. PT
Additional fees may apply

Binding Options:



Bound into Books
- 50 deposit slips per book for singles and duplicates
- 25 deposit slips per book for triplicates and above



Glued along the left edge
- 100 deposit slips per pad for singles, duplicates and triplicates
- 50 deposit slips per pad for quadruplicates



- Copies are attached to the original, but separate from other deposit slips

ENDORSEMENT STAMPS







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Endorsement Stamps



ENDORSEMENT STAMPS

Endorsement Stamps include five lines* with the following wording:

PAY TO THE ORDER OF
YOUR BANK NAME HERE
FOR DEPOSIT ONLY
COMPANY NAME
ACCOUNT NO.

**A maximum of 31 characters and spaces allowed per line*

SIGNATURE STAMPS

John Smith

ALSO AVAILABLE:

Rubber Stamps • Stamp Pads
Custom Stamps • Date Stamps

SPECIALTY AND CUSTOM STAMPS

Visit www.superiorpress.com/escrow for a complete list and order form.

THIS IS TO CERTIFY THAT THIS IS A TRUE AND CORRECT COPY OF THE ORIGINAL HEREOF
BY: _____

BOC STAMP

Smart Decision / Back Office Take Away Client Receipts stamp.You must enter the company name and phone number information.

Sku# P1-BOCSTP

When you provide a check as payment, you authorize us either to use the information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction.

For inquiries, please call our customer service phone number:

123-456-7890
COMPANY NAME

DEPOSIT BAGS & BACK OFFICE CONVERSION







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Deposit Bags

* Most Popular Styles



10” x 15”
Stagecoach
WFSTD01 Dual
Pouch
Deposit bag

Qty:
100/pack

Additional size
available

14” x 20”
WFSTD02 large
Dual Pouch
Deposit Bag

Qty:
50/pack



9” x 12”
WFB Single
Pouch
Deposit Bag

Qty:
100/pack



12” x 25”
Plastic Coin Bag

Qty:
50/pack

Deposit Bags



9” x 12”
Remote Deposit Capture (RDC) Check Do not Deposit Bag

Qty:
100/pack
5 packs per Carton



20” x 28”
WFB Plastic Standard Deposit Bag

Qty:
100/pack



4.75” x 10”
Cash Drop Bag

Qty:
1000/pack



15” x 20”
WFB Plastic Standard Deposit Bag

Qty:
50/pack



9” x 12”
WFB Unencoded Checks Only Bags

Qty:
150/pack



10” x 20”
WFB Pre-encoded Checks Only Bags

Qty:
100/pack



9” x 12”
White Label Orange Checks Only Bag

Qty:
100/pack

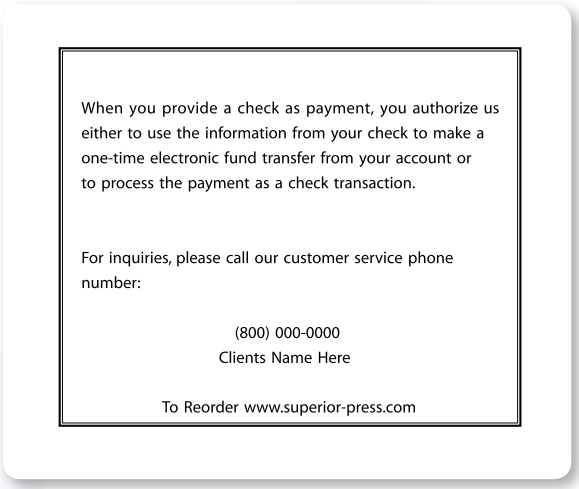


12” x 16”
White Label Yellow Cash Only Bag

Qty:
100/pack

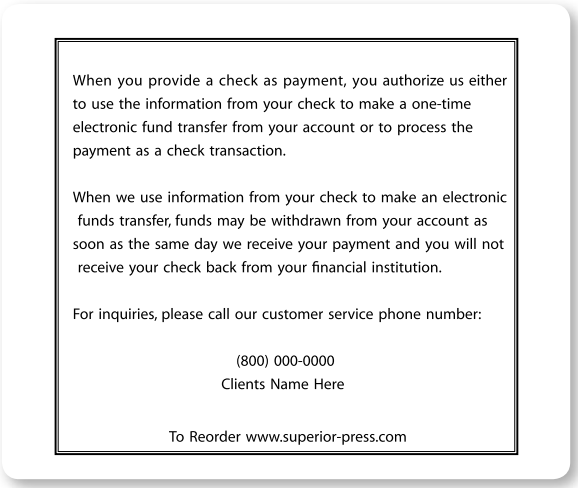
19” x 28” Cash Only
Also available

Back Office Conversion



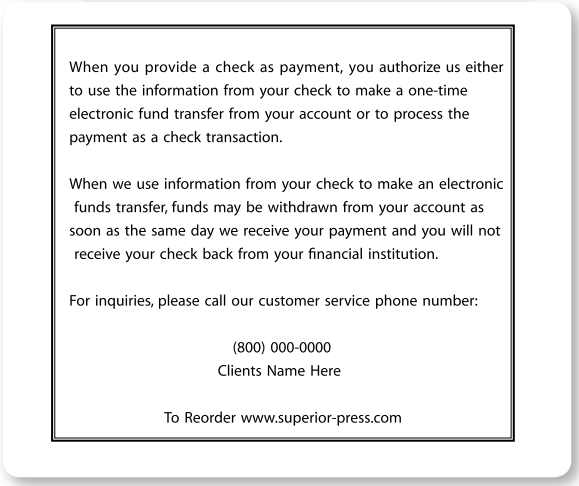
3" x 3"
Back Office Take Away Client Receipts

Padded glue in sets of 100, shrink wrap in 5 sets = 500 per bundle.
Sku# BOC - TWRCT -5



5" x 5"
Back Office Sign Stickers

Peel Label Stock - each sign is loose.
Sku# BOC - SIGN - CP



5" x 5"
Back Office Sign - Card Stock With Tape

Thick Card Stock with a piece of double sided tape on each corner of the sign. Each sign is loose.
Sku# BOC - SIGN - PT



ARC & Back Office Conversion Label

Qty: 500 labels / Per Roll to be attached to deposit bags for check conversion.
Sku# ACH Conv Label - 5

BOC Stamps also available, see page 38 for more information.

CASH VAULT SUPPLIES







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Cash Vault Supplies





Coin Wraps (Flat)

Qty:
1000/pack

Types:

$.01—Red
$.05—Blue
$.10—Green
$.25—Orange
$.50—Tan
$1.00—Golden



Shotgun Coin Wraps

Qty:
1000/pack

Types:

$.01—Red
$.05—Blue
$.10—Green
$.25—Orange



Cash Straps

Qty:
1000/pack

Types:

$50—Orange
$100—Blue
$200—Green
$500—Red
$1000—Yellow
$2000—Violet
$5000—Brown
$10000—Mustard
Blank—White



Coin Trays (Metal)

Qty:
1/Each tray

Types:

$.01—Red
$.05—Blue
$.10—Green
$.25—Orange
$.50—Gold
$1.00—Silver

*** *Actual product may vary from photos shown here*

Cash Vault Supplies



Check Savers Document Carriers

Qty:
1000/pack



Counterfeit Detection Pen

Qty:
1 Pen

Counterfeit Detection Pen with UV Light Cap
(not pictured)
Also available



Bond Coupon Envelopes

Qty:
25/pack



Label Correction Tape for Magnetic Inscriber

Qty: 1000 per roll



Coin Bag Labels

Qty:
1000/pack

Types:

$50 Pennies—Red
$200 Nickels—Blue
$1000 Dimes—Green
$1000 Quarters—Orange
$1000 Halves—Tan
$2000 Silver Dollars—Grey



2.5" x 4.25"
#3 Coin Envelopes (plain)

Qty: 500 per box

3.5" x 6.5"
#7 Coin Envelopes
(printed, not pictured)
Also available



5.5" x 10.5"
Zipper Bag

Qty: 1 each

Generic - In Royal Blue only.
Also available



9" x 10"
Nylon Bag with Lock

9" x 10"
Cotton Duck Bag with Lock

12" x 16"
Nylon Bag with Lock
(not pictured)

Qty:
1 each

For Internal Customer Use Only - Not Accepted at Wells Fargo Cash Vault.

ADDITIONAL CASH VAULT SUPPLIES:

EnviroMoney Bag Seal (Grey Cap)
Qty: 250/pack

Numbered Plastic Seals
Qty: 250/pack

Seal Press Crimper
Qty: 1 each

Blank Coin Tags
Qty: 50 per bundle

Plastic Pull Ties
Qty: 250 per box

*** *Actual product may vary from photos shown here*

Cash Vault Supplies



Batch Control Tickets

Qty:
1000/pack



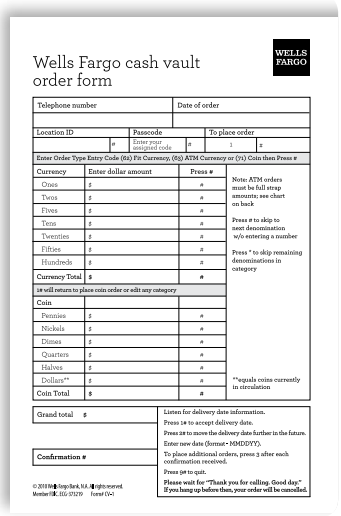
Transmittal Envelopes

Qty:
25/box



Coin Receipt Armored Carrier Form

Qty:
100/box



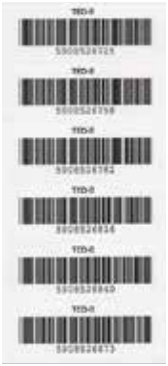
Cash Vault Order Form

Qty:
100/pad



Special Depository Summary Form

Qty:
500/pack



Stage Coach (Formerly TEDB) Labels

For use on Generic Ted Bags.
Only available through Bank.

Qty:
500 labels/roll



Deposit Banker Box

Qty:
12 boxes/carton

RDC SCANNERS & ACCESSORIES







SUPERIOR PRESS

CUSTOM TREASURY SOLUTIONS SINCE 1931

RDC Scanners



DIGITAL CHECK SCANNERS - BATCH FEED

TS240-50
Batch Feed Unit
With Inkjet

TS240-100
Batch Feed Unit
With Inkjet

TS240-75
Batch Feed Unit
With Inkjet



DIGITAL CHECK SCANNERS - SINGLE FEED

CX30
Single Feed Unit
With Inkjet



PANINI SCANNERS - BATCH FEED

Vision X 1F
Single Feed Unit
With Inkjet

Vision X 75
Batch Feed Unit
With Inkjet

Vision X 50
Batch Feed Unit
With Inkjet

Vision X 100
Batch Feed Unit
With Inkjet



PANINI SCANNERS - SINGLE FEED

IDeal
Single Feed Unit
With Inkjet

Warranty Options:

- **12 Month** advanced unit exchange
- **24 Month** advanced unit exchange

RDC Accessories



Digital Check Cleaning Kit



Panini Cleaning Kit



Digital Check-Panini Scanner Ink Cartridge



9” x 12” RDC Check Do not Deposit Bag

Qty: 100/pack

SUPPLIES AND ACCESSORIES

Panini Dust Cover for MyVision X

Power Supply and Power Cord for Vision X

Power Supply and Power Cord for Digital Check TS Models

Panini AGP Scanner Ink Cartridge

Power Supply and Power Cord for CheXpress CX30

Panini Feeder Roller for MyVision X (EY-0039)

Panini Feeder O Ring for MyVision X (GL-0053)

Separator Roller (Previously Green, Now Red)

Panini Feeder Roller Pack for MyVision X

DCC CX30 IJ USB Cable

Panini 2.0 USB Cable

Digital Check 2.0 USB Cable

MyVision X Feeder Extension (Black)

MyVision X Feeder Extension (Grey)

Custom Products

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PRINTED ITEMS

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Custom Deposit Slips

Custom Forms

Color Logos

Internal Bank Forms-MICR and non-MICR

CASH VAULT SUPPLIES

Plastic Deposit Bags

Cash Vault Supplies

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Dedicated Client Service









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E-MAIL US AT: SALES@SUPERIORPRESS.COM

PLEASE FILL OUT ORDER FORM COMPLETELY AND LEGIBLY

CONTACT NAME: _____

CONTACT PHONE #: _____

EMAIL: _____

SPECIAL INSTRUCTIONS:

_____

_____

BILLING OPTION: ☐ DEBIT ☐ CC # ☐ BILL AU # _____

IF A NEW ACCOUNT, PLEASE NOTE THE FUNDING DATE: _____

CARD HOLDERS NAME: _____

CREDIT CARD ACCOUNT #: _____

EXP. DATE _____ (MM/YR) CVV#_____ (3 DIGITS ON BACK OF CARD)

ADDRESS: _____

CITY _____ STATE _____ ZIP CODE _____

CLIENT INFORMATION

CLIENT INFORMATION TO BE PRINTED

_____

_____

_____

_____

_____

SHIP TO ADDRESS: (STREET ADDRESS REQUIRED, **NO P.O. BOXES**)

_____

_____

_____

ATTN: _____

Wells Fargo Bank, N.A.

_____ CHECK ROUTING #

_____ DEPOSIT ROUTING #

_____ (10 DIGIT MAX) AUX FIELD - LOCATION # SEQUENTIAL STARTING #

_____ ACCOUNT NUMBER (10 OR 13 DIGITS)

CO-ID # (INTERNAL BANK USE ONLY) _____

SHIPPING METHOD

☐ UPS NEXT DAY AIR ☐ UPS NEXT DAY AIR SAVER

☐ UPS 2ND DAY AIR ☐ UPS 3 DAY SELECT ☐ UPS GROUND SERVICE

IF LEFT BLANK PRODUCT WILL BE SHIPPED GROUND DELIVERY

ENDORSEMENT STAMPS

STYLE: ☐ SELF-INKING ☐ RUBBER STAMP

QUANTITY: _____ ☐ BANK ENDORSEMENT ☐ ADDRESS ☐ SIGNATURE

****MAXIMUM OF 30 CHARACTERS PER LINE; INCLUDING SPACES, PUNCTUATION, ETC.***

MANUAL CHECKS (NO MICR / IMAGE TESTING REQUIRED)

3-ON-A-PAGE CHECKS
(MINIMUM 300 - 3-ON-A-PAGE STYLE)

☐ A/P STUB ☐ PAYROLL
(7 RING BINDER SOLD SEPARATELY - $12.50 ea.)

☐ CORPORATE
(BLACK COVER & REGISTER INCLUDED)

1-ON-A-PAGE CHECKS
(MINIMUM 50 - BUSINESS SIZE 8 3/8 x 3 1/8)

☐ POCKET
(BLACK COVER & REGISTER INCLUDED)

QUANTITY: ☐ 300 ☐ 500 ☐ 1000 ☐ OTHER _____

START #: _____

COLOR: ☐ BLUE ☐ GREEN ☐ PINK ☐ YELLOW ☐ TAN

COPIES: ☐ SINGLE ☐ DUPLICATE ☐ TRIPLICATE

BINDER: ☐ BLUE ☐ BLACK NUMBER OF SIG. LINES _____

WORDING OVER SIG LINES:

_____

VOUCHER CHECKS (PLEASE FAX OR MAIL A SAMPLE)
(3 DAY MINIMUM FOR RUSH ORDERS)

CHECK STYLE: ☐ SPS ☐ SPW ☐ CUSTOM

VOUCHER STYLE: ☐ 1 ☐ 2 ☐ 3 ☐ 4

QUANTITY: _____ START #: _____

COLOR: ☐ BLUE ☐ GREEN ☐ PINK ☐ TAN

COPIES: ☐ SINGLE ☐ DUPLICATE ☐ TRIPLICATE ☐ QUAD

NUMBER OF SIG. LINES _____

WORDING OVER SIG LINES:

_____

COMPUTER CHECKS (IMAGE TESTING MAY BE REQUIRED FOR SOME BACKGROUNDS)

LASER CHECKS (PLEASE FAX OR MAIL A SAMPLE) ☐ ****LOGO**

CHECK POSITION: ☐ TOP ☐ MIDDLE ☐ BOTTOM ☐ 3-ON-A-PAGE

CHECK #s: 1 ☐ 2 ☐ 3 ☐

☐ CHECKS FACE UP ☐ CHECKS FACE DOWN NUMBER OF SIG. LINES _____

SOFTWARE: _____ VERSION: _____

QUANTITY: (MINIMUM 250) _____ START #: _____

COLOR: ☐ BLUE ☐ GREEN ☐ PINK ☐ TAN ☐ GREY ☐ YELLOW

COPIES: ☐ SINGLE ☐ DUPLICATE ☐ TRIPLICATE ☐ QUAD

ENVELOPES: ☐ DOUBLE WINDOW ☐ GUM ☐ SELF SEAL

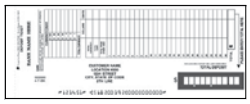
TO SEND LOGO PLEASE EMAIL A HIGH RESOLUTION OR EPS FILE TO: SALES@SUPERIORPRESS.COM

**FOR DOT MATRIX OR CONTINUOUS CHECKS PLEASE CALL 888.590.7998 EXT. 2062*

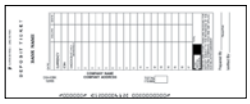
DEPOSIT SLIPS

DEPOSIT STYLE:

☐ STANDARD WHOLESALE DEPOSIT SLIP (GEN 1001)



☐ COMMERCIAL DEPOSIT WITH CHECK LISTING (DS4)



QUANTITY: (MINIMUM 200) ☐ 200 ☐ 400 ☐ 600 ☐ 800 ☐ 1000 ☐ OTHER _____ (INCREMENTS OF 200)

COPIES: ☐ SINGLE ☐ DUPLICATE ☐ TRIPLICATE ☐ QUAD

BINDING OPTIONS: ☐ LOOSE ☐ PADDED ☐ BOOK (MOST STANDARD FORMAT IS BOOK)

*IF YOU DON'T SEE THE OPTION YOU WANT PLEASE EMAIL US TO REQUEST A FULL DIGITAL CATALOG OF PRODUCT OPTIONS

(Rev. 10.14)

To receive an electronic copy of this order form please email your request to sales@superiorpress.com

Wells Fargo Supply Order Desk: Ph: 877-851-7258 Toll Free Fax: 877-805-0179 sales@superiorpress.com Mon. - Fri. 5:00 am to 6:00 pm PT
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PLEASE FILL OUT ORDER FORM COMPLETELY AND LEGIBLY

Wells Fargo Bank, N.A.

BUSINESS ACCOUNT NAME

DBA

LOCATION NUMBER | 10 OR 13 DIGIT ACCOUNT NUMBER

BILLING OPTION

☐ ACH Debit ☐ Credit Card ☐ Bill AU#_____ (for internal bank use only)

If a New Account, Please Note The Funding Date: _____

Tax Exempt ID: _____ (include copy of certificate)

Card Holder's Name: _____

Credit Card Account #: _____

Exp. Date: _____ (mm/yr) CVV#: _____ (3 digits on back of card)

Billing Address: _____

City_____ State _____ Zip Code _____

Ordered By: (order form will not be processed if this section is left blank)

Contact Name: _____

Contact Phone #: _____

Email: _____
(must provide email address)

Shipping:
☐ UPS NEXT DAY AIR ☐ UPS 3 DAY SELECT
☐ UPS NEXT DAY AIR SAVER ☑ UPS GROUND SERVICE (DEFAULT)
☐ UPS 2ND DAY AIR

If left blank, product will be shipped ground delivery

SHIP TO ADDRESS: (STREET ADDRESS ONLY - NO PO BOXES)

_____

_____

_____

ATTN: _____

MOST POPULAR BAGS

PRODUCT NAME	UNIT QTY.	PRICE	UNIT ORDER QTY.
10 x 15 WFSTD01 Dual Pouch (Stage Coach Bag)	100 Per Pack	$ 19.99	
9 x 12 WFB Single Pocket Standard Dep. Bag	100 Per Pack	$ 20.68	
12 x 25 Plastic Coin Bag	50 Per Pack	$ 32.44	

CASH VAULT BAGS

PRODUCT NAME	UNIT QTY.	PRICE	UNIT ORDER QTY.
14 x 20 WFSTD02 Dual Pouch (Large Stage Coach Bag)	50 Per Pack	$ 28.92	
15 x 20 WFB Single Pocket Plastic Standard Dep. Bag	50 Per Pack	$ 23.63	
20 x 28 WFB Single Pocket Plastic Standard Dep. Bag	100 Per Pack	$ 83.01	
9 x 12 UnEncoded Check Only Bag (Green)	150 Per Pack	$ 24.56	
10 x 20 Pre-Encoded Check Only Bag (Red)	100 Per Pack	$ 20.52	
12 x 16 Mixed Deposit Bag	100 Per Pack	$ 25.56	

OTHER SECURE / BANK BAGS

PRODUCT NAME	UNIT QTY.	PRICE	UNIT ORDER QTY.
12 x 16 Nylon Bag with Lock*	1 Each	$ 56.58	
9 x 10 Nylon Bag with Lock*	1 Each	$ 29.98	
9 x 10 Cotton Bag with Lock*	1 Each	$ 29.98	
5.5 x 10.5 Zipper Bag*	1 Each	$ 4.92	
4.75 x 10 Cash Drop Bag	1000 Per Pack	$ 53.08	
9 x 12 Desktop Deposit Disposal Bag	4 Pks of 25 Bags	$ 23.86	

***Not For Bank Deposits / For Internal Company Use ONLY**

ACCESSORIES & ENVELOPES

PRODUCT NAME	UNIT QTY.	PRICE	UNIT ORDER QTY.
StageCoach Labels Roll	500 Per Roll	$ 15.85	
#7 Coin Envelopes Kraft (Loose Change, Printed)	500 Per Box	$ 39.48	
WFB Wholesale Batch Control Tickets	1000 Per Pack	$ 18.47	
#3 Coin Envelopes (Small)	500 Per Box	$ 14.37	
Counterfeit Detection Pen	1 Each	$ 5.66	
Cash Order Request Pad	100 Per Pad	$ 6.43	
Deposit Transmittal Envelopes	25 Per Bundle	$ 18.47	
Special Depository Summary Forms	500 Per Pack	$ 54.06	
Check Saver Carriers	1000 Per Pack	$ 61.69	
Label Correction Tape for Magnetic Inscriber	1000 Per Pack	$ 14.84	
Coin Armored Forms	100 Per Pack	$ 17.66	
Blank Coin Tag	50 Per Pack	$ 2.85	
Coupon Envelopes	25 Per Bundle	$ 10.69	
ACH Labels	500 Per Roll	$ 48.31	

SEALS

PRODUCT NAME	UNIT QTY.	PRICE	UNIT ORDER QTY.
Numbered Plastic Seals (Orange)	250 Per Pack	$ 34.21	
Plastic Pull Ties	250 Per Pack	$ 38.90	
EnviroMoney CAP (Grey Cap)	250 Per Pack	$ 39.48	
Seal Press Crimper	1 Each	$ 74.94	

CASH STRAPS

PRODUCT NAME	UNIT QTY.	PRICE	UNIT ORDER QTY.
$50.00 Orange Straps	1000 Per Pack	$ 3.73	
$100.00 Blue Straps	1000 Per Pack	$ 3.73	
$200.00 Green Straps	1000 Per Pack	$ 3.73	
$500.00 Red Straps	1000 Per Pack	$ 3.73	
$1,000.00 Yellow Straps	1000 Per Pack	$ 3.73	
$2,000.00 Violet Straps	1000 Per Pack	$ 3.73	
$5,000.00 Brown Straps	1000 Per Pack	$ 3.73	
$10,000.00 Mustard Straps	1000 Per Pack	$ 3.73	
Blank Straps	1000 Per Pack	$ 3.73	

COIN TRAYS

PRODUCT NAME	UNIT QTY.	PRICE	UNIT ORDER QTY.
$.01 Red Coin Tray	1 Each	$ 16.97	
$.05 Blue Coin Tray	1 Each	$ 16.97	
$.10 Green Coin Tray	1 Each	$ 16.97	
$.25 Orange Coin Tray	1 Each	$ 16.97	
$.50 Gold Coin Tray	1 Each	$ 16.97	
$1.00 Silver Coin Tray	1 Each	$ 16.97	

COIN WRAPS

PRODUCT NAME	UNIT QTY.	PRICE	UNIT ORDER QTY.
$.01 Red Coin Wraps	1000 Per Pack	$ 3.73	
$.05 Blue Coin Wraps	1000 Per Pack	$ 3.73	
$.10 Green Coin Wraps	1000 Per Pack	$ 3.73	
$.25 Orange Coin Wraps	1000 Per Pack	$ 3.73	
$.50 Tan Coin Wraps	1000 Per Pack	$ 3.73	
$1.00 Gold Coin Wraps	1000 Per Pack	$ 3.73	

SHOTGUN COIN WRAPS

PRODUCT NAME	UNIT QTY.	PRICE	UNIT ORDER QTY.
$.01 Red Shotgun Coin Wraps	1000 Per Pack	$ 17.66	
$.05 Blue Shotgun Coin Wraps	1000 Per Pack	$ 17.66	
$.10 Green Shotgun Coin Wraps	1000 Per Pack	$ 17.66	
$.25 Orange Shotgun Coin Wraps	1000 Per Pack	$ 17.66	

COIN BAG LABELS

PRODUCT NAME	UNIT QTY.	PRICE	UNIT ORDER QTY.
$.01 Red Coin Labels	100 Per Pack	$ 4.48	
$.05 Blue Coin Labels	100 Per Pack	$ 4.48	
$.10 Green Coin Labels	100 Per Pack	$ 4.48	
$.25 Orange Coin Labels	100 Per Pack	$ 4.48	
$.50 Tan Coin Labels	100 Per Pack	$ 4.48	
$1.00 Grey Coin Labels	100 Per Pack	$ 4.48	

Product prices do not reflect shipping and applicable sales tax
Order turn-around time is 24 hours. Standard delivery timeframe is 4-5 business days on standard UPS ground delivery.
Ask about any of our other banking products such as: Deposit Slips, Checks, Check Envelopes, and Endorsement Stamps.

(Rev. 01.16)

* Pricing subject to change without notification.

To receive an electronic copy of this order form please email your request to sales@superiorpress.com

Price Sheet

PLEASE REFERENCE TABLES BELOW FOR PRODUCT PRICING

LASER CHECKS

Linen / Security / Horizon

Quantity	Price
250	$ 99.51
500	$117.09
1000	$159.80
1500	$210.86
2000	$267.35
2500	$326.06
3000	$379.48
4000	$486.60
5000	$539.75
10000	$978.85

Thermochromic

Quantity	Price
250	$117.05
500	$137.75
1000	$188.02
1500	$248.06
2000	$314.46
2500	$383.58
3000	$446.53
4000	$541.31
5000	$635.05
10000	$1151.60

ENVELOPES-

SKU: 385806DWSS

Self Sealing

Quantity	Price
500	$53.22
1000	$81.71
2500	$190.79

SKU:385806DWSS

GumSealing

Quantity	Price
500	$45.13
1000	$88.71
2500	$208.29

**Additional pricing applies to Legal Size, Multiple Copies and Custom Orders.*

Three-On-A-Page (SP9 & Other Styles)

Quantity	Single	Duplicate
300	$ 60.24	$ 87.77
500	$ 85.14	$122.45
1000	$144.08	$217.70

Corporate Traveler

Quantity	Single	Duplicate
300	$ 60.24	$102.06
500	$ 85.14	$150.90
1000	$150.10	$277.30

One-On-A-Page (Pocket)

Quantity	Single	Duplicate
50	$30.25	$49.11
100	$40.80	$60.02
200	$65.36	$106.08

Starter Kits

	Quantity	Price
Laser Checks	250	$126.05
	500	$141.88
Three-On-A-Page	300	$106.28
Pocket Traveler	50	$ 63.72

DEPOSIT SLIPS

Single	Price	Dup	Price	Trip	Price	Quad	Price
200	$17.67	200	$27.77	200	$40.28	200	$53.82
400	$32.75	400	$51.45	400	$77.26	400	$107.27
600	$49.11	600	$77.21	600	$115.22	600	$160.55
800	$65.48	800	$102.96	800	$152.52	800	$212.37
1000	$81.32	1000	$127.27	1000	$189.59	1000	$262.76

STAMPS

	Lines	Price
Small	up to 8	$22.88
Large	9 +	$24.09

BAGS

Size	Price
10x15	$22.00
9x12	$23.44
Coin Bag / Env Bundle	$48.79

CASH STRAPS

$5.44 Per Thousand

COIN WRAPS

$5.86 Per Thousand

SHOTGUN COIN WRAPS

$26.94 Per Thousand

Please contact us for pricing on items not listed here. Prices subject to change without notification.

Updated: 4/1/2022

Notes



OUR STORY

Superior Press is a family owned and operated company that embraces change, encourages innovation, and strives for value-driven growth.

"I think the Superior Press difference is that we deliver. If you ask us to do a job, we won't take that on unless we can deliver with 100% satisfaction."

Steve Traut
SVP of National Sales

"We like to delight our clients, and the way you delight your clients is to have happy employees who respect each other, who have integrity, and who do the right thing."

Bob Traut
CEO / Chairman

We have relationships with 3 of the 4 largest commercial banks in the nation, and we continue to grow those by listening to them, expanding on that relationship and helping them be successful."

Kevin Traut
President / Chief Operating Officer

"My dad has always had this dream of having a family company where all his boys worked, where he saw us every day, we interacted, we got along together, and we were successful. Now, that's all come to fruition, and we couldn't be happier."

Jason Traut
Chief Financial Officer

Trusted by financial institutions since 1931, Superior Press combines financial industry expertise with state-of-the-art financial printing capabilities to service the high value clients of the nation's top banks. Superior Press specializes in providing complete, personalized treasury management solutions including check printing, financial forms, cash vault supplies, call center support, and hardware and asset fulfillment. Clients experience the Superior Press difference with dedicated service representatives, expedited order processing, user-friendly online ordering systems, and flexible service agreements.

Superior Press achieves outstanding results by fostering an environment that empowers employees, encourages teamwork, and taking personal responsibility for the company's success. The Superior Press family values integrity and delivers on promises – on time, the first time, every time.

Superior Press has been delighting clients for more than 80 years with unique, personalized solutions based on a company-wide commitment to client success. We're committed to understanding and eliminating our clients' pain points by listening and fostering relationships based on trust and integrity.

Inc. 5000
Fastest Growing Private Companies 2009–2013

SSAE 16
Type II Audit Completed

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- Fax: 877.805.0179
- E-Mail orders to sales@superiorpress.com
- www.superiorpress.com



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CUSTOM TREASURY SOLUTIONS SINCE 1931

Global Treasury Management

WELLS FARGO

Client Analysis Statements Quick Reference Guide

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Revised May 2023

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Overview

Your Client Analysis statement is designed to provide all pertinent balance and activity information in a concise and logical format. This guide should help you become familiar with the information available on your statement.

Use your Wells Fargo Client Analysis statement to:

- **Track costs:** The service detail section provides detailed product subtotals and volume and price information about the services you have used.
- **Monitor trends**: The trend analysis section provides current month summary information, and prior five months historical information to help you spot trends in your checking account activity.

Wells Fargo offers flexible file formats and electronic delivery of your Client Analysis statement, providing you comprehensive information about your account quickly, securely, and conveniently. Receive your Client Analysis statement from Wells Fargo through the Statements & Notices service, or email. Contact your officer to determine the best format and delivery method for your needs.

Client Analysis Statements

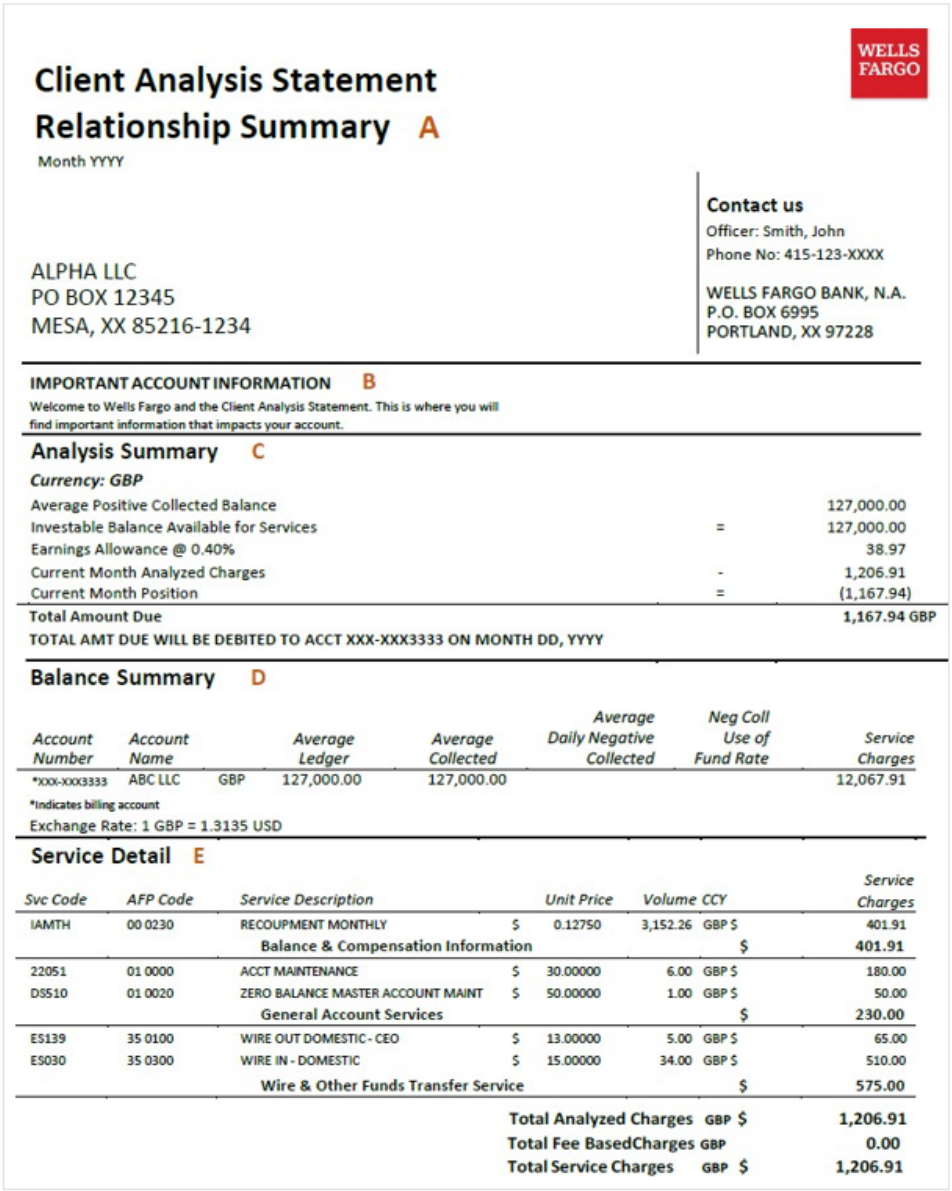
Using our interactive Statements & Notices service, you can:

- View statements for 13 months.
- Drill down to more detailed views with flexible formatting.
- Access your statements in multiple formats: Interactive, PDF, Excel, CSV, or ANSI 822 text files.
- Compare current and prior month statements.
- View graphic representations of your analysis data trends.

With Client Analysis statements, you can also receive complimentary Alerts service notifications each time a new or re-analyzed Client Analysis statement is ready for your review.

Note: On the following statement example, some line items will not print on your statement unless they contain values. Prices and rates shown are for illustration only.

Client Analysis Statement example



Client Analysis Statement
Relationship Summary A

Month YYYY

WELLS FARGO

Contact us
Officer: Smith, John
Phone No: 415-123-XXXX

WELLS FARGO BANK, N.A.
P.O. BOX 6995
PORTLAND, XX 97228

ALPHA LLC
PO BOX 12345
MESA, XX 85216-1234

IMPORTANT ACCOUNT INFORMATION B

Welcome to Wells Fargo and the Client Analysis Statement. This is where you will find important information that impacts your account.

Analysis Summary C

Currency: GBP

Average Positive Collected Balance		127,000.00
Investable Balance Available for Services	=	127,000.00
Earnings Allowance @ 0.40%		38.97
Current Month Analyzed Charges	-	1,206.91
Current Month Position	=	(1,167.94)
Total Amount Due		**1,167.94 GBP**

TOTAL AMT DUE WILL BE DEBITED TO ACCT XXX-XXX3333 ON MONTH DD, YYYY

Balance Summary D

Account Number	Account Name		Average Ledger	Average Collected	Average Daily Negative Collected	Neg Coll Use of Fund Rate	Service Charges
*XXX-XXX3333	ABC LLC	GBP	127,000.00	127,000.00			12,067.91

*Indicates billing account

Exchange Rate: 1 GBP = 1.3135 USD

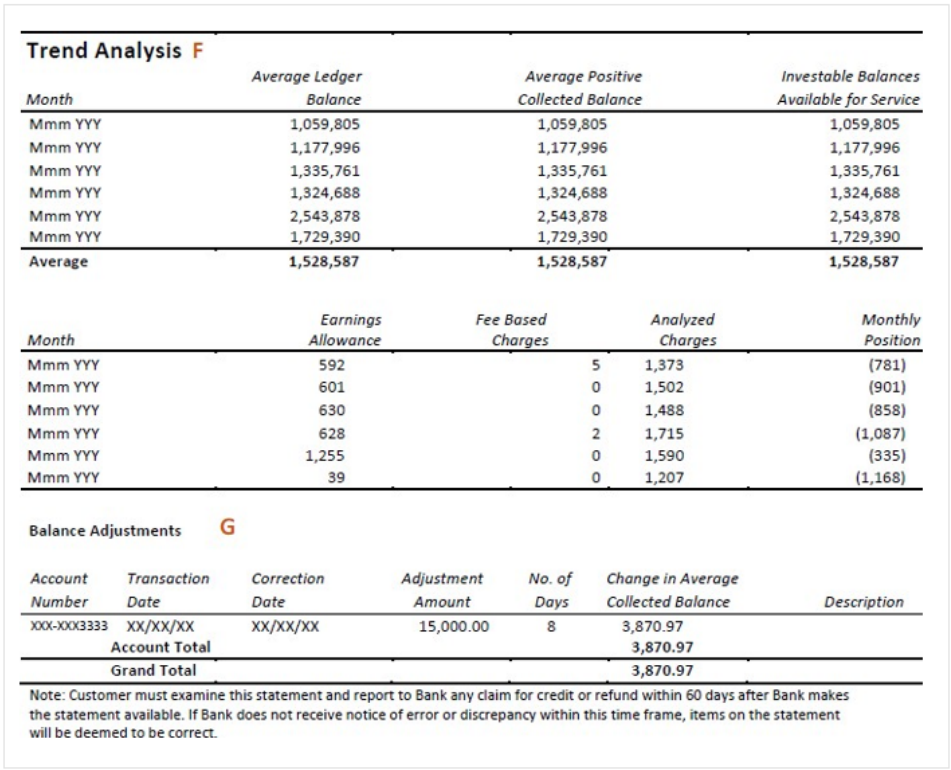
Service Detail E

Svc Code	AFP Code	Service Description		Unit Price	Volume	CCY	Service Charges
IAMTH	00 0230	RECOUPMENT MONTHLY	$	0.12750	3,152.26	GBP $	401.91
		Balance & Compensation Information				$	**401.91**
22051	01 0000	ACCT MAINTENANCE	$	30.00000	6.00	GBP $	180.00
DS510	01 0020	ZERO BALANCE MASTER ACCOUNT MAINT	$	50.00000	1.00	GBP $	50.00
		General Account Services				$	**230.00**
ES139	35 0100	WIRE OUT DOMESTIC - CEO	$	13.00000	5.00	GBP $	65.00
ES030	35 0300	WIRE IN - DOMESTIC	$	15.00000	34.00	GBP $	510.00
		Wire & Other Funds Transfer Service				$	**575.00**

Total Analyzed Charges	**GBP $**	**1,206.91**
Total Fee BasedCharges	**GBP**	**0.00**
Total Service Charges	**GBP $**	**1,206.91**

Number	Description
A	**Relationship Summary**: Statement provides a summary of all accounts within the relationship.
B	**Important Account Information:** You can find important information such as upcoming changes that may impact your accounts.
C	**Analysis Summary:** Section of the statement that provides detail of the Earnings Allowance on your balance versus the total activity charges. **Note:** The above example shows an international statement; U.S. statements may look different.
D	**Balance Summary:** Section of the statement that includes the balance and service charge information for all accounts appearing in this statement.
E	**Service Detail:** Includes totals for services used in the current month from all accounts in the relationship.

Statement example continues on next page.



Trend Analysis F

Month	Average Ledger Balance	Average Positive Collected Balance	Investable Balances Available for Service
Mmm YYY	1,059,805	1,059,805	1,059,805
Mmm YYY	1,177,996	1,177,996	1,177,996
Mmm YYY	1,335,761	1,335,761	1,335,761
Mmm YYY	1,324,688	1,324,688	1,324,688
Mmm YYY	2,543,878	2,543,878	2,543,878
Mmm YYY	1,729,390	1,729,390	1,729,390
Average	**1,528,587**	**1,528,587**	**1,528,587**

Month	Earnings Allowance	Fee Based Charges	Analyzed Charges	Monthly Position
Mmm YYY	592	5	1,373	(781)
Mmm YYY	601	0	1,502	(901)
Mmm YYY	630	0	1,488	(858)
Mmm YYY	628	2	1,715	(1,087)
Mmm YYY	1,255	0	1,590	(335)
Mmm YYY	39	0	1,207	(1,168)

Balance Adjustments G

Account Number	Transaction Date	Correction Date	Adjustment Amount	No. of Days	Change in Average Collected Balance	Description
XXX-XXX3333	XX/XX/XX	XX/XX/XX	15,000.00	8	3,870.97	
	Account Total				**3,870.97**	
	Grand Total				**3,870.97**	

Note: Customer must examine this statement and report to Bank any claim for credit or refund within 60 days after Bank makes the statement available. If Bank does not receive notice of error or discrepancy within this time frame, items on the statement will be deemed to be correct.

Number	Description
F	Trend Analysis: Displays the most recent six months of average balances and service charges to assist in monitoring trends. Each column has headings that match an item in the Analysis Summary or Balance Summary section.
G	Balance Adjustments: Section for the statement that provides details of prior month adjustments that have been made to the Average Collected Balances for the analysis period.

Middle Market BMO
Public Funds Collateral Management Team
West publicfundscollateral@wellsfargo.com
East TMO.Public.Funds@wellsfargo.com
Toll Free 1-877-479-6603

Wells Fargo Bank's Public Funds Collateralization Program

Wells Fargo maintains a public funds deposit collateralization program which is designed to satisfy all applicable statutes and regulations governing public funds deposits. Our dedicated Public Funds Collateral Management team is committed to providing seamless collateralization of your public funds deposits in excess of FDIC insurance coverage. This document sets forth the practices and procedures of Wells Fargo Bank, N.A. for collateralizing public deposits. In this regard, Wells Fargo:

- Ensures that sufficient collateral is pledged to cover collected balances of public funds deposits from the prior business day which exceed the applicable FDIC insurance coverage.
- Monitors and collateralizes public funds deposits daily.
- Pledges collateral of any type permitted by applicable law.
- Calculates the value of pledged collateral using a market value basis unless applicable law requires a different method.
- Maintains relationships with established third-party vendors to act as safekeeping agents.
- Obtains market values from established third-party servicers that provide valuation services to many market participants daily.
- Reserves the right to decline a deposit that would be non-compliant with the collateralization program.
- Wells Fargo's primary custody agent is Bank of New York Mellon (BNYM) or Bank of New York Mellon Trust, N.A. where required.
- Accommodates a same day pledge request if received by 10:30AM PST/1:30 PM EST. (Requests received after this time will be processed the next business day.) These requests are only applicable to customers with an establish custody account.
- With respect to tribal deposits, provides collateralization solely for deposits of federally recognized Indian Tribal Entities.

What are public funds deposits?

As a national banking association, Wells Fargo only has the powers granted to it under the National Bank Act. The National Bank Act establishes limits on the ability of Wells Fargo to collateralize deposits. Specifically, Wells Fargo may be (i) a depository of public deposits by federal government agencies; and (ii) a depository of public deposits of any "State or political subdivision thereof or any agency or other governmental instrumentality of one or more States or political subdivisions thereof." National banking associations may also collateralize the deposits of federally recognized Indian tribes. Accordingly, public funds accounts are those deposit accounts owned by federal government agencies, states or political subdivisions thereof, their agencies or instrumentalities or federally recognized Indian tribes

FDIC Deposit Insurance Coverage Limits

Currently the FDIC insures the deposits of governmental accounts on a per Official Custodian basis as follows:
The aggregate balances in demand deposit accounts are insured up to $250,000 per Official Custodian; and
The aggregate balances in time and savings accounts are insured up to $250,000 per Official Custodian.

An Official Custodian is an officer, employee, or agent of a public unit having official custody of public funds and lawfully depositing the funds in an insured institution. In order to qualify as an Official Custodian, a person must have plenary authority – including control – over the funds. Control of public funds includes possession as well as the authority to establish accounts in insured depository institutions and to make deposits, withdrawals and disbursements.



Middle Market BMO
Public Funds Collateral Management Team
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Toll Free 1-877-479-6603

FDIC Coverage Limits

http://www.fdic.gov/deposit/deposits/FactSheet.html

Regulation Addressing Official Custodian

https://www.fdic.gov/regulations/laws/rules/2000-5400.html#fdic2000part330.15

Please direct questions for this program to the Public Funds Collateral Unit toll free at 1-877-479-6603.

Sheila Lynch, VP
Public Funds Collateral Team
San Francisco, CA
Publicfundscollateral@wellsfargo.com

Andrew Kroeger, VP
Public Funds Collateral Team
Charlotte, NC
TMO.PublicFunds@wellsfargo.com



INST CLASS SHARES

Government Money Market Fund

All information is as of 2-29-24 unless otherwise indicated. Information is subject to change.

Key facts

S&P rating	AAAm
Moodys rating	Aaa-mf
Share class	Inst
Investment minimum	$10 million
Ticker	GVIXX
CUSIP	94975P405
Gross expense ratio	0.22%
Net expense ratio	0.20%
Total fund assets	$111.5 billion
Fund manager	Laurie R. White, Jeffrey L. Weaver, CFA, Michael C. Bird, CFA
Fund inception date:	11-16-87
Class inception date	7-28-03
Trading deadline	5 p.m. Eastern Time

Performance (%)[2]

CURRENT YIELD AS OF 2-29-24

	7-DAY SEC YIELD (%)
	5.18
MONTH	30-DAY CURRENT YIELD (%)
February 2023	4.29
March 2023	4.45
April 2023	4.67
May 2023	4.91
June 2023	4.95
July 2023	5.02
August 2023	5.20
September 2023	5.20
October 2023	5.22
November 2023	5.23
December 2023	5.22
January 2024	5.21
February 2024	5.18

AVERAGE ANNUAL TOTAL RETURNS (%) AS OF 2-29-24

1 Year	3 Year	5 Year	10 Year	Since Inception
5.17	2.42	1.86	1.23	2.93

Principal investment strategies

Seeks current income, while preserving capital and liquidity. Invests in high-quality, short-term money market instruments that consist of U.S. Government obligations and repurchase agreements collateralized by U.S. Government obligations.

Portfolio composition (%)[1]



Portfolio maturity schedule (%)

	WAL	WAM
1-7 days	50	62
8-29 days	3	3
30-89 days	17	16
90-179 days	11	11
180-269 days	5	4
270+ days	14	4

Money market fund statistics

Weighted average maturity: 47 days

Weighted average life: 100 days

Daily liquid assets: 69 %

Weekly liquid assets: 81 %

The manager has contractually committed through May 31, 2024, to waive fees and/or reimburse expenses to the extent necessary to cap the fund's total annual fund operating expenses after fee waivers at the amounts shown above. Brokerage commissions, stamp duty fees, interest, taxes, acquired fund fees and expenses (if any), and extraordinary expenses are excluded from the expense cap. The manager and/or its affiliates may also voluntarily waive all or a portion of any fees to which they are entitled and/or reimburse certain expenses as they may determine from time to time. Without these reductions, the fund's seven-day current yield would have been 5.17%. Prior to or after the commitment expiration date, the cap may be increased or the commitment to maintain the cap may be terminated only with the approval of the Board of Trustees. The expense ratio paid by an investor is the net expense ratio (the total annual fund operating expenses after fee waivers) as stated in the prospectus.

Figures quoted represent past performance, which is no guarantee of future results and do not reflect taxes that a shareholder may pay on an investment in a fund. *Investment returns will fluctuate. The fund's yield figures more closely reflect the current earnings of the fund than the total return figures. Current performance may be lower or higher than the performance data quoted and assumes the reinvestment of dividends and capital gains. Current month-end performance is available at the fund's website, allspringglobal.com.*

Money market funds are sold without a front-end sales charge or contingent deferred sales charge. Other fees and expenses apply to an investment in the fund and are described in the fund's current prospectus.

Government Money Market Fund

All information is as of 2-29-24 unless otherwise indicated. Information is subject to change.

Allspring Global Investments™ is a leading independent asset management firm that offers a broad range of investment products and solutions designed to help meet clients' goals. At Allspring, our vision is to inspire a new era of investing that pursues both financial returns and positive outcomes. With decades of trusted experience propelling us forward, we strive to build portfolios aimed at generating successful outcomes for our clients. We do this through the independence of thought that powers our investment strategies and by bringing a renewed approach to look around the corner to unlock what's possible. With more than $580 billion in assets under advisement*, over 20 offices globally, and investment teams supported by more than 440 investment professionals, Allspring is a company committed to thoughtful investing, purposeful planning, and the desire to deliver outcomes that expand above and beyond financial gains. For more information, please visit www.allspringglobal.com.
*As of December 31, 2023. Figures include discretionary and non-discretionary assets.

For government money market funds: You could lose money by investing in the fund. Although the fund seeks to preserve the value of your investment at $1.00 per share, it cannot guarantee it will do so. An investment in the fund is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. The fund's sponsor has no legal obligation to provide financial support to the fund, and you should not expect that the sponsor will provide financial support to the fund at any time.

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1. Portfolio composition is subject to change and may have changed since the date specified. Percent total may not add to 100% due to rounding.

2. The inception date of the Institutional Class was July 28, 2003. Historical performance shown for the Institutional Class shares prior to their inception reflects the performance of the Service Class shares and includes expenses that are not applicable to and higher than those of the Institutional Class shares.

Daily liquid assets: Cash, direct obligations of the U.S. government, or securities that will mature or are subject to a demand feature exercisable and payable within one business day. **Weekly liquid assets:** Cash, direct obligations of the U.S. government, or government securities issued on authority granted by the U.S. Congress that are issued at a discount to the principal amount to be repaid at maturity and have remaining maturity of 60 days or less or will mature or are subject to a demand feature exercisable and payable within five business days. **Weighted average life (WAL):** An average of the final maturities of all securities held in the portfolio, weighted by their percentage of total investments. The maturity of a portfolio security is the period remaining until the date on which the principal amount is unconditionally required to be paid, or in the case of a security called for redemption, the date on which the redemption payment is unconditionally required to be made. The calculation of WAL allows for the maturities of certain securities with demand features to be shortened but, unlike the calculation of WAM, does not allow shortening of the maturities of certain securities with periodic interest rate resets. WAL is a way to measure a fund's potential sensitivity to credit spread changes. WAL is subject to change and may have changed since the date specified. **Weighted average maturity (WAM):** An average of the effective maturities of all securities held in the portfolio, weighted by each security's percentage of total investments. The maturity of a portfolio security is the period remaining until the date on which the principal amount is unconditionally required to be paid, or in the case of a security called for redemption, the date on which the redemption payment is unconditionally required to be made. WAM calculations allow for the maturities of certain securities with demand features or periodic interest rate resets to be shortened. WAM is a way to measure a fund's sensitivity to potential interest rate changes. WAM is subject to change and may have changed since the date specified. **Rating agencies:** The ratings indicated are from Standard & Poor's (S&P); Moody's Investors Service, Inc.; and/or Fitch Ratings Ltd. (together, rating agencies). Standard & Poor's is a trademark of McGraw-Hill, Inc., and has been licensed. The funds are not sponsored, endorsed, sold, or promoted by these rating agencies, and these rating agencies make no representation regarding the advisability of investing in the funds. The credit rating is a forward-looking opinion about a fund's potential capacity to maintain stable principal or stable net asset value. The ratings are opinions as of the date they are expressed and not statements of fact or recommendations to purchase, hold, or sell any security. Standard & Poor's rates the creditworthiness of money market funds from AAAm (highest) to Dm (lowest). Moody's rates the creditworthiness of money market funds from Aaa-mf (highest) to C-mf (lowest). Fitch Ratings Ltd. rates the creditworthiness of money market funds from AAAmmf (highest) to Bmmf (lowest).

Carefully consider a fund's investment objectives, risks, charges, and expenses before investing. For a current prospectus and, if available, a summary prospectus, containing this and other information, visit allspringglobal.com. Read it carefully before investing.
This material is for general informational and educational purposes only and is NOT intended to provide investment advice or a recommendation of any kind—including a recommendation for any specific investment, strategy, or plan.
Allspring Global Investments™ is the trade name for the asset management firms of Allspring Global Investments Holdings, LLC, a holding company indirectly owned by certain private funds of GTCR LLC and Reverence Capital Partners, L.P. These firms include but are not limited to Allspring Global Investments, LLC, and Allspring Funds Management, LLC. Certain products managed by Allspring entities are distributed by Allspring Funds Distributor, LLC (a broker-dealer and Member FINRA/SIPC).

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Allspring

Summary Prospectus

June 1, 2023

Allspring Government Money Market Fund

Class/Ticker: Institutional Class - GVIXX

Link to Prospectus *Link to SAI*

Before you invest, you may want to review the Fund's prospectus, which contains more information about the Fund and its risks. You can find the Fund's prospectus, reports to shareholders and other information about the Fund online at allspringglobal.com/reports. You can also get information at no cost by calling 1-800-222-8222, or by sending an email request to fundliterature@allspring-global.com. The current prospectus ("Prospectus") and statement of additional information ("SAI"), dated June 1, 2023, as supplemented from time to time, are incorporated by reference into this summary prospectus. The Fund's SAI may be obtained, free of charge, in the same manner as the Prospectus.

Investment Objective

The Fund seeks current income, while preserving capital and liquidity.

Fees and Expenses

These tables are intended to help you understand the various costs and expenses you will pay if you buy, hold and sell shares of the Fund.

Shareholder Fees (fees paid directly from your investment)

Maximum sales charge (load) imposed on purchases (as a percentage of offering price)	None
Maximum deferred sales charge (load) (as a percentage of offering price)	None

Annual Fund Operating Expenses (expenses that you pay each year as a percentage of the value of your investment)[1]

Management Fees	0.13%
Distribution (12b-1) Fees	0.00%
Other Expenses	0.09%
Total Annual Fund Operating Expenses	**0.22%**
Fee Waivers	(0.02)%
Total Annual Fund Operating Expenses After Fee Waivers[2]	**0.20%**

1. Expenses have been adjusted as necessary from amounts incurred during the Fund's most recent fiscal year to reflect current fees and expenses.
2. The Manager has contractually committed through May 31, 2024, to waive fees and/or reimburse expenses to the extent necessary to cap Total Annual Fund Operating Expenses After Fee Waivers at 0.20% for Institutional Class. Brokerage commissions, stamp duty fees, interest, taxes, acquired fund fees and expenses (if any), and extraordinary expenses are excluded from the expense cap. Prior to or after the commitment expiration date, the cap may be increased or the commitment to maintain the cap may be terminated only with the approval of the Board of Trustees. The Manager and/or its affiliates may also voluntarily waive all or a portion of any fees to which they are entitled and/or reimburse certain expenses as they may determine from time to time.

Example of Expenses

The example below is intended to help you compare the costs of investing in the Fund with the costs of investing in other funds. The example assumes a $10,000 initial investment, 5% annual total return, and that fees and expenses remain the same as in the tables above. To the extent that the Manager is waiving fees or reimbursing expenses, the example assumes that such waiver or reimbursement will only be in place through the date noted above. Although your actual costs may be higher or lower, based on these assumptions, your costs would be:

After:	
1 Year	$20
3 Years	$69
5 Years	$122
10 Years	$278

Principal Investment Strategies

Under normal circumstances, we invest:

- exclusively in high-quality, short-term, U.S. dollar-denominated money market instruments that consist of U.S. Government obligations and repurchase agreements collateralized by U.S. Government obligations.

These investments may have fixed, floating, or variable rates of interest.

Our security selection is based on several factors, including credit quality, yield and maturity, while taking into account the Fund's overall level of liquidity and weighted average maturity. We will only purchase securities that we have determined present minimal credit risk.

Principal Investment Risks

You could lose money by investing in the Fund. Although the Fund seeks to preserve the value of your investment at $1.00 per share, it cannot guarantee it will do so. An investment in the Fund is not a deposit of a bank or its affiliates and is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. The Fund's sponsor has no legal obligation to provide financial support to the Fund, and you should not expect that the sponsor will provide financial support to the Fund at any time. The Fund is primarily subject to the risks briefly summarized below.

Market Risk. The values of, and/or the income generated by, securities held by the Fund may decline due to general market conditions or other factors, including those directly involving the issuers of such securities. Securities markets are volatile and may decline significantly in response to adverse issuer, regulatory, political, or economic developments. Different sectors of the market and different security types may react differently to such developments.

Money Market Fund Risk. The Fund's yield will change based on changes in interest rates and other market conditions. Because the Fund invests in short-term instruments, the Fund's dividend yields are expected to be low when short-term market interest rates are low, and there is no guarantee that the Fund will not have a negative yield.

U.S. Government Obligations Risk. U.S. Government obligations may be adversely impacted by changes in interest rates, and securities issued or guaranteed by U.S. Government agencies or government-sponsored entities may not be backed by the full faith and credit of the U.S. Government. U.S. Government obligations may be adversely affected by a default by, or decline in the credit quality, of the U.S. Government.

Debt Securities Risk. Debt securities are subject to credit risk and interest rate risk. Credit risk is the possibility that the issuer or guarantor of a debt security may be unable, or perceived to be unable or unwilling, to pay interest or repay principal when they become due. In these instances, the value of an investment could decline and the Fund could lose money. Credit risk increases as an issuer's credit quality or financial strength declines. Interest rate risk is the possibility that interest rates will change over time. When interest rates rise, the value of debt securities tends to fall. The longer the terms of the debt securities held by a Fund, the more the Fund is subject to this risk. If interest rates decline, interest that the Fund is able to earn on its investments in debt securities may also decline, which could cause the Fund to reduce the dividends it pays to shareholders, but the value of those securities may increase. Very low or negative interest rates may magnify interest rate risk.

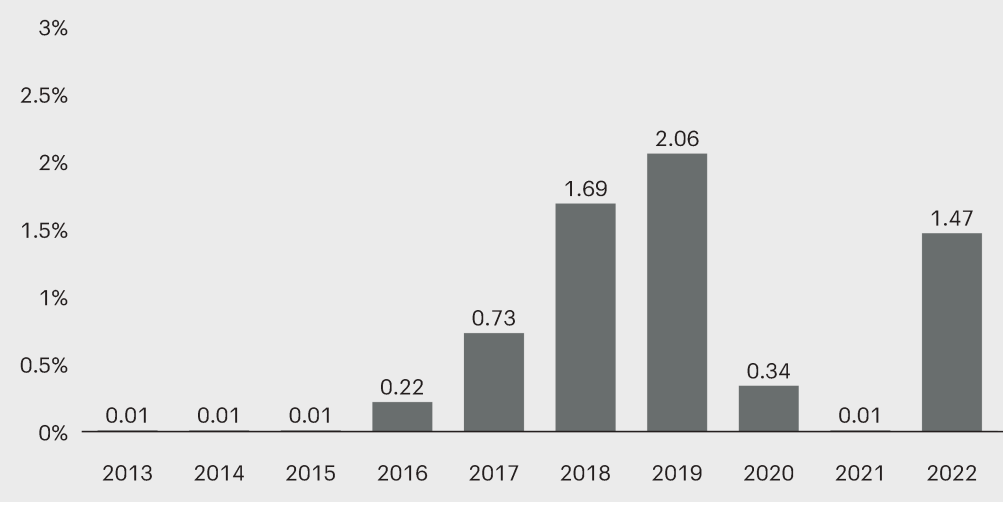
Repurchase Agreement Risk. In the event that the counterparty to a repurchase agreement is unwilling or unable to fulfill its contractual obligations to repurchase the underlying security, a Fund may lose money, suffer delays, or incur costs arising from holding or selling the underlying security.

Management Risk. Investment decisions, techniques, analyses or models implemented by a Fund's manager or sub-adviser in seeking to achieve the Fund's investment objective may not produce expected returns, may cause the Fund's shares to lose value or may cause the Fund to underperform other funds with similar investment objectives.

Performance

The following information provides some indication of the risks of investing in the Fund by showing changes in the Fund's performance from year to year. Past performance is no guarantee of future results. Current month-end performance is available on the Fund's website at allspringglobal.com. To obtain a current 7-day yield for the Fund call toll-free 1-800-222-8222.

Calendar Year Total Returns for Institutional Class as of 12/31 each year



Highest Quarter:
December 31, 2022 +0.85%

Lowest Quarter:
March 31, 2021 0.00%

Year-to-date total return as of March 31, 2023 is +1.06%

Average Annual Total Returns for the periods ended 12/31/2022

	Inception Date of Share Class	1 Year	5 Year	10 Year
Institutional Class	7/28/2003	1.47%	1.11%	0.65%

Fund Management

Manager	Sub-Adviser
Allspring Funds Management, LLC	Allspring Global Investments, LLC

Purchase and Sale of Fund Shares

Institutional Class shares are generally available through intermediaries for the accounts of their customers and directly to institutional investors and individuals. Institutional investors may include corporations; private banks and trust companies; endowments and foundations; defined contribution, defined benefit and other employer sponsored retirement plans; institutional retirement plan platforms; insurance companies; registered investment advisor firms; bank trusts; 529 college savings plans; family offices; and funds of funds, including those managed by Allspring Funds Management. In general, you can buy or sell shares of the Fund online or by mail, phone or wire, on any day the New York Stock Exchange is open for regular trading. You also may buy and sell shares through a financial professional.

Minimum Investments	To Buy or Sell Shares
Minimum Initial Investment Institutional Class: $10 million (certain eligible investors may not be subject to a minimum initial investment) **Minimum Additional Investment** Institutional Class: None	**Mail:** Allspring Funds P.O. Box 219967 Kansas City, MO 64121-9967 **Online:** allspringglobal.com **Phone or Wire:** 1-800-222-8222 **Contact your investment representative.**

Tax Information

Any distributions you receive from the Fund may be taxable as ordinary income or capital gains, except when your investment is in an IRA, 401(k) or other tax-advantaged investment plan. However, subsequent withdrawals from such a tax-advantaged investment plan may be subject to federal income tax. You should consult your tax adviser about your specific tax situation.

Payments to Intermediaries

If you purchase a Fund through an intermediary, the Fund and its related companies may pay the intermediary for the sale of Fund shares and related services. These payments may create a conflict of interest by influencing the intermediary and your financial professional to recommend the Fund over another investment. Consult your financial professional or visit your intermediary's website for more information.

Link to Prospectus *Link to SAI*



Go paperless!

Receive your fund communications electronically at allspringglobal.com/edocs.

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SUM1751 06-23

Date

Customer Name
Customer Address
City, State, Zip

RE: New Account Request

Dear Wells Fargo Bank:

Please use this letter as my authorization for a new (checking/savings) account to be opened. The signers listed below have authority to act on our behalf.

The details are as follows:

Account Legal Name: _____ (per the IRS EIN Verification Letter)

Sub-Title 2nd Line: _____ (example: Payroll Account)

Account Address: _____

_____, Title

_____, Title

_____, Title

_____, Title

In reference to Treasury Management Services I would like this account to mirror the Treasury Management Products on our existing account # _____

Please e-mail the account application to me for signatures.

Sincerely,

_____, Title

WELLS FARGO

Bank use only:	ECN	WCIS ID	Account number

Certification of Official Custodian(s) - Government Depositor

1. Introduction.

Pursuant to 12 C.F.R. 330.15, the Federal Deposit Insurance Corporation (FDIC) separately insures each official custodian of funds deposited with an insured institution. The purpose of this certification is to confirm to Wells Fargo Bank, N.A. (Bank) the official custodian(s) of the government depositor identified below. This certification does not establish or confer transactional or other authority with respect to any account or related services maintained by the government depositor with Bank.

2. Definitions.

For purposes of this certification, the following terms have the following meanings:

"**Government depositor**" includes the following

(i) the United States,
(ii) any state of the United States, or any county, municipality, or political subdivision thereof,
(iii) the District of Columbia,
(iv) the Commonwealth of Puerto Rico or any other territory of the United States, or any county, municipality or political subdivision thereof, or
(v) an Indian tribe (as defined in 25 U.S.C. 1452(c)) or any agency thereof.

"Official custodian" means an official of the government depositor that has plenary authority, including control, over funds owned by the government depositor that the official is appointed or elected to serve. Control of funds owned by a government depositor includes possession, as well as the authority to establish accounts for such funds in insured depository institutions and to make deposits, withdrawals, and disbursements of such funds.

3. Certification.

The undersigned representative of the government depositor identified below certifies to Bank that he or she is duly authorized by the government depositor to provide this certification on its behalf, and that the official(s) of the government depositor listed (by title) below is or are its official custodian(s):

Note: *Please only list the official title(s) (such as Treasurer, Comptroller, Chief Financial Officer, etc.) of the official custodian(s).* ***Do not list*** *the name(s) of the official custodian(s). You are not required to list more than one (1) official custodian.*

Official Custodian Title _____ Official Custodian Title _____

Official Custodian Title _____ Official Custodian Title _____

Official Custodian Title _____ Official Custodian Title _____

Official Custodian Title _____ Official Custodian Title _____

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Revised – March 15, 2023

4. Signatures.

This certification may be signed using an "Electronic Signature", as defined in the Electronic Signatures in Global and National Commerce Act.

Certified on behalf of:

(Name of Government Depositor)

(Employer Identification Number of Government Depositor)

Certified by:

(Signature)

(Name)

(Title)

(Date)

WELLS FARGO

Authorization Certificate

Deposit Accounts and Treasury Management Services

The undersigned hereby certifies to Wells Fargo Bank, National Association (Bank) that:

1. Cochise County
(Account holder's complete legal entity/company name), a

(description of Account holder's business entity type)
("Customer"), has authorized the undersigned to make the certifications in this Certificate on Customer's behalf.

2. Each of the following individuals:

Name		**Title**		**Country of permanent residence**	
Business phone number		**Business email address**			
Name		**Title**		**Country of permanent residence**	
Business phone number		**Business email address**			
Name		**Title**		**Country of permanent residence**	
Business phone number		**Business email address**			
Name		**Title**		**Country of permanent residence**	
Business phone number		**Business email address**			
Name		**Title**		**Country of permanent residence**	
Business phone number		**Business email address**			
Name		**Title**		**Country of permanent residence**	
Business phone number		**Business email address**			

is referred to in this Certificate as an "Authorized Representative" with full authority, acting alone, to:

a) enter into those agreement(s) that Bank requires regarding opening, operating, and closing deposit accounts for Customer at Bank (each, an Account) and enrolling in, using, and terminating Bank services including Bank's non-deposit sweep services used in connection with the Account(s) (each, a Service);
b) authorize all types of Account transactions, provided Bank has completed setting up the Authorized Representative for the Service that will be used to facilitate the transaction, and instruct Bank regarding Accounts and Services; and
c) designate individuals as additional Authorized Representatives.

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3. This Certificate reflects actions duly taken by Customer in accordance with its governing documents. It revokes all prior Authorization Certificate(s) on file with Bank and shall continue in effect until Bank has received and had a reasonable time to act on Customer's written notice revoking it, which shall be effective only as to actions which are taken by Customer thereafter. Actions authorized in this Certificate but performed prior to its execution are approved and ratified.

Certified to:

By/Signature: _____

Printed name: _____

Title: _____

Date: _____

Tax Identification Number of Customer: _____
(TIN of the Customer as assigned by the IRS.)

Wells Fargo branch locations

	Address	City	State	Zip	Bank Name	Bank Address	City	State	Phone Number	Distance (In miles)	Bank Hours	Branch Posting Cutoff Time	ATM Posting Cutoff Time
Cochise County	1415 Melody Lane	Bisbee	AZ	85603	DOUGLAS	1825 E 9TH ST	DOUGLAS	AZ	(520)364-3405	28.24	Mon - Fri : 09:00 AM - 05:00 PM	Mon - Fri : 05:00 PM	Mon - Fri : 09:00 PM
Cochise County	1415 Melody Lane	Bisbee	AZ	85603	SIERRA VISTA MALL	2187 EL MERCADO LOOP	SIERRA VISTA	AZ	(520)459-7867	28.82	09:00 AM - 01:00 PM		
Cochise County	1415 Melody Lane	Bisbee	AZ	85603	SIERRA VISTA	50 E FRY BLVD	SIERRA VISTA	AZ	(520)459-8489	31.65	Mon - Fri : 09:00 AM - 05:00 PM	Mon - Fri : 05:00 PM	Mon - Fri : 09:00 PM
Cochise County	1415 Melody Lane	Bisbee	AZ	85603	NORTE	321 W MARIPOSA RD	NOGALES	AZ	(520)281-5800	75.74	09:00 AM - 01:00 PM	Mon - Fri : 05:00 PM	Mon - Fri : 09:00 PM
Cochise County	1415 Melody Lane	Bisbee	AZ	85603	RIO RICO PLAZA	1060 YAVAPAI DR STE 4A	RIO RICO	AZ	(520)377-8356	79.92	Mon - Fri : 10:00 AM - 04:00 PM	Mon - Fri : 04:00 PM	Mon - Fri : 09:00 PM
Benson USD	360 S Patagonia St	Benson	AZ	85602	SIERRA VISTA	50 E FRY BLVD	SIERRA VISTA	AZ	(520)459-8489	31.36	Mon - Fri : 09:00 AM - 05:00 PM	Mon - Fri : 05:00 PM	Mon - Fri : 09:00 PM
Benson USD	360 S Patagonia St	Benson	AZ	85602	SIERRA VISTA MALL	2187 EL MERCADO LOOP	SIERRA VISTA	AZ	(520)459-7867	35.35	09:00 AM - 01:00 PM	Mon - Fri : 05:00 PM	Mon - Fri : 09:00 PM
Benson USD	360 S Patagonia St	Benson	AZ	85602	GOLF LINKS & KOLB	7191 E GOLF LINKS RD	TUCSON	AZ	(520)290-5300	41.39	09:00 AM - 01:00 PM	Mon - Fri : 05:00 PM	Mon - Fri : 09:00 PM
Benson USD	360 S Patagonia St	Benson	AZ	85602	BROADWAY	105 S HOUGHTON RD STE 119	TUCSON	AZ	(520)721-3300	41.54	Mon - Fri : 10:00 AM - 04:00 PM	Mon - Fri : 04:00 PM	Mon - Fri : 09:00 PM
Benson USD	360 S Patagonia St	Benson	AZ	85602	RINCON	8315 E BROADWAY	TUCSON	AZ	(520)792-5240	42.8	Mon - Fri : 09:00 AM - 05:00 PM	Mon - Fri : 05:00 PM	Mon - Fri : 09:00 PM
San Simon USD	2226 W Business I-10	San Simon	AZ	85632	SILVER CITY MAIN	1201 N POPE ST	SILVER CITY	NM	(575)956-1500	78.58	Mon - Fri : 09:00 AM - 05:00 PM	Mon - Fri : 05:00 PM	Mon - Fri : 09:00 PM
San Simon USD	2226 W Business I-10	San Simon	AZ	85632	DOUGLAS	1825 E 9TH ST	DOUGLAS	AZ	(520)364-3405	86.53	Mon - Fri : 09:00 AM - 05:00 PM	Mon - Fri : 05:00 PM	Mon - Fri : 09:00 PM
San Simon USD	2226 W Business I-10	San Simon	AZ	85632	DEMING	223 S GOLD AVE	DEMING	NM	(575)544-6640	93.35	09:00 AM - 12:00 PM	Mon - Fri : 05:00 PM	Mon - Fri : 09:00 PM
Fry FD	4817 S Apache Ave	Sierra Vista	AZ	85650	SIERRA VISTA MALL	2187 EL MERCADO LOOP	SIERRA VISTA	AZ	(520)459-7867	3.93	09:00 AM - 01:00 PM	Mon - Fri : 05:00 PM	Mon - Fri : 09:00 PM
Fry FD	4817 S Apache Ave	Sierra Vista	AZ	85650	SIERRA VISTA	50 E FRY BLVD	SIERRA VISTA	AZ	(520)459-8489	6.46	Mon - Fri : 09:00 AM - 05:00 PM	Mon - Fri : 05:00 PM	Mon - Fri : 09:00 PM
Fry FD	4817 S Apache Ave	Sierra Vista	AZ	85650	DOUGLAS	1825 E 9TH ST	DOUGLAS	AZ	(520)364-3405	52.22	Mon - Fri : 09:00 AM - 05:00 PM	Mon - Fri : 05:00 PM	Mon - Fri : 09:00 PM
Fry FD	4817 S Apache Ave	Sierra Vista	AZ	85650	NORTE	321 W MARIPOSA RD	NOGALES	AZ	(520)281-5800	61.02	09:00 AM - 01:00 PM	Mon - Fri : 05:00 PM	Mon - Fri : 09:00 PM
Fry FD	4817 S Apache Ave	Sierra Vista	AZ	85650	RIO RICO PLAZA	1060 YAVAPAI DR STE 4A	RIO RICO	AZ	(520)377-8356	65.18	Mon - Fri : 10:00 AM - 04:00 PM	Mon - Fri : 04:00 PM	Mon - Fri : 09:00 PM
San Simon FD	2249 W Firehouse Ln	San Simon	AZ	85632	SILVER CITY MAIN	1201 N POPE ST	SILVER CITY	NM	(575)956-1500	78.61	Mon - Fri : 09:00 AM - 05:00 PM	Mon - Fri : 05:00 PM	Mon - Fri : 09:00 PM
San Simon FD	2249 W Firehouse Ln	San Simon	AZ	85632	DOUGLAS	1825 E 9TH ST	DOUGLAS	AZ	(520)364-3405	86.56	Mon - Fri : 09:00 AM - 05:00 PM	Mon - Fri : 05:00 PM	Mon - Fri : 09:00 PM
San Simon FD	2249 W Firehouse Ln	San Simon	AZ	85632	DEMING	223 S GOLD AVE	DEMING	NM	(575)544-6640	93.38	09:00 AM - 12:00 PM	Mon - Fri : 05:00 PM	Mon - Fri : 09:00 PM
Whetstone FD	2422 N Firehouse Ln	Huachuca City	AZ	85616	SIERRA VISTA	50 E FRY BLVD	SIERRA VISTA	AZ	(520)459-8489	11.53	Mon - Fri : 09:00 AM - 05:00 PM	Mon - Fri : 05:00 PM	Mon - Fri : 09:00 PM
Whetstone FD	2422 N Firehouse Ln	Huachuca City	AZ	85616	SIERRA VISTA MALL	2187 EL MERCADO LOOP	SIERRA VISTA	AZ	(520)459-7867	15.53	09:00 AM - 01:00 PM	Mon - Fri : 05:00 PM	Mon - Fri : 09:00 PM
Whetstone FD	2422 N Firehouse Ln	Huachuca City	AZ	85616	GREEN VALLEY	360 W CONTINENTAL RD	GREEN VALLEY	AZ	(520)625-1222	50.98	Mon - Fri : 09:00 AM - 05:00 PM	Mon - Fri : 05:00 PM	Mon - Fri : 09:00 PM
Whetstone FD	2422 N Firehouse Ln	Huachuca City	AZ	85616	NORTE	321 W MARIPOSA RD	NOGALES	AZ	(520)281-5800	52.17	09:00 AM - 01:00 PM	Mon - Fri : 05:00 PM	Mon - Fri : 09:00 PM
Whetstone FD	2422 N Firehouse Ln	Huachuca City	AZ	85616	RIO RICO PLAZA	1060 YAVAPAI DR STE 4A	RIO RICO	AZ	(520)377-8356	54.02	Mon - Fri : 10:00 AM - 04:00 PM	Mon - Fri : 04:00 PM	Mon - Fri : 09:00 PM
Bowie FD	118 W Kinchilla St	Bowie	AZ	85605	DOUGLAS	1825 E 9TH ST	DOUGLAS	AZ	(520)364-3405	84.69	Mon - Fri : 09:00 AM - 05:00 PM	Mon - Fri : 05:00 PM	Mon - Fri : 09:00 PM
Bowie FD	118 W Kinchilla St	Bowie	AZ	85605	SIERRA VISTA	50 E FRY BLVD	SIERRA VISTA	AZ	(520)459-8489	90.66	Mon - Fri : 09:00 AM - 05:00 PM	Mon - Fri : 05:00 PM	Mon - Fri : 09:00 PM
Bowie FD	118 W Kinchilla St	Bowie	AZ	85605	SIERRA VISTA MALL	2187 EL MERCADO LOOP	SIERRA VISTA	AZ	(520)459-7867	91.36	09:00 AM - 01:00 PM	Mon - Fri : 05:00 PM	Mon - Fri : 09:00 PM
Bowie FD	118 W Kinchilla St	Bowie	AZ	85605	SILVER CITY MAIN	1201 N POPE ST	SILVER CITY	NM	(575)956-1500	94.49	Mon - Fri : 09:00 AM - 05:00 PM	Mon - Fri : 05:00 PM	Mon - Fri : 09:00 PM
Ash Creek ESD	6460 E Highway 181	Pearce	AZ	85625	DOUGLAS	1825 E 9TH ST	DOUGLAS	AZ	(520)364-3405	44.88	Mon - Fri : 09:00 AM - 05:00 PM	Mon - Fri : 05:00 PM	Mon - Fri : 09:00 PM
Ash Creek ESD	6460 E Highway 181	Pearce	AZ	85625	SIERRA VISTA MALL	2187 EL MERCADO LOOP	SIERRA VISTA	AZ	(520)459-7867	55.91	09:00 AM - 01:00 PM	Mon - Fri : 05:00 PM	Mon - Fri : 09:00 PM
Ash Creek ESD	6460 E Highway 181	Pearce	AZ	85625	SIERRA VISTA	50 E FRY BLVD	SIERRA VISTA	AZ	(520)459-8489	56.37	Mon - Fri : 09:00 AM - 05:00 PM	Mon - Fri : 05:00 PM	Mon - Fri : 09:00 PM
Ash Creek ESD	6460 E Highway 181	Pearce	AZ	85625	BROADWAY	105 S HOUGHTON RD STE 119	TUCSON	AZ	(520)721-3300	89.54	Mon - Fri : 10:00 AM - 04:00 PM	Mon - Fri : 04:00 PM	Mon - Fri : 09:00 PM
Ash Creek ESD	6460 E Highway 181	Pearce	AZ	85625	GOLF LINKS & KOLB	7191 E GOLF LINKS RD	TUCSON	AZ	(520)290-5300	89.64	09:00 AM - 01:00 PM	Mon - Fri : 05:00 PM	Mon - Fri : 09:00 PM
Elfrida FD	10293 N Central HWY	Elfrida	AZ	85610	DOUGLAS	1825 E 9TH ST	DOUGLAS	AZ	(520)364-3405	27.4	Mon - Fri : 09:00 AM - 05:00 PM	Mon - Fri : 05:00 PM	Mon - Fri : 09:00 PM
Elfrida FD	10293 N Central HWY	Elfrida	AZ	85610	SIERRA VISTA MALL	2187 EL MERCADO LOOP	SIERRA VISTA	AZ	(520)459-7867	45.06	09:00 AM - 01:00 PM	Mon - Fri : 05:00 PM	Mon - Fri : 09:00 PM
Elfrida FD	10293 N Central HWY	Elfrida	AZ	85610	SIERRA VISTA	50 E FRY BLVD	SIERRA VISTA	AZ	(520)459-8489	45.51	Mon - Fri : 09:00 AM - 05:00 PM	Mon - Fri : 05:00 PM	Mon - Fri : 09:00 PM
Elfrida FD	10293 N Central HWY	Elfrida	AZ	85610	GOLF LINKS & KOLB	7191 E GOLF LINKS RD	TUCSON	AZ	(520)290-5300	90.96	09:00 AM - 01:00 PM	Mon - Fri : 05:00 PM	Mon - Fri : 09:00 PM
Elfrida FD	10293 N Central HWY	Elfrida	AZ	85610	BROADWAY	105 S HOUGHTON RD STE 119	TUCSON	AZ	(520)721-3300	91.09	Mon - Fri : 10:00 AM - 04:00 PM	Mon - Fri : 04:00 PM	Mon - Fri : 09:00 PM
NACO FD	2019 W Martinez St	NACO	AZ	85620	DOUGLAS	1825 E 9TH ST	DOUGLAS	AZ	(520)364-3405	26.78	Mon - Fri : 09:00 AM - 05:00 PM	Mon - Fri : 05:00 PM	Mon - Fri : 09:00 PM
NACO FD	2019 W Martinez St	NACO	AZ	85620	SIERRA VISTA MALL	2187 EL MERCADO LOOP	SIERRA VISTA	AZ	(520)459-7867	30.65	09:00 AM - 01:00 PM	Mon - Fri : 05:00 PM	Mon - Fri : 09:00 PM
NACO FD	2019 W Martinez St	NACO	AZ	85620	SIERRA VISTA	50 E FRY BLVD	SIERRA VISTA	AZ	(520)459-8489	33.9	Mon - Fri : 09:00 AM - 05:00 PM	Mon - Fri : 05:00 PM	Mon - Fri : 09:00 PM
NACO FD	2019 W Martinez St	NACO	AZ	85620	NORTE	321 W MARIPOSA RD	NOGALES	AZ	(520)281-5800	77.28	09:00 AM - 01:00 PM	Mon - Fri : 05:00 PM	Mon - Fri : 09:00 PM
NACO FD	2019 W Martinez St	NACO	AZ	85620	RIO RICO PLAZA	1060 YAVAPAI DR STE 4A	RIO RICO	AZ	(520)377-8356	81.47	Mon - Fri : 10:00 AM - 04:00 PM	Mon - Fri : 04:00 PM	Mon - Fri : 09:00 PM
Wilcox USD	480 N Bisbee Ave	Wilcox	AZ	85643	SIERRA VISTA	50 E FRY BLVD	SIERRA VISTA	AZ	(520)459-8489	67.42	Mon - Fri : 09:00 AM - 05:00 PM	Mon - Fri : 05:00 PM	Mon - Fri : 09:00 PM
Wilcox USD	480 N Bisbee Ave	Wilcox	AZ	85643	SIERRA VISTA MALL	2187 EL MERCADO LOOP	SIERRA VISTA	AZ	(520)459-7867	67.72	09:00 AM - 01:00 PM	Mon - Fri : 05:00 PM	Mon - Fri : 09:00 PM
Wilcox USD	480 N Bisbee Ave	Wilcox	AZ	85643	BROADWAY	105 S HOUGHTON RD STE 119	TUCSON	AZ	(520)721-3300	77.13	Mon - Fri : 10:00 AM - 04:00 PM	Mon - Fri : 04:00 PM	Mon - Fri : 09:00 PM
Wilcox USD	480 N Bisbee Ave	Wilcox	AZ	85643	GOLF LINKS & KOLB	7191 E GOLF LINKS RD	TUCSON	AZ	(520)290-5300	77.25	09:00 AM - 01:00 PM	Mon - Fri : 05:00 PM	Mon - Fri : 09:00 PM
Wilcox USD	480 N Bisbee Ave	Wilcox	AZ	85643	RINCON	8315 E BROADWAY	TUCSON	AZ	(520)792-5240	78.56	Mon - Fri : 09:00 AM - 05:00 PM	Mon - Fri : 05:00 PM	Mon - Fri : 09:00 PM
NACO ESD	1911 West Valenzuela	NACO	AZ	85620	DOUGLAS	1825 E 9TH ST	DOUGLAS	AZ	(520)364-3405	26.61	Mon - Fri : 09:00 AM - 05:00 PM	Mon - Fri : 05:00 PM	Mon - Fri : 09:00 PM
NACO ESD	1911 West Valenzuela	NACO	AZ	85620	SIERRA VISTA MALL	2187 EL MERCADO LOOP	SIERRA VISTA	AZ	(520)459-7867	30.63	09:00 AM - 01:00 PM	Mon - Fri : 05:00 PM	Mon - Fri : 09:00 PM
NACO ESD	1911 West Valenzuela	NACO	AZ	85620	SIERRA VISTA	50 E FRY BLVD	SIERRA VISTA	AZ	(520)459-8489	33.88	Mon - Fri : 09:00 AM - 05:00 PM	Mon - Fri : 05:00 PM	Mon - Fri : 09:00 PM
NACO ESD	1911 West Valenzuela	NACO	AZ	85620	NORTE	321 W MARIPOSA RD	NOGALES	AZ	(520)281-5800	77.45	09:00 AM - 01:00 PM	Mon - Fri : 05:00 PM	Mon - Fri : 09:00 PM
NACO ESD	1911 West Valenzuela	NACO	AZ	85620	RIO RICO PLAZA	1060 YAVAPAI DR STE 4A	RIO RICO	AZ	(520)377-8356	81.64	Mon - Fri : 10:00 AM - 04:00 PM	Mon - Fri : 04:00 PM	Mon - Fri : 09:00 PM
Tombstone USD	815 E Fremont St	Tombstone	AZ	85638	SIERRA VISTA MALL	2187 EL MERCADO LOOP	SIERRA VISTA	AZ	(520)459-7867	19.42	09:00 AM - 01:00 PM	Mon - Fri : 05:00 PM	Mon - Fri : 09:00 PM
Tombstone USD	815 E Fremont St	Tombstone	AZ	85638	SIERRA VISTA	50 E FRY BLVD	SIERRA VISTA	AZ	(520)459-8489	19.87	Mon - Fri : 09:00 AM - 05:00 PM	Mon - Fri : 05:00 PM	Mon - Fri : 09:00 PM
Tombstone USD	815 E Fremont St	Tombstone	AZ	85638	DOUGLAS	1825 E 9TH ST	DOUGLAS	AZ	(520)364-3405	49.32	Mon - Fri : 09:00 AM - 05:00 PM	Mon - Fri : 05:00 PM	Mon - Fri : 09:00 PM
Tombstone USD	815 E Fremont St	Tombstone	AZ	85638	GOLF LINKS & KOLB	7191 E GOLF LINKS RD	TUCSON	AZ	(520)290-5300	65.6	09:00 AM - 01:00 PM	Mon - Fri : 05:00 PM	Mon - Fri : 09:00 PM

Wells Fargo branch locations

	Address	City	State	Zip	Bank Name	Bank Address	City	State	Phone Number	Distance (In miles)	Bank Hours	Branch Posting Cutoff Time	ATM Posting Cutoff Time
Tombstone USD	815 E Fremont St	Tombstone	AZ	85638	BROADWAY	105 S HOUGHTON RD STE 119	TUCSON	AZ	(520)721-3300	65.72	Mon - Fri : 10:00 AM - 04:00 PM	Mon - Fri : 04:00 PM	Mon - Fri : 09:00 PM
NACO Sanitary District	3774 S Towner Ave	NACO	AZ	85620	DOUGLAS	1825 E 9TH ST	DOUGLAS	AZ	(520)364-3405	26.64	Mon - Fri : 09:00 AM - 05:00 PM	Mon - Fri : 05:00 PM	Mon - Fri : 09:00 PM
NACO Sanitary District	3774 S Towner Ave	NACO	AZ	85620	SIERRA VISTA MALL	2187 EL MERCADO LOOP	SIERRA VISTA	AZ	(520)459-7867	30.51	09:00 AM - 01:00 PM	Mon - Fri : 05:00 PM	Mon - Fri : 09:00 PM
NACO Sanitary District	3774 S Towner Ave	NACO	AZ	85620	SIERRA VISTA	50 E FRY BLVD	SIERRA VISTA	AZ	(520)459-8489	33.76	Mon - Fri : 09:00 AM - 05:00 PM	Mon - Fri : 05:00 PM	Mon - Fri : 09:00 PM
NACO Sanitary District	3774 S Towner Ave	NACO	AZ	85620	NORTE	321 W MARIPOSA RD	NOGALES	AZ	(520)281-5800	77.43	09:00 AM - 01:00 PM	Mon - Fri : 05:00 PM	Mon - Fri : 09:00 PM
NACO Sanitary District	3774 S Towner Ave	NACO	AZ	85620	RIO RICO PLAZA	1060 YAVAPAI DR STE 4A	RIO RICO	AZ	(520)377-8356	81.62	Mon - Fri : 10:00 AM - 04:00 PM	Mon - Fri : 04:00 PM	Mon - Fri : 09:00 PM
Palominas ESD	6849 East HWY 92	Herford	AZ	85615	SIERRA VISTA MALL	2187 EL MERCADO LOOP	SIERRA VISTA	AZ	(520)459-7867	12.14	09:00 AM - 01:00 PM	Mon - Fri : 05:00 PM	Mon - Fri : 09:00 PM
Palominas ESD	6849 East HWY 92	Herford	AZ	85615	SIERRA VISTA	50 E FRY BLVD	SIERRA VISTA	AZ	(520)459-8489	15.4	Mon - Fri : 09:00 AM - 05:00 PM	Mon - Fri : 05:00 PM	Mon - Fri : 09:00 PM
Palominas ESD	6849 East HWY 92	Herford	AZ	85615	DOUGLAS	1825 E 9TH ST	DOUGLAS	AZ	(520)364-3405	43.54	Mon - Fri : 09:00 AM - 05:00 PM	Mon - Fri : 05:00 PM	Mon - Fri : 09:00 PM
Palominas ESD	6849 East HWY 92	Herford	AZ	85615	NORTE	321 W MARIPOSA RD	NOGALES	AZ	(520)281-5800	58.79	09:00 AM - 01:00 PM	Mon - Fri : 05:00 PM	Mon - Fri : 09:00 PM
Palominas ESD	6849 East HWY 92	Herford	AZ	85615	RIO RICO PLAZA	1060 YAVAPAI DR STE 4A	RIO RICO	AZ	(520)377-8356	62.98	Mon - Fri : 10:00 AM - 04:00 PM	Mon - Fri : 04:00 PM	Mon - Fri : 09:00 PM
Sunnyside FD	3359 W Washington Ave	Douglas	AZ	85607	DOUGLAS	1825 E 9TH ST	DOUGLAS	AZ	(520)364-3405	1.92	Mon - Fri : 09:00 AM - 05:00 PM	Mon - Fri : 05:00 PM	Mon - Fri : 09:00 PM
Sunnyside FD	3359 W Washington Ave	Douglas	AZ	85607	SIERRA VISTA MALL	2187 EL MERCADO LOOP	SIERRA VISTA	AZ	(520)459-7867	51.68	09:00 AM - 01:00 PM	Mon - Fri : 05:00 PM	Mon - Fri : 09:00 PM
Sunnyside FD	3359 W Washington Ave	Douglas	AZ	85607	SIERRA VISTA	50 E FRY BLVD	SIERRA VISTA	AZ	(520)459-8489	52.61	Mon - Fri : 09:00 AM - 05:00 PM	Mon - Fri : 05:00 PM	Mon - Fri : 09:00 PM
Palominas FD	10202 S Highway 82	Hereford	AZ	85615	SIERRA VISTA MALL	2187 EL MERCADO LOOP	SIERRA VISTA	AZ	(520)459-7867	10.96	09:00 AM - 01:00 PM	Mon - Fri : 05:00 PM	Mon - Fri : 09:00 PM
Palominas FD	10202 S Highway 82	Hereford	AZ	85615	SIERRA VISTA	50 E FRY BLVD	SIERRA VISTA	AZ	(520)459-8489	14.22	Mon - Fri : 09:00 AM - 05:00 PM	Mon - Fri : 05:00 PM	Mon - Fri : 09:00 PM
Palominas FD	10202 S Highway 82	Hereford	AZ	85615	DOUGLAS	1825 E 9TH ST	DOUGLAS	AZ	(520)364-3405	44.61	Mon - Fri : 09:00 AM - 05:00 PM	Mon - Fri : 05:00 PM	Mon - Fri : 09:00 PM
Palominas FD	10202 S Highway 82	Hereford	AZ	85615	NORTE	321 W MARIPOSA RD	NOGALES	AZ	(520)281-5800	59.74	09:00 AM - 01:00 PM	Mon - Fri : 05:00 PM	Mon - Fri : 09:00 PM
Palominas FD	10202 S Highway 82	Hereford	AZ	85615	RIO RICO PLAZA	1060 YAVAPAI DR STE 4A	RIO RICO	AZ	(520)377-8356	63.92	Mon - Fri : 10:00 AM - 04:00 PM	Mon - Fri : 04:00 PM	Mon - Fri : 09:00 PM
Sherra Vista USD	3305 East Fry Boulevard	Sierra Vista	AZ	85635	SIERRA VISTA	50 E FRY BLVD	SIERRA VISTA	AZ	(520)459-8489	2.13	Mon - Fri : 09:00 AM - 05:00 PM	Mon - Fri : 05:00 PM	Mon - Fri : 09:00 PM
Sherra Vista USD	3305 East Fry Boulevard	Sierra Vista	AZ	85635	SIERRA VISTA MALL	2187 EL MERCADO LOOP	SIERRA VISTA	AZ	(520)459-7867	2.56	09:00 AM - 01:00 PM	Mon - Fri : 05:00 PM	Mon - Fri : 09:00 PM
Sherra Vista USD	3305 East Fry Boulevard	Sierra Vista	AZ	85635	DOUGLAS	1825 E 9TH ST	DOUGLAS	AZ	(520)364-3405	49.77	Mon - Fri : 09:00 AM - 05:00 PM	Mon - Fri : 05:00 PM	Mon - Fri : 09:00 PM
Sherra Vista USD	3305 East Fry Boulevard	Sierra Vista	AZ	85635	NORTE	321 W MARIPOSA RD	NOGALES	AZ	(520)281-5800	57.35	09:00 AM - 01:00 PM	Mon - Fri : 05:00 PM	Mon - Fri : 09:00 PM
Sherra Vista USD	3305 East Fry Boulevard	Sierra Vista	AZ	85635	RIO RICO PLAZA	1060 YAVAPAI DR STE 4A	RIO RICO	AZ	(520)377-8356	61.51	Mon - Fri : 10:00 AM - 04:00 PM	Mon - Fri : 04:00 PM	Mon - Fri : 09:00 PM
McNeal ESD	3979 McNeal St	McNeal	AZ	85617	DOUGLAS	1825 E 9TH ST	DOUGLAS	AZ	(520)364-3405	21.85	Mon - Fri : 09:00 AM - 05:00 PM	Mon - Fri : 05:00 PM	Mon - Fri : 09:00 PM
McNeal ESD	3979 McNeal St	McNeal	AZ	85617	SIERRA VISTA MALL	2187 EL MERCADO LOOP	SIERRA VISTA	AZ	(520)459-7867	46.79	09:00 AM - 01:00 PM	Mon - Fri : 05:00 PM	Mon - Fri : 09:00 PM
McNeal ESD	3979 McNeal St	McNeal	AZ	85617	SIERRA VISTA	50 E FRY BLVD	SIERRA VISTA	AZ	(520)459-8489	47.24	Mon - Fri : 09:00 AM - 05:00 PM	Mon - Fri : 05:00 PM	Mon - Fri : 09:00 PM
McNeal ESD	3979 McNeal St	McNeal	AZ	85617	GOLF LINKS & KOLB	7191 E GOLF LINKS RD	TUCSON	AZ	(520)290-5300	93.17	09:00 AM - 01:00 PM	Mon - Fri : 05:00 PM	Mon - Fri : 09:00 PM
McNeal ESD	3979 McNeal St	McNeal	AZ	85617	BROADWAY	105 S HOUGHTON RD STE 119	TUCSON	AZ	(520)721-3300	93.31	Mon - Fri : 10:00 AM - 04:00 PM	Mon - Fri : 04:00 PM	Mon - Fri : 09:00 PM
Douglas USD	1132 E 12th St	Douglas	AZ	85607	DOUGLAS	1825 E 9TH ST	DOUGLAS	AZ	(520)364-3405	0.98	Mon - Fri : 09:00 AM - 05:00 PM	Mon - Fri : 05:00 PM	Mon - Fri : 09:00 PM
Douglas USD	1132 E 12th St	Douglas	AZ	85607	SIERRA VISTA MALL	2187 EL MERCADO LOOP	SIERRA VISTA	AZ	(520)459-7867	49.9	09:00 AM - 01:00 PM	Mon - Fri : 05:00 PM	Mon - Fri : 09:00 PM
Douglas USD	1132 E 12th St	Douglas	AZ	85607	SIERRA VISTA	50 E FRY BLVD	SIERRA VISTA	AZ	(520)459-8489	50.84	Mon - Fri : 09:00 AM - 05:00 PM	Mon - Fri : 05:00 PM	Mon - Fri : 09:00 PM
Ft Huachuca Accomodation Districts	21110 Hines Rd	Fort Huachuca	AZ	85613	SIERRA VISTA	50 E FRY BLVD	SIERRA VISTA	AZ	(520)459-8489	4.62	Mon - Fri : 09:00 AM - 05:00 PM	Mon - Fri : 05:00 PM	Mon - Fri : 09:00 PM
Ft Huachuca Accomodation Districts	21110 Hines Rd	Fort Huachuca	AZ	85613	SIERRA VISTA MALL	2187 EL MERCADO LOOP	SIERRA VISTA	AZ	(520)459-7867	8.5	Mon - Fri : 09:00 AM - 05:00 PM, Sat : 09:00 AM - 01:00 PM	Mon - Fri : 05:00 PM	Mon - Fri : 09:00 PM
Ft Huachuca Accomodation Districts	21110 Hines Rd	Fort Huachuca	AZ	85613	NOGALES DEL NORTE	321 W MARIPOSA RD	NOGALES	AZ	(520)281-5800	50.85	Mon - Fri : 09:00 AM - 05:00 PM, Sat : 09:00 AM - 01:00 PM	Mon - Fri : 05:00 PM	Mon - Fri : 09:00 PM
Ft Huachuca Accomodation Districts	21110 Hines Rd	Fort Huachuca	AZ	85613	RIO RICO PLAZA	1060 YAVAPAI DR STE 4A	RIO RICO	AZ	(520)377-8356	55.04	Mon - Fri : 10:00 AM - 04:00 PM	Mon - Fri : 04:00 PM	Mon - Fri : 09:00 PM
Ft Huachuca Accomodation Districts	21110 Hines Rd	Fort Huachuca	AZ	85613	DOUGLAS	1825 E 9TH ST	DOUGLAS	AZ	(520)364-3405	56.29	Mon - Fri : 09:00 AM - 05:00 PM	Mon - Fri : 05:00 PM	Mon - Fri : 09:00 PM
Bisbee USD	519 W Melody Ln	Bisbee	AZ	85603	DOUGLAS	1825 E 9TH ST	DOUGLAS	AZ	(520)364-3405	27.74	Mon - Fri : 09:00 AM - 05:00 PM	Mon - Fri : 05:00 PM	Mon - Fri : 09:00 PM
Bisbee USD	519 W Melody Ln	Bisbee	AZ	85603	SIERRA VISTA MALL	2187 EL MERCADO LOOP	SIERRA VISTA	AZ	(520)459-7867	28.83	09:00 AM - 01:00 PM	Mon - Fri : 05:00 PM	Mon - Fri : 09:00 PM
Bisbee USD	519 W Melody Ln	Bisbee	AZ	85603	SIERRA VISTA	50 E FRY BLVD	SIERRA VISTA	AZ	(520)459-8489	31.16	Mon - Fri : 09:00 AM - 05:00 PM	Mon - Fri : 05:00 PM	Mon - Fri : 09:00 PM
Bisbee USD	519 W Melody Ln	Bisbee	AZ	85603	NORTE	321 W MARIPOSA RD	NOGALES	AZ	(520)281-5800	75.75	09:00 AM - 01:00 PM	Mon - Fri : 05:00 PM	Mon - Fri : 09:00 PM
Bisbee USD	519 W Melody Ln	Bisbee	AZ	85603	RIO RICO PLAZA	1060 YAVAPAI DR STE 4A	RIO RICO	AZ	(520)377-8356	79.93	Mon - Fri : 10:00 AM - 04:00 PM	Mon - Fri : 04:00 PM	Mon - Fri : 09:00 PM
St David USD	70 E Patton St	St David	AZ	85630	SIERRA VISTA	50 E FRY BLVD	SIERRA VISTA	AZ	(520)459-8489	33.83	Mon - Fri : 09:00 AM - 05:00 PM	Mon - Fri : 05:00 PM	Mon - Fri : 09:00 PM
St David USD	70 E Patton St	St David	AZ	85630	SIERRA VISTA MALL	2187 EL MERCADO LOOP	SIERRA VISTA	AZ	(520)459-7867	35.05	09:00 AM - 01:00 PM	Mon - Fri : 05:00 PM	Mon - Fri : 09:00 PM
St David USD	70 E Patton St	St David	AZ	85630	GOLF LINKS & KOLB	7191 E GOLF LINKS RD	TUCSON	AZ	(520)290-5300	48.58	09:00 AM - 01:00 PM	Mon - Fri : 05:00 PM	Mon - Fri : 09:00 PM
St David USD	70 E Patton St	St David	AZ	85630	BROADWAY	105 S HOUGHTON RD STE 119	TUCSON	AZ	(520)721-3300	48.71	Mon - Fri : 10:00 AM - 04:00 PM	Mon - Fri : 04:00 PM	Mon - Fri : 09:00 PM
St David USD	70 E Patton St	St David	AZ	85630	RINCON	8315 E BROADWAY	TUCSON	AZ	(520)792-5240	49.97	Mon - Fri : 09:00 AM - 05:00 PM	Mon - Fri : 05:00 PM	Mon - Fri : 09:00 PM
Apache ESD	Rd	Portal	AZ	85632	DOUGLAS	1825 E 9TH ST	DOUGLAS	AZ	(520)364-3405	38.68	Mon - Fri : 09:00 AM - 05:00 PM	Mon - Fri : 05:00 PM	Mon - Fri : 09:00 PM
Apache ESD	Rd	Portal	AZ	85632	SIERRA VISTA MALL	2187 EL MERCADO LOOP	SIERRA VISTA	AZ	(520)459-7867	87.05	09:00 AM - 01:00 PM	Mon - Fri : 05:00 PM	Mon - Fri : 09:00 PM
Apache ESD	Rd	Portal	AZ	85632	SIERRA VISTA	50 E FRY BLVD	SIERRA VISTA	AZ	(520)459-8489	87.99	Mon - Fri : 09:00 AM - 05:00 PM	Mon - Fri : 05:00 PM	Mon - Fri : 09:00 PM
Mescal J6 FD	488 N Warren Rd	Benso	AZ	85602	GOLF LINKS & KOLB	7191 E GOLF LINKS RD	TUCSON	AZ	(520)290-5300	33.6	09:00 AM - 01:00 PM	Mon - Fri : 05:00 PM	Mon - Fri : 09:00 PM
Mescal J6 FD	488 N Warren Rd	Benso	AZ	85602	BROADWAY	105 S HOUGHTON RD STE 119	TUCSON	AZ	(520)721-3300	33.84	Mon - Fri : 10:00 AM - 04:00 PM	Mon - Fri : 04:00 PM	Mon - Fri : 09:00 PM
Mescal J6 FD	488 N Warren Rd	Benso	AZ	85602	RINCON	8315 E BROADWAY	TUCSON	AZ	(520)792-5240	35.1	Mon - Fri : 09:00 AM - 05:00 PM	Mon - Fri : 05:00 PM	Mon - Fri : 09:00 PM
Mescal J6 FD	488 N Warren Rd	Benso	AZ	85602	SIERRA VISTA	50 E FRY BLVD	SIERRA VISTA	AZ	(520)459-8489	35.3	Mon - Fri : 09:00 AM - 05:00 PM	Mon - Fri : 05:00 PM	Mon - Fri : 09:00 PM

Wells Fargo branch locations

	Address	City	State	Zip	Bank Name	Bank Address	City	State	Phone Number	Distance (In miles)	Bank Hours	Branch Posting Cutoff Time	ATM Posting Cutoff Time
Mescal J6 FD	488 N Warren Rd	Benso	AZ	85602	CRAYCROFT	5535 E 22ND ST	TUCSON	AZ	(520)748-2268	36.37	Mon - Fri : 09:00 AM - 05:00 PM	Mon - Fri : 05:00 PM	Mon - Fri : 09:00 PM

Municipal Advisor RFP Disclosure

This proposal is submitted in response to your Request for Proposal 24-19-TRE-01 for Banking Services dated February 2, 2024. The contents of this proposal and any subsequent discussions between us, including any and all information and analysis with respect to products, is provided to you in reliance upon your compliance with the guidance of the staff of the SEC's office of Municipal Securities in order for a request for proposal to be consistent with the exemption for responses to requests for proposals or qualifications provided under the municipal advisor rules (the "Muni Advisor Rules") of the Securities and Exchange Commission (the "SEC") (240 CFR 15Ba1-1 et seq.).

In submitting this proposal (a) Wells Fargo Bank, N.A. ("Wells Fargo") is not acting as an advisor to Cochise County ("you") and does not owe a fiduciary duty pursuant to Section 15B of the Securities Exchange Act of 1934 to you with respect to the information and material contained in this proposal; (b) Wells Fargo is acting for its own interests; and (c) you should discuss any information and material contained in this proposal with any and all internal or external advisors and experts that you deem appropriate before acting on this information or material.

Merchant Services RFP Legal Disclosures

Legal entity and contracting parties

Wells Fargo Merchant Services, L.L.C. is an alliance between Wells Fargo Bank, N.A. and First Data Merchant Services, L.L.C.

Any agreement for Merchant Services will be entered into between Cochise County and Wells Fargo Merchant Services, L.L.C. and Wells Fargo Bank, N.A. (collectively referred to as "Wells Fargo" with regards to Merchant Services). This Agreement is separate from any new or existing agreements between Cochise County and Wells Fargo Bank, N.A. for banking or treasury management services. Furthermore, the Merchant Processing Agreement is separate from agreements for those services, including agreements for any proposed or existing treasury management services used in addition to, or in conjunction with, merchant processing services.

Disclosures

Our proposal is intended to be a description of the services we can provide in response to the requirements described in the request for proposal (RFP). If our proposal is accepted in principle, we are willing to negotiate mutually acceptable terms and conditions that shall govern our Merchant Services relationship with Cochise County. However, by responding to the RFP, we are not indicating our acceptance of any of the terms or conditions contained in the RFP. Our right to negotiate all terms upon award of business will not be affected or diminished by any language in the RFP. This includes language that purports to be binding on Wells Fargo by virtue of our proposal, including, but not limited to, any signature page statements, certifications, confirmations, and the like required as part of an RFP response.

We are providing links to our Merchant Services Terms and Conditions (wellsfargo.com/termscustom1023) and our Operating Rules (wellsfargo.com/operatingrules). We expect these documents to become the final Agreement or part of the final Agreement (dependent on your product and service selections) between Cochise County and Wells Fargo if you choose us as your provider.

Treasury Management RFP disclosures

Upon award of business, Wells Fargo will negotiate and enter into mutually acceptable agreements with COUNTY OF COCHISE AZ in connection with the deposit and treasury management products and services requested under the RFP. Wells Fargo's right to negotiate all contract terms upon award of business will not be affected or diminished by any language in the RFP, including language that purports to require specific comments (or to prohibit general exceptions) to COUNTY OF COCHISE AZ's contractual requirements or to bind Wells Fargo to COUNTY OF COCHISE AZ's contractual requirements unless specifically commented upon. Wells Fargo has included with its response copies of its account and service documentation for the deposit and treasury management products and services requested in the RFP, which we require to serve as or be incorporated into any final agreement.

Page_Section	Description
Treasury Management Exceptions - RFP	
Pg. 5, Item 5.1.2.5	Wells Fargo has included with its response copies of its account and service documentation for the deposit and treasury management products and services requested in the RFP, which we require to serve as or be incorporated into any final agreement.
Pg. 8, Item 5.2.3.9 Investment; Pgs. 8-9, Item 5.2.3.10 Securities Clearance and Safekeeping Services	County of Cochise AZ's Policy, is for County of Cochise AZ's own internal control/reference purposes only and does not apply to the Bank's provision of services within the scope of the RFP. The management of deposits held at the Bank will be in accordance with this Bank's account and service documentation (included with its RFP response) for the deposit and treasury management products and services requested in the RFP.
Pg. 9, Item 5.2.3.14 Overdrafts	The decision to allow overdraft is a discretionary credit decision by the Bank. Unless otherwise agreed upon in writing, any overdraft shall be immediately due and payable by the Customer to the Bank. If the Bank permits an overdraft, the Bank is authorized to charge interest on the amount of the overdraft as long as the overdraft is outstanding, at a rate determined by the Bank, up to the maximum rate permitted by law at the time of the overdraft.
Pg. 11, Item 6.5	Wells Fargo does not grant ownership rights with respect to any contents of its proposal or any of its intellectual property to customer.
Pg. 11, Item 7.0 Federal Regulatory Requirements	Except as set forth below, Wells Fargo. has not been debarred, or otherwise had its legal authorization to conduct its operations suspended, by any state or federal authority, within the past five years. During the third quarter of 2016, Wells Fargo Bank, N.A. entered into settlement agreements with the City of Los Angeles, the Consumer Financial Protection Bureau and the Office of the Comptroller of the Currency regarding certain sales practices.* Following the announcement of the 2016 Settlement, certain state and local governmental bodies and municipal entities temporarily suspended or removed Wells Fargo Bank, N.A. from providing certain commercial and investment banking services. However, there have been no actions, as of this date, that would materially impair our ability to conduct business or meet obligations under the transaction to which this RFP relates.

Page_Section	Description
	On July 28, 2022, the West Virginia State Treasurer placed Wells Fargo on its Restricted Financial Institutions list as a result of its determination that certain financial institutions are boycotting energy companies. Pursuant to West Virginia Code Section 12-1C-1, et. seq., the Treasurer is authorized to disqualify listed financial institutions from the competitive bidding process for banking contracts, or to refuse to enter into banking contracts with listed financial institutions. On May 3, 2023, the Oklahoma State Treasurer placed Wells Fargo on its Restricted Financial Company list as a result of its determination that certain financial companies are engaging in energy company boycotts. * Wells Fargo. 2016. "Wells Fargo Issues Statement on Agreements Related to Sales Practices." September 8, 2016. wellsfargo.com >
ATTACHMENT 1 – TERMS AND CONDITIONS	
Pg. 1, Item 1.2 Maximum Payment Amount ; pg. 2, Item 1.5 Payment Timing , Item 1.6 Authorized Ordering Official; pg. 3, Item 1.10 Availability of Funds for Current Fiscal Year; pg. 3, Item 1.13 1.13 Payment by the County; pg. 9, Item 2.25	Wells Fargo expects to be compensated for all services that it renders in conjunction with any contract arising out of the RFP.
Pg. 2, Item 1.9 Tax Indemnification	During the term of this Agreement, Contractor will indemnify, defend and hold harmless the Customer and its officers, directors, employees, agents and assigns (the "Indemnified Parties") from and against all losses or damages (collectively, "Losses") arising out of, resulting from or relating to the performance of the services provided hereunder which are, in each case, directly caused in whole or in part by the negligent or intentional misconduct of Contractor or any of its officers, directors, employees, agents, subcontractors or assigns, except to the extent such Losses are caused by the negligence or intentional misconduct of the Customer. In no event will Contractor be liable for any indirect, special, consequential or punitive damages, whether or not the likelihood of such damages was known to Contractor, and regardless of the form of the claim or action or the legal theory on which it is based. Contractor's liability under this indemnity will be limited to an amount not to exceed 10 times Contractor fees incurred during the calendar month immediately preceding the calendar month in which such loss or damages were incurred (or, if no Contractor fees were incurred in such month, Contractor fees incurred in the month in which the losses or damages were incurred). Wells Fargo is part of a diversified financial services company that provides retail, commercial and corporate banking services throughout much of the United States. Wells Fargo's services rely upon a robust network of Bank assets, employees and third-party resources located in the United States and around the world. Wells Fargo utilizes various vendors and other third parties to handle portions of its business on a geographic and/or line of business basis. Accordingly, Wells Fargo reserves the right to subcontract freely. It is not feasible for Wells Fargo to obtain the prior written consent of any customer with respect to any service that may utilize such vendor or subcontractor.

Page_Section	Description
	However, should Wells Fargo choose to subcontract, it shall remain fully responsible for the performance of all obligations pursuant to the contract including those performed by a subcontractor. In addition, Wells Fargo does not consider an arrangement with a third party under which the third party assists Wells Fargo in providing services or products which are not specific to County of Cochise to be a subcontract for purposes of this Agreement.
Pg. 3, Item 1.12 Right of Offset	In no event will Contractor be liable for any indirect, special, consequential or punitive damages, whether or not the likelihood of such damages was known to Contractor, and regardless of the form of the claim or action or the legal theory on which it is based. Contractor's liability under this indemnity will be limited to an amount not to exceed 10 times Contractor fees incurred during the calendar month immediately preceding the calendar month in which such loss or damages were incurred (or, if no Contractor fees were incurred in such month, Contractor fees incurred in the month in which the losses or damages were incurred).
Pg. 4, Item 2.1 Arizona Law	Wells Fargo requires that in addition to a designated state law, which we are willing to negotiate upon award of business, Wells Fargo also requires that the governing law provision to be included in the final contract also include federal law and regulations. Wells Fargo will perform its obligations in accordance with: (i) applicable Federal laws, (ii) applicable state and local laws and regulations to the extent, in Wells Fargo's opinion, compliance would not conflict with applicable federal laws or industry banking practice or its own policies and procedures and (iii) Wells Fargo's Service Documentation, which governs the accounts and services to be provided and has been included with Wells Fargo's response to this RFP.
Pg. 4, Item 2.2 Statutes; Item 2.3 Provisions Required by Law	Wells Fargo will perform its obligations in accordance with: (i) applicable Federal laws, (ii) applicable state and local laws and regulations to the extent, in Wells Fargo's opinion, compliance would not conflict with applicable federal laws or industry banking practice or its own policies and procedures and (iii) Wells Fargo's Service Documentation, which governs the accounts and services to be provided and has been included with Wells Fargo's response to this RFP. Wells Fargo requires that in addition to a designated state law, which we are willing to negotiate upon award of business, Wells Fargo also requires that the governing law provision to be included in the final contract also include federal law and regulations.
Pg. 4, Item 2.4 Order of Precedence	Wells Fargo's Service Documentation which governs the accounts and services to be provided will need to be part of the final contract. Wells Fargo is willing to discuss the order of precedence of any of County of Cochise AZ's additional documents upon contract award.
Pg 5, Item 2.9 **Pages 5-6, Item 2.10** **Page 13, Item 3.4**	"Wells Fargo maintains record retention policies, schedules and procedures ("Record Retention Policies") that comply with Law and are consistent with Industry Standards. Wells Fargo maintains Customer Records in accordance with such Record Retention Policies.

Page_Section	Description
	In no event will the foregoing be interpreted or construed to constitute Wells Fargo's consent, commitment or agreement to provide the County of Cochise or any of its regulators or any governmental entity with access or audit rights with respect to (1) Wells Fargo's data centers, facilities, systems, networks or equipment; or (2) any technology documentation, test or scan results, or any other artifact relating to Wells Fargo's security practices."
Pg. 7, Item 2.15 Property of the County; Pg. 13, Item 3.3 Ownership of Intellectual Property	Wells Fargo will provide customary data and reports associated with the requested services. However, Wells Fargo is a service provider, and is not delivering "work product". Wells Fargo will retain all ownership and related rights in its intellectual property (including, but not limited to, systems, software and hardware, regardless of location or date of development), used or developed in connection with the requested services, now and hereafter. Wells Fargo does not grant ownership rights with respect to any contents of its proposal or any of its intellectual property to customer.
Pg. 7, Item 2.16 Modifications	Wells Fargo's service documentation, which governs the accounts and services to be provided under the contract and which will need to be part of the final contract, include terms addressing the concept of amendment of the service documentation.
Pg. 7, Item 2.17 Vendor Indemnification	During the term of this Agreement, Contractor will indemnify, defend and hold harmless the County of Cochise AZ and its officers, directors, employees, agents and assigns (the "Indemnified Parties") from and against all losses or damages (collectively, "Losses") arising out of, resulting from or relating to the performance of the services provided hereunder which are, in each case, directly caused in whole or in part by the negligent or intentional misconduct of Contractor or any of its officers, directors, employees, agents, subcontractors or assigns, except to the extent such Losses are caused by the negligence or intentional misconduct of the County of Cochise AZ. In no event will Contractor be liable for any indirect, special, consequential or punitive damages, whether or not the likelihood of such damages was known to Contractor, and regardless of the form of the claim or action or the legal theory on which it is based. Contractor's liability under this indemnity will be limited to an amount not to exceed 10 times Contractor fees incurred during the calendar month immediately preceding the calendar month in which such loss or damages were incurred (or, if no Contractor fees were incurred in such month, Contractor fees incurred in the month in which the losses or damages were incurred).
Pgs. 7-9, Indemnification – Patent and Copyright	(a) During the term of this Agreement, CONTRACTOR will indemnify, defend and hold harmless County of Cochise AZ and its officers, directors, employees, agents and assigns (the "Indemnified Parties") from and against all claims, losses, demands, liability, judgments, awards, interest, attorney's fees and costs (collectively, "Losses") arising out of, or resulting from the performance of the services provided hereunder which are, in each case, directly caused in whole or in part by the negligent or intentional misconduct of CONTRACTOR or any of its officers, directors, employees, agents, or subcontractors, except to the extent such Losses are caused by the negligence or intentional misconduct of any Indemnified Party.

Page_Section	Description
	(b) During the term of this Agreement, CONTRACTOR will indemnify, defend and hold harmless the Indemnified Parties against any allegation that materials or services provided by the CONTRACTOR under this Agreement infringe or violate any copyright, trademark, patent, trade secret, or any other intellectual, property or proprietary right of any third party. Notwithstanding the foregoing, CONTRACTOR shall have no liability for such infringements or violations based on (i) any unauthorized alteration or modification of the materials or services by any party other than CONTRACTOR, (ii) use of the materials or services in any manner other than as permitted under this Agreement, (iii) use of the materials or services in combination with any equipment or software not authorized by CONTRACTOR or reasonably intended for use with the materials or services, or (iv) CONTRACTOR's compliance with specific information or instructions provided to CONTRACTOR by any Indemnified Party. In no event will CONTRACTOR be liable under paragraph (a) or (b) above for any indirect, special, consequential or punitive damages, whether or not the likelihood of such damages was known to CONTRACTOR, and regardless of the form of the claim or action or the legal theory on which it is based. CONTRACTOR's aggregate liability under paragraphs (a) and (b) above will be limited to an amount not to exceed 10 times CONTRACTOR fees incurred during the calendar month immediately preceding the calendar month in which such loss or damages were incurred (or, if no CONTRACTOR fees were incurred in such month, CONTRACTOR fees incurred in the month in which the losses or damages were incurred). If any Indemnified Party determines to seek indemnification from CONTRACTOR under paragraph (a) or (b) above, the Indemnified Party shall provide written notice of the suit, claim or action to CONTRACTOR as soon as practicable but in any event not later than ten (10) business days following the Indemnified Party's receipt of notice of such suit, claim or action. Said written notice shall specify in detail: (i) the facts constituting the basis for the allegations and (ii) if known, the aggregate amount of Losses for which a claim is being made, or to the extent that such Losses are not known or have not been incurred at the time such claim is made, an estimate, to be prepared in good faith and accompanied by supporting documentation, of the aggregate potential amount of such Losses. In the case of any suit, claim or action for which indemnification is sought by any Indemnified Party under paragraph (a) or (b) above, the Indemnified Party shall permit CONTRACTOR to assume and control the defense or settlement of such suit, claim or action at CONTRACTOR's expense. The Indemnified Parties and CONTRACTOR shall reasonably cooperate in the investigation, pre-trial activities, trial, compromise, settlement, discharge and/or defense of any suit, claim or action for which indemnification is sought under paragraph (a) or (b) above, and the records and employees of the Indemnified Parties shall be made reasonably available to CONTRACTOR with respect to such defense.

Page_Section	Description
Pg. 8, Item 2.20 Cancellation for Conflict of Interest; Pg. 8, Item 2.21 Gratuities; Pg. 19, Item 4.8 Non-Collusion	At this time, and to the best knowledge of the Wells Fargo Bank representatives preparing this response, there are no conflicts of interest that would interfere with Wells Fargo's ability to provide the services requested in this RFP.
Pgs. 8-9, Item 2.22 Termination for Convenience; Pg. 9, Item 2.23 Termination for Default	Wells Fargo reserves the right to terminate subject to reasonable termination periods and/or grounds, which may be negotiated upon award of business. Wells Fargo will provide customary data and reports associated with the requested services. However, Wells Fargo is a service provider, and is not delivering "work product". Wells Fargo will retain all ownership and related rights in its intellectual property (including, but not limited to, systems, software and hardware, regardless of location or date of development), used or developed in connection with the requested services, now and hereafter. Wells Fargo does not grant ownership rights with respect to any contents of its proposal or any of its intellectual property to customer. In no event will Contractor be liable for any indirect, special, consequential or punitive damages, whether or not the likelihood of such damages was known to Contractor, and regardless of the form of the claim or action or the legal theory on which it is based. Contractor's liability under this indemnity will be limited to an amount not to exceed 10 times Contractor fees incurred during the calendar month immediately preceding the calendar month in which such loss or damages were incurred (or, if no Contractor fees were incurred in such month, Contractor fees incurred in the month in which the losses or damages were incurred).
Pgs. 19-20 Item 4.10 Contract	Wells Fargo's Service Documentation which governs the accounts and services to be provided will need to be part of the final contract. Wells Fargo is willing to discuss the order of precedence of any of County of Cochise AZ's additional documents upon contract award.
Pg. 20, Item 4.11 Legal Remedies	Wells Fargo's preferred dispute resolution forum is Arbitration, as outlined in the Wells Fargo Service Documentation. Please refer to Wells Fargo Service Documentation for Wells Fargo's dispute resolution provisions, which we would request serve as the starting point for contract negotiations or be incorporated into any final agreement. Wells Fargo requires that in addition to a designated state law, which we are willing to negotiate upon award of business, Wells Fargo also requires that the governing law provision to be included in the final contract also include federal law and regulations. Wells Fargo will perform its obligations in accordance with: (i) applicable Federal laws, (ii) applicable state and local laws and regulations to the extent, in Wells Fargo's opinion, compliance would not conflict with applicable federal laws or industry banking practice or its own policies and procedures and (iii) Wells Fargo's Service Documentation, which governs the accounts and services to be provided and has been included with Wells Fargo's response to this RFP.

Page_Section	Description
	Wells Fargo is willing to negotiate an appropriate venue/jurisdiction provision, which would include allowing federal court as a venue/jurisdiction (for matters not otherwise subject to arbitration).
Pg. 21, Item 4.13 Cooperative Use	Wells Fargo's right to negotiate all contract terms with all potential customers will not be affected or diminished by any language in this RFP, including language that purports to require the Bank to agree to extend contracts with one or more units of local government ahead of any contract award.
ATTACHMENT 2 – SCOPE OF WORK	
Pg. 1, Item 1.0 Intent	Wells Fargo submits that any extensions or renewals should be mutually agreed upon in writing by the parties.
Pg. 2, Item 3.0 General Requirements	Wells Fargo's service documentation, which governs the accounts and services to be provided under the contract and which will need to be part of the final contract, include terms addressing the concept of setoff.
Pg. 2, Item 3.1 Deposits	Wells Fargo's relationship to County of Cochise AZ concerning its account is that of a debtor and creditor. There is no fiduciary, quasi-fiduciary, or special relationship between County of Cochise AZ and Wells Fargo.
Pgs. 2-3, Item 3.3 Collateral	All public entities in Arizona are collateralized under the pooled program administered by the pool administrator as required by state statute.

WELLS FARGO

Commercial Account Agreement

Effective July 2023

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Welcome to Wells Fargo

Thank you for opening an account with us. We value your relationship and hope we answered all your questions when you opened your account. Please review this account agreement for further details about your account and related services.

What words do we use to refer to you (the customer), Wells Fargo, and this account agreement?

- Customer is "company", "you", "your", or "yours".
- Wells Fargo Bank, N.A. is "Wells Fargo", "bank", "we", "us" or "our".
- This Commercial Account Agreement and the disclosures listed below constitute the "Agreement":
  - The pricing information and other account-related information
  - Our privacy policy
  - Our rate sheets for interest-bearing accounts
  - Any additional disclosures we provide to you about your account and related services

When can you begin using your account?

We will notify you when your account and related services may be used. We reserve the right to restrict use of your account and related services until we have approved your use of the account and services and completed setting them up.

You should not attempt to use your account or provide any information about your account to any third-party until we have confirmed that your account is available to process transactions.

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Updated: July 2023

About this Agreement

What information does the Agreement contain?

The Agreement:

- Explains the terms of your banking relationship with Wells Fargo and applies to new and existing accounts and services, and
- Replaces all prior deposit agreements including any oral or written representations.

You are responsible for ensuring that any signer on your account is familiar with this Agreement.

We suggest you keep a copy of this Agreement - and any further information we provide you about changes to this Agreement - for as long as you maintain your Wells Fargo accounts.

Words with specific meanings

Certain words have specific meanings as they are used throughout this Agreement. These words and their meanings are defined in this section, and others are found later in this Agreement.

Affiliate

A bank or other entity that is, directly or indirectly, a wholly or substantially owned subsidiary of Wells Fargo & Company.

Account

Any business deposit account or commercial deposit account that is not held or maintained primarily for personal, family or household purposes. Examples of accounts include an account owned by an individual acting as a sole proprietor, a partnership, a limited partnership, a limited liability partnership, a limited liability company, a corporation, a joint venture, a non-profit corporation, an employee benefit plan or a governmental unit including an Indian tribal entity.

Business day

Every day is a business day except Saturday, Sunday, and federal holidays.

Collected balance

The collected balance is the ledger balance in your account less the deposit float.

Deposit float

The deposit float is the total dollar amount of items deposited in your account that has yet to be credited as part of your collected balance as a result of the Bank's or applicable affiliate's collection schedule.

Investable balance

The investable balance is the collected balance in your account less the portion required by law to be held at a Federal Reserve Bank and other adjustments.

Item

An item is an order, instruction, or authorization to withdraw or pay funds or money from your account. Examples include checks, drafts, and electronic transactions, including ACH. Paper items may be referred to as checks in this Agreement.

Ledger balance

The ledger balance is the balance in your account after all debits and credits for the business day have been posted.

Overdraft

An overdraft is a negative available balance in your account.

Signer

A person who has your actual or apparent authority to transact business in connection with your account and services. We may rely solely on our records to determine the form of ownership of and the signers on your account.

Are we allowed to change the Agreement?

Yes. We can change the Agreement by adding new terms or conditions, or by modifying or deleting existing ones. We refer to each addition, modification, or deletion to the Agreement as a modification.

Notice of a modification: If we are required to notify you of a modification to the Agreement, we will describe the modification and its effective date by a message in your account statement or by any other appropriate means.

Waiver of a term of the Agreement: If we waive a right related to your account under this Agreement on one or more occasions, it does not mean we are obligated to waive the same right on any other occasion.

How do you consent to the Agreement and any future modifications to the Agreement?

By signing the Agreement or using your account or service, you consent to this Agreement. Continuing to maintain or use the account or service after a modification to the Agreement means that you have consented to the changes.

Can you consent to the Agreement electronically?

Yes. You may consent to the Agreement using your "Electronic Signature", as defined in the Electronic Signatures in Global and National Commerce Act ("ESIGN Act"), and we may accept your Electronic Signature on any other account-related document. Under the ESIGN Act, your Electronic Signature will constitute your original and binding signature. The fact that you sign using your Electronic Signature will not, by itself, be grounds for invalidating the document.

What happens if a term of the Agreement is determined to be invalid?

Any term of the Agreement that is inconsistent with the laws governing your account will be considered to be modified by us and applied in a manner consistent with those laws. Any term of the Agreement that a court of competent jurisdiction determines to be invalid will be modified accordingly. In either case, the modification will not affect the enforceability or validity of the remaining terms of the Agreement.

With whom will we communicate about your account?

We may provide you or a signer with information about your account. When we receive information from a signer, we treat it as a communication from you. You agree to notify us promptly in writing if a signer no longer has authority on your account.

Resolving disputes through arbitration

Arbitration Agreement between you and Wells Fargo

Upon demand of by you or us, any dispute or claim arising from or relating to this Agreement, or the breach thereof, must be submitted to arbitration administered by the American Arbitration Association ("AAA") under its Commercial Arbitration Rules, and must be heard before three arbitrators if the amount in dispute is U.S. $5,000,000 or more or its equivalent in any other currency, and before one arbitrator for amounts less than U.S. $5,000,000 or its equivalent in any other currency. Arbitration will proceed in a location selected by AAA in the state of the applicable Governing Law, and if there is no such state, the place of arbitration must be New York, NY. The language of the arbitration must be English.

Judgment on the award rendered by the arbitrators may be entered in any court having competent jurisdiction. This arbitration requirement does not limit the right of you or us to: (a) exercise self-help remedies, including setoff or (b) obtain provisional or ancillary remedies such as injunctive relief or attachment, before, during or after the pendency of any arbitration proceeding. This exclusion does not constitute a waiver of the right or obligation of you or us to submit any dispute to arbitration hereunder, including those arising from the exercise of the actions detailed in (a) and (b) of this subsection.

Can either Wells Fargo or you participate in class or representative actions?

No. Wells Fargo and you agree that the resolution of any dispute arising from the terms of this Agreement will be resolved by a separate arbitration proceeding and will not be consolidated with other disputes or treated as a class. Neither Wells Fargo nor you will be entitled to join or consolidate disputes by or against others as a representative or member of a class, to act in any arbitration in the interests of the general public, or to act as a private attorney general. If any provision related to a class action, class arbitration, private attorney general action, other representative action, joinder, or consolidation is found to be illegal or unenforceable, the entire Arbitration Agreement will be unenforceable.

Important legal information

What laws govern your account?

The laws governing your account include:

- Laws, rules, and regulations of the United States, and
- Laws of the state in which the office that maintains your account is located, without regard to its conflicts of laws principles.

If a different state law applies, we will notify you.

Any funds transfer (including a wire transfer) that is a remittance transfer as defined in Regulation E, Subpart B, will be governed by the laws of the United States and, to the extent applicable, the laws of the state of New York, including New York's version of Article 4A of the Uniform Commercial Code, without regard to its conflict of laws principles.

What are our rules on illegal transactions?

You must not use your account or any relationship you may have with us for any illegal purpose, including "restricted transactions" as defined in the Unlawful Internet Gambling Enforcement Act of 2006 and its implementing regulation, Regulation GG. In our discretion, we may block or otherwise prevent or prohibit those transactions and, further, we may close the account or end our relationship with you.

Are we your fiduciary?

No. Our relationship to you concerning your account is that of a debtor and creditor. There is no fiduciary, quasi-fiduciary, or special relationship between you and us.

Will any person or entity be considered a third-party beneficiary under this Agreement?

No. No other person or entity will be considered to be a third-party beneficiary under this Agreement.

Can you use our name or refer to our relationship without our consent?

No. You and we will not use each other's name or refer to our relationship in any solicitation, marketing material, advertisement, news release or other written, online or oral communication without specific prior written consent for each such use or release, except that we may use your name as a reference in service proposals if we obtain your prior oral or written approval for such use.

What is the controlling language of our relationship?

English is the controlling language of our relationship with you. If there is a discrepancy between our English-language and translated materials, the English version prevails over the translation.

How will we contact you about your account?

For us to service your account or collect any amount you owe, we may contact you by telephone, text, email, or mail. We are permitted to use any address, telephone number or email address you provide. You agree to provide accurate and current contact information and only give us telephone numbers and email addresses that belong to you.

When you give us a telephone number, you are providing your express consent permitting us (and any party acting on behalf of Wells Fargo) to contact you by calling or texting that telephone number. When we call you, you agree that we may leave prerecorded or artificial voice messages. You also agree that we may use automatic telephone dialing systems in connection with calls or text messages sent to any telephone number you give us, even if it is a mobile phone number or other communication service for which the called party may be charged.

What courts may be used to resolve a dispute?

Wells Fargo and you each agree that any lawsuits, claims, or other proceedings arising from or relating to your account or the Agreement, including the enforcement of the Arbitration Agreement and the entry of judgment on any arbitration award, will be venued exclusively in the state or federal courts in the state whose laws govern your account, without regard to conflict of laws principles.

Statements and other notices relating to your deposit account

How do we make account statements and notices available to you?

We will mail, send electronically, or otherwise make available to you an account statement reflecting your account activity for each statement period. We will do the same with notices. We will send all account statements and notices to the postal or electronic address associated with your account.

Combined account statements: To reduce the number of separate account statements you receive each month, we may combine statements if you have more than one deposit account.

If we provide a combined account statement for your accounts, we consider your first account as your primary account. You will receive your account statement at the address listed for your primary account. Statements for accounts in a combined statement will be delivered according to the delivery preference of the primary account.

When are your account statements and notices considered received?

If there is more than one signer on your account, we may send statements and notices to any one of them (unless you have otherwise instructed us in writing). You assume the risk of loss in the mail.

Mailed account statements: When we mail your account statement or notices, we consider it received by you on the second business day after mailing it.

Electronic delivery of account statements: Account statements will be made available through Wells Fargo Business Online® Banking or Wells Fargo Vantage℠ platform f/k/a Commercial Electronic Office® (CEO®), as applicable, after the end of the statement period. You will be notified by email that the account statement is available for viewing. We consider the account statement to be delivered to you when it is available online.

What happens if your account statements or notices are returned or undeliverable?

Unless otherwise prohibited by the laws governing this Agreement, your account statements or notices will be considered unclaimed or undeliverable if:

- Two or more account statements or notices are returned to us through the mail because of an incorrect address, or
- We notify you electronically that your account statement or notices are available for viewing at Wells Fargo Business Online® Banking or Vantage, as applicable, and we receive email notifications that our message is undeliverable.

  In either event, we may:
  - Discontinue sending account statements and notices, and
  - Destroy account statements and notices returned to us as undeliverable

How can you or Wells Fargo change your address for your account?

- **Address change requests you make:** You can change the postal or email address or other means by which we make your account statements and notices available to you at any time by notifying us of your request by telephone or email. We will act on your request within a reasonable time after we receive it. Unless you instruct otherwise, we may change the postal or email address only for the accounts you specify or for all or some of your other accounts with us.
- **Address changes we make:** We may update your listed address without a request from you if we:
  - Receive an address change notice from the U.S. Postal Service,
  - Receive information from another party in the business of providing correct address details that your actual address does not match the listed address for your account or card, or
  - Identify a need to rely on another address you have provided us.

When are notices you send to us effective?

Any notice from you is effective once we receive it and have a reasonable opportunity to act on it.

What obligations do you have to review account statements and notices and notify us of unauthorized transactions or errors?

You are obligated to:

- Examine your account statements and notices promptly and carefully.
- Notify us promptly of any errors.
- Notify us **within 30 days** after we have made your account statement or a notice available to you of any unauthorized transaction on your account. *Note:* If the same person has made two or more unauthorized transactions and you do not notify us of the first one within this 30-day period, we will not be responsible for unauthorized transactions made by the same wrongdoer.
- Notify us **within 6 months** after we have made your account statement or a notice available to you if you identify any endorsements which are unauthorized or missing, or other errors relating to endorsements on your checks.

You can notify us of unauthorized transactions or errors on your account statement by promptly:

- Calling the telephone number listed on your account statement or in notices, or
- Sending us a written report (if instructed by us) as soon as possible, and at least within the specified time frames.

Funds transfers are subject to different time periods for notification of errors, as described in the "Fund transfer services" part of this Agreement. Common examples of fund transfers are ACH, wire transfers, and Instant Payments.

What happens if you do not notify us of an unauthorized transaction within the time frames specified above?

If you do not notify us of any unauthorized transaction, error, or claim for a credit or refund within the time frames specified above, your account statement or transaction will be considered correct. We will not be responsible for any unauthorized transaction, error, or claim for transactions included in this statement.

When is a check unauthorized?

A check is unauthorized when it is:

- Not signed by a signer on your account, or you have not otherwise authorized or benefitted from it,
- Forged, or
- Altered (for example, the amount of a check or the payee's name is changed).

What happens when you report an unauthorized transaction?

We investigate any reports of unauthorized activity on your account. After you submit a claim, we may require you to:

- Complete and return the claim form and any other documents we require,
- Notify law enforcement, and
- Cooperate fully with us in our investigation.

We can reverse any credit made to your account resulting from a claim of unauthorized transaction if you do not cooperate fully with us in our investigation or recovery efforts, or we determine the transaction was authorized.

Are you responsible for taking reasonable steps to help prevent fraud on your account?

Yes. You agree to take reasonable steps to ensure the integrity of your account and items drawn on your account or deposited to it. You acknowledge that there is a growing risk of losses resulting from unauthorized items. To help prevent fraud and protect your assets, we recommend that you take these preventive measures:

- Assign responsibilities for your account to multiple individuals. The individuals who reconcile statements for your account should be different from the individuals who issue items drawn on your account.
- Reconcile statements for your account as you receive them; notify us promptly of any problem.
- Contact us promptly if you do not receive the statement for your account when you would normally expect to.
- Watch for checks cashed out of sequence or made out to cash. These are classic red flags for embezzlement.
- Secure your supply of checks at all times. Stolen checks are a common method of fraud.
- Periodically reassign accounting duties, such as reconciling your account or making a deposit.
- Review your transaction activity for unexpected fluctuations. For example, compare the percentage of cash deposits to total deposit size. Most businesses will maintain a constant average. A large fluctuation might indicate fraud.
- Destroy any checks that you do not intend to use.
- Use tamper resistant checks at all times.
- Notify us promptly when a signer's authority ends so that the signer's name can be deleted from our records for your account, and online access or any cards that we have issued to the signer can be cancelled.
- Do not sign blank checks.
- Obtain insurance coverage for these risks.

This is not an exhaustive list and there may be additional preventive measures you may take to prevent fraud and protect your account.

Protection against unauthorized items

Does Wells Fargo offer services to help prevent fraud on your account?

Yes. We offer services for your account that provide effective means for controlling the risk from unauthorized items.

Examples of these services include:

- Positive Pay, Positive Pay with payee validation, and Reverse Positive Pay
- ACH fraud filter, and
- Payment authorization service.

In addition, we may recommend you use certain fraud prevention practices to reduce your exposure to fraud. Each of these practices is an "industry best practice." Dual custody is an example of an industry best practice. With dual custody, when one user initiates an action, like a payment or a change in the set-up of a service, the action does not take effect until a second user approves the action using a different computer or mobile device than one used to initiate the action.

What are potential consequences if you do not implement a fraud prevention service or industry best practice Wells Fargo has recommended?

If we have expressly recommended you use a fraud prevention service or industry best practice and you either (a) decide not to implement or use the recommended service or industry best practice, or (b) fail to use it in accordance with the applicable service description or other applicable documentation, then you will be treated as having assumed the risk of any losses that could have been prevented or mitigated by correct use of the recommended fraud prevention service or industry best practice.

Lost or stolen checks; unauthorized items

If any of your unissued checks have been lost or stolen, or if you learn that unauthorized items are being issued on your account, you agree to notify us at once. To the extent that your failure to notify us hampers our ability to prevent loss, we will be relieved of any liability for those items. Upon receipt of any notice from you, we - without any liability to you - will dishonor any item you, or any signer, has indicated is unauthorized and may:

- Close your account and open a new account for you, or
- Pay any item presented for payment on your account, provided you have instructed us to pay that item and given us its number.

If we open a new account for you and you have authorized a third-party to automatically make regular deposits to or withdrawals from your account (such as wire or ACH transfers), we will have no liability to you if you do not receive any regularly scheduled deposit or if a regularly scheduled payment is not made for you because you did not notify that third-party in a timely fashion of the number of your new account.

When does your account become dormant?

Checking accounts, savings accounts, and time accounts *(CDs)*

Generally, your account becomes dormant if you do not initiate an account-related activity for:

- 12 months for a checking account,
- 34 months for a savings account, or
- 34 months after the first renewal for a time account.

An account-related activity is determined by the laws governing your account. Examples of account-related activity are depositing or withdrawing funds at a banking location or ATM, or writing a check which is paid from the account.

Automatic transactions (including recurring and one-time), such as pre-authorized transfers, payments and electronic deposits (including direct deposits), set up on the account may not prevent the account from becoming dormant.

What happens to a dormant account?

We put safeguards in place to protect a dormant account which may include restricting the following transactions:

- Transfers by telephone,
- Transfers or payments through Wells Fargo Business Online® Banking or Vantage, and
- Wire transfers (incoming and outgoing).

Normal monthly service and other fees continue to apply (except where prohibited by law).

If you do not initiate an account-related activity on the account within the time period as specified by state unclaimed

property laws, your account funds may be transferred to the appropriate state. This transfer is known as "escheat." If your account becomes escheatable, account statements will no longer be available. Your account will be closed. To recover your account funds, you must file a claim with the state.

Rights and responsibilities

What responsibilities do you and Wells Fargo have to each other?

You and we are responsible for complying with the Agreement. We exercise ordinary care when we provide services. Ordinary care requires only that we follow standards that do not vary unreasonably from the general standards followed by similarly situated banks.

Except to the extent we fail to exercise ordinary care or to comply with the Agreement, you agree to indemnify and hold us harmless from all claims, demands, losses, liabilities, judgments, and expenses (including attorney's fees and expenses) arising out of or in any way connected with our performance under the Agreement. You agree this indemnification will survive termination of the Agreement.

In no event will either Wells Fargo or you be liable to the other for any special, consequential, indirect, or punitive damages. The limitation does not apply where the laws governing your account prohibit it.

We will not have any liability to you if your account has non-sufficient available funds to pay your items due to actions we have taken according to the Agreement.

Circumstances beyond your control or ours may arise and make it impossible for us to provide services to you or for you to perform your duties under the Agreement. If this happens, neither Wells Fargo nor you will be in violation of the Agreement.

Are you obligated to pay our fees?

Yes. By continuing to maintain your account you agree to pay our fees according to the pricing information.

Why do we charge a recoupment fee?

We assess the recoupment fee to partially recover insurance premiums we pay to the FDIC for deposit insurance. The amount of the recoupment fee appears on the periodic statement or client analysis statement for your account and is based on the monthly average ledger balance you maintain in your account. The recoupment fee is subject to change by us at any time without notice.

Note: The FDIC charges each insured bank a fee to cover its share of the cost of providing deposit insurance to depositors. The FDIC does not charge a bank's depositors for deposit insurance or require banks to pass the cost of deposit insurance on to their depositors. The FDIC does, however, permit a bank to recoup the cost of deposit insurance from its depositors, so long as the fee the bank charges its depositors does not reveal information that could be used to determine the bank's confidential supervisory ratings or mislead depositors by implying the FDIC is charging the fee.

Is your account subject to a deposit balance fee?

We reserve the right to assess a monthly deposit balance fee on the average positive collected balance in your business and commercial deposit account(s) with us. When we assess the deposit balance fee, the amount of the fee will appear on the periodic statement or client analysis statement for your account(s). The deposit balance fee is subject to change by us at any time without notice.

Are you responsible for paying taxes?

Yes. Fees may be subject to state and local sales taxes, which vary by location, and will be assessed as appropriate. You also agree to pay an amount equal to any other applicable taxes, including backup withholding tax.

How do you pay our fees and expenses?

We are permitted to either directly debit your account or invoice you for our fees, expenses, and taxes incurred in connection with your account and related services. We will debit service fees on the day of each calendar month we separately disclose to you, or if that day is not a business day, on the next business day. If there are non-sufficient funds in your account to cover the debit, we may create an overdraft on your account.

You agree to promptly pay any invoiced amount. We may assess finance charges on any invoiced amounts that are not paid within 45 days of the date of invoice. Finance charges are assessed at a rate of 1.5% per month (18% per annum) or the highest amount permitted by the laws governing this Agreement, whichever is less. Charges for accrued and unpaid interest and previously assessed finance charges will not be included when calculating finance charges. Payments and other reductions of amounts owed will be applied first to that portion of outstanding fees attributable to charges for accrued and unpaid interest and previously assessed finance charges, then to other fees and charges.

If an earnings allowance accrues, do we apply it to your fees and expenses?

Yes. If an earnings allowance accrues on your account, we will periodically apply your accrued earnings allowance to eligible fees and expenses (unless we otherwise indicate in writing). If both an earnings allowance and interest accrue on your account, the interest may be shown as an offset to the earnings allowance on the client analysis statement for your account. If your earnings allowance exceeds your total maintenance and activity fees for the statement cycle for your account, the excess credit is not paid to you, nor is it carried forward to the following statement cycle. We may debit your account (or any other account you maintain with us) or invoice you for any amount by which the fees and expenses exceed the accrued earnings allowance on your account.

Note: Your earnings allowance is calculated by applying the earnings credit rate to the investable balance available in your account. The earnings credit rate is a variable rate that we may change at any time.

May we use the funds in your accounts to cover debts you owe us?

Yes. We have the right to apply funds in your accounts to any debt you owe us. This is known as setoff. When we set off a debt you owe us, we reduce the funds in your accounts by the amount of the debt. We are not required to give you any prior notice to exercise our right of setoff.

A debt includes any amount you owe individually or together with someone else, both now and in the future. It includes any overdrafts and our fees. We may set off for any debt you owe us that is due or past due as allowed by the laws governing your account.

If your account is an unmatured time account, then we may deduct any early withdrawal fee or penalty. This may be due as a result of our having exercised our right of setoff.

If you have a sweep account, you authorize us to redeem your shares in the designated money market fund and apply the proceeds to any amount you owe us. Our right to setoff is in addition to and apart from any other rights under any other security interest you may have granted to us.

Do you grant us a security interest in your accounts with us?

Yes. To ensure you pay us all amounts you owe us under the Agreement (e.g., overdrafts and fees), you grant us a lien on and security interest in each account you maintain with us, including your accounts with any affiliate. By opening and maintaining each account with us, you consent to our asserting our security interest if the laws governing the Agreement require your consent. Our rights under this security interest are in addition to and apart from any other rights under any

other security interest you may have granted to us.

Can Wells Fargo benefit from having the use of funds in customers' non-interest bearing accounts?

Yes. We may use these funds to reduce our borrowing from other sources such as the Fed Funds market, or invest them in short-term investments such as our Federal Reserve Account. This benefit may be referred to as spread. It is not possible to quantify the benefit to us that may be attributable to a particular customer's funds. That's because funds from all customers' non-interest earning accounts are aggregated to reduce our borrowing costs and for investment, and our use of funds may vary depending on a number of factors including interest rates, Federal Funds rates, credit risks, and our anticipated funding needs. Our use of funds as described in this paragraph has no effect or impact on your use of and access to funds in your account.

What is the applicable exchange rate?

The applicable exchange rate is the exchange rate we set and use for you when we convert one currency to another currency. It includes a markup. The markup factors include without limitation costs incurred, market risks, and our desired return. The exchange rate we provide to you may be different from exchange rates you see elsewhere. Foreign exchange markets are dynamic and rates fluctuate over time based on market conditions, liquidity, and risks. We reserve the right to refuse to process any request for a foreign exchange transaction.

What is FDIC "pass-through" insurance?

FDIC "pass-through" insurance is FDIC insurance that could exceed the standard maximum deposit insurance amount (currently $250,000 per depositor in the same ownership right and capacity). When you use your account to hold funds on behalf of third parties who are the beneficial owners of the funds, your account may qualify for FDIC pass-through insurance, provided you meet FDIC account titling and recordkeeping requirements. With FDIC pass-through insurance, each beneficial owner's funds held in your account are aggregated with other funds the beneficial owner holds in accounts with us in the same ownership right and capacity. The beneficial owner's aggregated funds are insured by the FDIC up to the standard maximum deposit insurance amount. Examples of holding funds on behalf of third parties include funds you hold as an agent, nominee, guardian, executor, custodian or funds held in some other capacity for the benefit of others.

What are the FDIC's recordkeeping requirements for pass-through FDIC insurance when your account has "transactional features"?

For any account with "transactional features" you agree to provide the FDIC (a) with the required information about the beneficial owners of the funds in your account, (b) in the required format, (c) within 24 hours of our failure. Your account has "transactional features" when funds can be transferred from the account, as detailed in 12 CFR 370.2(j).

What are the consequences if you are unable to provide the FDIC with the necessary data on the beneficial owners of funds in your account in the required format in the specified time frame?

As soon as the FDIC is appointed as our receiver, a hold may be placed on your account so that the FDIC can conduct the deposit insurance determination. This hold will not be released until the FDIC obtains the necessary data to enable it to calculate the deposit insurance. You understand and agree that your failure to provide the necessary data to the FDIC in the required format and in the specified time frame may result in a delay in receipt of insured funds by the beneficial owners of the funds in your account and legal claims against you from the beneficial owners.

Detailed information about the FDIC's requirements for pass-through FDIC insurance coverage are available at the FDIC's website. Notwithstanding other provisions in this Agreement, these three FDIC subsections survive after the FDIC is appointed as our receiver, and the FDIC is considered a third-party beneficiary of these subsections.

What are we allowed to do if there is an adverse claim against your account?

An adverse claim occurs when:

- Any person or entity makes a claim against your account funds,

- We believe a conflict exists between or among the signers on your account, or
- We believe a dispute exists over who has account ownership or authority to withdraw funds from your account.

In these situations, we may take any of the following actions without any responsibility to you:

- Continue to rely on the documents we have on file for your account.
- Honor the claim against your account funds if we are satisfied the claim is valid.
- Freeze all or a part of the funds in your account until we believe the dispute is resolved to our satisfaction.
- Close your account and send a check for the available balance in your account payable to you or to you and each person or entity who claimed the funds.
- Pay the funds into an appropriate court.

We also may charge any account you maintain with us for our fees and expenses in taking these actions (including attorney's fees and expenses).

How do we handle legal process?

Legal process includes any levy, garnishment or attachment, tax levy or withholding order, injunction, restraining order, subpoena, search warrant, government agency request for information, forfeiture or seizure, and other legal process relating to your account.

We are permitted to accept and act on any legal process we believe to be valid, regardless of how and where it is served, including if process is served in locations, states, or jurisdictions other than the jurisdiction in which the account was opened or the account, property, or records are located. We may, but are not required to, provide notice of legal process relating to your account(s).

Any fees or expenses (including attorney’s fees and expenses) or losses we incur as a result of responding to legal process related to your account(s) are your responsibility. We may charge these costs to any account you maintain with us.

If you carry special insurance for employee fraud or embezzlement, can we require you to file your claim with your insurance company before making any claim against us?

Yes. If you have special insurance for employee fraud or embezzlement, we reserve the right to require you to file your claim with your insurance company before making any claim against us. In that event, we will consider your claim only after we have reviewed your insurance company's decision, and our liability to you, if any, will be reduced by the amount your insurance company pays you.

Are there any minimum balance requirements or other restrictions?

We may impose minimum balance requirements or other restrictions on your account, which we may disclose to you.

Are we allowed to restrict access to your account?

Yes. If we suspect any suspicious, unauthorized, or unlawful activities, we can restrict access to your account and other accounts with us that you maintain or control.

Are we allowed to convert your account without your request?

Yes. We can convert your account to another type of account (by giving you any required notice).

Are we allowed to terminate or suspend a service related to your account?

Yes. We can terminate or suspend specific services (e.g., wire transfers) related to your account without closing your account and without prior notice to you. You can discontinue using a service at any time.

When can we close your account?

- We reserve the right to close your account at any time.
- If we close your account, we may send the remaining balance on deposit in your account by mail or credit it to another account you maintain with us.
- We will not be liable for any loss or damage that may result from not honoring items or recurring payments or withdrawals that are received after your account is closed.
- After your account is closed, you will remain responsible for any negative balance.

When can you close your account?

- You can request to close your account at any time if the account is in good standing (e.g., does not have a negative balance or restrictions such as holds on funds, legal order holds, or court blocks on the account). At the time of your request, we will assist you in withdrawing or transferring any remaining funds, bringing your account balance to zero. Whether you or we close the account, you agree to maintain on deposit in your account sufficient funds (determined in our sole discretion) to cover outstanding items to be paid from your account, charge-backs including returned deposited items, and our fees and expenses.
- All outstanding items need to be processed and posted to your account before you make a request to close. Once the account is closed, items will be returned unpaid.
- Any recurring payments or withdrawals from your account need to be cancelled before you make a request to close (examples include bill payments and direct deposits). Otherwise, they may be returned unpaid.
- We will not be liable for any loss or damage that may result from not honoring items or recurring payments or withdrawals that are received after your account is closed.
- At the time of your request to close:
- For interest-earning accounts, your funds stop earning interest from the date of your request.
- The Agreement continues to apply.
- If you have requested closing your account and a positive balance remains, we may send you a check for the remaining balance.
- After your account is closed, you will remain responsible for any negative balance.

Are transactions subject to verification by us?

Yes. All transactions are subject to our verification. This includes cash, items, or other funds offered for deposit for which we have provided a receipt. We do not verify all transactions. We reserve the right to reverse or otherwise adjust, at any time without prior notice to you, any debit or credit we believe we have erroneously made to your account.

Are we required to accept all deposits to your account?

No. We may decline all or part of a deposit, including a cash deposit. Some examples are:

- An item made out to a payee not on your account,
- An item with an endorsement we are unable to verify,
- A check or draft issued on a credit account,
- A very large cash deposit, and
- A non-U.S. item.

When we are unable to verify an endorsement on an item, we can also decline to pay, cash, or send the item for collection. We can require all endorsers to be present and we may require you to deposit the item instead of permitting you to cash it. For non-U.S. items, please see the response to "How do we handle non-U.S. items?". We may require any person wanting to make a cash deposit to provide an acceptable form of identification before we accept the deposit for processing.

Who is responsible to make sure the declared amount of funds offered for deposit is accurate?

It is your responsibility, and we have no obligation, to make sure the declared amount of your deposit is accurate. If we find a discrepancy exists between the declared and the actual amount of the funds, we are permitted to debit or credit your account and we may notify you if any adjustments are made. We are also permitted to use the declared amount as

the correct amount to be deposited and to not adjust a discrepancy if it is less than our standard adjustment amount. We are permitted to vary our standard adjustment amount from time to time without notice to you and to use different amounts depending on account type.

You may arrange for us to adjust all discrepancies identified during any verification without using our standard adjustment amount by contacting your relationship manager.

What happens if there is an error in the amount of a deposit?

If you notify us of an error in the amount of a deposit shown on your account statement within 30 days after receiving your account statement or it is made available to you, we will review the deposit and make any adjustment we determine is appropriate, subject to any applicable fees. If you do not notify us during this timeframe, we will consider the deposit amount on your statement to be correct. This means that if the actual amount is less than the amount on the statement, the difference will become your property. If the actual amount is more than the amount shown on the statement, the difference will become our property.

Are we allowed to obtain credit reports or other reports about you?

Yes. We can obtain a credit or other report about you to help us determine whether to open or maintain an account. Other reports we can obtain include information from the following: 1) motor vehicle departments, 2) other state agencies, or 3) public records.

Are we required to obtain a tax identification number certification from you?

Yes. U.S. Treasury regulations require us to determine the tax residency of all customers and payees who could receive income that is reportable to the IRS. We accomplish this by obtaining a Form W-9 from all U.S. taxpayers and a type of Form W-8 from all foreign customers.

- For U.S. taxpayers, the Form W-9 is how we document U.S. tax residency and obtain a Taxpayer Identification Number ("TIN") from the primary owner of each account that earns reportable income. Until we have received the Form W-9 and TIN, we are required to apply backup withholding to that income.
- Foreign individuals (also referred to as nonresident aliens) and foreign entities document their tax residency outside the U.S. on the applicable type of Form W-8. That form also allows us to apply the correct withholding rate or exemption to your income earned in the U.S. If you do not provide a valid type of Form W-8, we are required to apply the 30% withholding rate, or in some cases, presume you are an uncertified U.S. taxpayer subject to backup withholding on all income and gross proceeds regardless of whether or not it is U.S. sourced.
- Accounts jointly owned by at least one foreign individual or entity must provide a Form W-8 or Form W-9 for all of the joint owners.
- Foreign individuals provide a Form W-8BEN. Foreign entities that are the beneficial owner of the income provide a Form W-8BEN-E unless they can make a special withholding exemption claim and instead provide either a Form W-8EXP or Form W-8ECI.
- Entities that act as intermediaries or flow-through entities receiving income on behalf of someone else provide a Form W-8IMY. In some cases, that Form W-8IMY must also include a withholding statement that allocates the income to each of the beneficial owners and copies of the tax certification documentation for those underlying beneficial owners.

If you own your account as an individual or sole proprietor, upon your death we must be provided with the estate's or successor's IRS Form W-9 or Form W-8. If these are not provided, we may either refuse to pay interest earned on your account from the date of your death or apply backup withholding on the income earned after the date of your death.

When do we share information about your account with others?

Generally, if we do not have your consent, we will not share information about your account. However, we may share information about your account under the following circumstances:

- To comply with the laws governing this Agreement;

- In connection with examinations by state and federal banking authorities;
- To comply with any legal process, including a subpoena, search warrant, or other order of a government agency or court;
- When we determine that disclosure is necessary or appropriate in order to complete a transaction;
- To verify the existence and condition of your account for a third party, such as a merchant or credit bureau;
- To provide information to your legal representative or successor;
- When reporting the involuntary closure of your account;
- When we conclude that disclosure is necessary to protect you, your account, or our interests;
- To our agents, independent contractors, and other representatives in connection with the servicing or processing of your account or account transactions, account analysis, or similar purposes;
- To our affiliates and affiliated companies; and
- If you give your permission.

How do we protect your data?

We are part of an international business with affiliated companies, employees, and service providers (collectively "Personnel") located in the United States and a number of countries around the world. Any information or data we obtain in connection with or relating to your accounts or services, including personal information (collectively "Data"), may be accessed by Personnel in any of these countries. Any of these Personnel will be subject to the requirements of our information security program, which includes policies to protect Data and limit access to those Personnel with a reasonable business need to know.

Are we allowed to monitor and record our communications with you?

Yes. We can monitor, record, and retain your communications with us at any time without further notice to anyone, unless the laws governing your account require further notice.

Monitored and recorded communications include:

- Telephone conversations,
- Electronic messages,
- Electronic records, or
- Other data transmissions.

Is your wireless operator authorized to provide information to assist in verifying your identity?

Yes. As a part of your account relationship, we may rely on this information to assist in verifying your identity.

You authorize your wireless operator (AT&T, Sprint, T-Mobile, US Cellular, Verizon, or any other branded wireless operator) to use your mobile phone number, name, address, email, network status, customer type, customer role, billing type, mobile device identifiers (IMSI and IMEI) and other subscriber status details, if available, solely to allow verification of your identity and to compare information you have provided to Wells Fargo with your wireless operator's account profile information for the duration of the business relationship.

Checking and savings accounts

What are the requirements for a correct endorsement?

An endorsement is a signature, stamp, or other mark on the back of a check. If you have not endorsed a check that you deposited to your account, we may endorse it for you. We may also send for collection any unendorsed check that is payable to you that you have deposited to your account.

Are we bound by restrictions or notations on checks?

No. We are not bound by restrictions or notations, such as "void after six months," "void over $50," or "payment in full." When you cash or deposit a check with a notation or restriction, you are responsible for any loss or expense we incur

relating to the notation or restriction.

What is a substitute check?

A substitute check is created from an original check; under federal law, it is legally equivalent to that original check. A substitute check contains an accurate copy of the front and back of the original check and bears the legend: "This is a legal copy of your check." You can use it the same way you would use the original check. As noted in the legend, a substitute check is the same as the original check for all purposes, including proving that you made a payment. Any check you issue or deposit that is returned to you may be returned in the form of a substitute check. You agree that you will not transfer a substitute check to us, by deposit or otherwise, if we would be the first financial institution to take the substitute check, unless we have expressly agreed in writing to take it.

What happens if you breach a warranty associated with an item?

If you breach any warranty you make to us under the laws governing your account with respect to any item, you will not be released or discharged from any liability for the breach so long as we notify you of the breach within 120 days after we learn of the breach. If we fail to notify you within this 120-day period, you will be released from liability and discharged only to the extent our failure to notify you within this time period caused a loss to you.

How do we handle non-U.S. items?

A non-U.S. item is an item 1) payable in a currency other than U.S. dollars or 2) drawn on a financial institution that is not organized under U.S. law. We are not required to accept a non-U.S. item for deposit to your account or for collection. We may accept non-U.S. items on a collection basis without your specific instruction to do so. We can reverse any amount we have credited to your account and send the item on a collection basis even if we have taken physical possession of the item.

If we accept a non-U.S. item, the U.S. dollar amount you receive for it will be determined by our applicable exchange rate that is in effect at the time of deposit or our receipt of final payment (less any associated fees) of the collection item. If the non-U.S. deposited item is returned unpaid for any reason, we will charge the amount against your account (or any other account you maintain with us) at the applicable exchange rate in effect at the time of the return. For information on the applicable exchange rate, see "What is the applicable exchange rate?" in the "Rights and responsibilities" section of this Agreement.

Our funds availability policy does not apply to a non-U.S. item.

What is our responsibility for collecting a deposited item?

We are responsible for exercising ordinary care when collecting a deposited item. We will not be responsible for the lack of care of any other bank involved in the collection or return of a deposited item, or for an item lost in collection or return.

What happens if we send an item for collection?

We may, upon notice to you, send an item for collection instead of treating it as a deposit. This means that we send the item to the issuer's bank for payment. Your account will not be credited for the item until we receive payment for it.

Our funds availability policy does not apply to an item we accept for collection.

What happens when a deposited or cashed item is returned unpaid?

We can deduct the amount of the deposited or cashed item from your account (or any other account you maintain with us). We can do this when we are notified that the item will be returned. We do not need to receive the actual item (and usually do not receive it). We can do this even if you have withdrawn the funds and the balance in your account is not sufficient to cover the amount we hold or deduct and your account becomes overdrawn. In addition, we will charge you all applicable fees and reverse all interest accrued on the item.

We may place a hold on or charge your account for any check or other item deposited into your account if a claim is made or we otherwise have reason to believe the check or other item was altered, forged, unauthorized, has a missing signature, a missing or forged endorsement, or should not have been paid, or may not be paid, or for any other reason.

When the claim is finally resolved, we will either release the hold or deduct the amount of the item from your account. We are not legally responsible if we take or fail to take any action to recover payment of a returned deposited item.

What happens when an electronic payment is reversed?

We may deduct the amount of an electronic payment credited to your account (e.g., direct deposit) that is reversed. We can deduct the amount from any account you have with us at any time without notifying you. You agree to promptly repay any overdrafts resulting from the reversed payment.

Are you responsible for assisting in reconstructing a lost or destroyed deposited item?

If a deposited item is lost or destroyed during processing or collection, you agree to provide all reasonable assistance to help us reconstruct the item.

Electronic check indemnifications

What warranties do we provide for electronic checks and electronic returned checks?

An "electronic check" and an "electronic returned check" mean an electronic image of, and electronic information derived from, respectively, a paper check or a paper returned check. When we transfer or present an electronic check or electronic returned check, we provide the following warranties:

- Image Quality Warranty: We guarantee that the electronic image of a check accurately represents all of the information on the front of the check as of the time that the original check is truncated, and the electronic information includes an accurate record of all MICR line information required for a substitute check and the amount of a check.
- No Double Debit Warranty: We guarantee that the warrantee will not receive a presentment of or otherwise be charged for an electronic check, an electronic returned check, the original check, a substitute check, or a paper or electronic representation of a paper substitute check, in a way that the warrantee will be asked to make payment on a check that it has already paid.

When we transfer an electronic check for collection or payment, we make the image quality warranty and the no double debit warranty to the transferee bank, any subsequent collecting bank, the paying bank, and the drawer. When we transfer an electronic returned check for return, we make the image quality warranty and the no double debit warranty to the transferee returning bank, the depository bank, and the owner.

What indemnities are applicable to electronic checks and electronic returned checks?

You will indemnify, defend, and hold us harmless from and against all liabilities, damages, claims, obligations, demands, charges, costs, or expenses (including reasonable fees and disbursements of legal counsel and accountants) awarded against or incurred or suffered (collectively, "losses and liabilities") by us arising directly or indirectly from or related to the transfer or return of an electronic check or an electronic returned check on your behalf. If we suffer any losses or liabilities arising directly or indirectly from or related to a breach of either the image quality warranty or the no double debit warranty, you will reimburse us and not hold us responsible or liable.

What indemnities are applicable to remote deposit capture services?

By providing the remote deposit capture service to you, we are required to indemnify and reimburse a depository bank that accepts the original check from which an electronic check is created for losses incurred by that depository bank if the loss is due to the check having already been paid. If we suffer any losses or liabilities arising directly or indirectly from or related to that type of depository bank indemnity obligation, you will indemnify and reimburse us and not hold us responsible or liable.

What indemnities are applicable to electronically created items?

If we transfer or present an "electronically created item" and receive settlement or other consideration for it, we are

required to indemnify and reimburse each transferee bank, any subsequent collecting bank, the paying bank, and any subsequent returning bank against losses that result from the fact that:

- The electronic image or electronic information of the electronically created item is not derived from a paper check;
- The person on whose account the electronically created item is drawn did not authorize the issuance of the electronically created item or to the payee stated on the item; or
- A person receives a transfer, presentment, or return of, or otherwise is charged for an electronically created item in such a way that the person is asked to make payment based on an item or check it has paid.

If we suffer any losses or liabilities arising directly or indirectly from or related to that type of electronically created item indemnity obligation, you will indemnify and reimburse us and not hold us responsible or liable.

Funds availability policy

When can you withdraw funds?

Our funds availability policy is to make funds from your checking deposit available to you on the first business day after the day we receive your deposits.

Funds from the deposits listed below are available on the first business day after the day of your deposits, if you make the deposit in-person to one of our employees or agents and you use a special deposit slip we provide:

- State and local government checks that are payable to your company.
- Cashier's, certified, and teller's checks that are payable to your company where we are not the issuer or drawee.

While we generally make funds from your check deposits available to you on the first business day after the day we receive the deposits, our policy makes funds available according to an availability schedule or schedules we provide or make available to you, subject to, among other things, the location of the deposit transaction or the manner in which the deposit is made.

Our funds availability policy relating to other types of deposits is described below. If we delay the availability of a deposit, the length of the delay varies depending on the type of deposit as explained below.

Once they are available, you can withdraw the funds in cash. We will use the funds to pay checks and other items presented for payment and applicable fees that you have incurred.

When is your deposit considered received?

For determining the availability of your deposits, every day is a business day, except Saturdays, Sundays, and federal holidays. If you make a deposit before our established cutoff time on a business day that we are open, we will consider that day to be the day your deposit is received by us. For deposits granted same calendar day availability as described below, the calendar day you make the deposit will be considered the day of deposit. For all other deposits, if you make a deposit after our cutoff time or on a day we are not open, we will consider the day your deposit is received by us to be the next business day we are open.

Our established cutoff time is when a branch closes for business and may vary by location. The cutoff time for checks deposited at a Wells Fargo ATM is 9:00 p.m. local time (8:00 p.m. in Alaska).

Any deposits placed in a "night depository" before the established deadline on a business day we are open will be credited to your account by the close of business that day. Deposits placed in the "night depository" after the established deadline will be credited to your account by the close of the next business day we are open.

Same business day availability

The following deposits will be available on the business day we receive the deposit:

- Incoming wire transfers.
- Electronic direct deposits.
- Cash deposited at a teller window.
- Checks drawn on us.

If you do not make your deposit in person to one of our employees (for example, if you mail the deposit), funds from these deposits will be available on the second business day after the day we receive your deposit. For example, if we receive your mailed deposit on Monday, the funds will be available on Wednesday.

Longer delays may apply.

In some cases, we will not make all the funds that you deposit by check available to you on the first business day after the day of your deposit. Depending on the type of check you deposit, funds may not be available until the second or third business day after the day of your deposit. The first $225 of your deposit, however, may be available on the first business day after the day of your deposit.

Except as otherwise explained in this paragraph, if we are not going to make all funds from your deposit available on the business day of deposit or the first business day after the day of deposit, we will notify you at the time you make your deposit. We will also tell you when the funds will be available. If your deposit is not made directly to a Wells Fargo employee, or if we decide to take this action after you have left the premises, we will mail you the notice by the first business day after we receive your deposit.

If you need the funds from a deposit right away, you may ask us when the funds will be available.

In addition, funds you deposit by check may be delayed for a longer period under the following circumstances:

- We believe a check you deposit will not be paid.
- You deposit checks totaling more than $5,525 on any one day.
- You redeposit a check that has been returned unpaid.
- You have overdrawn your account repeatedly in the last 6 months.
- There is an emergency, such as a failure of computer or communications equipment.

We will notify you if we delay your ability to withdraw funds for any of these reasons, and we will tell you when the funds will be available. The funds will generally be available no later than the seventh business day after the day of your deposit.

Holds on other funds (check cashing)

If we cash a check for you that is drawn on another bank, we may withhold the availability of a corresponding amount of funds that are already in your account. Those funds will be available at the time funds from the check we cash would have been available if you had deposited it.

Holds on other funds (other account)

If we accept a check for deposit that is drawn on another bank, we may make funds from the deposit available for withdrawal immediately but delay your ability to withdraw a corresponding amount of funds that you have on deposit in another account with us.

The funds in the other account would then not be available until the time periods that are described in this policy.

What is your collection schedule?

Our collection schedule describes when deposits of items that satisfy certain criteria will be considered collected. A fee may be charged in connection with your use of uncollected funds as permitted by us. The then-current rate will appear on the monthly client analysis statement for your account. We may change our collection schedule from time to time without prior notice to you.

Available balance, posting order, and overdrafts

How do we determine your account's available balance?

- Your account’s available balance is our most current record of the amount of money in your account available for your use or withdrawal. We use the available balance to process your transactions during the day (e.g., wire transfers and other electronic transactions). We also use the available balance when we process your transactions during our nightly processing. We calculate your available balance as follows: We start with the ending daily account balance from our prior business day nightly processing that includes all transactions deposited to or paid from your account.
- We subtract from this balance any holds placed on a deposit to your account and any holds placed due to legal process.
- We add pending deposits that are immediately available for your use (including cash deposits, electronic deposits, and the portion of a paper check deposit we make available; see "Funds availability policy" section for details).
- We subtract pending withdrawals we have either received (such as wire transfers and other electronic transactions) or are known to us (such as your checks we receive for payment from your account) but have not processed.

How do we post transactions to your account?

We post transactions each business day (Monday through Friday except federal holidays) during our nightly processing. Once we process a transaction, we post the results to your account. There are three key steps to this process. The most common types of transactions are processed as described below.

1. **We determine the available balance in your account (as described above) that we can use to pay your transactions.**
2. **We sort your transactions into three categories: deposits, "must-pay" transactions, and checks and certain ACH payments.**
   - **Deposits**. We credit your account for deposits, including cash and check deposits and incoming electronic transfers, received before the cutoff time at the location the deposit or transfer was made.
   - **"Must-pay" transactions**. A "must-pay" transaction is a withdrawal/payment we have previously authorized and cannot return unpaid, such as debit card purchases, ATM withdrawals, account transfers, and teller-cashed checks. If we receive more than one of these transactions for payment from your account, we will generally sort and pay them based on the date and time we received them. Multiple transactions that have the same date and time will be sorted and paid from lowest to highest dollar amount.
   - **Checks and certain ACH payments**. Finally, we use your remaining funds to pay to pay your checks and preauthorized ACH payments (such as bills you pay by authorizing a third-party to withdraw funds directly from your account). If there is more than one of these types of transactions, they will be sorted by the date and time we received them. Multiple transactions that have the same date and time will be sorted and paid from lowest to highest dollar amount.
3. **If the available balance in your account is not enough to pay all of your transactions, we will decide whether to pay your transaction and overdraw your account or return your transaction unpaid.**
   - This is our standard overdraft coverage (see more information below). Items paid into overdraft are subject to applicable overdraft fees.

   Important Note: When we receive multiple transactions on the same day and the available balance in your account is not enough to pay all the transactions, we reserve the right to choose the order in which we pay the transactions, including paying the highest dollar amount first or in any other order we determine in our sole

discretion.

What is your responsibility if your account has an overdraft?

If you have an overdraft on your account (including transactions we have paid on your behalf into overdraft, plus any fees), you must promptly make a deposit or transfer to return your account to a positive balance.

Additional rules for checks and withdrawals

What identification do we request to cash items presented over the counter by a non-customer?

For these transactions, we require acceptable identification, which can include a fingerprint from the person presenting your item. We may not honor the item if the person refuses to provide us with requested identification.

Are there special rules if you want to make a large cash withdrawal or deposit?

We may place reasonable restrictions on a large cash withdrawal. These restrictions include requiring you to provide five business days' advance notice to ensure we have sufficient cash on hand. We do not have any obligation to provide security if you make a large cash withdrawal. If you want to deposit cash for a very large amount, we have the right to require you to provide adequate security or exercise other options to mitigate possible risks.

Can you perform transactions at an affiliate?

Yes. You may make deposits to and withdrawals from your account at an affiliate, provided the affiliate agrees. If you make a deposit to your account at an affiliate, that affiliate's collection schedule and funds availability policy will determine when the deposited funds will be considered collected and available. If an affiliate cashes an item for you, we may place a hold on your account for a corresponding amount of funds. If the item is later returned to the affiliate for any reason, we may debit one or more of your accounts for the amount of the item.

Are we responsible for reviewing checks for multiple signatures?

No. We are not responsible for reviewing the number of signatures on your account. We do not accept any duty to enforce multiple signature requirements. If you indicate that more than one signature is required, this indication is for your own internal procedures and is not binding on us.

Are we required to honor dates and special instructions written on checks?

No. We may, without inquiry or liability, pay a check even if it:

- Has special written instructions indicating we should refuse payment (e.g., "void after 30 days" or "void over $100");
- Is stale-dated (i.e., the check's date is more than 6 months in the past), even if we are aware of the check's date;
- Is post-dated (i.e., the check's date is in the future); or
- Is not dated.

We may also pay the amount encoded on your check in U.S. dollars, even if you wrote the check in a foreign currency or made a notation on the check's face to pay it in a foreign currency. The encoded amount is in the line along the bottom edge of the front of the check where the account number is printed.

Can you use a facsimile or mechanical signature?

Yes. If you use a facsimile or computer-generated signature and/or a logo (including a stamp), any item appearing to use your facsimile or computer-generated signature and/or logo will be treated as if a signer on your account had actually signed it.

Are we liable for paying a consumer ACH debit entry on your account?

No. Under the ACH operating rules, certain types of ACH debit entries may only be presented on a consumer account ("a consumer ACH debit entry"). We will have no obligation to pay, and no liability for paying, any consumer ACH debit entry

on your account.

What is the acceptable form for your checks?

Your checks must meet our standards, including paper stock, dimensions, and other industry standards. Your checks must include our name and address, as provided by us. Certain check features, such as security features, may impair the quality of a check image that we or a third-party create.

We reserve the right to refuse checks that do not meet these standards or cannot be processed or imaged using our equipment. We are not responsible for losses that result from your failure to follow our check standards.

How do you reorder checks?

You can reorder checks by mailing the reorder form enclosed in your current order of checks or by calling us at the telephone number shown on your account statement. If you or a third-party prints its items, we shall have no liability to you if we are unable to process these checks by automated means.

How do you stop payment on a check?

You may request a stop payment on your check in a time and manner allowing us a reasonable opportunity to act on it before we pay, cash, or otherwise become obligated to pay your check.

Each stop payment order is subject to our verification that we have not already paid or otherwise become obligated to pay the check from your account. This verification may occur after we accept your stop payment order.

In order to issue a stop payment order on a check, we request the following information:

- Your bank account number,
- The check number or range of numbers,
- The check amount or amounts,
- The payees' names, and
- The date on the check.

We are not responsible for stopping payment on a check if you provide incorrect or incomplete information about the check. We are also not responsible if we do not pay a check for which a valid stop payment order is in effect.

What is the effective period for a stop payment order?

A stop payment order on an item is valid for 6 months. We may pay a check once a stop payment order expires. If you do not have our STOP AUTO-RENEWAL Service on your account, you must place a new stop payment order if you do not want it to expire. We treat each renewal as a new stop payment order. We will charge you for each stop payment order you place (as well as each renewal).

If you have our STOP AUTO-RENEWAL Service on your account, your stop payment order renews annually for up to six 12- month periods, unless you otherwise notify us in writing.

How do you cancel a stop payment order?

To cancel a stop payment order, we must receive your request in a time and manner allowing us a reasonable opportunity to act on it.

Are you still responsible if we accept a stop payment on a check?

Yes. Even if we return a check unpaid due to a stop payment order, you may still be liable to the holder (e.g., a check cashing business) of the check, and potentially additional amounts that the holder may be due under the laws governing this Agreement.

How can you prevent a post-dated item from being paid before its due date?

A post-dated item is an item you issue with a date in the future. We are not responsible for waiting to honor the item until that date, unless you instruct us to do so through the use of a stop payment order for the item. You are responsible for notifying us to cancel the stop payment order when you are ready to have that item paid.

How do you stop payment for preauthorized electronic fund transfers?

For information on placing a stop payment order on an ACH debit entry, please refer to "Fund transfer services" In the "Electronic banking services" section of this Agreement.

Your account ownership

Can you assign ownership of your account?

No. No assignment of your account will be valid or binding on us, and we will not be considered to have knowledge of it, until we consent and the assignment is noted in our records. However, by noting the assignment, we do not have any responsibility to assure that the assignment is valid. Any permitted assignment of your account is subject to our setoff rights.

What if an owner does not sign account documentation?

If a customer identified in our records as an owner or a co-owner of an account does not sign the account application or other account-related documentation, it does not prevent us from treating the customer as an owner or a co-owner of that account; we are not liable to anyone as a result.

Are all joint owners responsible for liabilities on your account?

Yes. All joint owners are each individually and jointly responsible for any overdraft on your account, regardless of who caused or benefited from the overdraft. If there is a setoff, an enforcement of our security interest in your account, or legal action (such as a third-party garnishment, seizure, forfeiture, or tax levy) affecting any co-owner, we have the right to treat all funds in the account as belonging to the customer against whom the setoff, enforcement of the security interest, or other legal action is directed. If your account is closed for unsatisfactory handling, we may report all joint owners to the consumer reporting agencies.

What happens upon death or incompetence of a signer or account owner?

Please notify us promptly if you learn or suspect an account owner or signer has been declared incompetent by a court or a legal authority or has died. When we receive proper notice, we may:

- Freeze the account until we receive documents verifying the incapacity or death and instructions for the funds remaining in the account,
- Pay (without inquiring) any item authorized by the account owner before being declared incompetent or dying,
- Return or reverse deposits made to the account, and
- Apply funds in the account to any debt the account owner owes us before recognizing the rights to any remaining funds of a surviving joint owner or other person.

If we are liable for taxes because we released funds in an account after the account owner's death, the account owner's estate is responsible for reimbursing us for those taxes.

Upon notifying us of the death or incompetence of a business owner, the business entity will need to provide documentation evidencing any change in the ownership or control of the entity following applicable legal formalities.

Interest earning accounts

What interest rate applies to an interest earning account?

When you open an interest earning account, we will provide you with the current interest rate and Annual Percentage Yield (APY) for your account. Interest earning accounts earn interest at a variable rate, except time accounts. We may change the interest rate for variable-rate accounts at any time. The interest rate may vary depending on your daily balances.

How do we calculate earned interest?

We may use either the daily balance method or the average daily balance method to calculate interest. Unless we have specified otherwise in writing, we will use the daily balance method to calculate interest. The daily balance method applies a daily periodic rate to principal each day.

The average daily balance method applies a periodic rate to the average daily collected balance for the period. The average daily balance is calculated by adding principal each day and dividing by the number of days in the period.

If your account is a tiered-rate account, we may pay the same interest rate on more than one tier.

When does interest begin accruing on a deposit?

Interest begins accruing on a cash deposit on the same business day the deposit is credited to your account. If you deposit an item such as a check, interest begins accruing on the business day we receive credit for the item.

Is interest compounded and when is it credited?

Interest will compound on a daily basis. For checking and savings accounts, interest will be credited on a monthly basis. For time accounts, we will notify you separately as to the frequency with which interest will be credited to your account.

Can you specify a target balance on your accounts?

Yes. If you maintain multiple accounts with us, you may, with our consent, designate in writing one of these accounts as your "principal account" and one or more additional accounts as "target balance accounts." For each target balance account, you will separately specify to us in writing the ledger balance or collected balance which you wish to maintain in that account (the "target balance"). At the end of each business day, we will determine the applicable balance on deposit in each target balance account. If the applicable balance in a target balance account is greater than its target balance, we will transfer to the principal account the funds necessary to bring the applicable balance to the target balance. If the applicable balance is less than the target balance, we will transfer to the target balance account the funds necessary to bring the applicable balance to the target balance. We may, but will not be required to, transfer funds even if the transfer would create an overdraft or exceed the collected balance on deposit in the principal account.

When are interest adjustments disclosed in your account statement?

An interest adjustment may be reflected on your account statement in a month later than the month in which it occurs.

What is the difference between Annual Percentage Yield (APY) and Annual Percentage Yield Earned (APYE)?

- The Annual Percentage Yield (APY) is a percentage rate reflecting the total amount of interest paid on an account based on the interest rate and the frequency of compounding for a 365-day period.
- The Annual Percentage Yield Earned (APYE) is an annualized rate that reflects the relationship between the amount of interest actually earned on your account during the statement period and the average daily balance in the account for the statement period.

We calculate both your APY and APYE according to formulas established by federal regulations. The APYE appears on your account statement.

Do we have the right to require 7 days written notice before you withdraw money from your savings account?

Yes. We have the right to require 7 days written notice before you withdraw money from your savings account.

Time accounts (CDs)

What are time accounts?

Time accounts include deposits which are payable at the expiration of a specified term, no less than seven calendar days after the date of deposit. We may also refer to a time account as a CD or a Certificate of Deposit, even though we do not issue a paper certificate when opening the account or require a paper certificate to close the account. The time account's maturity date is the last day of the term for the time account. The maturity date is printed on your receipt.

When can you withdraw funds from your time account?

You may withdraw funds from your time account on the maturity date without a penalty. You may also generally withdraw funds without a penalty within the seven calendar days after the maturity date (grace period). You may be charged a penalty if you make a withdrawal at any other time.

How is the early withdrawal penalty assessed?

If you withdraw funds from your time account before the maturity date, an early withdrawal penalty will be assessed. For terms:

- Less than three months (or less than 90 days), the fee is one month's interest.
- Three months (or 90 days) through 12 months (or 365 days), the fee is three months' interest.
- Over 12 months through 24 months, the fee is six months' interest.
- Over 24 months, the fee is 12 months' interest.

The minimum fee is $100.

The early withdrawal penalty is based on the principal amount withdrawn, at the interest rate on your time account at the time of withdrawal. For purposes of determining the amount of the early withdrawal penalty, one month's interest is equal to one year's interest - at the interest rate in effect at the time of withdrawal - divided by 12. The amount of the early withdrawal penalty is deducted from earned interest. If the penalty is greater than the earned interest, the difference is deducted from the principal. In no event will the early withdrawal penalty for a withdrawal during the first six days after the date of deposit be less than seven days' simple interest.

Can you deposit additional funds into your time account?

You can only deposit additional funds during the grace period.

Will your Annual Percentage Yield (APY) change if you withdraw interest before maturity?

The APY we disclose to you assumes the interest you earn will remain on deposit until your time account matures. If you withdraw your earned interest before maturity, your account will earn less interest over time and the actual APY will be less than the disclosed APY.

How does your time account renew?

Your time account will automatically renew at maturity and, unless we notify you otherwise:

- Typically for a similar term ; and
- At our interest rate in effect on the maturity date for a new time account of the same term and amount.

Note: For terms less than 30 days, your time account will not automatically renew and will not earn interest unless you contact us to renew. Balances of less than $1.00 will not earn interest. At our discretion, we may redeem and close your time account if its balance falls below $1.00.

Electronic banking services

Fund transfer services

The following terms and conditions apply to funds transfers to or from your account. These terms and conditions are in addition to, and not in place of, any other agreements you have with us about funds transfers. The terms "funds transfer," "funds-transfer system," "payment order," "sender", and "beneficiary" are used here as defined in Article 4A of the Uniform Commercial Code, as adopted by the state whose laws govern this Agreement.

Rules of funds transfer systems

Funds transfers to or from your account will be governed by the rules of any funds transfer system through which the transfers are made, (collectively, Rules), including Fedwire, FedNow, the National Automated Clearing House Association (Nacha) or any regional association (together, ACH), the Electronic Check Clearing House Organization, the Clearing House Interbank Payments System (CHIPS), the Society for Worldwide Interbank Financial Telecommunications (SWIFT), and The Clearing House RTP System (RTP System).

We are under no obligation to honor, in whole or in part, any payment order or other instruction that could result in our violation of applicable law, including requirements of the U.S. Department of the Treasury's Office of Foreign Assets Control and the Financial Crimes Enforcement Network.

Sending funds transfers

In acting on your transfer instructions, we may use any means of transmission, funds transfer system, clearing house, or intermediary bank that we reasonably select.

Notice of funds transfers

We will notify you of funds electronically debited from or credited to your account through the account statement covering the period in which the transaction occurred. We are under no obligation to provide you with any additional notice or receipt

Reliance on identification numbers

- If a payment order or other instruction to transfer funds describes the party to receive payment inconsistently by name and account number, we may make the payment based on the account number, even if it identifies a party different from the named recipient.
- If an instruction or order to transfer funds describes a participating financial institution inconsistently by name and identification number, we may rely on the identification number as the proper identification of the financial institution.

Duty to report unauthorized or erroneous funds transfers

You will exercise ordinary care to determine whether a funds transfer to or from your account was either not authorized or erroneous. You will also notify us of the facts within a reasonable time, not exceeding 14 days after you have received your account statement from us on which the funds transfer appears or you otherwise have notice of the funds transfer, whichever is earlier. You must notify us within 14 days to be entitled to a refund from us. If you do not notify us within 14 days, we will be entitled to retain payment for the funds transfer.

Erroneous payment orders

We have no obligation to detect errors you make in payment orders - for example, an instruction to pay a beneficiary not intended by you, or to pay an amount greater than the amount you intended, or a transmission of a duplicate payment order previously sent by you. If we detect an error on one or more occasions, we will not be obligated to detect errors in any future payment order.

ACH transactions

In addition to the other terms in the Agreement, the following terms and conditions apply to payments to or from your account that you transmit through an ACH:

- Your rights to payments to or from your account will be based on the laws governing your account.
- When we credit your account for an ACH payment, the payment is provisional until we receive final settlement through a Federal Reserve Bank or otherwise receive payment.
- If a payment is credited to your account and we do not receive final settlement or payment, we are entitled to a refund from you for the amount credited to your account.
- You authorize any Originating Depository Financial Institution (ODFI) to initiate, ACH debit entries to your account for presentment or re-presentment of items written or authorized by you in accordance with the Rules applicable to ACH.

Stop payment orders on ACH debit entries

An "ACH debit entry" is an instruction from us or a third-party originator to withdraw money from your account through ACH. You may request a stop payment order for an ACH debit entry that has not already been paid from your account. To be effective, a stop payment order must be received in a time and manner that gives us a reasonable opportunity to act on it. If you provide oral instructions to stop payment on an ACH debit entry, we may require confirmation in writing. If that written confirmation is not received, we may remove the stop payment order after 14 days. An instruction to revoke a stop payment order must be received in a time and manner that gives us a reasonable opportunity to act on it.

To place a stop payment order on an ACH debit entry, you must provide:

- Your account number,
- Amount of the ACH debit entry,
- Effective date of the ACH debit entry, and
- Name associated with the originator of the debit entry.

We may request additional information and may use only a portion of the required information to identify the ACH debit entry. We may be able to place a stop payment order based on the company identification number of the originator of the ACH debit entry, but this may stop all ACH entries received from this ACH sender.

Reversal or return of ACH debit entries

Under the Rules, we can return any non-consumer ACH debit entry as unauthorized until midnight of the business day following the business day we post the entry to your account. (For example, if we post the entry on Tuesday, we can return it up to midnight on Wednesday.) For us to meet this deadline, you are required to notify us to return any non-consumer ACH debit entry as unauthorized by the cutoff time we separately disclose. The cutoff time is currently 3:00 PM Central Time. (In the example above, you would need to notify us by 3:00 PM Central Time on Wednesday). If you do not notify us in a timely manner of the unauthorized non-consumer ACH debit entry, we will not be able to return it without the cooperation and agreement of the originating bank and the originator of the debit entry. Any other effort to recover the funds must occur solely between you and the originator of the entry.

Additional information on ACH debit entries

Any information provided by you that is incorrect or subject to change (for example, if the originator changes its company identification number or individual identification number) may result in payment of the ACH debit entry. You acknowledge this risk and agree that you are responsible for notifying the originator of the ACH debit entry that your authorization has been revoked. You agree to indemnify and reimburse us and hold us harmless from and against any loss incurred by us as a result of our paying an ACH debit entry if any of the information relied on in the stop payment order is incorrect or incomplete (or as a result of us not paying an ACH debit entry for which a valid stop payment order is in effect).

Receiving Instant Payments

For purposes of this Agreement, an "Instant Payment" is a payment we receive through an instant payments network for credit to your account. The following additional terms apply to any Instant Payment we receive for credit to your account through an Instant Payments network.

- Instant Payments may be used only for eligible payments between a sender and beneficiary with accounts located in the United States. You may not send or receive payments on behalf of any person or entity not domiciled in the United States. Instant Payments that are permitted under the Instant Payment Rules and our requirements will be considered eligible payments for purposes of this Agreement.
- Instant Payments cannot be cancelled or amended by the sender. If we receive a request for return of an Instant Payment received for credit to your account, we may notify you of that request. You are not obligated under the Rules to comply with any such request for return of funds, but you will reasonably cooperate with us if we request your assistance in connection with a reported unauthorized or erroneous Instant Payment. Any dispute between you and the sender of an Instant Payment should be resolved between you and the sender.
- If you do not wish to accept an Instant Payment received for credit to your account, you may request that we return that payment to the sender. We may, at our sole discretion, attempt to honor that request, but will have no liability for our failure to do so.
- Instant Payments are typically completed within seconds of transmission of the payment by the sender, unless the payment fails or is delayed due to a review by us or the sending bank, such as for fraud, regulatory, or compliance purposes. Transaction limits imposed by the applicable Insant Payments network or sending bank may also prevent Instant Payments from being received for credit to your account.

Selected services

Stagecoach Deposit® - ATM Deposit Only Card Service.
You may elect to use Wells Fargo's *Stagecoach Deposit®* Deposit Only Card Service by completing and returning to us the setup form for the service. This service allows you to make deposits to your account using a Stagecoach Deposit® ATM Deposit Only card ("Deposit Card") at a designated Wells Fargo ATM ("ATM") or in a Wells Fargo branch.

When you make deposits at a designated Wells Fargo ATM, you will make those deposits according to the instructions we provide. You will gain access to the ATM using the Deposit Card and a Personal Identification Number ("PIN"); you assume the risk of misuse of both. We will provisionally credit each deposit to your account based on the amount you key into the ATM. Your ATM deposits are subject to the standard cut-off time established for the ATM into which the deposit was made and our funds availability policy applicable to your account. If the dollar amount of your deposit - as determined by us - differs from your total (as shown on your ATM receipt), we will send you a statement showing the amount of this difference. You agree that our count of the dollar amount of your deposit will be conclusive and binding on you. You will have full responsibility for each deposit and its contents until the deposit has been completely and physically accepted into the ATM. If you claim any portion of a deposit was lost or stolen while in our custody, you acknowledge that you have the burden of proving your claim. If you order supplies for the ATM Deposit Service through the ATM, you authorize us to initiate debits to your account and credits to the accounts of third-party vendors to cover the cost of those supplies provided to you. Those transfers may be processed through an automated clearing house or any other means chosen by us, and will be subject to the Rules of the funds transfer system used by us. Your authorization for the transfers will remain in full force and effect until we have received written notification from you of its termination in a time and manner as to afford us and any third-party vendor a reasonable opportunity to act on it.

Stagecoach Deposit® - Post Verify Service.
If you elect to use our Stagecoach Deposit® - Post Verify Service, you will prepare, package, and deliver Stagecoach deposits to us according to our instructions. We will provisionally credit your account for the currency shown on the deposit ticket enclosed in your Stagecoach deposit bag as follows:

- Same day credit for deposits delivered to one of our offices before that office's cut-off time on any business day we are open or for deposits placed in night depository before 6:00 a.m. on any business day we are open; or
- Next business day credit for deposits delivered to one of our offices on any business day we are open on or after the office's cut-off time or on any non-business day.

All Stagecoach deposits are subject to our acceptance and verification. We will verify the currency in your Stagecoach deposit bag either at a later time in our office or when your Stagecoach deposit bag is delivered to our cash vault. Checks will be verified when they are delivered to our check processing center. We reserve the right to adjust (debit or credit) your account if we determine that the amount shown on your deposit ticket is incorrect. Because the frequency of armored courier transportation from our offices to our vaults varies from office to office, the time it takes to verify your Stagecoach deposit may vary, depending on the office to which your Stagecoach deposit bag is delivered. In most cases, adjustments will be made and notification will be sent within three business days. Adjustments will be effective when they are processed.

Overdraft Protection
This is an optional service you can add to an eligible checking account by linking up to two eligible accounts (one savings, one credit). We will use available funds in your linked account(s) to authorize or pay your transactions if you don't have enough available funds in your checking account. When an Overdraft Protection transfer occurs from a linked savings account to cover the authorization or payment of a transaction, the available balance in that savings account will be reduced by the amount of funds to be transferred. If you link two accounts, you may tell us which account to use first to transfer/advance funds. If you do not specify an order, we will first transfer funds from your linked savings account.

- **Transfers from linked savings account.** If the available balance in your savings account is $25 or more and can cover the overdraft, we will transfer the exact amount needed or a minimum of $25. If the available balance in your savings account is less than either $25 or the amount needed, we will transfer the available balance.

- **Advances from linked credit card or line of credit account.** If the available credit in your credit card account is $25 or more and can cover the overdraft, we will advance the exact amount needed or a minimum of $25. If the available credit in your credit card account is less than either $25 or the amount needed, we will advance the available credit. Advances from an eligible linked Wells Fargo line of credit are generally made in increments of $100 or $300 (See your Credit Account Agreement for specific details).

Debit Card Overdraft Service
Debit Card Overdraft Service allows us to approve (at our discretion) your ATM and everyday (one-time) debit card transaction(s) if you do not have enough available funds in your checking account or in accounts linked for Overdraft Protection at the time of the transaction. If your account is enrolled in this service, we may approve your ATM and everyday (one-time) debit card transactions into overdraft at our discretion, and an overdraft fee may apply. If you make a covering transfer or deposit (subject to our funds availability policy) by the posted cutoff time on the same business day as the transaction, no fees will be assessed. Debit Card Overdraft Service does not apply to checks and other transactions using your account and routing number, and recurring transactions (for example, ACH payments or recurring debit card transactions such as utility payments and subscription services) We may continue to authorize or pay these transactions into overdraft, at our discretion, and our standard overdraft fees and policies will apply.

If your account is not enrolled in Debit Card Overdraft Service and there is not enough available funds in your checking account or accounts linked for Overdraft Protection, your ATM and everyday (one-time) debit card transactions will be declined.; and if an ATM or everyday debit card transaction creates a negative balance during posting, you will not be assessed an overdraft fee.

Debit Card Overdraft Service is automatically added to eligible business accounts at account opening.
You can add or remove the service at any time. Debit Card Overdraft Service is not available for certain accounts, such as accounts for government entities or savings accounts. Debit Card Overdraft Service is a discretionary service that we

may remove for a variety of reasons including excessive overdrafts or returned items, as we determine.

Wells Fargo's standard overdraft coverage

Our standard overdraft coverage is when, at our discretion, we pay items, such as checks, other transactions using your account number, or automatic payments (e.g., ACH payments) into overdraft rather than returning them unpaid. Under standard overdraft coverage, we will not authorize ATM and everyday (one-time) debit card transactions into overdraft unless your account is enrolled in Debit Card Overdraft Service as described above. You can request to remove our standard overdraft coverage from your account by speaking to a banker.

When you don't have a sufficient available balance in your account (or in accounts linked for Overdraft Protection), the decision to authorize or pay a transaction into overdraft is made at our sole discretion, and we reserve the right to decline or return a transaction that would result in an overdraft. We reserve this discretion regardless of whether we've previously honored or dishonored overdrafts. We base our decision to authorize or pay a transaction into overdraft on factors that include, but are not limited to, your account history, deposits you make, and transaction characteristics.

Important: If standard overdraft coverage is removed from your account, the following will apply if you do not have enough available funds in your checking account or in accounts linked for Overdraft Protection to cover a transaction:

- We will return your checks and other returnable items (such as ACH payments) unpaid.
- We will not authorize certain transactions such as teller-cashed checks and recurring debit card transactions into overdraft.
- We will not authorize ATM and everyday (one-time) debit card transactions into overdraft. If your account is enrolled in Debit Card Overdraft Service, the service will also be removed.

With or without standard overdraft coverage, certain transactions (such as checks cashed at Wells Fargo) may be paid into overdraft during our nightly processing and charged an overdraft fee even if they were authorized when your account had a sufficient available balance.

Important information about fees:

An overdraft fee may be assessed for each item paid into overdraft subject to the following:

- No overdraft fee will be assessed on ATM and everyday (one-time) debit card transactions if your account is not enrolled in Debit Card Overdraft Service. With or without Debit Card Overdraft Service, overdraft fees are applicable to recurring debit card transactions that are paid into overdraft. The classification of a debit card transaction as recurring or non-recurring is determined by merchant, other institutions, or third parties before the transaction is presented to us for authorization or payment. We will treat and process such debit card transactions in the manner they are presented to us.
- ATM withdrawals and debit card transactions that were authorized when your account had a sufficient available balance, but are subsequently presented to us for payment and paid into overdraft when you no longer have a sufficient available balance, will not be assessed an overdraft fee (whether or not you are enrolled in Debit Card Overdraft Service).
- Any overdraft fee assessed will be deducted from your account during the morning of the next business day following our nightly process.
- We will track transactions that reduced your available balance while pending and caused overdraft fees on other transactions. If these transactions are presented for payment within 10 business days after they first appeared as pending, we will waive any overdraft fees on those transactions. In rare circumstances, the merchant presents transactions for payment with a different identification code than was used when the transaction was sent for authorization and we are unable to match them.

Treasury Management Product Enrollment

Customer information

Customer name _____ Company ID _____

Street address _____

City _____ State _____ ZIP _____

Country name _____ Country Code (if applicable) _____

Primary contact _____ Phone _____

Email address _____ Fax _____

Wells Fargo Vantage℠ ("Vantage") f/k/a Commercial Electronic Office® (CEO®) Users Set-up

User name	User email (if new user)	User ID (if existing)

Select one or more Vantage products for the user(s) listed above:

Treasury Management products **not** in Administration:

- ☐ Autolink
- ☐ Bill Manager
- ☐ Cash Vault - Change Orders
- ☐ Cash Vault - Change Order Inquiry
- ☐ Cash Vault - Deposit Inquiry
- ☐ Cash Vault - Supply Order
- ☐ Electronic Document Delivery
- ☐ Integrated Receivables
- ☐ Receivables Manager
- ☐ Reverse Positive Pay
- ☐ Sweep and Fed Funds – Statements and Confirmation
- ☐ Wells Fargo Business Online

Treasury Management Products in Administration:

- ☐ ACH Payments[1] User
- ☐ ACH Payments[1] Administrator
- ☐ ACH Fraud Filter
- ☐ Alerts
- ☐ ARP Register Maintenance
- ☐ Basic Banking
- ☐ Canadian Treasury Services
- ☐ Cash Concentration
- ☐ Centralized Disbursements
- ☐ Centralized Disbursements - Clients
- ☐ Claims Payments
- ☐ Deposit Maintenance
- ☐ Desktop Deposit
- ☐ E-Box Decisioning
- ☐ Fed Funds
- ☐ Image
- ☐ Image Positive Pay
- ☐ Item Detail Inquiry Service

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- ☐ Lockbox
- ☐ Payment Manager Online
- ☐ Returned Items
- ☐ Statements and Notices[2]
- ☐ Transaction Search
- ☐ WellsTAX®.
- ☐ Lockbox Correspondence
- ☐ Payment Manager File Validation Tool
- ☐ SAFE Transmission
- ☐ Supplier Payments
- ☐ Treasury Information Reporting

Accounts: _____

ACH IDs (File ID/Company ID): _____

1 This only covers giving users access to the high-level product in the Vantage *and the* ACH *application. Additional approval is required to set up detailed product entitlement within the ACH application.*
2 Includes the following: Client Analysis Statements, Commercial Checking/Savings Account Statements, Deposit Adjustment Notices, Merchant Notices, Multi Currency Account Statements and Stop Notices

Internal Bank use only
Does the customer have Administration, or is it included in the current request? ☐ Yes ☐ No

RSA SecurID Token Request Set-up

Please complete the information below to manage RSA SecurID Tokens for Company and Users

RSA SecurID tokens are mailed to Company Administrators. If the Company Administrator's mailing address is different than the address listed above in the Customer Information section, please indicate the correct mailing address below:

Company Administrator name _____ **Phone number** _____

Street Address (tokens cannot be shipped to post office boxes): _____ **City** _____

State _____ **ZIP** _____

For new users

- *New token:* To order a token for the first time for a user.
- *Assign token:* To assign a token to a new user from the supply of tokens accumulated in your Company Token Pool.

For users who have a token today (to request changes for existing users):

- *Replace token:* To order a replacement token for an existing user if there are no tokens available in the Company Token Pool.
- *Assign token:* To assign a token to a new user from the supply of tokens available in your Company Token Pool.
- *Un-assign token:* To remove a token from a user and return the token to you Company Token Pool for reassignment. Please begin collecting and securely retaining unassigned tokens instead of discarding them.
- *Delete token:* To delete a token completely. This option will remove the token from a user and your Company Token Pool. Once a token is deleted, it can no longer be reused and should be discarded. Follow your local e-waste disposal regulations to dispose of old tokens.

User Name # 1 _____ User ID (for existing Vantage users) _____

Token Serial #* _____ ACH Payments Admin ☐ Yes ☐ No

New User ☐ New token ☐ Assign token*

Existing User (Select one box only) ☐ Replace token ☐ Assign token* ☐ Un-Assign token* ☐ Delete token*

Vantage Administration Set-up

Type of Request - Select request type with corresponding start date.

☐ New ☐ Change (Make selections only for options that should change) Start Date: _____

Company Administrator - Complete applicable fields.

Company Administrators automatically gain access to all Administration functions. If selecting Administrator you will need to specify the detailed Administration functionality that should be entitled.

A minimum of two (2) Company Administrators is required for Dual Custody.

Each Administrator will be sent a token (unless one has been assigned already) and will be authorized as an administrator for all or specific company authorized Vantage platform services.

Company Administrator Name	Email address	Token Serial Number (If reassigning existing token from token pool)	User ID (if existing)

Administrators

You will need to specify the detailed Administration functionality that should be entitled to an Administrator level user.

Each Administrator will be sent a token (unless one has been assigned already) and will be authorized as an administrator for all or specific company authorized Vantage platform services.

Administrator #1 Detailed Setup - Complete applicable fields

Administrator name	Email address	Token Serial Number (If reassigning existing token from token pool)	User ID (if existing)

User Administration Options

☐ User Maintenance ☐ Administrator Maintenance ☐ Reset Password

If granting User Maintenance or Reset Password which users can the Administrator view and manage?

☐ All Users ☐ Specific Users

List User names or User IDs _____

If granting User Maintenance which Vantage Services can the user administer?

☐ All Vantage Services ☐ Specific Vantage Services

Vantage Services: _____

If granting User Maintenance which Accounts can the user administer?

☐ All Accounts ☐ Specific Accounts

Accounts: _____

If granting User Maintenance which ACH IDs can the user administer?

☐ All ACH IDs ☐ Specific ACH IDs

ACH IDs: _____

WellsOne® Commercial Card use only

☐ All Divisions ☐ Specific Divisions

List Divisions that can be administered.

_____

Company Administration Options

☐ Manage User Defined Lists

☐ All User List ☐ Specific User List:

Specify User List(s) that can be administered.

_____

☐ All Account List ☐ Specific Account List:

Specify Account List(s) that can be administered.

_____

☐ Manage Company Dual Custody settings ☐ Manage Account nicknames ☐ Manage ACH Custom names

☐ Access to Administration Reports ☐ Manage tokens

Company Service Options

☐ Manage Company Alerts settings ☐ Manage Company Statement & Notices settings

☐ Manage Company Wires settings

Custody Option

Single Custody - Non-Standard Administration Procedure - Customer has declined to use dual custody, which is part of Bank's standard Vantage Administration procedures. With dual custody, an authenticated second user approves select high-risk activities. Customer has instead elected to use single custody. Customer acknowledges the significantly reduced security, and recognizes the risks and losses that may materialize as a result of its decision to use single custody.

Dual Custody - Bank's standard VantageAdministration procedures also include dual custody for select, high-risk activities. With dual custody, an authenticated second user approves these activities. There is no additional charge for dual custody.

Forced Dual Custody - By selecting this option, you agree that Wells Fargo will control the dual custody settings for all products and transactions initiated in the Vantage Administration service. You will not be able to change the dual custody settings in Administration, as these may only be modified by contacting your bank representative.

Customized Forced Dual Custody - By selecting this option, you agree to work with your banker to customize your dual custody preferences and select the Administration transactions that will require dual custody. Once these customizations have been established you will not be able to modify or remove them through the Vantage Administration service, as they may only be changed by contacting your banker. If you enroll in a new Vantage product, it will not automatically be placed in dual custody, unless you contact you bank representative.

Customized Forced Dual Custody Settings - Select the products you would like under dual custody in the Vantage Administration service. Only select products for which your company is enrolled. Additionally, specify the Vantage Administration service functions you would like under dual custody.

Product	Custody setting

Product	Custody setting	
ACH Payments (incl. Domestic and International)	☐ Forced Dual Custody	☐ Single Custody
Administration	☐ Forced Dual Custody	☐ Single Custody
Alerts	☐ Forced Dual Custody	☐ Single Custody
Basic Banking	☐ Forced Dual Custody	☐ Single Custody
Canadian Treasury Solutions	☐ Forced Dual Custody	☐ Single Custody
Cash Concentration	☐ Forced Dual Custody	☐ Single Custody
Centralized Disbursements	☐ Forced Dual Custody	☐ Single Custody
Centralized Disbursements - Clients	☐ Forced Dual Custody	☐ Single Custody
Claims Payments	☐ Forced Dual Custody	☐ Single Custody
Credit Management	☐ Forced Dual Custody	☐ Single Custody
Dealer Inventory Finance	☐ Forced Dual Custody	☐ Single Custody
Deposit Maintenance	☐ Forced Dual Custody	☐ Single Custody
Derivatives Access	☐ Forced Dual Custody	☐ Single Custody
Desktop Deposit®	☐ Forced Dual Custody	☐ Single Custody
E‑Box® Decisioning	☐ Forced Dual Custody	☐ Single Custody
Fed Funds	☐ Forced Dual Custody	☐ Single Custody
Foreign Exchange	☐ Forced Dual Custody	☐ Single Custody
Fraud Manager:		
ACH Fraud Filter	☐ Forced Dual Custody	☐ Single Custody
ARP Register Maintenance	☐ Forced Dual Custody	☐ Single Custody
Image Positive Pay	☐ Forced Dual Custody	☐ Single Custody
Image	☐ Forced Dual Custody	☐ Single Custody
Institutional Investing – Reporting	☐ Forced Dual Custody	☐ Single Custody
Item Detail Inquiry Service	☐ Forced Dual Custody	☐ Single Custody
Lockbox	☐ Forced Dual Custody	☐ Single Custody
Payments		
ACH	☐ Forced Dual Custody	☐ Single Custody
Instant Payments	☐ Forced Dual Custody	☐ Single Custody
Payment Manager®	☐ Forced Dual Custody	☐ Single Custody
Returned Items	☐ Forced Dual Custody	☐ Single Custody
SAFE Transmission	☐ Forced Dual Custody	☐ Single Custody
Statements & Notices	☐ Forced Dual Custody	☐ Single Custody
Supplier Payments	☐ Forced Dual Custody	☐ Single Custody

Product	Custody setting	
Transaction Search	☐ Forced Dual Custody	☐ Single Custody
Treasury Information Reporting	☐ Forced Dual Custody	☐ Single Custody
Warehouse Lending Finance	☐ Forced Dual Custody	☐ Single Custody
WFED℠ - Wells Fargo Electronic Deposit℠	☐ Forced Dual Custody	☐ Single Custody
Wells Capital Management	☐ Forced Dual Custody	☐ Single Custody
WellsOne® Virtual Card Payments	☐ Forced Dual Custody	☐ Single Custody
WellsTAX Payments	☐ Forced Dual Custody	☐ Single Custody
Wells Fargo Business Online®	☐ Forced Dual Custody	☐ Single Custody
Wires	☐ Forced Dual Custody	☐ Single Custody
Administration settings	**Custody settings**	
Add/Edit User	☐ Forced Dual Custody	☐ Single Custody
Password reset	☐ Forced Dual Custody	☐ Single Custody
Hide Secret Question and Answer	☐ Forced Dual Custody	☐ Single Custody
Wires limits and authorizations	☐ Forced Dual Custody	☐ Single Custody
Desktop Deposit Company preferences	☐ Forced Dual Custody	☐ Single Custody

Wires Set-up

☐ New ☐ Change

Company Authorization - (For existing Wires customers, only complete values in this section if an update is requested. For New requests confirm and update all fields in this section.)

Cumulative Funds Transfer Daily Limit (Default - 0)	Duplicate Check Number Of Days (Default - 10)	Default Wire Fee Assignment (select one)
$ _____	☐	☐ Shared (Default) ☐ Beneficiary ☐ Originator
Value Date Roll Forward	**File Import (File Import and Payment Manager Import)**	**Get Rate**
☐ Yes ☐ No (Default)	☐ Yes (Default) ☐ No	☐ Yes (Default) ☐ No
Additional Approver Limits (Optional)		
☐ Wires $ _____	☐ Book Transfer $ _____	☐ Drawdown $ _____

Complete the following regarding Funds Transfer Information for specific payment types – (For new and existing Wires customers, only complete values in this section if an update is requested. For New requests; at least one (1) Wire Type must be selected).

Wire Type	Services allowed	Number of Verifiers for Templated Wires (default is 1)	Numbers of Verifiers for Freeform Wires (default is 1
Wire Transfers (Domestic, International, and Federal Tax Payment)	☐ Templated Only ☐ Freeform Only ☐ Templated and Freeform	N/A - No Change	N/A - No Change
Drawdown	☐ Templated Only ☐ Freeform Only ☐ Templated and Freeform	N/A - No Change	N/A - No Change
Book Transfer	☐ Templated Only ☐ Freeform Only ☐ Templated and Freeform	N/A - No Change	N/A - No Change
Template Maintenance	Not Applicable	N/A - No Change	Not Applicable

Account Authorization - Account Services Limits

(For existing Wires customers, only complete values in this section if an update is requested. For New customers at least one (1) account in this section is required).

Account number	Cumulative Daily Limit	Associated application
	$	☐ Wires ☐ Drawdowns ☐ Book Transfers ☐ Template Maintenance
	$	☐ Wires ☐ Drawdowns ☐ Book Transfers ☐ Template Maintenance
	$	☐ Wires ☐ Drawdowns ☐ Book Transfers ☐ Template Maintenance

Company Default Settings (optional User Limits)

For companies choosing to utilize Company Default User Settings (Default User Limits); complete all fields to specify optional default limits for users. Enter User information below and select the Use Company Default Limit checkbox.

Application type	Individual Create/ Modify/ Delete Limit	Cumulative Daily Create/ Modify/Delete Limit	Individual Approve/Reject Limit	Cumulative Daily Approve/ Reject Limit
Wire Transfers				
Drawdown				
Book Transfer				
Template Maintenance	----------	----------	----------	----------

User # 1 Information - Complete all fields

User name _____ User ID (if Vantage user) _____

User Settings

(For new and existing Wires customers, only complete values in this section if an update is requested. For New customers without Administration; at least one (1) user in this section is required. Note: For customers in dual custody without Administration at least two (2) users are required). ☐

Get rate	File Import
☐ Yes ☐ No	☐ Yes ☐ No

Services	Type Allowed	Individual Create/ Modify/Delete Limit	Individual Approve/Reject Limit	Cumulative Daily Approve/Reject Limit	Additional Approver Limit*	Cumulative Create/Modify/ Delete Limit
Wire Transfer	☐ Templated Only ☐ Freeform Only ☐ Templated and Freeform					
Book Transfers	☐ Templated Only ☐ Freeform Only ☐ Templated and Freeform					
Drawdowns	☐ Templated Only ☐ Freeform Only ☐ Templated and Freeform					

User Account Authorizations - Provide account number and funds transfer service authorization type.

Account Number			**Account Number**		
Wires	☐ Create/Modify/Delete	☐ Approve/Reject	Wires	☐ Create/Modify/Delete	☐ Approve/Reject
Book Transfers	☐ Create/Modify/Delete	☐ Approve/Reject	Book Transfers	☐ Create/Modify/Delete	☐ Approve/Reject
Drawdowns	☐ Create/Modify/Delete	☐ Approve/Reject	Drawdowns	☐ Create/Modify/Delete	☐ Approve/Reject
Template Maintenance	☐ Create/Modify/Delete	☐ Approve/Reject	Template Maintenance	☐ Create/Modify/Delete	☐ Approve/Reject

Voice Wires Set-up

Type of request: ☐ New ☐ Update existing information ☐ Delete existing information

Account numbers (list accounts to be debited for each wire transfer)

1) _____ ☐ G/L ☐ DDA

2) _____ ☐ G/L ☐ DDA

3) _____ ☐ G/L ☐ DDA

Advice information (additional fees apply for these services)

For fax or email notification on intraday wire activity use the InfoFax setup form.

Mail Advice (this paper-based service is no longer available to add) ☐ Delete Mail Advice

Mailing address for PINs (if blank, items will be mailed to address on primary statement mailing address)

Mail PINs to:

Authorized callers (people authorized to initiate wires)

$ Limit = Use "N" if unlimited. The limit applies to all functions unless noted otherwise. If no limit is noted we will set the limit as unlimited.

Initiation Type = If no Initiation Type is noted, we will set the individual up for both Repetitive and Non-Repetitive Wire Initiation. Complete by checking appropriate box: R=Repetitive / B=Both Repetitive and Non-Repetitive.

Authorized callers First and Last name	$ Limit	Phone number including area code	Initiation type
			☐R ☐B

Alternate Account to be charged for wire fees

List account only if wire fees are to be assessed to this account. (Alternate account to be charged must be an Analyzed account. Not available to Retail customers.)

☐ DDA ☐ AU and G/L _____

Optional Verify Callback Service (does not apply to repetitive wires)

Selecting this fee-based service requires a minimum of two persons with wire transfer authority because the initiator of a wire cannot also approve the wire. If the form does not indicate an Authorized Approver other than the initiator, the optional Verify Callback Service cannot be provided.

Authorized Approvers First and Last name	$ Limit	Phone number including area code

Payment Authorization Service

This service is part of, and will be subject to the terms and conditions stated in the Commercial Account Agreement ("Agreement"). This set-up form supersedes any and all prior payment authorization service forms set up on the referenced account numbers.

Termination: The Service(s) may be immediately terminated by you or us at any time with or without cause by giving written notice to the other party.

Type of request - Select request type. (Refer to the reference guide for complete instructions.)

☐ **Account-specific Request**	☐ **Add Payment Authorization Service features checked below to all existing Subaccounts listed under the Master Account** – NOTE: Must attach subaccount list. Does not apply to Maximum Check Amount Authorized Payment Service.	☐ **Blanket Company Level Approval** – Checking this box covers all future accounts and/or subaccounts owned by the specified legal entity. (A separate form must be completed for each legal entity.)

For Account-specific requests, enter individual account number or Master account number. Does not apply to Blanket Company Level Approval and do not list all Subaccounts.

Maximum Check Amount Authorized Payment Service *(not available in conjunction with Positive Pay or Perfect Presentment)*

Service: Under the Maximum Check Amount Authorized Payment Service (the "Service") we will automatically (without your specific approval) return unpaid (marked "REFER TO MAKER") checks presented to us drawn against your account specified below which exceeds the Maximum Dollar Authorized Payment Amount specified below:

Check one: ☐ Add service ☐ Change amount ☐ Delete service

Maximum Dollar Authorized payment amount: _____

Account Number(s): _____

Maximum Check Cashing Amount Authorized Payment Service *(not available in conjunction with Positive Pay or Perfect Presentment)*

Service: Under the Maximum Check Cashing Amount Authorized Payment Service (the "Service") we will (without your specific approval) refuse encashment of checks presented to us through our branch/store network drawn against your account specified below which exceed the Maximum Check Cash Amount specified below:

Check one: ☐ Add service ☐ Change amount ☐ Delete service

Maximum Dollar Authorized payment amount: _____

Account Number(s): _____

Maximum Over the Counter Amount Authorized Payment Service

Service: Under the Maximum Over the Counter Amount Authorized Payment Service (the "Service") we will (without your specific approval) refuse withdrawal requests presented to us through our branch/store network drawn against your account specified below which exceeds the Maximum Over the Counter Withdrawal Amount specified below

Check one: ☐ Add service ☐ Change amount ☐ Delete service

Maximum Over the Counter Withdrawal: _____

Account Number(s): _____

Checks to Individuals Authorized Payment Service

Service: Under the Checks to Individuals Authorized Payment Service (the "Service") we will (without your specific approval) refuse encashment of checks presented to us through our branch/store network drawn against your account specified below for any item made payable to an individual.

Check one: ☐ Add service ☐ Delete service

Account number(s): _____

Customer Legal Entity information

The enrollment contains ACH, Wire, Instant Payments, or Sweep services the following Customer Entities:

Customer Legal Entity name(s)	Entity ID type	Entity ID
	Select One	

Designation of Wells Fargo *Stagecoach Sweep*® Option

Customer DDA(s)

Statements and/or Confirmations will be sent to Customer by electronic means unless otherwise requested by Customer. Electronic means include Vantage, facsimile, and/or Secure E-Mail.

The Wells Fargo Stagecoach Sweep® Service Description can be viewed by pasting this link into an internet browser window: https://wellsoffice.wellsfargo.com/ceopub/assets/pdf/stgcoach-swp/Stagecoach_Sweep_Service_Description.pdf

Investment Sweep

Customer elects the Wells Fargo *Stagecoach Sweep* Preferred Option.

☐ Add ☐ Change

Target Balance*:_____

*Note: this is the target balance at the time of form completion and does not reflect any subsequent update requests.

Customer elects the Wells Fargo *Stagecoach Sweep* Repurchase Agreement Option with secondary Wells Fargo *Stagecoach Sweep*, Preferred Option.

☐ Add ☐ Change

Target Balance*:_____

*Note: this is the target balance at the time of form completion and does not reflect any subsequent update requests.

Customer elects the Wells Fargo *Stagecoach Sweep* Repurchase Agreement Option.

☐ Add ☐ Change

Target Balance*:_____

*Note: this is the target balance at the time of form completion and does not reflect any subsequent update requests.

Customer elects the Wells Fargo *Stagecoach Sweep* Fed Funds Purchased Agreement Option. (Correspondent Bank Only)

☐ Add ☐ Change

Target Balance*:_____

*Note: this is the target balance at the time of form completion and does not reflect any subsequent update requests.

Customer elects the Wells Fargo *Stagecoach Sweep* Fed Funds Sold Agreement Option. (Correspondent Bank Only)

☐ Add ☐ Change

Target Balance*:_____

*Note: this is the target balance at the time of form completion and does not reflect any subsequent update requests.

Customer elects the Wells Fargo *Stagecoach Sweep* Fed Funds Purchased and Sold Agreement Option. (Correspondent Bank only)

☐ Add ☐ Change

Target Balance*:_____

*Note: this is the target balance at the time of form completion and does not reflect any subsequent update requests.

Money Market Mutual Fund Sweep

Customer elects the Allspring Treasury Plus Money Market Fund - Class A - Fund 453 Option.

☐ Add ☐ Change

Target Balance: _____

Customer elects the Allspring Treasury Plus MMMF- Service Class - Fund 454 Option.

☐ Add ☐ Change

Target Balance: _____

Customer elects the Allspring 100% Treasury Money Market Fund - Service Class - Fund 8 Option.

☐ Add ☐ Change

Target Balance: _____

Customer elects the Allspring Government MMMF Admin Class - Fund 947 Option.

☐ Add ☐ Change

Target Balance: _____

Customer elects the Allspring Government MMMF Institutional - Fund 1751 Option.

☐ Add ☐ Change

Target Balance: _____

Customer elects the Allspring Government MMMF Select Class - Fund 3802 Option.

☐ Add ☐ Change

Target Balance: _____

Customer elects the Allspring Treasury Plus MMMF Institutional - Fund 793 Option.

☐ Add ☐ Change

Target Balance: _____

Credit Sweep

Customer elects Bank's Credit Sweep Option.

☐ Add ☐ Change

Target Balance: _____

Obligor # (if applicable): _____

Loan # (Obligation): _____

Credit Sweep - Syndicated

Customer elects Bank's Credit Sweep Option.

☐ Add ☐ Change

Target Balance: _____

Facility Control Number (FCN): _____

Wire Transfer Services - Security Procedure Elections

For detail on the Security Procedure for an applicable initiation method, refer to the language in the Treasury Management Security Procedures Reference Guide. The Initiation Method(s) and Security Procedure(s) Customer has elected for Wire Transfers are:

Wells Fargo Vantage℠ ("Vantage")

(Vantage) Dual Custody

Vantage is our electronic banking platform that is accessed through the internet. The Vantage security procedures are log-on credentials specified by us including a company ID, user ID, password, token, and any other authentication or authorization process we require from time to time. We will use the Vantage security procedures to authenticate each Payment Order received through the Vantage platform in your name. Our recommended Vantage security procedures also include dual custody for select, high-risk wire activities. With dual custody, an authenticated second user approves these activities. There is no additional charge for dual custody.

Single Custody

Vantage is the Bank's electronic banking platform that is accessed through the Internet. The Vantage security procedures are log-on credentials specified by Bank including a company ID, user ID, password, token, and any other authentication or authorization process Bank requires from time to time. Our recommended Vantage security procedures include dual custody for select, high-risk wire activities. With dual custody, an authenticated second user approvers these activities. There is no additional charge for dual custody.

When you decline to use dual custody and elect to use single custody with Secure Validation, there is no secondary approval for any high-risk wire transfer activities. Instead, a single-use code is sent to an enrolled telephone number to confirm a high-risk wire transfer activity. Single custody with Secure Validation provides a lower level of protection than dual custody. You acknowledge the reduced security associated with, and recognize the risks and losses that may materialize from, your decision to use single custody with Secure Validation.

Payment Manager®

Secure Application File Exchange Transmission ("SAFE-T")

This transmission platform offers a variety of transmission protocols including hypertext transfer protocol secured (https), FTP over SSL (FTP/S), secure FTP (S-FTP), and Applicability Statement 2 (AS2) that we use to authenticate each Payment Order transmitted to us in your name.

Machine-to-Machine ("M2M")

This transmission method uses an XML message interface that is based on the Interactive Financial eXchange (IFX) message standard using SOAP structured messages. Data is communicated through the internet using 128-bit encryption and Secure Socket Layers (SSL). We use digital certificates to authenticate each Payment Order transmitted to us in your name.

IBM® Connect:Direct® with Secure Plus+

Secure Plus+ is an add-on to Connect:Direct® to enhance security by means of Secure Socket Layer ("SSL") or Transport Layer Security ("TLS"). Connect:Direct® is a registered trademark of Sterling Commerce, Inc., an IBM Customer.

Value-Added Network ("VAN")

With this transmission method, a third party serves as an intermediary for transmitting data between you and us. Procedures for transmitting Payment Orders may vary by VAN. We follow the procedures of the VAN selected by you to authenticate each Payment Order transmitted to us through the VAN in your name.

Wells Fargo Gateway (API)

Through The Wells Fargo Gateway, you (i) access our Application Programming Interface ("API") to securely request that we execute Payment Orders your behalf, and (ii) receive periodic updates from us as we process Payment Orders for you. The Wells Fargo Gateway uses tokenized transmission methods for direct communication between your internal payment system(s) and our payment system.

The Wells Fargo Gateway security procedures require digital authentication of you and us using tokens, API keys, mutual authentication of digital certificates and any other authentication or authorization process we may require from time to time. Your tokens, API keys, digital certificates, and your instruction to us do not identify an individual user initiating any request through the Wells Fargo Gateway. We validate only that you are authorized to issue Payment Orders and receive periodic updates through the Wells Fargo Gateway, not whether a particular user is authorized to initiate the request.

Voice

Our voice initiation security procedure consists of confirming that the personal identification number ("PIN") accompanying a Payment Order corresponds with a valid PIN assigned to you for voice-initiated Payment Orders. "Payment Order" is defined in the Wire Transfer Service Description.

i. **Telephone Verification Service**. If we receive a voice-initiated, non-repetitive Payment Order that exceeds the applicable pre-designated limit, we will make one attempt to telephone person(s) designated by you on your most current setup form in our records to verify the Payment Order. If we are unable to complete the call, we will not process the Payment Order.

SWIFT®

SWIFT has established procedures for controlling access to SWIFT messaging services (each, an "Access Control") that may include without limitation access codes, message authentication codes, secure card readers, digital signatures, and Hardware Security Modules. In addition, SWIFT authenticates certain messages including without limitation Payment Orders based on SWIFT message type prior to accepting them for routing as SWIFT messages (each, an "Authenticated Message"). This authentication may include confirming that the sender and recipient of the message have exchanged bilateral keys ("BKE"), entered into a relationship management application ("RMA") agreement, or taken other steps to secure the transmission of SWIFT messages between them as SWIFT requires from time to time (each, an "Authentication Procedure").

ACH Origination Services - Security Procedure Elections

For detail on the Security Procedure for an applicable initiation method, refer to the language in the Treasury Management Security Procedures Reference Guide. The Initiation Method(s) and Security Procedure(s) Customer has elected for ACH are:

Wells Fargo Vantage℠ ("Vantage")Dual Custody

Vantage is our electronic banking platform that is accessed through the internet. The Vantage security procedures are log-on credentials specified by us including a company ID, user ID, password, token, and any other authentication or authorization process we require from time to time. Our recommended Vantage security procedures also include dual custody for select, high-risk ACH activities. With dual custody, an authenticated second user approves these activities. There is no additional charge for dual custody.

Dual Custody with User Approve Own Entitlements

Vantage is the Bank's electronic banking platform that is accessed through the Internet. The Vantage security procedures are log-on credentials specified by Bank including a company ID, user ID, password, token, and any other authentication or authorization process Bank requires from time to time. Our recommended Vantage security procedures include dual custody for select, high-risk ACH activities. With dual custody, an authenticated second user approves these activities. There is no additional charge for dual custody.

When you decline to use full dual custody and elects to use dual custody at a company level with an option that allows designated users to use single custody, the security procedure would be as follows: With dual custody with "User Approve Own Entitlements," designated users are permitted to use single custody. For these designated users, there is no secondary approval for any high-risk ACH activities. You acknowledge the reduced security associated with and recognize the risks and losses that may materialize from, your decision to not use full dual custody with all users and instead permit designated users to use single custody under "User Approve Own Entitlements."

Wells Fargo Vantage℠ ("Vantage") – Single Custody

Vantage is the Bank's electronic banking platform that is accessed through the Internet. The Vantage security procedures are log-on credentials specified by Bank including a company ID, user ID, password, token, and any other authentication or authorization process Bank requires from time to time. Our recommended Vantage security procedures include dual custody for select, high-risk ACH activities. With dual custody, an authenticated second user approves these activities. There is no additional charge for dual custody.

When you decline to use dual custody and elect to use single custody with Secure Validation, there is no secondary approval for any high-risk ACH activities. Instead, a single-use code is sent to an enrolled telephone number to confirm a high-risk ACH activity. Single custody with Secure Validation provides a lower level of protection than dual custody. You acknowledge the reduced security associated with, and recognize the risks and losses that may materialize from, your decision to use single custody with Secure Validation.

Direct Origination - Secure Application File Exchange Transmission ("SAFE-T")

This transmission platform offers a variety of transmission protocols including hypertext transfer protocol secured (https), FTP over SSL (FTP/S), secure FTP (S-FTP), and Applicability Statement 2 (AS2).

Direct Origination - IBM® Connect:Direct® with Secure Plus+

Secure Plus+ is an add-on to Connect Direct to enhance security by means of Secure Socket Layer ("SSL") or Transport Layer Security ("TLS"). Connect Direct® is a registered trademark of Sterling Commerce, Inc. an IBM Company.

Direct Origination - SWIFT® FileAct

SWIFT has established procedures for controlling access to SWIFT messaging services that may include access codes, message authentication codes, secure card readers, digital signatures, and Hardware Security Modules. In addition, SWIFT authenticates certain messages including without limitation Files based on SWIFT message type prior to accepting them for routing as SWIFT messages. This authentication may include confirming the sender and recipient of the message have exchanged bilateral keys ("BKE"), entered into a relationship management application ("RMA") agreement, or taken other steps to secure the transmission of SWIFT messages between them as SWIFT requires from time to time.

Wells Fargo Gateway (API)®

Through the Wells Fargo Gateway, you access our Application Programming Interface ("API") to securely request that we originate ACH credit and/or debit Entries on your behalf, and receive periodic updates from us as we process ACH Entries for you. "Entry", "Entries" and "Files" are each defined in the Nacha Operating Rules (and any applicable local ACH rules).

The Wells Fargo Gateway uses tokenized transmission methods for direct communication between your internal payment system(s) and our payment system. The Wells Fargo Gateway security procedures require digital authentication of you and us using tokens, API keys, mutual authentication of digital certificates and any other authentication or authorization process we may require from time to time. Your tokens, API keys, digital certificates, and your instruction to us do not identify an individual user initiating any request through the Wells Fargo Gateway. We validate only that you are authorized to request ACH origination and receive periodic updates through the Wells Fargo Gateway, not whether a particular user is authorized to initiate the request.

Payment Manager® - Secure Application File Exchange Transmission ("SAFE-T")

This transmission platform offers a variety of transmission protocols including hypertext transfer protocol secured (https), FTP over SSL (FTP/S), secure FTP (S-FTP), and Applicability Statement 2 (AS2).

Payment Manager® - Machine-to-Machine ("M2M")

This transmission method may use an XML message interface that is based on the Interactive Financial eXchange (IFX) message standard using SOAP structured messages or other formats and protocols such as JSON and REST. Data is communicated through the internet using 128-bit encryption and Secure Socket Layers (SSL).

Payment Manager® - IBM® Connect:Direct® with Secure Plus+

Secure Plus+ is an add-on to Connect Direct to enhance security by means of Secure Socket Layer ("SSL") or Transport Layer Security ("TLS"). Connect Direct® is a registered trademark of Sterling Commerce, Inc. an IBM company.

Payment Manager® - Value-Added Network ("VAN")

With this transmission method, a third party serves as an intermediary for transmitting data between you and us. Procedures for transmitting Payment Orders may vary by VAN. We follow the procedures of the VAN selected by you to authenticate each File transmitted to us through the VAN in your name.

Payment Manager® - SWIFT FileAct

SWIFT has established procedures for controlling access to SWIFT messaging services that may include access codes, message authentication codes, secure card readers, digital signatures, and Hardware Security Modules. In addition, SWIFT authenticates certain messages including without limitation Files based on SWIFT message type prior to accepting them for routing as SWIFT messages. This authentication may include confirming the sender and recipient of the message have exchanged bilateral keys ("BKE"), entered into a relationship management application ("RMA") agreement, or taken other steps to secure the transmission of SWIFT messages between them as SWIFT requires from time to time.

Third Party Service Provider

If you are utilizing a Third Party Service Provider ("TPSP") as defined in the ACH Rules to originate Entries and Files on your behalf, we will authenticate each File transmitted to us in your name in accordance with the security procedure your TPSP has elected. You will notify us of any change to your TPSP in a manner affording us a reasonable opportunity to act on the information.

Third Party Service Provider: _____

Contact Person: _____

Telephone: _____ Fax: _____

Instant Payments Services

The Initiation Method(s) and Security Procedure(s) Customer has elected for Instant Payments are:

Wells Fargo Vantage℠ ("Vantage")

Dual Custody

Vantage is our electronic banking platform that is accessed through the internet. The Vantage security procedures are log-on credentials specified by us including a company ID, user ID, password, token, and any other authentication or authorization process we require from time to time. We will use the Vantage security procedures to authenticate each Payment Order received through Vantage in your name. Our recommended Vantage security procedures also include dual custody for select, high-risk Instant Payments activities. With dual custody, an authenticated second user approves these activities. There is no additional charge for dual custody.

Single Custody with Secure Validation

Vantage is Bank's electronic banking platform that is accessed through the Internet. The Vantage security procedures are log-on credentials specified by Bank including a company ID, user ID, password, token, and any other authentication or authorization process Bank requires from time to time. Our recommended Vantage security procedures include dual custody for select, high-risk Instant Payments activities. With dual custody, an authenticated second user approvers these activities. There is no additional charge for dual custody.

When you decline to use dual custody and elect to use single custody with Secure Validation, there is no secondary approval for any high-risk Instant Payments activities. Instead, a single-use code is sent to an enrolled telephone number to confirm high-risk Instant Payments activity. Single custody with Secure Validation provides a lower level of protection than dual custody. You acknowledge the reduced security associated with, and recognize the risks and losses that may materialize from, your decision to use single custody with Secure Validation.

Payment Manager®

Secure Application File Exchange Transmission ("SAFE-T")

This transmission platform offers a variety of transmission protocols including hypertext transfer protocol secured (https), FTP over SSL (FTP/S), secure FTP (S-FTP), and Applicability Statement 2 (AS2) that we use to authenticate each Payment Order transmitted to us in your name.

Wells Fargo Gateway (API)®

Through The Wells Fargo Gateway, you access our Application Programming Interface ("API") to securely (i) request that we execute Instant Payments Orders and Instant Payments Messages on your behalf, and (ii) receive periodic updates from us as we process Instant Payments Orders and Instant Payments Messages for you.

The Wells Fargo Gateway uses tokenized transmission methods for direct communication between your internal payment system(s) and our payment system. The Wells Fargo Gateway security procedures require digital authentication of you and us using tokens, API keys, mutual authentication of digital certificates and any other authentication or authorization process we may require from time to time. Your tokens, API keys, digital certificates, and your instruction to us do not identify an individual user initiating any request through the Wells Fargo Gateway. We validate only that you are authorized to issue Instant Payments Orders and Instant Payments Messages and receive periodic updates through the Wells Fargo Gateway, not whether a particular user is authorized to initiate the request.

Bill Manager Service

The Initiation Method and Security Procedure Customer has elected for Bill Manager is:

Wells Fargo Vantage℠ ("Vantage")
Wells Fargo Vantage℠ ("Vantage") is our electronic banking platform that is accessed through the internet. The Vantage security procedures are log-on credentials specified by us including a company ID, user ID, password, token, and any other authentication or authorization process we require from time to time. The Bill Manager platform also requires entry of a one-time passcode provided through text message or an automated phone call to verify the device used to initiate the funds transfer.

E-Bill Express Service

The Initiation Method and Security Procedure Customer has elected for E-Bill Express is:

Bill File Inbound - SAFE-T
This transmission platform offers a variety of transmission protocols including hypertext transfer protocol secured (https), FTP over SSL (FTP/S), secure FTP (S-FTP), and Applicability Statement 2 (AS2).
AR File Outbound - SAFE-T
This transmission platform offers a variety of transmission protocols including hypertext transfer protocol secured (https), FTP over SSL (FTP/S), secure FTP (S-FTP), and Applicability Statement 2 (AS2).

EDD, Electronic Document Delivery Set-up - For Company and Customer (Biller) ID

Type of request	Customer (Biller) ID *(must be associated with the Vantage Company ID)*	Vantage User name	Vantage User ID	Role (select one)
☐ Add ☐ Change ☐ Delete				☐ View only (default) ☐ View and Authorize ☐ Customer (Biller) Administrator
☐ Add ☐ Change ☐ Delete				☐ View only (default) ☐ View and Authorize ☐ Customer (Biller) Administrator
☐ Add ☐ Change ☐ Delete				☐ View only (default) ☐ View and Authorize ☐ Customer (Biller) Administrator
☐ Add ☐ Change ☐ Delete				☐ View only (default) ☐ View and Authorize ☐ Customer (Biller) Administrator

Zero Balance Account (ZBA)

Request Type	Master Account	Child Account	Cycle	Target Balance
☐ Add ☐ Change				

International Zero Balance Account (ZBA)

Level 2 Accounts

Request Type	Child Account(s)	Currency	Transfer Funds To	Sweep Type	Target Balance	Minimum Balance	Maximum Balance
☐ Add ☐ Change				☐ Debit* ☐ Credit* ☐ Target ☐ Maximum			

*One-way Sweep

Level 3 Accounts

Request Type	Child Account(s)	Currency	Transfer Funds To	Sweep Type	Target Balance	Minimum Balance	Maximum Balance
☐ Add ☐ Change				☐ Debit* ☐ Credit* ☐ Target ☐ Maximum			

*One-way Sweep

Account Reconciliation (ARP) and Positive Pay Services

For the complete terms and conditions governing these services, see the Service Documentation including the TM Master Agreement and applicable Service Description(s). This set-up form supersedes any prior ARP and Positive Pay set up forms for the referenced account numbers.

Account reconcilement

Full account reconcilement
We use the daily check issuance data you provide to deliver a detailed statement and a variety of optional reports on paid and outstanding checks.

Partial account reconcilement
We provide a complete summary of your account activity for your account cycle.

Service	Type	Account number
Select an option	Select an option	

Positive Pay / Perfect Presentment / Positive Pay Only

Positive Pay Service[1] *(requires Full or Partial Account Reconcilement service)*
We systematically compare check information from checks presented for payment to the check issue data you provide and notify you of unmatched serial numbers and dollars.

Perfect Presentment Service[1] *(requires Full or Partial Account Reconcilement service)*
We systematically compare check information from checks presented for payment to the check issue data you provide and notify you of unmatched serial numbers and dollars.

Positive Pay Only[1]

We systematically compare check information from checks presented for payment to the check issue data you provide and notify you of unmatched serial numbers and dollars.

[1] In the event you fail to decision items by your assigned daily cutoff time, the system will apply your exception default decision indicated below.

Service	Type	Account number *(1 account per row)*	Exception default decision
Select an option	Select an option		Select an option

Add more rows | Delete row

Payee Validation

Payee Validation Service *(Requires Positive Pay, Positive Pay Only or Perfect Presentment)*
Note: recommended as an additional layer of fraud protection to Positive Pay, Positive Pay Only and Perfect Presentment services. With Payee Validation, we systematically review the payee field to identify discrepancies between the payee information on a presented check and the payee information you provided for that check.

Service	Type	Account number
Payee Validation	Select an option	

Add more rows | Delete row

Reverse Positive Pay

Reverse Positive Pay
We provide paid check information to you to compare against your check issue records. You will timely notify us by the Decision Deadline of checks that should be returned. Items cashed at a Wells Fargo Branch cannot be returned. Return decisions for teller-cashed items will be rejected and reported in the Reverse Positive Pay End of Day Decision report.

Note: Teller Match service is recommended as an additional layer of fraud protection for Reverse Positive Pay. As checks are presented to be cashed or deposited at a Wells Fargo branch, ATM or mobile deposit, we compare the check to the check issue data you provide for approval.

Note: Payment Authorization services including Maximum Check Cashing Amount are recommended as additional layers of fraud protection for Reverse Positive Pay.

Service	Type	Teller Match	Account number *(1 account per row)*
Reverse Positive Pay	Select an option	Select an option	

Customer Approval - (Authorized Signature Required)

Each person who signs this form on Customer's behalf is authorized to do so by resolution, agreement or other legally sufficient action of the governing body of Customer, if Customer is not an individual, or is an Authorized Signer on Customer's account.

Printed name of Authorized Signer	Phone
Signature	Date

Voice Wire only - Submitter information and instructions
Internal Bank use only

Submitter name	Submitter phone
Submitter email	Submitter fax

Note: If Voice Wire is a component of this form, once the customer approves and signs the form, the Banker/Relationship Manager must approve and sign the form, then fax it to Wire Implementation at 866-922-6202 from a valid Wells Fargo fax. File copies in your location's record-retention file.

WELLS FARGO

Acceptance of Services

1. **Agreement to be Bound by Service Documentation.** By signing this Acceptance of Services ("Acceptance"), each customer identified on the signature block or, if applicable, on an attachment to this Acceptance ("Customer" or "Company") confirms that it has received and agrees to be bound by the Service Documentation for the Treasury Management Services (each, a "Service") in which Customer is enrolling. If Customer is enrolling in the Wells Fargo Developer Gateway, Customer's signature confirms it has received and agrees to be bound by the Wells Fargo Developer Gateway Terms of Service. Customer may also be referred to as "Company" in the Service Documentation. "Service Documentation" is defined in Wells Fargo Bank, N.A.'s ("Bank") Master Agreement for Treasury Management Services.

2. **Power and Authority of Signer.** Customer has granted the person(s) signing this Acceptance the authority on Customer's behalf to (i) enter into this Acceptance and other agreements with Bank for Services on or after the Effective Date of this Acceptance and (ii) amend, terminate, or otherwise act on behalf of Customer with respect to this Acceptance and the Services.

3. **Security Procedures.** Unless otherwise agreed, Customer agrees that "Security Procedure" is the applicable security procedure described in the Service Documentation for Customer's Initiation Method for the Service, which Bank will use to verify the authenticity of a Transaction. The term "Initiation Method" refers to the method Bank offers in the product enrollment form ("Set-up Form") or other Service Documentation for delivering Customer's Transaction instructions to Bank with respect to the applicable Service and includes any applicable transmission protocols. The term "Transaction" means (i) any funds transfer or payment instruction (including any communication cancelling or amending an instruction), and (ii) any instruction, data or other information which Bank receives in Customer's name with respect to a funds transfer.

   The purpose of the Security Procedure is to verify the authenticity of the Transaction. Bank will not use the Security Procedure to detect an erroneous or duplicate transaction. Customer will be responsible for any erroneous or duplicate transaction Bank receives in Customer's name. Customer agrees to be bound by each Transaction, whether or not authorized by Customer, issued in Customer's name and accepted by Bank in compliance with the Security Procedure for the Service.

4. **Commercially Reasonable.** Customer acknowledges that it has had an opportunity to review the Security Procedures offered by Bank in the Security Procedure Reference Guide, available on Wells Fargo Vantage℠ f/k/a Commercial Electronic Office® (CEO®). Customer agrees that each Security Procedure for the Initiation Method Customer has elected in the Set-up Form or other Service Documentation for each of its Services (a) best meets Customer's requirements with regard to the size, type and frequency of its Transactions, and (b) is commercially reasonable.

   If Customer has refused to use a standard Security Procedure and elects a non-standard Security Procedure, then Customer expressly agrees that the non-standard Security Procedure(s) Customer has elected better meets Customer's requirements than any standard Security Procedure with regard to the size, type and frequency of Transactions issued by Customer to Bank and is commercially reasonable.

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Updated: January 12, 2024

5. **Confidentiality of Security Procedure and Authentication devices/passwords.** Customer and Bank will preserve the confidentiality of the Security Procedure(s) and any passwords, codes, security devices and related instructions provided by Bank. If one party becomes aware of a breach, or suspects that a breach may occur, it will promptly notify the other party. Customer will maintain effective internal procedures to safeguard against any unauthorized Transaction and warrants that no individual will be allowed to initiate a Transaction without proper supervision and safeguards.

Customer name(s):

Printed Name of Authorized Representative
Signature
Date

WELLS FARGO

Master Agreement for Treasury Management Services

The Service Documentation contains the terms under which Wells Fargo Bank, N.A. and the banks, branches or subsidiaries listed in Appendix X (collectively, "Bank") provide you treasury management services (each a "Service"). "You," "your" or "yours" refer to the Bank customer identified on the Acceptance of Services that is signed when you enroll in a Service ("Acceptance"). The terms "we," "us," or "our" refer to the Bank. Other capitalized terms used in this Master Agreement for Treasury Management Services ("Agreement") are defined in this document.

You and we agree:

1. **Service documentation.** The Service Documentation contains the terms governing each Service and includes:
   a. The Service Description (which contains terms and conditions applicable to the specific Service),
   b. The Acceptance (which indicates your acceptance of the Service Documentation),
   c. This Agreement (which contains terms and conditions applicable to all Services),
   d. The account agreement governing the account(s) (each, an "Account") you use in connection with the Service,
   e. The Product Enrollment Form (which contains set-up information for each Service in which you are enrolling), and
   f. User Guides (which include our vendors' and our documentation related to the installation, set-up function, features, operation, use, pricing or other aspects of the Services, including Terms of Use, software, software licenses, price schedules, specifications, instructions, and notices).

The documents and individual provisions of the Service Documentation are intended to be read together as one agreement between you and us. This Agreement and the Service Descriptions for Services you enroll in are posted on Wells Fargo Vantage℠ ("Vantage") f/k/a Commercial Electronic Office® (CEO®) . If there is a conflict among the documents that are part of the Service Documentation, they will govern in the order listed above. Your use of a Service confirms your receipt of, and agreement to be bound by, this Agreement and all Service Documentation.

2. **Services.** You and we will agree upon the Services to be provided and the start date for each Service. Each Service is subject to the approval by our applicable branch or subsidiary. We will notify you when you have completed all requirements for enrolling in the Service and the Service is ready for you to use.

3. **Changes to services.** We may change (or add to) the terms and fees in the Service Documentation at any time. If a change to a Service requires a change to the Service Documentation, we will post the document(s) with the change on Vantage. When required by Applicable Law, we will notify you of the change. If you continue to use a Service after a change takes effect, you will be bound by the change. As used in this Agreement, the term "Applicable Law" means all applicable laws (including common or customary laws), statutes, constitutions, policies, decrees, judgments, treaties, regulations, directives, by-laws, rulings, orders or operating circulars governing our activities and/or any Transaction (see section 6-a) governed by this Agreement, including, but not limited to, the funds transfer system and clearing and settlement house rules.

4. **Term and termination.** Unless a Service is terminated in accordance with the Service Documentation, this Agreement and each Service will continue in effect until terminated by either party upon 30 days' prior written notice to the other party. When a Service is terminated for any reason, the Service Documentation governing the terminated Service is also terminated.

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Revised: April 4, 2023

We may suspend or terminate any Service:

a. After we notify you of a breach of any provision of the Service Documentation or any other agreement with us, and you fail to cure the breach (if it can be cured) within 15 days of the date of the notice; or
b. Without prior notice to you if:
    i. We reasonably suspect that an Account associated with a Service has been compromised or otherwise subject to irregular, unauthorized, fraudulent, or illegal activity,
    ii. You become subject to any insolvency or bankruptcy proceeding, or any receivership, liquidation, reorganization, or other similar proceeding, or you enter into any agreement or proceeding for voluntary liquidation, dissolution, composition with or assignment for the benefit of creditors or other winding up,
    iii. We determine in our sole discretion that continuing to provide a Service may place us at risk of financial loss or result in an unacceptable credit exposure,
    iv. Any guaranty of your obligations to us ("Guaranty") is terminated, revoked, or its validity contested by the guarantor ("Guarantor"),
    v. We determine in our sole discretion that a material adverse change has occurred in your ability to perform your obligations under the Service Documentation, or in the ability of a Guarantor to perform its obligations under a Guaranty, or
    vi. The Account necessary to provide a Service is closed.

The termination of a Service will not affect your or our respective rights and obligations with respect to the Service(s) provided before the termination including without limitation Transactions. We will not be liable to you for any losses or damages you may incur as a result of any termination of any Service or termination or restriction of any Vantage access rights under section 9(d) below.

5. Service fees. You will pay us the fees described in the Service Documentation and any taxes applicable to each Service, however designated, but excluding taxes based on our net income. We may debit your Account for any fees not covered by earnings credits and any taxes that are due, or we may send you an invoice for these amounts, which you will promptly pay. Our charges and fees are in the applicable fee schedule for Services used in connection with your Account.

6. Security procedures.

a. Unless otherwise agreed, you agree that "Security Procedure" is the applicable security procedure described in the Service Documentation for your Initiation Method for the Service, which we will use to verify the authenticity of a Transaction. The term "Initiation Method" refers to the method we offer in the product enrollment form ("Set-up Form") or other Service Documentation for delivering your Transaction instructions to us with respect to the applicable Service and includes any applicable transmission protocols. The term "Transaction" means (i) any funds transfer, payment order, or payment instruction (including any communication cancelling or amending an instruction), and (ii) any instruction, data or other information which we receive in your name with respect to a funds transfer. The purpose of the Security Procedure is to verify the authenticity of the Transaction. We will not use the Security Procedure to detect an erroneous or duplicate Transaction. You will be responsible for any erroneous or duplicate transaction we receive in your name. You agree to be bound by each Transaction, whether or not authorized by you, issued in your name and accepted by us in compliance with the Security Procedure for the Service.
b. You agree that each Security Procedure for the Initiation Method in the Set-up Form or other Service Documentation for each of the Services (a) best meets your requirements with regard to the size, type and frequency of your Transactions, and (b) is commercially reasonable.

7. Confidential information. Unless otherwise stated in the Service Documentation, "Confidential Information" means all (a) User Guides, (b) Security Procedures, passwords, codes, security devices and related instructions and technical and non-technical information and intellectual property rights relating to our vendors' or our technology, IT infrastructure or data security, including trade secrets, systems information security program or processes, SSAE or SOC reports, and testing procedures or results. You will not acquire any ownership interest in or rights to Confidential Information as a result of your use of any Service.

You will:

a. Maintain the confidentiality of the Confidential Information,

b. Not disclose (or permit your employees or agents to disclose), copy, transfer, sublicense, or otherwise make any of it available to any person or entity, other than your employees who have a need to use the Confidential Information in connection with the applicable Service, and

c. Not decompile, reverse engineer, disassemble, modify, or create derivative works of any Confidential Information.

You will notify us immediately if you know of or suspect any unauthorized disclosure, possession, use, or knowledge (each, an "Unauthorized Use") of any Confidential Information. If you (or your employees or agents) are responsible for the Unauthorized Use, you will, at your expense, promptly take all actions, including initiating court proceedings to recover possession and prevent further Unauthorized Use of the Confidential Information. You will also compensate us for any injury caused to us as a result of the Unauthorized Use.

8. **Currency conversion.** When your instructions require us to convert the amount of a Transaction from the currency in which the Account is denominated ("Account Currency") to another currency ("Foreign Currency"), we will do so using the Applicable Exchange Rate in effect at the time we execute your Transaction. "Applicable Exchange Rate" means the exchange rate we set and use for you when we convert one currency to another currency and includes a markup. The markup factors include costs incurred, market risks and our desired return. The exchange rate we provide to you may be different from the exchange rates you see elsewhere. Foreign exchange rates are dynamic, and rates fluctuate over time based on market conditions, liquidity, and risks.

If a financial institution designated to receive the funds does not pay the beneficiary specified in the Transaction, and the funds are returned to us, we will not be liable to you for a sum greater than the amount of the Transaction after we have converted it from the Foreign Currency to the Account Currency using the Applicable Exchange Rate in effect at the time the funds are returned to us. You accept the risks of any change in the Applicable Exchange Rate between the time you request a Transaction and the time the Transaction is either completed or is unwound due to a cancellation, an amendment, a rejection, or a return.

9. **Vantage**.

a. Description of Vantage. Vantage is our electronic banking platform that is accessed through the Internet. Your Authorized Agents (defined below) may use Vantage to access (i) Services in which you have separately enrolled and (ii) third-party sites we may make available through Vantage. We offer different channels through which you may access Vantage, including personal computers and mobile devices. We may add or eliminate channels at any time. A Service or third party site accessible through one channel may not be accessible through another channel.

b. Access to Vantage. When you enroll in Vantage, and as we may determine is necessary after enrollment, we will provide Log-On Credentials (defined below) to the persons who are authorized to access Vantage on your behalf (each, an "Authorized Agent"). Log-On Credentials mean one or more secure methods we provide to access the Services and may include user IDs, passwords, token IDs, and other methods that we adopt from time to time. We have no obligation to separately verify or authenticate any communication we receive in your name through Vantage, whether or not it was actually from an Authorized Agent. You assume the entire risk of (i) unauthorized use of your Log-On Credentials and (ii) unencrypted electronic transmissions.

c. Administration of Vantage. We offer two options for administering Vantage: (i) Administration and (ii) Bank administration.

i. Administration. If you enroll in the Administration option, there are three categories of Authorized Agents: Company Administrator, Administrator, or User. Unless you and we separately agree, we will provide Log-On Credentials only to your initial Company Administrator(s) who will (a) assign Log-On Credentials to other individuals and (b) designate those individuals as one of the following:

(1) A Company Administrator, who may perform all functions of your initial Company Administrator,

(2) An Administrator, who may perform all functions of an Administrator including designating other Administrator(s) and User(s), or
(3) A User, who may access the Services designated by a Company Administrator or an Administrator, as well as those Services in which we permit a User to self-enroll.

Each Company Administrator and Administrator has the authority to enroll you in additional Services. In addition to your use of Administration as described in this subsection, you may request that we assign Log-On Credentials to Users that you designate in writing to us. Your designation to us will specify the Services which the User is authorized to access in addition to those Services in which we permit a User to self-enroll.

ii. Bank administration. For the Bank administration option, there is one category of Authorized Agent: Users. We will assign Log-On Credentials to each User you designate.

You will promptly revoke the Log-On Credentials of any Authorized Agent or User when that individual is no longer authorized to access Vantage. If you notify us in writing to revoke the Log-On Credentials of an Authorized Agent or User, we will have a reasonable time after receiving your written notification to revoke the individual's access.

d. Terminating access. We may terminate or restrict any Authorized Agent's access to any Service through Vantage if we determine such use:
   i. Does not comply with any term applicable to Vantage,
   ii. Is not permitted by Applicable Law,
   iii. Is not authorized by you or any third party whose authorization we believe is necessary, or
   iv. Should be denied for your or our protection (without us agreeing to or being required to make this determination in any circumstance).

e. Financial information. Financial market data, quotes, news, research, and other financial information developed by third parties and transmitted to us ("Financial Information") may be available to you at Vantage. The posting of any Financial Information or any other information or data at Vantage is not a recommendation by us of any particular Service or action. We do not guarantee the accuracy or completeness of any Financial Information, nor are we responsible for (i) the actions or omissions of the third parties developing or transmitting Financial Information or (ii) any decision you make or action you take by relying on any Financial Information.

f. Miscellaneous. For purposes of this section 9 only, "Service" includes each service and product we or any of our affiliates offer that you access through Vantage. This section 9 will survive the termination of any Service or this Agreement.

10. Alerts.

a. Non-subscribed alerts. When you enroll in Vantage or other channels or Services, you consent to receiving by email or other delivery channels, servicing messages that we determine are important or urgent. You do not need to subscribe to receive such alerts and you do not pay additional service fees.

b. Subscribed alerts. You may also enroll in fee-based alerts for applicable Services so that you can receive messages you subscribe to at the intervals and through delivery channels that you choose.

11. Liability and indemnification.

a. We are not obligated to honor, in whole or in part, any Transaction or other instruction that:
   i. Exceeds the available balance in the Account, unless otherwise provided in the Service Documentation,
   ii. Does not comply with the Service Documentation or our applicable policies, procedures, or practices made available to you,
   iii. We have reason to believe may not have been duly authorized, should not be honored for our or your protection, or involves funds subject to a hold, dispute, restriction, or legal process, or
   iv. Would possibly result in us not complying with Applicable Law.

b. Neither we nor our software vendors make any express or implied representations or warranties with respect to the Services or any software used in connection with the Services, including any warranty as to the merchantability or fitness for a particular purpose, other than those expressly set forth in the Service Documentation.

c. Any claim, action, or proceeding against us for losses or damages arising from a Service, must be brought within one year from the date of the act or omission, except as otherwise stated in the account agreement governing the Account.

d. We will have no liability for our failure to perform or delay in performing a Service if the failure or delay is due to circumstances beyond our reasonable control. If we determine that any funds transfer or communications network, Internet service provider, or other system used to provide a Service is unavailable, inaccessible, or otherwise unsuitable for use by you or us, we may, upon notice to you, suspend or discontinue the affected Service.

e. We will only be liable to you for actual damages incurred as a direct result of our failure to exercise reasonable care in providing the Services. Reasonable care requires only that we follow standards that do not vary unreasonably from the general standards followed by similarly situated banks. Our policies and procedures are general internal guidelines for our use and do not establish a higher standard of care for us than otherwise established under Applicable Law. A mere clerical error or an honest mistake will not be considered a failure by us to perform any of our obligations. Our liability to you will be limited to an amount not greater than 10 times our fees incurred in the calendar month immediately before the calendar month in which the loss or damages were incurred (or, if no fees were incurred in that month, our fees incurred in the month in which the losses or damages were incurred).

f. Except in the case of our negligence or intentional misconduct, you will indemnify and hold us, our directors, officers, employees and agents ("Representatives") harmless from all losses or damages that arise out of:
   i. The performance of a Service in compliance with the Service Documentation, including any warranty we are required to make to a third party in connection with a Service,
   ii. An act or omission of any of your agents, couriers, or Authorized Agents, and
   iii. If the Service includes a license or sublicense of any software, any use or distribution of the software by you or any person gaining access to the software through you that is inconsistent with the license or sublicense.

   You will promptly provide us with written proof of loss, and notify us if you become aware of any third party claim related to a Service. You will cooperate fully (and at your own expense) with us in recovering a loss. If we reimburse you, we or our designee will be subrogated to all of your rights (i.e., we will be entitled to assert any legal rights you had relating to the claim).

g. Except as expressly provided otherwise in the Service Documentation, neither party nor its Representatives will be liable to the other party for:
   i. Any special, consequential, incidental (including court costs and attorneys' fees), indirect, or punitive losses or damages, or
   ii. Business interruption, loss of profits, loss of business, loss of revenue, loss of goodwill, loss of opportunity, loss or injury to reputation, or loss of anticipated savings, whether any claim is based on contract or tort, or whether the likelihood of these losses or damages was known to the other party and regardless of the form of the claim or action.

h. When you send payments on behalf of your third party customers, you agree you are solely liable to your customers for any and all losses those customers may suffer. We exclude all and any liability of whatever nature (including those losses detailed in subsection g above) arising out of your relationship with your customer.

12. Governing law. The Service Documentation will be governed by: (a) U.S. federal law and (b) the law of (i) the U.S. state in which the office of Bank that maintains the Account is located or, if there is no such state or no account associated with such Service, (ii) the State of New York, without reference to its principles of conflicts of laws ("Governing Law").

13. Arbitration agreement. Upon demand by you or us, any dispute or claim arising out of or relating to this Agreement, or the breach thereof, must be submitted to arbitration administered by the American Arbitration Association ("AAA") under its Commercial Arbitration Rules, and must be heard before three arbitrators if the amount in dispute is U.S. $5,000,000 or more or its equivalent in any other currency, and before one arbitrator for amounts in dispute of less

than U.S. $5,000,000 or its equivalent in any other currency. Arbitration will proceed in a location selected by AAA in the state of the applicable Governing Law, and if there is no such state, the place of arbitration must be New York, NY. The language of the arbitration must be English. Judgment on the award rendered by the arbitrator(s) may be entered in any court having jurisdiction thereof. This arbitration requirement does not limit the right of you or us to: (a) exercise self-help remedies including setoff or (b) obtain provisional or ancillary remedies such as injunctive relief or attachment, before, during or after the pendency of any arbitration proceeding. This exclusion does not constitute a waiver of the right or obligation of you or us to submit any dispute to arbitration hereunder, including those arising from the exercise of the actions detailed in (a) and (b) of this section.

14. **Jurisdiction.** For any proceedings regarding this Agreement (not subject to arbitration as provided in this Agreement), you hereby irrevocably submit to the jurisdiction of the courts of the Borough of Manhattan, New York City, in the State of New York or the federal courts located there and irrevocably agree that all claims in relating to the proceeding may be heard or determined in those courts.

15. **Miscellaneous.**
    a. **Severability.** Any portion of the Service Documentation which is inconsistent with Applicable Law or Governing Law will be deemed modified and applied in a manner consistent therewith, and we will incur no liability to you as a result of the inconsistency or modification and application to any dispute regarding the Service Documentation. If any portion or provision of the Service Documentation is deemed unenforceable, it will not affect the enforceability or validity of the remaining Service Documentation nor the enforceability or validity of that portion or provision under the law of any other jurisdiction.
    b. **Entire agreement.** The Service Documentation (and any documents referred to therein):
        i. Constitutes the entire agreement between you and us regarding the Services we provide for all Accounts opened with us, and
        ii. Supersedes and extinguishes all prior agreements, understandings, representations and warranties of any nature (including requests for proposals and other sales material), whether oral or written, between you and us relating to any of our Services (including any other Master Agreement for Treasury Management Services, but excluding the current Commercial Account Agreement or Global Commercial Account Agreement, as applicable).
    c. **Electronic agreement.** To facilitate execution, the Service Documentation may be executed by a party in the form of an "Electronic Record" (as defined in the Electronic Signatures in Global and National Commerce Act at 15 U.S.C. §7001 et seq. ["ESIGN Act"]). The Service Documentation may be executed in as many counterparts as may be required to reflect all parties' approval, and all counterparts will collectively constitute a single agreement. An "Electronic Signature" (as defined in the ESIGN Act) that can be authenticated will constitute an original and binding signature of a party. The fact that a document is in the form of an Electronic Record or is signed using an Electronic Signature will not, in and of itself, be grounds for invalidating such document.
    d. **No waiver.** Neither our failure nor any delay by us in exercising any right or remedy will be deemed to be a waiver of the right or remedy. No course of dealing or waiver of any right on one occasion will constitute a modification of the Service Documentation or be a waiver of that right on a subsequent occasion.
    e. **Third party beneficiaries.** Except as otherwise provided in the Service Documentation, no person or entity other than the parties to this Agreement will be deemed to be a third party beneficiary under the Service Documentation.
    f. **Financial condition.** You will provide us promptly upon our request any existing financial statements or other information pertaining to your financial condition or any previously unprepared financial statements which we may require you to prepare and/or to be audited or reviewed by independent certified public accountants acceptable to us.
    g. **Your representations and warranties.** You represent and warrant that: (i) you will not use any Service in a manner that would violate any Applicable Law by you or us; (ii) if you employ an agent in connection with its use of any Service, you represent and warrant to us that: (1) your governing body has duly authorized the agent; (2) you will exercise appropriate controls to ensure each authorized agent does not exceed the authority granted to it; and (3) you will preserve the confidentiality of the Log-On Credentials and immediately notify us if you become aware or suspect that any Log-On Credential may have been compromised.

h. **Use of names.** You and we will not use each other's name or refer to our relationship in any solicitation, marketing material, advertisement, news release, or other written, online or oral communication without specific prior written consent for each such use or release, except that we may use your name as a reference in service proposals if we obtain your prior written approval for such use.

i. **Notices and communications.** Either party may provide notice to the other party by mail, personal delivery, or electronic transmission.
    i. You will notify us promptly in writing of any change in your name, Address, legal status, or any other changes relevant to the conduct of the Account or affecting your business relationship with us.
    ii. The term "Address" as used in this Agreement refers to a mailing or electronic address.
    iii. You will use the Address where your relationship manager or other manager is located and will address any notice to the attention of the manager.
    iv. Each party will have a reasonable time after receipt of any notice to act on it.
    v. Any communication or notice to us from your agent about your use of a Service will be deemed to be a communication from you, and you authorize us to communicate with your agent about any such communication or Service.
    vi. We are entitled to rely on any communication or notice from you that we believe in good faith was authorized by your authorized representative or Authorized Agent and, we will have no obligation to verify or authenticate an identity of a sender or signature on any notice or communication, except as expressly provided in the Service Documentation.

16. Survival. Sections 7, 9, 11 - 15 will survive termination of the Services or this Agreement.

Appendix X

Applicable Branches or Subsidiaries of Bank

1. Wells Fargo Bank, N.A., UK Branch
2. Wells Fargo Bank, N.A., Canadian Branch
3. Wells Fargo Bank, National Association, Shanghai Branch
4. Wells Fargo Bank, National Association, Hong Kong Branch

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Commercial Account Signature Card

1. Account Title(s)

Account #1:	CoID(Internal Use):	Account #2:	CoID(Internal Use):
Title Line 1:		Title Line 1:	
(Customer's full legal name matching Customer's formation documents – 40 characters max.)		(Customer's full legal name matching Customer's formation documents – 40 characters max.)	
Optional Account Title Lines (40 characters max per line.)		Optional Account Title Lines (40 characters max per line.)	
Title Line 2:		Title Line 2:	
Title Line 3:		Title Line 3:	
Title Line 4:		Title Line 4:	
(If applicable, enter DBA name on last available title line.)		(If applicable, enter DBA name on last available title line.)	

2. Regulation GG Certification

Is the, Customer, or any entity for which the account will be maintained, engaged in the business of internet gambling?

☐ No, this entity is not engaged in the business of internet gambling.

☐ Yes, this entity is engaged in the business of internet gambling.

3. Account Signers

Signer #1

Printed name

Signer role; please select one. If none selected, the default will be limited signer. Refer to section 4 for authority definitions.

☐ Limited Signer ☐ Authorized Signer

Internal use only: CIS customer number for above signer:

Signer #2

Printed name

Signer role; please select one. If none selected, the default will be limited signer. Refer to section 4 for authority definitions.

☐ Limited Signer ☐ Authorized Signer

Internal use only: CIS customer number for above signer:

Signer #3

Printed name

Signer role; please select one. If none selected, the default will be limited signer. Refer to section 4 for authority definitions.

☐ Limited Signer ☐ Authorized Signer

Internal use only: CIS customer number for above signer:

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Revised - January 2024

4. Authorized Representative's Certification, Acknowledgement, and Agreement

By signing below, I certify that the Customer has designated each of the individuals named in Section 3 above as

a) a "Limited Signer" who is authorized, acting alone, to (i) sign checks drawn on the account(s) and (ii) instruct Wells Fargo with respect to stop payment order(s); or

b) an "Authorized Signer" who is authorized, acting alone, to (i) sign checks drawn on and make cash withdrawals from the accounts(s), (ii) instruct Wells Fargo with respect to stop payment order(s) and (iii) initiate funds transfers between accounts on Business Online Banking, and (iv) perform other branch transactions in accordance with the customer's contractual arrangements with Wells Fargo.

Designating signers on the signature card does not authorize the signer to access Wells Fargo Vantage℠ f/k/a Commercial Electronic Office® (CEO®) or CEO® ("Vantage").

Wells Fargo may obtain credit reports or other information about the customer. Wells Fargo may disclose information about each account to its affiliates, to credit reporting agencies, and to other persons or agencies that, in Wells Fargo's judgement, have a legitimate purpose for obtaining the information.

I acknowledge that the Customer has received the Wells Fargo Commercial Account Agreement and agrees its terms and conditions, as amended from time to time, will govern the account(s).

Printed name	Position/Title
Signature	Date

5. Internal use only		
Banker name:	Banker phone:	Banker MAC:
AU:	RAU:	Officer #:
Submitter name:	Submitter phone:	

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WELLS FARGO

Authorization Certificate

Deposit Accounts and Treasury Management Services

The undersigned hereby certifies to Wells Fargo Bank, National Association (Bank) that:

1. _____

(Account holder's complete legal entity/company name), a

_____

(description of Account holder's business entity type)

("Customer"), has authorized the undersigned to make the certifications in this Certificate on Customer's behalf.

2. Each of the following individuals:

Name		**Title**		**Country of permanent residence**	
Business phone number		**Business email address**			
Name		**Title**		**Country of permanent residence**	
Business phone number		**Business email address**			
Name		**Title**		**Country of permanent residence**	
Business phone number		**Business email address**			
Name		**Title**		**Country of permanent residence**	
Business phone number		**Business email address**			
Name		**Title**		**Country of permanent residence**	
Business phone number		**Business email address**			
Name		**Title**		**Country of permanent residence**	
Business phone number		**Business email address**			

is referred to in this Certificate as an "Authorized Representative" with full authority, acting alone, to:

a) enter into those agreement(s) that Bank requires regarding opening, operating, and closing deposit accounts for Customer at Bank (each, an Account) and enrolling in, using, and terminating Bank services including Bank's non-deposit sweep services used in connection with the Account(s) (each, a Service);

b) authorize all types of Account transactions, provided Bank has completed setting up the Authorized Representative for the Service that will be used to facilitate the transaction, and instruct Bank regarding Accounts and Services; and

c) designate individuals as additional Authorized Representatives.

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3. This Certificate reflects actions duly taken by Customer in accordance with its governing documents. It revokes all prior Authorization Certificate(s) on file with Bank and shall continue in effect until Bank has received and had a reasonable time to act on Customer's written notice revoking it, which shall be effective only as to actions which are taken by Customer thereafter. Actions authorized in this Certificate but performed prior to its execution are approved and ratified.

Certified to:

By/Signature: _____

Printed name: _____

Title: _____

Date: _____

Tax Identification Number of Customer: _____
(TIN of the Customer as assigned by the IRS.)

WELLS FARGO

Commercial Depository Service Description

Treasury Management Services

Introduction

The Service Documentation contains the terms and conditions under which Wells Fargo Bank, N.A. ("Bank") provides you the services described below. "You," "your" or "yours" refer to the Bank customer identified on the Acceptance of Services that is signed when you enroll in Services ("Acceptance"). The terms "we," "us," or "our" refer to the Bank. Other capitalized terms used in this Service Description are defined in the Master Agreement or in the Glossary at the back of this Service Description.

The service ("Service") covered by this Service Description is:

- Commercial Depository
- SafeVantage®

The Service Documentation includes:

a. The Service Description (which contains terms and conditions applicable to the Service),
b. The SafeVantage Service Setup Form (the "SafeVantage Setup Form"),
c. The Acceptance (which indicates your acceptance of the Service Documentation),
d. The Master Agreement (which contains terms and conditions applicable to all services),
e. The Account Agreement governing your account that you use for the Service ("Account"),
f. The Product Enrollment Form ("Set-up Form") (which contains set-up information for the service in which you are enrolling), and
g. User Guides (which include Terms of Use, software, software licenses, price schedules, specifications, instructions, and notices).

The separate documents and individual provisions of the Service Documentation are intended to be read together as one agreement between you and us. This Service Description and the Master Agreement are posted at our Commercial Electronic Office® (CEO®) portal. If there is a conflict among the documents that are part of the Service Documentation, they will govern in the order listed above. Your use of a Service confirms your receipt of, and agreement to be bound by, this Service Description and all Service Documentation.

Commercial Depository Service

1. **Description of service.** With the Service, you may:
   a. Order Cash we prepared and make such Cash available to your Agent at our cash vault, and
   b. Deliver currency, coin, checks and other negotiable instruments to our cash vault or Night Depositories for processing.

2. **Cash orders from our cash vault.**

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Revised – May 26, 2022

a. **Cash Requests.**You may make a Cash Request of a Cash Shipment. The Cash Shipment will be made available to your Agent in Cash Bags at our cash vault. We are authorized to act upon any Cash Request we receive in accordance with this Service Description, and which we believe in good faith has been made by one of your Authorized Representatives. We will have no obligation to verify, and will not be liable for our failure to verify or investigate, any Cash Request.

b. **Making Cash available to your Agent.** We are authorized to make Cash Shipments available to any person we in good faith believe to be your Agent. We will have no further responsibility, and you assume all risk of loss for Cash made available to any such person. We will make Cash Shipments available only at the locations, on days, and during the hours published by us from time to time. We reserve the right to suspend the Service at any time without notice.

c. **Your Authorized Representatives.** You will promptly certify to us the identity of each Authorized Representative. You will give prior written notice to us of any change in the authority of any Authorized Representative. We will be fully protected in relying on each such notification and on your obligation to promptly notify us of any change in the status of the Authorized Representative. We will have a reasonable period of time to act after receiving such notification.

d. **Security procedures.** For requests made in writing or by fax, operator-assisted telephone call or transmission, a Customer ID assigned by us is required. For CEO requests, you must have Log-On Credentials. For touch-tone/automatic response telephone requests, a Passcode is required. Operator limits may also be required. It is your responsibility to establish internal procedures that will minimize the risk of an unauthorized person gaining access to the Customer ID, Log-On Credentials and Passcode(s). Such internal procedures include without limitation requiring users to maintain such number(s) and code(s) in strict confidence. You will notify us immediately in the event a breach of security is suspected.

e. **Debit of Account.** On each Business Day that we make a Cash Shipment available to your Agent, we are authorized to debit your Account for the aggregate amount of the Cash Shipment. You will maintain collected balances in the Account sufficient at all times to fully cover any debit. We have no obligation to release a requested Cash Shipment or any portion thereof to your Agent unless there are sufficient collected funds in the Account to fully cover the amount of the Cash Shipment when it is to be made available to your Agent. If you fail to specify your Account to us, we may debit any account which you maintain with us for the amount of a requested Cash Shipment.

f. **Packing slip; differences in shipment amount.** A packing slip will be included with each Cash Shipment which states:
   i. The aggregate amount of the Cash Shipment,
   ii. The overall number of containers included in the Cash Shipment, and
   iii. The number of containers delivered to your Agent for transmittal to you.

   For each Cash Shipment we make available to your Agent, you will notify us immediately in writing of any difference between the amount specified on the packing slip for that Cash Shipment and the amount, as counted by you, of the Cash Shipment. In the event that the difference cannot be resolved, our count of the amount of the disputed Cash Shipment will be conclusive and binding on you.

3. **Cash vault processing.** The following procedures will govern delivery of Deposit Shipments to our cash vault locations and our processing of such Deposit Shipments:

   a. **Delivery by your Agent.** You will deliver Deposit Shipments in Deposit Bags to one of our cash vaults via your Agent. You are responsible for making all arrangements with your Agent for delivery of Deposit Shipments, and you assume all risk of loss while a Deposit Shipment is in the possession of your Agent. We may accept Deposit Shipments from any person we believe in good faith to be your Agent. The delivery of a Deposit Bag to us or our receipt of it on a manifest will not be deemed proof of our receipt of the contents listed on the deposit slip contained in the Deposit Bag or your records. We will have no responsibility for any Deposit Bag or its contents delivered to one of our cash vaults until we accept the Deposit Bag in accordance with our procedures and we count the contents of the Deposit Bag.

   b. **Delivery procedures.** When you deliver a Deposit Shipment to our cash vault, you agree you (and/or your Agent) will do the following:
      i. Deliver Deposit Bags only at the locations, on the days, and during the hours published by us from time to time,
      ii. Properly endorse all checks and other negotiable instruments included in a Deposit Shipment,
      iii. Use only Deposit Bags approved by us that are properly secured,

iv. At the time of delivery, your Agent will provide us with a delivery manifest which specifies the number of Deposit Bags you included in the overall shipment delivered to us, as well as the contents of each Deposit Bag,
v. Obtain the signature of our employee who accepts delivery on that portion of the delivery manifest which your Agent retains, and
vi. Retain a copy of the receipt or other document covering each Deposit Bag you deliver to your Agent for at least one year from the date of delivery.

You agree you will only use Deposit Bags for the deposit of Items. You will not use Deposit Bags in any unauthorized manner or for any unlawful purpose. As to any property other than Items included in a Deposit Bag, we will not be deemed a bailee and will have no liability for any loss of or damage to such property.

c. **Cutoff Time; Account Deposits.** If a Deposit Shipment is received at one of our cash vaults on a Business Day before the Cutoff Time for that cash vault, the total amount of the deposits in such Deposit Shipment will be credited on that Business Day to the Account specified on the deposit slip for that Deposit Shipment. If a Deposit Shipment is received at a cash vault on a Business Day after the Cutoff Time, the total amount of the deposits in that Deposit Shipment will be credited to the Account on the next succeeding Business Day. We will not deposit any Items received in any Deposit Shipment unless the account number of the Account into which the deposit is to be made is specified on the deposit slip for that Deposit Shipment.
d. **Processing of Deposit Shipments.** You authorize us to open each Deposit Bag, count the contents, credit the amount of Items to the Account with us indicated on the deposit slip contained in the Deposit Bag and process, all in accordance with our customary procedures. All deposits are subject to verification, and our count of the Items will be conclusively deemed to be correct and complete for all purposes. No relationship of debtor and creditor will arise between you and us until the count has been completed and the deposit credited to the Account. You acknowledge that you have had an opportunity to have our applicable count and verification procedures explained to your Authorized Representative and agree that the same will be deemed commercially reasonable.
e. **Adjustment procedures.** If the aggregate amount of the Items in any Deposit Shipment, as counted by us, is less than the amount reported on the deposit slip covering that Deposit Shipment, we will debit the Account specified on the deposit slip by such difference and report the difference to you. If that Account has an insufficient collected and available balance to cover the debit, we will debit any of your other accounts with us for the difference. You agree to promptly reimburse us for the difference (or any portion thereof) for which there are insufficient available balances in your accounts with us. If the aggregate amount of the Items in any Deposit Shipment, as counted by us, is more than that reported on the deposit slip covering the Deposit Shipment, we will credit the Account specified on the deposit slip for the difference and notify you.

4. **Night Depository delivery and processing.** The following procedures will govern Night Deposits, and our processing of Night Deposits:
   a. **Night Depositories; issuance of keys.** You may make Night Deposits to your Account by placing the Items to be deposited into a Night Bag and then placing the Night Bags in the Night Depository. Each of your offices listed on the Night Depository Set-up Form will receive one key to the Night Depository at a designated Branch. You will designate to us in writing the individuals to receive the key for each of your offices. We may require such individuals to sign a receipt for the keys they receive.
   b. **Contents of Night Bags; deposit of Night Bags.** You agree that Night Bags will be used only for the deposit of Items, and will not be used in any unauthorized manner or for any unlawful purpose. If any property other than Items is included in a Night Bag, we will not be deemed a bailee and will have no liability for any loss of or damage to such property. Each Night Bag must contain one or more deposit slips which:
      i. Lists all the Items contained in that Night Bag and their total dollar amount, and
      ii. Identifies your Account to which the dollar amount of the deposit is to be credited.

   At the time each Night Bag is placed in a Night Depository you agree to securely close each Night Bag, place it completely in the Night Depository and securely lock the Night Depository.
   c. **Processing of Night Deposits.** We may open each Night Bag and remove its contents without you or any of your representatives present. The contents of each Night Bag will be processed in accordance with our standard procedures. The Cutoff Time for deposits made through the Night Depository may be different from that for deposits made at the teller line. You understand and agree that the contents of a Night Bag will not be credited to the Account, nor will the relationship between you and us be that of a debtor to a creditor with respect to any Item in a Night Bag, until we have accepted the Item for deposit into the Account after counting all the Items in the Night Bag and calculating the total dollar amount of all such Items.

d. **Counting and adjustments.** If your records regarding the total dollar amount of the Items in any Night Bag differ from our calculation of the total dollar amount of the Items in the Night Bag, you have the burden of proving that your records show the correct amount in the Night Bag or our total will be accepted as final. If there is a difference between our total and your total for the amount of Items in a Night Bag (as shown on the deposit slip(s) in the Night Bag), we will send you a statement indicating the amount of the difference. In the event that the difference cannot be resolved, our count of the dollar amount will be conclusive and binding on you.
e. **Claims of lost or stolen Items.** You agree that you will have total responsibility for each Night Bag and its contents until the Night Bag has dropped completely into a Night Depository. You agree to notify us immediately if you determine that any Night Bag or any Item in a Night Bag has been lost or stolen while at one of our Branches. You will have the burden of proving the amount of any Item which you claim was lost or stolen while it was at a designated Branch and that disappearance of the Item occurred while it was at the designated Branch.

5. **Special instructions.** You may notify us in writing of any special instructions relating to cash orders or deposits of Items at our cash vault or Night Depositories. We may at our option accept or reject the instructions and so notify you. Even if accepted, we may stop complying with the instructions upon prior notice to you if we believe continued compliance would increase our costs or risks, interfere with our established or revised procedures, or diminish the efficiency of our operations. You will be solely liable for any loss attributable to increased risk resulting from a special instruction.

6. **Further assurances.** You agree to do all acts we may consider reasonably necessary or desirable to implement and carry out the intent of this Service Description. You agree to provide us with information we request regarding any Deposit Shipment, including any information necessary to file a Currency Transaction Report and to determine the source of any Cash or Items in a Deposit Shipment.

7. **Representations and warranties.** To be eligible to make Deposit Shipments at a cash vault or Night Depository, you represent and warrant to us at the time of the delivery of each Deposit Shipment that:
   a. **Deposits for own account.** You make Deposit Shipments for your sole account and do not directly or indirectly make any Deposit Shipments on behalf of any other party, unless you have previously disclosed such party to us and we have approved such party in writing, in our sole discretion.
   b. **No deposits from outside the United States.** You do not make Deposit Shipments from any source known, or which upon reasonable inquiry would be known to you, to be outside the United States.
   c. **No business as a foreign exchange house.** You do not conduct any business, whether in whole or any part, as a foreign exchange house including, without limitation, as a Casa de Cambio.

8. **Contaminated Cash.** You agree not to send contaminated or damaged Cash to our cash vaults unless you or our Agent has prepared such Cash in accordance with the Federal Reserve Banks' applicable specifications and procedures.

9. **Termination of Services.** We may immediately terminate this Service in whole or in part in the event of your breach of any representation or warranty in section 7 (Representations and warranties). Otherwise, we may terminate this Service upon sixty (60) days prior notice to you.

10. **Survival.** Sections 2(e), 2(f), 3(d), 3(e), 4(d), 4(e), 6 and 9 will survive termination of this Service.

SafeVantage® Service

1. **Description of Service.** We make the SafeVantage Service available to you in connection with the Commercial Depository Service described above in this Service Description. With the SafeVantage Service, we will provide provisional expedited credit to you for the Cash currency properly deposited into the Equipment's currency acceptors. Following our receipt of a Safe Report, we will provide provisional expedited credit to your Account in the total amount set forth in such Safe Report. Credits will only be applied on Business Days in accordance with the SafeVantage Setup Form. Currency and other Items inserted using the manual envelope drop of the Equipment will not receive provisional expedited credit, and will be processed and credited in accordance with the cash vault processing procedures for the Commercial Depository Service, as described above in this Service Description.

2. **Conditions to provision of our SafeVantage Service.** As conditions to our provision of the SafeVantage Service:
   a. You must enter into a Vendor Agreement,
   b. We must agree that the Equipment is suitable and compatible, in our sole discretion, for the SafeVantage Service, and

c. You must agree to use the Equipment in accordance with the Vendor Agreement and as instructed by us as necessary from time to time in connection with the SafeVantage Service.

You acknowledge that we are not providing the Equipment and have no obligation or liability with respect to the Equipment or any service related thereto other than the SafeVantage Service.

3. **Ownership of Cash.** You agree that Wells Fargo-Owned Cash is our Cash currency and will not at any time be your property or the property of any other person, including your Agent. No person, other than us and our Representatives, shall have any possessory or ownership rights to Wells Fargo-Owned Cash under Section 362 or Section 541 of the U.S. bankruptcy code. You shall take all actions necessary, and all additional commercially reasonable actions that we request to ensure and evidence that Wells Fargo-Owned Cash remains our sole and exclusive property. You agree that neither you nor your Agent will commingle Wells Fargo-Owned Cash with Cash currency owned by another financial institution or any other person.

4. **Access to Cash.** You agree that physical access to Wells Fargo-Owned Cash will be restricted to:
   a. Your Agent solely for the purpose of performing services in accordance with the Vendor Agreement, and
   b. If applicable, a maintenance service provider solely for the purposes of providing routine maintenance services or repairs on the Equipment.

   You agree that we will, at all times, have control and immediate access to all Wells Fargo-Owned Cash by having : (1) the ability to recall any of the Wells Fargo-Owned Cash the same Business Day as the day of the request; and (2) unfettered and immediate access to the Wells Fargo-Owned Cash upon your financial distress as determined in our sole discretion. You agree to fully cooperate with us and our representatives in connection with our access to Wells Fargo-Owned Cash, including instructing your Agent to deliver Wells Fargo-Owned Cash to one of our cash vault locations if and as requested by us. You release us and our representatives (including without limitation any armored carrier engaged by us) from any and all Losses arising out of or related to our representative acting on our request or direction to access Wells Fargo-Owned Cash on our behalf and/or to deliver the Wells Fargo-Owned Cash to us, except to the extent any Losses arise from the gross negligence or willful misconduct of our representative. Our representative shall be a third party beneficiary of the release described above in this section.

5. **Risk of loss.** You are responsible for all risk of loss and liability for Wells Fargo-Owned Cash that is not at one of our cash vault locations, including but not limited to loss, damage or contamination of Wells Fargo-Owned Cash, theft or destruction of Wells Fargo-Owned Cash, malfunction of the Equipment or you, your Agent's or any of your representative's negligence or willful misconduct.

6. **Adjustments.** If the total amount of the Cash currency processed and verified for a Safe Report is less than the amount reported for such Safe Report, we may debit the Account without notice to you. If the Account has insufficient funds to cover the debit,we may debit any of your other accounts with us for the difference, and you agree to promptly reimburse us for the difference (or any portion thereof) upon our demand, without setoff or counterclaim. If the total amount of the Cash currency processed and verified for a Safe Report is more than the amount reported on such Safe Report, we will credit the Account for the difference without notice to you. If your Vendor Agreement provides any guarantees or other protection for the contents of the Equipment including Cash currency deposited through the currency acceptors, we reserve the right to require you to file a claim with such vendor before making any claim against us.

7. **Reimbursement.** Unless it results solely from our negligence or willful misconduct, you will reimburse us for Losses we incur from (a) providing the SafeVantage Service to you in accordance with this Service Description, or (b) an action you ask us to take in connection with the SafeVantage Service and this Service Description. You authorize us to recover any such amount by debit to your accounts with us or our affiliates.

8. **Contaminated Cash.** You agree not to send contaminated or damaged Cash to our cash vaults unless you or our Agent has prepared such Cash in accordance with the Federal Reserve Banks' applicable specifications and procedures.

9. **Survival.** Sections 3 - 7 will survive the termination of the SafeVantage Service.

10. **Notice.** You agree to provide us immediate notice of any default or breach of the Vendor Agreement by you or the vendor or termination of the Vendor Agreement.

11. **Termination.** Either party may terminate the *SafeVantage* Service in accordance with the terms of the Master Agreement. In addition, if the Vendor Agreement is terminated for any reason, the *SafeVantage* Service will automatically terminate, unless otherwise agreed by you and us.

Glossary

Account Agreement means the applicable account agreement governing your Account.

Agent means an armored car service approved by us or, in Alaska only, the U.S. Postal Service, in each case, acting as your agent.

Applicable Law is defined in section 3 of the Master Agreement.

Authorized Representative means (a) any person you authorize us to communicate with regarding authorization codes or other security procedures for this Service; (b) your Agent authorized to accept delivery of Cash; and (c) where applicable, the persons who are authorized users of this Service.

Branch means one or more of our branch locations listed on our Night Depository Set-up Form.

Business Day means every day except Saturday, Sunday and federal holidays.

Cash means U.S. denominated currency and coin.

Cash Bag means bags or other containers into which Cash Shipments are placed.

Cash Request means a request you make to us in writing, telephonically by operator-assisted call or by touch tone/automated response, or electronically via transmission, fax, or our Commercial Electronic Office® (CEO®) portal for a Cash Shipment in the amount you specify.

Cash Shipment means shipments of Cash in Cash Bags in accordance with this Service Description.

Currency Transaction Report is defined in the regulations implementing the Currency and Foreign Transactions Reporting Act of 1970, as amended from time to time.

Customer ID is a unique identifier given to you by us for each of your locations enrolled in the Service.

Cutoff Time means our cutoff time each Business Day that we separately disclose to you for the Service.

Deposit Bag means bags or other containers into which Deposit Shipments are placed.

Deposit Shipment means your delivery of Items in accordance with this Service Description.

Equipment means certain units of safes provided by vendors, in each case, acceptable to us.

Items mean, collectively, Cash, checks and other negotiable instruments properly endorsed by you.

Losses means all liabilities, losses, damages, claims, obligations, demands, charges, costs, or expenses (including reasonable fees, disbursements of legal counsel and court fees).

Master Agreement means the Master Agreement for Treasury Management Services.

Night Bag means disposable bags used for Night Deposits.

Night Deposit means your delivery of Items to our Night Depositories in accordance with this Service Description.

Night Depository means the night depository receptacle at one of our Branches.

Night Depository Set-up Form means the form required to be completed to receive key(s) to access the Night Depository.

Passcode means a code established to access our Telephony Interface Unit via the telephone number we provide to you.

Safe Report means a transmission report from any unit of Equipment stating the amount of Cash currency inserted into the Equipment's currency acceptors.

Vendor Agreement means a valid and binding agreement with a vendor, acceptable to us, for the provision of the Equipment.

Wells Fargo-Owned Cash means all Cash currency located in the Equipment and the amount of Cash currency removed from the Equipment for delivery to us by your Agent, in each case, for which we have given you provisional expedited credit.

WELLS FARGO

Check Collections Service Description

Treasury Management Services

Introduction

The Service Documentation contains the terms and conditions under which Wells Fargo Bank, N.A. ("Bank") provides you the services described below. "You," "your" or "yours" refer to the Bank customer identified on the Acceptance of Services that is signed when you enroll in Services ("Acceptance"). The terms "we," "us," or "our" refer to the Bank. Other capitalized terms used in this Service Description are defined in the Master Agreement or in the Glossary at the back of this Service Description.

The services (each a "Service") covered by this Service Description are:
Returned Items Service
Wells Fargo Remote Deposit Capture Service

The Service Documentation includes:

a. The Service Description (which contains terms and conditions applicable to the Service),
b. The Acceptance (which indicates your acceptance of the Service Documentation),
c. The Master Agreement (which contains terms and conditions applicable to all services),
d. The Account Agreement governing your account that you use for the Service ("Account"),
e. The Product Enrollment Form ("Set-up Form") (which contains set-up information for the service in which you are enrolling), and
f. User Guides (which include Terms of Use, software, software licenses, price schedules, specifications, instructions, and notices).

The separate documents and individual provisions of the Service Documentation are intended to be read together as one agreement between you and us. This Service Description and the Master Agreement are posted on Wells Fargo Vantage℠ f/k/a Commercial Electronic Office® or CEO® (hereinafter, “Vantage”). If there is a conflict among the documents that are part of the Service Documentation, they will govern in the order listed above. Your use of a Service confirms your receipt of, and agreement to be bound by, this Service Description and all Service Documentation.

Returned Items Service

1. **Description of service.** This Service includes:
   a. Special Instructions regarding the handling of your Returned Items (section 2),
   b. Returned Item Decisioning through Vantage(section 3),
   c. Electronic Returns through which we submit your Returned Items as RCK entries in accordance with the ACH Rules (section 4),

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d. Centralized Return Processing through which we process your Returned Items as your centralized return processor (sections 5),
e. Returned Item Forwarding through which we forward Returned Items you receive on your Accounts to your centralized returns processor (section 6), and
f. Returned Item Service Fee Recovery through which we issue MICR drafts to recover service fees you charge your customers in connection with Returned Items (section 7).

We will provide the Returned Item Service to you in accordance with the Service Documentation, including the User Guide for the Service that we make available to you, and Applicable Law.

2. **Special instructions.** We will process your Returned Items in accordance with any special instructions you communicate to us from time to time as described further in the User Guide for the Service.

3. **Returned Item decisioning;** access to images.
   a. **Returned Item decisioning.** If you elect this Service option, you can send us processing instructions through Vantage for Returned Items we received prior to the applicable Cutoff Time each Business Day. Each message related to the processing of a Returned Item (your "Decisioning Instruction") must be received by us by the decisioning Cutoff Time each Business Day. If we do not receive your Decisioning Instruction by the decisioning Cutoff Time, we will handle the Returned Item in accordance with your Default Instruction. "Default Instruction" means your election for us to take one of the following actions for a Returned Item, as specified in your Set-Up Form for the Service:
      i. "Redeposit," meaning we redeposit the Returned Item, or
      ii. "Chargeback," meaning we chargeback the Returned Item to one of your accounts in accordance with section 9 below.
   b. **Access to images.** If you elect this option, we will make images of Returned Items available to you through Vantage or other channels or transmission methods you and we agree to. These images are retained for the time period set forth in our retention policy for the Service.

4. **Electronic returns.** If you elect this Service option, we will submit RCK entries for your Returned Items that we have determined (using a data-based decisioning method) qualify as RCK entries under the ACH Rules.
   a. **Warranties.** The ACH Rules require the originator of an RCK entry to make certain representations and warranties with respect to the original Item for which the RCK entry is initiated. If we incur any liability for breaching these warranties, you will reimburse us and not hold us responsible or liable.
   b. **Rejected entries.** The financial institution on which a Returned Item was drawn may reject any RCK entry without liability to us. In the event any RCK entry submitted on your behalf is rejected by the ACH for any reason and we have sufficient data to permit us to repair the RCK entry, we will make the repair. Upon our request, you will provide us with all information necessary to repair any RCK entry or file of RCK entries.
   c. **Provisional credit.** Any credit to your Account in connection with an RCK entry is provisional until such time as settlement for the RCK entry becomes final. In the event any RCK entry is returned or an adjustment memorandum is received with respect to the RCK entry, you will immediately deposit with us sufficient funds to cover the returned RCK entry or adjustment memorandum. You authorize us to debit the Account or any other accounts you maintain with us for the amount of any returned RCK entry or adjustment memorandum.

5. **Centralized check return.** If you elect this Service option and it is available to you, we will process Returned Items from your Account and accounts with other financial institutions with which you arrange for us to provide this Service.
   a. **Centralized return endorsement.** You will place a Centralized Return Endorsement on the back of each check or other Item you intend to deposit with a financial institution other than us that, upon dishonor, you wish to have returned to the Account you designate for this Service. Upon your request, we will supply you with an endorsement stamp or examples of endorsement stamps that satisfy the requirements of this section.
   b. **Relation of multiple endorsements.** You agree that the Centralized Return Endorsement:
      i. Is in addition to and not in place of the endorsement placed on an Item by the depositary bank,
      ii. Could obscure, in whole or in part, the endorsement placed on the Item by the depositary bank, and
      iii. Could be obscured by, in whole or in part, the endorsement placed on each deposited Item by the depositary bank.

6. **Returned item forwarding.** If you elect this Service option:

a. You will notify us of the financial institution you choose as your centralized return processor,
b. You will place your Centralized Return Endorsement identifying your centralized return processor on the back of each check or other Item you deposit to your Account that, upon dishonor and subsequent receipt by us, you want us to forward to your centralized return processor, and
c. We will forward the Returned Items that we receive to your centralized return processor.

7. **Returned Item service fee recovery.** If you elect this Service option, Wells Fargo may issue a MICR draft on the account of the issuer of a Returned Item in the amount that you and we separately agree will be your Returned Item service fee.
8. **Delayed returns.** Under Applicable Law, paying and returning banks may rely on any routing number that appears on a returned check as that of the bank of first deposit. This means a Returned Item may be returned to either us or to the actual depositary bank and there could be a significant delay in our receipt of a Returned Item. You, not us, are solely responsible for any and all Losses that may arise in connection with any delay in the return of any Returned Item under this Service Description, including any Item to be returned to your centralized return processor under section 5.

9. **Chargebacks.** We may chargeback a Returned Item to any account you maintain with us without regard to whether the Returned Item was initially deposited to your Account or at another financial institution.

10. **Representations and warranties.** You represent and warrant to us and agree as follows:
    a. **Authorization.** The issuer of any Returned Item has authorized you to represent the Returned Item electronically and that authorization is legally sufficient under Applicable Law.
    b. **Representment/Returned Item fees.** You acknowledge that the ACH Rules do not allow collection of fees associated with a represented item by means of a single RCK entry in the amount of both the represented item and the related fees. You agree that each Item you deposit to your Account or another financial institution will only be for the amount of the Item, and will not include any amount for a representment/returned item fee or similar fee.
    c. **Returned Item service fees.** You have properly disclosed to all your customers that you charge a service fee for Items returned unpaid for any reason as described in section 7.

11. **Indemnification.** You will indemnify, defend, and hold us and our Representatives harmless from Losses arising directly or indirectly from or related to:
    a. Any material breach in any of your representations, warranties and agreements contained in this Service Description,
    b. The violation of any Applicable Laws in the performance of your obligations under this Service Description,
    c. A breach of any warranty we make under the ACH Rules in connection with our Electronic Returns Service option as described in section 4,
    d. Any action you ask us to take in connection with this Service, except to the extent that any such Losses are directly caused by our gross negligence or willful misconduct, and
    e. A delay in the return of any Item deposited to your account at another financial institution as described in section 8.

12. **Survival.** Sections 4, 8, 9, 10 and 11 of this Service Description will survive termination of the Service.

Wells Fargo Remote Deposit Capture Service

(Wells Fargo Electronic Deposit℠, Desktop Deposit®, and Mobile Check Deposit)

1. **Description of service.** With this Service you can create Electronic Checks from eligible paper checks and transmit the Electronic Checks (and where applicable an Electronic File) to us to deposit in your Account in accordance with the Service Documentation. For each Electronic Check we determine is eligible for processing, we will:
    a. Include the Electronic Check in an electronic file for presentment directly or indirectly to the Paying Bank,
    b. Post or present any Electronic Check for which we are the Paying Bank, or
    c. Create a Substitute Check (as defined in the applicable Account Agreement) that we will present directly or indirectly to the Paying Bank.

2. **Creating Electronic Checks.** To create Electronic Checks (and where applicable send us Electronic Files), you will use hardware and software capable of creating Electronic Checks that meet our standards and specifications. We will review each Electronic Check and process the Electronic Checks we determine are eligible for processing:

    a. On the Business Day you transmit the Electronic Checks (or if applicable, your Electronic File) to us, if we received the Electronic Checks before the Cutoff Time, and
    b. On the next Business Day if you transmit the Electronic Checks (or if applicable, your Electronic File) to us after the Cutoff Time.

3. **Exception Checks.** Our User Guide for this Service lists eligible U.S. Dollar checks (as well as ineligible checks). We may, without liability to you, reject Electronic Checks we determine are ineligible for this Service or that Applicable Law prohibits us from accepting through this Service (an "Exception Check"). We will notify you of each Exception Check through Vantage or other communication channel. You will deposit an Exception Check to your Account only by depositing the corresponding original paper check or as otherwise agreed between you and us.

    Even if we do not identify an Exception Check during processing, a Substitute Check may be returned to us because the Paying Bank determines it is not eligible. Our failure to identify an Exception Check will not limit your obligations to us under section 7.

4. **Deposits to your account.** We will be deemed to have accepted each Electronic Check (other than any Exception Check) for deposit to your Account (a) on the Business Day we process the Electronic Check (b) at our office where your Account is maintained. Funds from these Electronic Checks will be made available as provided in our Funds Availability Policy applicable to your Account and will be deemed to be collected as set forth in our Electronic Deposit Collected Funds Schedule. We will provide these documents (as amended from time to time) to you upon request.

    Any check you deposit that is returned to you may be returned in the form of a Substitute Check. If we receive a notice of nonpayment from Paying Bank for an Electronic Check or Substitute Check presented for payment, we have no obligation to provide this notice to you or your customers.

5. **Third-party processors.**
    a. **General.** You are a "third-party processor" when you use this Service either to (a) create and process an Electronic Check on behalf of your customer or (b) process an Electronic Check one of your customers has created and transmitted to you.
    b. **Customer due diligence.** Before acting as a third-party processor for any customer, you will conduct due diligence appropriate to the type of customer (consumer or business). As part of your due diligence, when a customer opens an account with you, you will obtain the customer's name, Taxpayer Identification Number, and address. In addition, you will comply with any obligations under Applicable Law for:
        i. Establishing and maintaining a Customer Identification Program and an Anti-Money Laundering Program,
        ii. Establishing and maintaining written procedures reasonably designed to identify and verify beneficial owners of legal entity customers and to include such procedures in your Anti-Money Laundering Program, and
        iii. Suspicious activity monitoring and reporting.
    c. **Customer agreements.** You will also enter into an agreement with each of your customers which includes:
        i. Provisions paralleling those in this Service description relating to creating Electronic Checks and maintaining the security of original paper checks,
        ii. Warranties paralleling each of the warranties you make to us in this Service description,
        iii. An acknowledgement that we may at any time refuse to process Electronic Checks for that customer, and
        iv. If the customer is a business entity, an obligation that customer, upon your request, will provide you the information you require to understand the nature of the customer's business.
    d. **Risk parameters; ongoing monitoring.** For each of your customers, you will use reasonable commercial standards to monitor the customer's deposits for suspicious activity including out-of-pattern, duplicate and suspicious Electronic Checks on an ongoing basis. You will take appropriate actions with respect to the customer's account, up to and including refusing to process Electronic Checks for the customer and/or preventing the customer from transacting on its account(s) with you. We will establish and maintain confidential internal risk parameters for your Electronic Checks but you are solely responsible for monitoring your customer's Electronic Checks.

6. **Your representations and warranties.** You represent and warrant to us and agree that you will:
   a. Use this Service only for eligible paper checks payable to or endorsed for deposit by you or your customers (unless we expressly agree otherwise),
   b. Transmit to us only Electronic Checks eligible for processing including legible Electronic Checks containing machine-readable MICR data,
   c. Not transmit to us any Electronic Check that duplicates an Electronic Check previously transmitted to us or that did not originate as an eligible paper check,
   d. Ensure that each original paper check for which you or one of your customers has created an Electronic Check is securely retained and then securely destroyed (including all nonpublic personal information on the original paper check) and properly secure all hardware you use in connection with this Service,
   e. Not transmit to us, deposit to your Account, or otherwise negotiate any original eligible paper check for which you have transmitted an Electronic Check to us, unless we have notified you that the Electronic Check is an Exception Check, and
   f. If you use an agent to create Electronic Checks and/or transmit your Electronic Files to us, you will ensure your agent transmits only Electronic Checks payable to you, unless we expressly agree to permit the agent to include Electronic Checks payable to multiple customers of ours.

7. **Indemnification.** You will indemnify, defend, and hold us and our Representatives harmless from and against all of our Losses arising directly or indirectly from or related to:
   a. Any negligent or intentional act or omission by you in the performance of your obligations under this Service description including breaching your obligation under section 6(d) above, in which event Losses will include consequential damages,
   b. Any material breach in your representations, warranties, covenants, or obligations in this Service description,
   c. Us acting as a "reconverting bank" under the Check Clearing for the 21st Century Act through the creation of Substitute Checks, in which event Losses will include consequential damages,
   d. Us posting or presenting an Electronic Check for which we are Paying Bank or presenting an Electronic Check to the Paying Bank for payment,
   e. The transfer or return of an Electronic Check or an Electronic Returned Check on your behalf,
   f. A breach of either the Image Quality Warranty or the No Double Debit Warranty (as defined below),
   g. Our obligation to indemnify and reimburse a depository bank that accepts the original paper check from which an Electronic Check is created, if the loss is due to the check having already been paid, and
   h. If we transfer or present an “electronically-created item” and receive settlement or other consideration for it, our obligation to indemnify and reimburse each transferee bank, any subsequent collecting bank, the Paying Bank, and any subsequent returning bank against Losses that result from the fact that:
      i. The electronic image or electronic information of the electronically-created item is not derived from a paper check,
      ii. The person on whose account the electronically-created item is drawn did not authorize the issuance of the electronically-created item or to the payee stated on the item, and
      iii. A person receives a transfer, presentment, or return of, or otherwise is charged for an electronically-created item in such a way that the person is asked to make payment based on an item or check it has paid.

"Electronically-created item" means an electronic image that has all the attributes of an Electronic Check or Electronic Returned Check but was created electronically and not derived from a paper check. "Image Quality Warranty" means our guarantee that the electronic image of the check accurately represents all of the information on the front of the check as of the time the original check is truncated, and the electronic information includes an accurate record of all MICR line information required for a Substitute Check and the amount of the check. "No Double Debit Warranty" means our guarantee that the warrantee will not receive a presentment of or otherwise be charged for an Electronic Check, an Electronic Returned Check, the original check, a Substitute Check, or a paper or electronic representation of a paper Substitute Check, in a way that the warrantee will be asked to make payment on a check that it has already paid.

When we transfer an Electronic Check for collection or payment, we make the Image Quality Warranty and the No Double Debit Warranty to the transferee bank, any subsequent collecting bank, the Paying Bank, and the drawer. When we transfer an Electronic Returned Check for return, we make the Image Quality Warranty and the No Double Debit Warranty to the transferee returning bank, the depository bank, and the owner.

8. **Termination.** In addition to our rights to suspend or terminate Services under the Master Agreement, we may suspend or terminate this Service immediately upon notice if we determine in our sole discretion that you have breached any of your obligations under sections 6 or 7 of this Service description.

9. **Additional controls.**
   a. **General.** We may upon reasonable prior notice to you to:
      i. Mandate specific internal controls at your locations,
      ii. Periodically audit or require audits of your RDC operations including your IT infrastructure at your expense, and
      iii. Request additional information about you.
   b. **Your internal controls.** You will establish internal controls related to your RDC operations. Upon reasonable request, you will provide us with information about your internal controls and will work in good faith with us to resolve any concerns that that we have regarding these controls.
   c. **Your consumer complaints.** With reasonable prior notice to you, you will provide us with information about consumer complaints you receive relating to your RDC product ("consumer complaints"), including:
      i. Your procedures for handling consumer complaints,
      ii. The number of consumer complaints you received in the prior calendar quarter, and
      iii. The current status of each consumer complaint.

10. **Survival.** Sections 6 and 7 of this Service Description will survive termination of the Service.

Glossary

Account Agreement means the applicable account agreement governing your Account.

ACH means the Automated Clearing House.

ACH Rules means the Nacha Operating Rules and any applicable local ACH rules.

Applicable Law is defined in section 3 of the Master Agreement.

Business Day means every day except Saturday, Sunday and federal holidays. When used in connection with funds transfer Services, "Business Day" means each day on we are open for business related to that Service.

Centralized Return Endorsement means a special endorsement on a Returned Item which (a) includes all of the information required by 12 CFR §229.35 (as amended from time to time) to be included in an endorsement made by a bank of first deposit, (b) to the extent possible, conforms to applicable formatting specifications, and (c) is more prominent than the endorsement of the actual depositary bank.

Cutoff Time means our cutoff time each Business Day that we separately disclose to you for the Service.

Electronic Check means an electronic image of, and electronic information derived from a paper check.

Electronic File means the electronic file you (or your vendor) create and send us when transmitting Electronic Checks using the Wells Fargo Electronic Deposit Service.

Electronic Returned Check means an Electronic Check derived from a paper returned check.

Item is defined in the Account Agreement.

Losses means all liabilities, losses, damages, claims, obligations, demands, charges, costs, or expenses (including reasonable fees, disbursements of legal counsel and court fees).

Paying Bank means the bank on which the original paper check to which the Electronic Check relates is drawn or through which the original paper check is payable.

Master Agreement means the Master Agreement for Treasury Management Services.

RCK entry is defined in the ACH Rules.

Representatives is defined in section 11(f) of the Master Agreement.

Returned Item means an Item that is returned to us unpaid after you deposit it to your Account.

Security Procedure is defined in the Product Enrollment Form and in section 6 of the Master Agreement.

Service Documentation is defined in section 1 of the Master Agreement.

WELLS FARGO

Electronic Receivables Service Description

Treasury Management Services

Introduction

The Service Documentation contains the terms and conditions under which Wells Fargo Bank, N.A. ("Bank") provides you the services described below. "You," "your" or "yours" refer to the Bank customer identified on the Acceptance of Services that is signed when you enroll in Services ("Acceptance"). The terms "we," "us," or "our" refer to the Bank. Other capitalized terms used in this Service Description are defined in the Master Agreement or in the Glossary at the back of this Service Description.

The services (each a "Service") covered by this Service Description are:

- E-Bill Express service
- E-Box® service
- Integrated Receivables
- Receivables Manager service

The Service Documentation includes:

a. The Service Description (which contains terms and conditions applicable to the Service),
b. The Acceptance (which indicates your acceptance of the Service Documentation),
c. The Master Agreement (which contains terms and conditions applicable to all services),
d. The Account Agreement governing your account that you use for the Service ("Account"),
e. The Product Enrollment Form ("Set-up Form") (which contains set-up information for the service in which you are enrolling), and
f. User Guides (which include Terms of Use, software, software licenses, price schedules, specifications, instructions, and notices).

The separate documents and individual provisions of the Service Documentation are intended to be read together as one agreement between you and us. This Service Description and the Master Agreement are posted at our Commercial Electronic Office® (CEO®) portal. If there is a conflict among the documents that are part of the Service Documentation, they will govern in the order listed above. Your use of a Service confirms your receipt of, and agreement to be bound by, this Service Description and all Service Documentation.

E-Bill Express service

1. **Description of Service.** With this Service:
   a. You can make electronic bills available to your Customers through the Website,
   b. Customers make payments to you through the Website and other Payment Channels (see section 2) and using the Payment Methods (see section 3) offered in connection with the Service,
   c. We credit the Customer payments to your Account, and
   d. We offer electronic reporting options relating to your bills and your Customers' payments received through the Service (see section 4).

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The specific features for the Service we will provide you, are detailed in the Statement of Work (SOW) to which you and we agree separately.

2. **Payment Channels.** The "Payment Channels" we offer to you are detailed in our User Guide for the Service and include the Website, telephone and an optional Interactive Voice Response (IVR) Payment Channel.

    a. We maintain the Website through which Customers may make payments to you.
    b. With the telephone Payment Channel, a Customer arranges for a payment by calling you at a telephone number you maintain. For all Customer payments made through the telephone Payment Channel, you are required to enter information about the payment at the administrative portal for the Service.
    c. With the IVR Payment Channel, we maintain a specific toll-free number for you and custom to you branded greeting and prompts.

3. **Payment Methods.** The "Payment Methods" you may make available to Customers are detailed in our User Guide for the Service and include debit and credit cards and electronic payments through ACH.
    a. If you will accept debit and credit card payments, the Service Documentation includes the Merchant Payment Solutions Service Description.
    b. For ACH payments, the Service Documentation includes the ACH and Related Services Service Description. In the event of a conflict, this Service Description will control over the ACH and Related Services Service Description.
    c. We may withdraw a Payment Method available for the Service at any time.

4. **Information reporting.** We make information and reporting about your bills and Customers' payments available to you through the administrative portal on the Website or automated transmission file.

5. **Verification.** We will not verify the accuracy of your bills or your Customers' payment amounts made through any Payment Channel.

6. **Your privacy policy.** You will provide us with any URL(s) you host for our use at the Website. The URLs you provide will direct Customers to your then-current privacy policy and terms of use. You will maintain current versions of your privacy policy and terms of use.

7. **Licensed Marks.** You grant to us a license to use the service marks, trademarks and or logos listed on the SOW (each, a "Licensed Mark") on the Website. We will not modify a Licensed Mark without your prior written consent. The term of this trademark license will be the same as the term set forth in the Master Agreement, unless either party provides written termination in accordance with this Section 4 of the Master Agreement. Either party may terminate this license at any time, with or without cause, upon notice to the other. Upon termination or expiration of this license, we will discontinue use of all Licensed Marks.

8. **Representations and warranties.** You represent and warrant to us that:
    a. You will issue each bill only for products or services actually provided to the billed Customer and will retain each bill for a minimum of one year from the date of the bill,
    b. The billed amount will be the actual amount charged to the billed Customer for such products or services,
    c. You are the sole owner of each URL you provide to us pursuant to Section 7 and each Licensed Mark,
    d. You will maintain current versions of your privacy policy and terms of use at the URLs provided to us, and
    e. You have received a copy of Federal Reserve Board Regulation E and will comply with it at all times.

9. **Survival.** Section 8 will survive termination of the Service.

E-Box® service

1. **Description of service.** With this Service:
    a. We provide you with information about payments your Customers make to you ("Remittance Information") through online bill payment services and other payment channels described in our User Guide for the Service,
    b. We process Customer payments for credit to your Account, and

c. We provide information reporting ("Remittance File") on your Payments through our separate Receivables Manager Service. The specific processing services we will provide to you are detailed in the BRD to which you and us agree to separately.

2. **Research and decisioning.** We will make available to you a decisioning tool where you can view all payments, make decisions on exception items, perform payment research, and return payments.

3. **Unfunded payments.** We will process Payments for which we have received Remittance Information but not funding in accordance with the BRD.

4. **Account credit.** Each Business Day, we will credit your Account for Funded Payments through a consolidated ACH credit Entry. We originate each credit Entry in accordance with the ACH Rules.

5. **Service requirement.** In order to enroll in the Service, you will also have to enroll in our Receivables Manager Service.

Integrated Receivables service

1. **Description of Service.** With this information reporting Service, we apply programmatic rules and logic, configured with your input, to create and transmit to you electronic files (each, a “Posting File”) containing the details of matches between credits to your Accounts made by your payers through ACH, wire transfer, or check (each, a “Payment”) to your eligible Wells Fargo deposit accounts enrolled in the Service (each, an “Account”) and the open accounts receivables details you have provided to us in electronic files (each, an “Open Receivables File”).

2. **Automatic matching.** We apply programmatic rules and logic, configured with your input, to match credits to your Accounts made by your payers through ACH, wire transfer, or check (each, a “Payment”) to information you send to us relating to Payments and your accounts receivables details to identify sets of matching Payments and accounts receivables details in the steps described in this section.

   a. **Re-association.** We analyze data elements pertinent to electronic Payments credited to your Accounts to associate such Payments with their respective remittance information (information from your payer describing the accounts receivable record for which a payment is being made, such as one or more invoice numbers) that you separately provide to us in a “Remittance File” or is provided in an e-mailed advice by your customers in accordance with the protocol to which you and we agree. Each such match is a “Re-associated Payment”.

   b. **Invoice matching**. We automatically match Payments and Remittance Details with Accounts Receivable records you separately report to us in your Open Receivables File. Each such match is a “Validated Payment”.

      i. **Checks.** For check Payments credited to your Accounts that we receive through a lockbox we maintain for you, we extract remittance information from Remittance Materials (as defined in the Lockbox Service Description) and use it to the extent reasonable to create Validated Payments.

      ii. **Addenda Records.**For electronic Payments that include remittance information embedded within the electronic payment instruction for such Payments (“Addenda Records”), we use such Addenda Records to the extent reasonable to create Validated Payments.

      iii. **Re-associated Payments**.We use the remittance information associated with Payments in the Re-association step described in 2.a above to the extent reasonable to create Validated Payments.

3. **Manual matching.** Each credit to your Accounts for which we are not able to create a Re-associated Payment or a Validated Payment through the Service is an “Exception”. You may view Exceptions in our CEO portal in accordance with its applicable terms and conditions.

   a. **Review.** In CEO, we will display details of Exceptions and items described in your Remittance Files and Open Receivables Files that, as of the time of viewing, have not been included as components of Matched Payments in any Posting File we have previously made available to you.

b. **Match items.** Using the CEO interface, you may create additional Validated Payments by manually matching the Exceptions with open accounts receivables details displayed in CEO.

4. **Posting Files.** You may configure the Service to automatically generate and transmit Posting Files in accordance with the frequency to which you and we separately agree. Each Posting File is an electronic document setting out certain pre-determined data elements pertaining to each Validated Payment (including manually Validated Payments) that, as of the time of generation, has not been included in any previous Posting File we created for you. We will transmit each Posting File in accordance with your configuration preferences and the pre-determined transmission protocol to which you and we agree.

5. **Payment dates.** For purposes of the Service, the date of each Payment is the Business Day on which we receive the Payment.

6. **Files transmitted to us.** You will transmit your Remittance File and Open Receivables File to us in accordance with the pre-determined file format and transmission specifications to which you and we separately agree. You are responsible for ensuring that, with respect to each item in each file, you include information we can reasonably use to identify its matching credit(s) to your Account(s).

7. **Liability to you.** We perform the automatic matching activity described in Section 2, on a commercially reasonable efforts basis, in accordance with logic you provide to us. We undertake no liability for damages arising from or relating to any defects in, or failure to test, such logic as provided.

8. **Liability to payers.** We bear no liability to your payers for any inaccuracies in the Service relating to Matched Payments or Unmatched Payments, including, without limitation, inaccurate matches between Payments and remittance information or accounts receivables details.

9. **Eligible Accounts.** You may enroll your Wells Fargo demand deposit accounts that are capable of receiving credits by ACH, wire transfer, or check.

10. **Survivability.** Sections 7 and 8 survive termination of the Service.

Receivables Manager service

1. **Description of service.** With this Service, you may receive consolidated electronic files and/or human readable documents containing information (each, a "File") regarding credits and/or debits to your Account(s) and associated Remittance Information.

2. **User Guide.** The User Guide provides details about the following:
   a. The types of payments for which we provide the Service,
   b. The options we offer for formatting Files,
   c. The secure transmission platforms we offer to deliver Files to you,
   d. The schedule we follow in providing the Service, and
   e. Our Service level goals.

3. **Advice Matching Service.** If you enroll in our Advice Matching Service, we will accept an email or File containing Remittance Information from your payer and attempt to match the information to payments the payer makes separately by ACH, wire transfer, or check, provided the payer does the following:
   a. Sends the remittance Information to us in advance of the payment information being sent to you in the File, and
   b. Includes information we can use to identify the payer and match the Remittance Information and the associated payment based upon criteria you establish.

   You have the ability to manually match any payments we are unable to match automatically using the Receivables Manager application on CEO. You may also use this application to set-up payer information to automatically match future payments.

4. **Remittance Repair Service.** If you enroll in our Remittance Repair Service, we will automatically reformat freeform Remittance Information. If we are unable to automatically repair the format, you can manually repair remittance information using the Receivables Manager application on CEO. Optionally, you can save the repair instructions as rules to apply to future payments from the payer.

5. **Your receipt of Files; acknowledgments.** We will not monitor Files transmitted to you through the Service including, but not limited to, any acknowledgment your system may generate upon its receipt of a File. If you do not receive a File when you expect to, you must notify us. Upon your request, we will use commercially reasonable efforts to resend a File to you within 14 days after we initially transmitted the File, but we will have no liability for not doing so.

6. **Incorrect, Incorrectly Formatted Information.** We are not responsible for the accuracy of and will not verify Remittance Information we receive from your trading partners and provide to you through the Service.

Glossary

Account Agreement means the applicable account agreement governing your Account.

ACH means Automated Clearing House

ACH Rules means the Nacha Operating Rules and applicable local ACH rules.

Applicable Law is defined in section 3 of the Master Agreement.

BRD means Business Requirements Document.

Business Day means every day except Saturday, Sunday and federal holidays. When used in connection with funds transfer Services, "Business Day" means each day on we are open for business related to that Service.

Customer(s) means the purchaser(s) of your products and services.

Cutoff Time means our cutoff time each Business Day that we separately disclose to you for the Service.

Entry is defined in the ACH Rules.

Funded Payment means a payment for which we receive Remittance Information and the funds relating to the Payment.

Losses means all liabilities, losses, damages, claims, obligations, demands, charges, costs, or expenses (including reasonable fees, disbursements of legal counsel and court fees).

Master Agreement means the Master Agreement for Treasury Management Services.

Representatives is defined in section 11(f) of the Master Agreement.

SOW means Statement of Work.

Website means the website we maintain in your name in connection with the E-Bill Service.

WELLS FARGO

ACH and Related Services Service Description

Global Treasury Management Services

Introduction

The Service Documentation contains the terms and conditions under which we provide you the services described below. "You," "your" or "yours" refer to the Bank customer identified on the Acceptance of Services that is signed when you enroll in the Services ("Acceptance"). The terms "we," "us," or "our" refer to the Bank. Other capitalized terms used in this Service Description are defined in the Master Agreement or in the Glossary at the end of this Service Description.

The services (each a "Service") covered by this Service Description are:

- ACH Origination Service
- ACH Fraud Filter Service
- Cash Concentration Service
- Perfect Receivables® Service
- WellsTAX® Payments Service

The Service Documentation includes:

a. The Service Description (which contains terms and conditions applicable to the Service),
b. The Acceptance (which indicates your acceptance of the Service Documentation),
c. The Master Agreement (which contains terms and conditions applicable to all services),
d. The Account Agreement governing the Account,
e. The Product Enrollment Form (which contains set-up information for each service in which you are enrolling), and
f. User Guides (which include Terms of Use, software, software licenses, price schedules, specifications, instructions, and notices).

The documents and individual provisions of the Service Documentation are intended to be read together as one agreement between you and us. This Service Description and the Master Agreement are posted at our Commercial Electronic Office® (CEO®) portal. If there is a conflict among the documents that are part of the Service Documentation, they will govern in the order listed above. Your use of a Service confirms your receipt of, and agreement to be bound by, this Service Description and all Service Documentation.

Services

ACH Origination Service

1. **Description of services.** With this Service you can originate ACH credit and debit Entries in accordance with the ACH Rules. Any capitalized terms not specifically defined in the Service Documentation will be as defined in the ACH Rules. By using this Service, you authorize us to originate Entries on your behalf (or on behalf of your customers) to Receivers' accounts, you agree to be bound by the ACH Rules, and you agree not to originate Entries that violate the laws of the United States.

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2. **Preparation of Entries and Files; processing schedules.** You will prepare and deliver each File in accordance with the ACH Rules, User Guides, and other guidelines we make available to you. You agree to use the applicable Security Procedure when you send Entries to us. We will process each File under our current processing schedule and any instructions about the Settlement Date of an Entry that you provide, if (a) we receive the File by our Cutoff Time on a Business Day and (b) the ACH is open for business. Your Files will be considered received by us when the transmission is completed and authenticated in compliance with the Security Procedure. If your File is received after our Cutoff Time or on a day when the ACH is not open for business, we will treat the File as having been received prior to our Cutoff Time on the next Business Day on which the ACH is open for business. In processing your Entries or Files, we may use any means of transmission, funds transfer system, clearing house or intermediary bank that we reasonably select.

3. **Inconsistency of name and number.** If an Entry describes the RDFI both by name and identifying number, we, a Gateway Operator, or another financial institution handling the Entry may rely on the identifying number to identify the RDFI even if the identifying number refers to an institution other than the named RDFI. If an Entry describes a Receiver both by name and identifying number, the RDFI may pay the Entry based on the identifying number, even if the number identifies a person different from the named Receiver.

4. **Your payment obligations with respect to entries.** You are obligated to pay us in immediately available funds an amount equal to the sum of all credit Entries you deliver to us before we send your Entries to the ACH or Gateway Operator or post an on-us Entry. When we act as both the ODFI and RDFI for an Entry, the Entry is an "on-us Entry." You will maintain available funds in each Account sufficient to cover your credit Entries. You authorize us to debit the Account for the total amount of all credit Entries originated from it at any time. We may refuse to process any credit Entries, even if we have done so in the past, without having first been paid by you, but, if we do, the amount is immediately due and payable without notice or demand. We may take other actions to ensure we receive payment for your credit Entries including (a) upon notice to you, placing a hold on funds in any account you hold with us or our affiliate sufficient to cover your credit Entries and (b) setting off against any amount we or our affiliate owes you. In addition, we may charge the Account or any other of your accounts held with us or our affiliate for any debit Entry, including any correcting or Reversal Entry later returned to us. You will reimburse us for any returned debit Entries on the same day you receive notice of the returned Entry. You agree that we do not need to send a separate notice of debit Entries which have been returned unpaid.

5. **Provisional credit.** If we credit your Account for an Entry, the credit is provisional until we receive final settlement. If we do not receive final settlement, we are entitled to debit your Account or any other accounts you own in whole or in part with us or our affiliate for the amount of the Entry. If there is any remaining shortfall, you will pay it immediately upon demand.

6. **Rejected entries.** We may reject an Entry or File if you do not comply with the terms of the ACH Rules and the Service Documentation, and we will attempt to notify you promptly so you may correct the problem. We will have no liability for rejecting an Entry or File or failing to provide notice of a rejection. If you ask us to repair an Entry or File, we will have no liability if we are unable to make the requested repair. You will pay all charges and expenses for any repair or attempted repair.

7. **Cancellation, amendment, reversal.** You have no right to cancel, amend or reverse an Entry or File after we receive it. If you do request that we cancel, amend, or reverse an Entry or File, we may, in our sole discretion, attempt to complete the request. If we do not complete the request, we will have no liability and you will reimburse us for any expenses, losses, or damages we incur.

8. **Your duty to report erroneous or unauthorized entries.** You will exercise reasonable care to determine whether an Entry we accepted was either erroneous or not authorized and to notify us of the relevant facts within a reasonable time not exceeding 14 days after you receive our notification that the Entry was accepted or that the Account was debited for the Entry, whichever is earlier. If you do not notify us within 14 days, we will not be liable for any loss of interest or for any other loss relating to an erroneous or unauthorized debit to your Account or because of any other discrepancy in the notification.

9. **Re-transmission of returned entries.** We are not required to re-transmit a returned Entry or File to the ACH or Gateway Operator, or to take any further action on a returned on-us Entry.

10. **Audit.** You grant us ongoing access to your Files and the right to audit periodically your Files, ACH processes and controls so we can verify your compliance with the ACH Rules and this Service Description or any other Service Documentation.

11. **Warranties.** We make certain warranties under the ACH Rules and other Applicable Law when you use this Service. You will reimburse us for any Losses we incur, including our reasonable attorneys' fees and legal expenses, as the result of a breach of a warranty we make in connection with any of your Entries, except to the extent that the Losses resulted from our own gross negligence or intentional misconduct.

12. **Indemnification.** We indemnify certain persons under the ACH Rules when you use this Service. You agree to reimburse us and our Representatives for any Losses we incur, including our reasonable attorneys' fees and legal expenses, as the result of the enforcement of any such indemnity, except to the extent the Losses resulted solely from our own gross negligence or intentional misconduct. In addition, you will indemnify us and our Representatives from and against all Losses awarded against or incurred or suffered by us arising directly or indirectly from or related to any material breach of a representation, warranty, or covenant you provide regarding this Service.
13. **Termination.** In addition to the termination provisions contained in the Master Agreement, we may terminate this Service immediately upon notice to you if we determine in our sole discretion: the number of returned debit Entries is excessive; you have breached a warranty provided under the ACH Rules or this Service or otherwise failed to comply with the ACH Rules.

14. **Survival.** Sections 3, 5, 6, 8, 9, 12, and 13 will survive termination of the Services.

Additional Terms and Service options

15. **International Entries.** This section contains additional terms that apply when you originate International Entries.
    a. **General.** You agree to comply with, and we will process each International Entry in accordance with:
        i. The laws and payment system rules of the receiving country of your International Entry,
        ii. Any agreement we provide to you governing International Entries between us and the Gateway Operator we use to process the International Entry, and
        iii. The ACH Rules.

    If there is a conflict among these three areas, they will govern in the order listed above.
    b. **Currency conversion.** With respect to International Entries that we agree to originate in a Foreign Currency, the currency conversion is governed by section 8 (Currency conversion) of the Master Agreement. For debit Entries, however, we use the Applicable Exchange Rate in effect at the time we receive the funds for settlement of the debit Entry rather than at the time we send (or execute) the debit Entry. If the debit Entry is returned to us, we may charge the applicable Account or any other of your accounts with us or our affiliate for the amount equal to the value of the returned debit Entry, after we have converted the Foreign Currency to the Account Currency at the Applicable Exchange Rate in effect when we process the returned debit Entry. We will not be liable for a sum in excess of the original amount of the debit Entry after conversion.
    c. **Acts or omissions of third parties.** We will not be liable for:
        i. Any failure or delay by a Gateway Operator, any intermediary financial institution, or the financial institution designated to receive the International Entry in the receiving country in processing or failing to process any Entry we transmit to the receiving country, or
        ii. Any acts or omissions by a third party including the delay or failure of any third party to process, credit or debit any International Entry.

16. **Third-party sender activities.** This section contains additional terms that apply when you are a Third-Party Sender as defined by the ACH Rules.
    a. **General.** Prior to originating any Entry on behalf of your customer or otherwise upon our request, you will:
        i. Provide us with the information we require to understand the nature of your customer's business, including the name, Taxpayer Identification Number, business activity and geographic location of your customer, and whether you are originating Entries on behalf of any Nested Third-PartySenders, and

ii. Timely provide us with information we require for purposes of our registration of you as a Third-Party Sender or your customer as a Nested Third-Party Sender or any downstream Nested Third-Party Senders that do not have an ACH Origination Agreement with us ("Downstream Nested Third-Party Senders") for which you transmit Entries to us as ODFI in accordance with the ACH Rules ("Registration") and any supplemental Registration information requested by us, and

iii. Obtain our written approval to originate or continue to originate Entries for any customer of yours that is an Originator or Nested Third-Party Sender (which we may rescind upon written notice to you), and

iv. Enter into a written agreement with each Originator or Nested-Third Party Sender whose Entries are originated through us as ODFI that meets the requirements applicable for an Origination Agreement with an Originator or Nested Third-Party Sender, as applicable, under the ACH Rules, including their agreement:

1. To assume the responsibilities of an Originator or Nested Third-Party Sender, as applicable, under the ACH Rules and to be bound by the ACH Rules,
2. Not to originate ACH Entries in violation of the laws or regulations of the United States including without limitation the regulations issued by the Office of Foreign Assets Control or Financial Crimes Enforcement Network, and
3. To grant us ongoing access to audit your customer for compliance with its Origination Agreement and the ACH Rules.

b. **Updates to registration information.** You will timely notify us of any changes to information you provide to us for the Registration of you as a Third-Party Sender or your customers as Nested Third-Party Senders.

c. **Representations and warranties.** In addition, you represent and warrant to us that (i) each customer has and will comply with all applicable ACH Rules, (ii) that you have conducted the appropriate due diligence of your customers and (iii) that you will maintain a commercially reasonable program of monitoring to determine that each customer is engaged in a legitimate business, and the type, size and frequency of transactions that each customer is originating is normal and expected for the customer's type of business. If you do identify any unusual activity by any of your customers, you will notify us promptly and take appropriate actions, including refusing to originate Entries for your customer.

d. **Liability; indemnification.** With respect to each of your customers for which you are originating transactions through us, including any Nested Third-Party Senders or Downstream Nested Third-Party Senders, you agree to be responsible for your customers' or such Nested Third-Party Senders' compliance with the ACH Rules. You will indemnify us and our Representatives from and against all Losses awarded against or incurred or suffered by us arising directly or indirectly from any breach of warranty made under the ACH Rules or this Agreement, failure to comply with any applicable ACH Rule, or otherwise related to any activity of your customers, including Nested Third-Party Senders or Downstream Nested Third-Party Senders.

e. **Audit:** You agree to comply with the audit requirements applicable to Third-Party Senders under the ACH rules and to provide us with proof of compliance upon request.

17. **Perfect NOC service.** With our Perfect NOC Service, we maintain a database of Notifications of Change (each, a "NOC") that we receive. We use this database to update your Entries in accordance with the Service options you select from time to time. We will notify you of each NOC we receive in connection with your Entries. Additional details about this Service are more fully described in the applicable User Guide.

18. **Cash Concentration service.** With the Cash Concentration Service, we originate debit Entries to move funds from your Remote Accounts into your Concentration Account. We make summary and detail level reports of your cash concentration transactions available to you through our Cash Concentration Reporting Service. Additional details about this Service and available service options are more fully described in the applicable User Guide.

    a. **Options.** You can choose from the following options:

        i. **Touchtone or online option.** We originate debit Entries to collect funds from your Remote Accounts for the transfer amounts you specify based on deposit information entered for each location by touch-tone telephone or computer.

        ii. **Automated Cash Concentration option.** We request account balances from the financial institutions holding the Remote Accounts. We calculate transfer amounts and originate debit Entries based on your specified target balances for the Remote Accounts and other transfer parameters you may establish.

    b. **Representations and warranties.** With respect to each debit Entry, we originate on your behalf, you represent and warrant to us that:

        i. The debit Entry is authorized,

        ii. If you are using the Touchtone/Online option, the corresponding deposit input is accurate, and

iii. If you are using the Automated Cash Concentration Option, you have authorized each financial institution holding a Remote Account to comply with our request for balance information.

c. **ACH deadlines.** If by our applicable Cutoff Time (i) you do not complete your deposit inputs for the Touchtone or Online option or (ii) we are unable to obtain balance information for a Remote Account for the Automated Cash Concentration option, we will not be responsible for failing to meet the ACH deadlines to originate the debit Entries.

d. **Automated Cash Concentration authorization.** You authorize us in our own name or in your name, to request that each financial institution holding a Remote Account provide us or our designee with the account balance information each Business Day using any method specified by us.

ACH Fraud Filter Service

1. **Description of service.** With this Service, you can manage incoming ACH Entries in accordance with the ACH Rules. Any capitalized terms not specifically defined in the Service Documentation will be as defined in the ACH Rules. You have the following options:
   a. **Stop option.** This option stops all incoming ACH Entries you have not authorized in advance (and not set as preauthorizations). Entries stopped under the Stop Option will be returned to the ODFI as unauthorized.
   b. **Review option.** You review and decision each incoming ACH Entries (not set as preauthorizations) before the applicable cutoff time and select each Entry to be either paid or returned. Entries that you have selected for return under the Review Option will be returned to the ODFI as unauthorized and we will create a reversing adjustment to your Account. If you do not make a pay/return decision on an Entry prior to the applicable cutoff time, the Entry will be paid or returned based on the default action you specified.
   c. **Additional criteria.** You may also set up additional decisioning criteria, including limits and preauthorizations.

2. **Echecks.** You have the following options for incoming ACH Entries that have been converted from a check (Echecks).
   a. **Stop option.** All Echecks will be automatically stopped and returned to the ODFI as unauthorized.
   b. **Post option.** All Echecks will automatically post without your review.
   c. **No additional criteria.** Additional decisioning criteria, including limits and preauthorizations, are not available for Echecks.

3. **Service restrictions.** You agree to be bound by the ACH Rules for all Entries. Regardless of the Service options or other criteria you have in place, we may return any Entry in accordance with the ACH Rules and Applicable Law. We may also accept any Entry, Reversal Entry or adjustment in accordance with our obligations under the ACH Rules and Applicable Law. This Service does not apply to transactions between you and us. We may pay Entries which you have authorized us to originate against your Account (for instance, loan or credit card payments), whether or not you have included these in your decisioning criteria.

4. **Termination.** Upon termination of this Service, you will still have the right to return individual Entries in accordance with the ACH Rules and Applicable Law.

Perfect Receivables® Service

1. **Description of service.** With this Service, you can elect options for posting and reporting information about ACH entries and wire transfers (each, a "Remittance") that we post each Business Day to your Account(s). We provide a range of unique Wells Fargo payment identification codes (WPICs) that can be used to route Remittances to your Account and help you identify and post your receivables to the correct remitter.

2. **WPIC restrictions.**
   a. You may not assign a WPIC to more than one remitter or reuse any WPIC numbers.
   b. If you cannot post the Remittance to your remitter in accordance with the WPIC information, you must return the Remittance.

c. We have the right to rescind any WPIC number or range of WPIC numbers at any time in our sole discretion. For example, we may do so if we consider it necessary to comply with Applicable Law. We will use reasonable efforts to notify you before rescinding any WPIC number unless we are prohibited from doing so by Applicable Law, or by our applicable policies and standards, as amended from time to time. When you receive notice of the rescission of any WPIC number, you will promptly notify the remitter assigned to the rescinded WPIC number that the WPIC number may no longer be used to receive Remittances. You will use best efforts to prevent the WPIC from being used to receive Remittances and will block or otherwise restrict access to funds received through a rescinded WPIC.

3. **Processing of Remittances; chargebacks.** Each Business Day, we will post to your Account all Remittances we receive prior to the Cutoff Time, except for Remittances we reject. Each credit to your Account for a Remittance is provisional until we receive final settlement for the Remittance. If we do not receive final settlement, we may debit your Account or any other account you own, in whole or in part, with us or any of our affiliates for the amount of the Remittance. You will pay us immediately upon demand for any shortfall remaining after such chargeback.

4. **Rejected Remittances.** We may, but are not obligated to, reject a Remittance:
   a. That does not contain all of the required information specified by us,
   b. If we suspect that you are not entitled to the Remittance,
   c. If at the time we receive the Remittance, you do not maintain an Account with us, the Service has been terminated, or we are not permitted by law to accept credits to any of your Accounts, or
   d. If you are in default under this Service Description or any other Service Documentation.

5. **Reporting.** Each Business Day, we will provide you with the information about Remittances posted to your Accounts through the communications channels you elect.

6. **Violation of Applicable Law.** You represent and warrant to us that you will not use the Service in a manner that could result in a violation of Applicable Law. You will provide us with the information we require to understand the nature of your use of the Service and grant us ongoing access to audit your compliance with Applicable Law. In addition to our other rights to terminate the Service under the Service Documentation, we may terminate the Service upon notice to you if we determine your use of the Service could result in a violation of Applicable Law.

WellsTAX® Payments Service

1. **Description of service.** With this Service, you can use our CEO® portal or a touch-tone telephone to request transfers from your Account (each, a "Transfer") to pay your U.S. federal, state or other taxes specified from time to time in our User Guides. By using this Service, you authorize us to originate ACH credit Entries on your behalf to effectuate the Transfers. You agree to be bound by the ACH Rules, and also comply with applicable provisions of the ACH Service Description, which is incorporated by reference into this Service Description.
2. **Procedures for initiating transfers.** You will deliver your requests for Transfers in accordance with the Service Documentation, including the User Guides. You agree to use the applicable Security Procedures for your Initiation Method (including access codes and passwords for touch-tone telephone initiation method) when you send Transfer requests to us.
3. **Accuracy of data.** You will provide us with the information necessary for us to inform the applicable government agency or entity of the tax payment within the time period required by any rule or regulation governing the payment. You authorize us to rely on the accuracy of the information you have provided to us.

4. **Transfer deadline.** Any Transfer request delivered on any Business Day after the applicable Cutoff Time, or on a non-Business Day, will be deemed received on the following Business Day. You must deliver Transfer requests by the applicable Tax Transfer Deadline.

5. **Authorized reporting agent.** If you are a taxpayer required by federal law to make electronic Federal Tax Deposit (FTD) payments to the Internal Revenue Service (IRS) and submit FTD information through the U.S. Department of the Treasury's Electronic Federal Tax Payment System (EFTPS), we will make your Transfers as FTD payments submitted through EFTPS, regardless of any other instructions from you. In performing the Service, we are acting as your authorized reporting agent. You authorize us to accept debit Entries from the IRS to make the Transfers, and to debit your Account for the amount of such payments.

6. **Payment for Transfers.** You authorize us to debit your Account before we process a Transfer. We may refuse to process a Transfer if the Transfer would exceed the available funds in the Account on the Tax Transfer Deadline.

7. **Rejected Transfers.** We also reserve the right to delay or reject any Transfer if we believe the Transfer may violate Applicable Law or if we believe the Transfer will present a risk to you and/or us, or for other reasons. If we do not accept a Transfer request or must delay making a requested Transfer, we will attempt to notify you.

8. **No verification of Transfer Requests.** We are under no obligation whatsoever at any time to verify any Transfer and will have no liability for failing to investigate or verify any Transfer request.

9. **Confirmations.** We will confirm each Transfer on your account statement or on any bank information reporting service that we provide you. You must immediately inform us of any Transfer that is incorrect or unauthorized.

10. **Amendments and cancellations of transfer requests.** You may cancel a Transfer request before the Cutoff Time if we have not processed the Transfer. After we have processed a Transfer, it cannot be canceled, amended, or reversed.
11. **Records, information, and audits.** You will verify the accuracy of all records and information regarding the Service, or any Transfer and you will notify us immediately of any errors. Nothing in the Service Documentation will relieve you of:
    a. Any responsibility imposed by law, regulation, or contract with regard to the maintenance of records, or
    b. Any responsibility to perform audits and account reviews customarily conducted by persons or entities whose businesses are similar to your business.

12. **Responsibility for paying taxes.** Any interruption in the Service will not relieve you of any obligation to pay any tax to the IRS, or any other government agency or entity owed the tax, and we will have no liability to you for your failure in such circumstances to pay any tax.

Glossary

Account means your account(s) with us used in connection with the Service.

Account Agreement means the applicable account agreement governing the Account.

Account Currency is defined in section 8 (Currency conversion) of the Master Agreement.

ACH means Automated Clearing House.

ACH Rules means the Nacha Operating Rules and any applicable local ACH rules.

Applicable Exchange Rate is defined in section 8 (Currency conversion) of the Master Agreement.

Applicable Law is defined in section 3 (Changes to service) of the Master Agreement.

Business Day means every day except Saturday, Sunday, and federal holidays. When used in connection with funds transfer Services, "Business Day" means each day we are open for business related to that Service.

CEO® portal means our Commercial Electronic Office® portal.

Concentration Account means your Account designated in the Concentration Account Services Set-up Form.

Cutoff Time means our cutoff time each Business Day we separately disclose to you for the applicable Service.

Entry is defined in the ACH Rules.

File is defined in the ACH Rules.

Foreign Currency is defined in section 8 (Currency Conversion) of the Master Agreement.

Gateway or Gateway Operator is defined in the ACH Rules.

Initiation Method is defined in section 6 (Security procedures) of the Master Agreement.

International Entry means an Entry to an account outside the United States.

Item is defined in the Account Agreement.

Log-on Credentials is defined in section 9 (CEO portal) of the Master Agreement.

Losses means liabilities, losses, damages, claims, obligations, demands, charges, costs, or expenses (including reasonable fees and disbursements of legal counsel and court fees).

Master Agreement means the Master Agreement for Treasury Management Services.

Nested Third-Party Sender (as defined in the ACH Rules) is a **Third-Party Sender that has an agreement with another Third-Party Sender to act on behalf of an Originator**, without a direct agreement with the ODFI.

NOC or Notification of Change is defined in the ACH Rules.

ODFI (Originating Depository Financial Institution) is defined in the ACH Rules.

Originator is defined in the ACH Rules.

Payment Order means an instruction to us in your name to transfer funds from your Account (and includes any communication cancelling or amending an instruction).

RDFI (Receiving Depository Financial Institution) is defined in the ACH Rules.

Receiver is defined in the ACH Rules.

Remote Account means one or more accounts owned or controlled by you in the United States.

Representatives is defined in section 11(f) (Liability and indemnification) of the Master Agreement.

Reversal or Reversing Entry is defined in the ACH Rules.

Security Procedure is defined in the Product Enrollment Form and in section 6 (Security procedures) of the Master Agreement.

Settlement Date is defined in the ACH Rules.

Tax Transfer Deadline means a date at least one Business Day prior to the date the tax payment is due to the applicable tax authority.

Third Party Sender is defined in the ACH Rules.

WELLS FARGO

Wire Transfer Service Description

Global Treasury Management

Introduction

The Service Documentation contains the terms and conditions under which we provide you the services described below. "You," "your" or "yours" refer to the Bank customer identified on the Acceptance of Services that is signed when you enroll in the Service ("Acceptance"). The terms "we," "us," or "our" refer to the Bank. Other capitalized terms used in this Service Description are defined in the Master Agreement or in the Glossary at the back of this Service Description.

The service ("Service") covered by this Service Description is:
- Wire Transfer

The Service Documentation includes:
a. The Service Description (which contains terms and conditions applicable to the Service),
b. The Acceptance (which indicates your acceptance of the Service Documentation),
c. The Master Agreement (which contains terms and conditions applicable to all services),
d. The Account Agreement governing the Account,
e. The Product Enrollment Form (which contains set-up information for each service in which you are enrolling), and
f. User Guides (which include Terms of Use, software, software licenses, price schedules, specifications, instructions, and notices).

The documents and individual provisions of the Service Documentation are intended to be read together as one agreement between you and us. This Service Description and the Master Agreement are posted at Wells Fargo Vantage℠ ("Vantage") f/k/a Commercial Electronic Office® (CEO®) . If there is a conflict among the documents that are part of the Service Documentation, they will govern in the order listed above. Your use of a Service confirms your receipt of, and agreement to be bound by, this Service Description and all Service Documentation.

Wire Transfer Service

1. Description of service. With this Service you can instruct us to transfer funds by wire. You agree to comply with all applicable payment system rules, including the national payment system rules and any other Applicable Laws and regulations of the receiving country of the transaction.
2. Preparation of payment orders; processing schedules. You will prepare each Payment Order according to guidelines we separately make available from time to time. You will use the applicable Security Procedure when you send a Payment Order to us.

   We will execute each Payment Order in accordance with our then current processing schedule and any accompanying instructions you include regarding the date a Payment Order is to be executed. A Payment Order will be deemed received by us when we have verified it in compliance with the Security Procedure.

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Revised - March 15, 2023

a. If we receive a Payment Order after our Cutoff Time on any Business Day, we will treat the Payment Order as having been received before our applicable Cutoff Time on our next Business Day.
b. If we execute your Payment Order by sending instructions to another financial institution, we may send the Payment Order by any transmission method and by any route we in our sole discretion consider reasonable.

3. Inconsistency in name and number.
   a. If a Payment Order describes the person to receive the funds under the Payment Order both by name and identifying number, we or another financial institution through which the Payment Order is routed may rely solely on the identifying number to identify the person, even if the number identifies a person other than the one named.
   b. If a Payment Order describes a financial institution both by name and identification number, we or another financial institution through which the Payment Order is routed may rely solely on the identification number to identify the financial institution, even if the identification number refers to a financial institution other than the one named.

4. Authorization to pay. You authorize us to:
   a. Execute any Payment Order we verify in accordance with the applicable Security Procedure, and
   b. Debit the account specified in the Payment Order even if a debit results in an overdraft on the execution date. If no account is specified, we will debit your Account or any other of your account(s) with us or one of our affiliates.

   You will maintain sufficient available funds in the account specified in the Payment Order at the time of each debit.

5. Your duty to report erroneous or unauthorized transfer instructions. You will exercise reasonable care to:
   a. Determine whether a Payment Order accepted by us was either erroneous or not authorized, and
   b. To notify us of the relevant facts within a reasonable time not exceeding 14 days after we notify you that the Payment Order was accepted or that the Account was debited for the Payment Order, whichever is earlier.

   If you do not notify us within 14 days, we will not be liable for any loss of interest or for any other loss relating to an erroneous or unauthorized debit to your account or because of any other discrepancy in the notice.

6. Rejected payment orders. If a Payment Order is rejected for any reason, we will attempt to notify you promptly so you can cure the defect. However, we will have no liability to you for a rejected Payment Order or any loss resulting from our delay or failure to notify you.

7. Cancellation, amendment, reversal. A Payment Order will be final and not subject to cancellation, amendment, or reversal by you, except we may, at your request, attempt to cancel, amend, or reverse a Payment Order without incurring any liability for our failure or inability to do so.

8. Drawdown requests. A “drawdown request” is an instruction from you to another depository institution to debit:
   a. An account at that institution and transfer the funds to us (an “outgoing drawdown request”), or
   b. The Account and transfer the funds to that institution (an “incoming drawdown request”).

   In this Service description, “Payment Order” includes drawdown requests. We may execute an incoming drawdown request that conforms with instructions we receive through Fed Wire, SWIFT, CHIPs, or any other funds transfer system, provided those instructions are not inconsistent with instructions you separately provide in writing. The authority to execute the incoming drawdown request will continue until we receive your express written notice that such authority is revoked and have a reasonable time to act on it.

9. Limitation of liability. We will not be liable for any third party’s failure to or delay or error in processing a Payment Order. If the beneficiary bank does not pay the beneficiary specified in the Payment Order, a refund will be made only after we have received confirmation of the effective cancellation of the Payment Order and we are in free possession of the funds debited or earmarked in connection with the Payment Order. If we are notified the beneficiary bank did not credit the Account for the full amount stated in a Payment Order, our sole obligation will be to promptly execute a second Payment Order in the amount of the stated deficiency.

If we execute a Payment Order that is more than the amount stated in the Payment Order, to the extent you do not receive the benefit of the full amount of the Payment Order, we will only be liable for any loss of the principal amount transferred in excess of the amount stated in the Payment Order. Additionally, we will be liable for the amount of interest you have lost due to the transfer of the excess amount, computed at the Federal Funds rate or as otherwise agreed. However, our liability for loss of interest will be limited to 20 calendar days' interest. This section sets forth our complete liability for a Payment Order issued or received under this Wire Transfer Service description.

10. Survival. Sections 5, 6, 7 and 9 will survive the termination of the Services.

Glossary

Account means your account(s) with us used in connection with the Service.

Account Agreement means the applicable account agreement governing the Account.

Applicable Law is defined in section 3 of the Master Agreement.

Business Day means every day except Saturday, Sunday, and federal holidays. When used in connection with funds transfer Services, "Business Day" means each day on we are open for business related to that Service.

Cutoff Time means our cutoff time each Business Day we separately disclose to you for the applicable Service.

Master Agreement means the Master Agreement for Treasury Management Services.

Payment Order means an instruction to us in your name to transfer funds from your Account (and includes any communication cancelling or amending an instruction).

Security Procedure is defined in the Product Enrollment Form and in section 6 of the Master Agreement.

Wire Transfer Services Customer Setup Form and Agreement

WELLS FARGO

Part I – Setup Information

Treasury Management Customers

Complete Part I and sign as provided in Part III. The information in this setup form and your separate treasury management documents relating to wire transfers govern your use of Wells Fargo's wire transfer service.

All Other Customers (including consumers and non-Treasury Management business customers)

Complete Part I, review the Wire Transfer Services Agreement in Part II, and sign as provided in Part III.

Type of Request: ☐ New ☐ Update Existing Information ☐ Delete Existing Information

A. Account Numbers (list accounts to be debited for each wire transfer)

For additional accounts attach a signed listing with notation of Customer's name and the additional account numbers. Check the appropriate box for each account number to identify the account type.

G/L = General Ledger, (Internal Use Only)

1) ☐ DDA ☐ G/L	**2)** ☐ DDA ☐ G/L	**3)** ☐ DDA ☐ G/L	**4)** ☐ DDA ☐ G/L
5) ☐ DDA ☐ G/L	**6)** ☐ DDA ☐ G/L	**7)** ☐ DDA ☐ G/L	**8)** ☐ DDA ☐ G/L
9) ☐ DDA ☐ G/L	**10)** ☐ DDA ☐ G/L	**11)** ☐ DDA ☐ G/L	**12)** ☐ DDA ☐ G/L

B. Advice Information Additional fees apply for these services. For more information about these services contact your relationship manager or customer service representative, or call 1-800-AT-WELLS (1-800-289-3557), option 2.

For Fax or Email Notification on intraday wire activity use the InfoFax setup form.

C. Authorized Callers (people authorized to initiate wires)

$ Limit = A limit must be indicated or the form will be returned. The maximum entry limit is, $9,999,999,999.99. The limit applies to all functions unless noted otherwise.

Initiation Type = If no Initiation Type is noted, we will set the individual up for both Repetitive and Non-Repetitive Wire Initiation. Complete by checking appropriate box: R = Repetitive / B = Both Repetitive & Non-Repetitive.

Authorized Callers first & last name	**Caller**	**$ Limit**	**Phone Number** including area code	**InitiationType √** **R** **B**
	☐ Add ☐ Delete	$		☐ ☐
	☐ Add ☐ Delete	$		☐ ☐
	☐ Add ☐ Delete	$		☐ ☐
	☐ Add ☐ Delete	$		☐ ☐
	☐ Add ☐ Delete	$		☐ ☐

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D. OPTIONAL Verify Callback Service (does not apply to repetitive wires)

Selecting this service requires a minimum of two persons with wire transfer authority because the initiator of a wire cannot also approve the wire. If the form does not indicate an Authorized Approver other than the initiator, the optional Verify Callback Service cannot be provided.

Verify Orders exceeding: $ _____

Authorized Approvers first & last name	**Approver**	**$ Limit**	**Phone Number** including area code
	☐ Add ☐ Delete	$	
	☐ Add ☐ Delete	$	
	☐ Add ☐ Delete	$	
	☐ Add ☐ Delete	$	
	☐ Add ☐ Delete	$	
	☐ Add ☐ Delete	$	
	☐ Add ☐ Delete	$	

E. Alternate Account to be Charged for Wire Fees (Alternate account to be charged must be an Analyzed account. Not available to Retail customers.)

List account only if wire fees are to be assessed to this account for the accounts listed in Part I-A.

☐ DDA ☐ AU and G/L _____

Part II – Wire Transfer Services Agreement

1. Introduction. This Wire Transfer Services Agreement ("Agreement"), along with the account agreement applicable to the account used in connection with the wire transfer services ("Account"), govern your use of Wells Fargo's voice wire service. With this service, the Wells Fargo customer identified in this Agreement ("you" or "your") can instruct Wells Fargo Bank, N.A. ("Wells Fargo") to transfer funds by wire from the Account ("Order").

2. Security Procedure

2.1. General. You agree to use the security procedure described in this Section ("Security Procedure") when you request an Order (except for an Order delivered to Wells Fargo in person by you or your authorized representative). The purpose of the Security Procedure is to verify the authenticity of an Order delivered to us in your name and not to detect errors in the transmission or content of an Order. You agree the Security Procedure is commercially reasonable and, in view of your requirements, is a satisfactory method of verifying the authenticity of Orders. You agree you are bound by any Order, whether or not authorized, issued in your name and accepted by Wells Fargo in compliance with the Security Procedure.

2.2. Voice Initiated Orders. Wells Fargo's standard Security Procedure for a voice-initiated Order consists of confirming the personal identification number ("PIN") accompanying an Order corresponds with a valid PIN assigned to you, and confirming the voice print provided when placing an Order matches the print registered on file for that PIN holder. A PIN and voice print are required for all voice-initiated transfers.

2.3. PIN. Each person authorized to initiate and/or approve Orders for you will be issued a unique PIN. PINs are computer-generated and you cannot choose your own PIN. Wells Fargo employees do not have access to PINs. You agree to safeguard any PIN assigned to you. You must supply the PIN each time you initiate an Order. PINs are issued via a two-part, confidential mailer sent to you. If lost or forgotten, Wells Fargo cannot reconstruct PINs. For your protection, if you suspect a PIN has been compromised, or if an authorized person is no longer authorized, immediately notify Wells Fargo Wire Transfer Services at 888-384-8400. Wells Fargo, in its sole discretion, may cancel or reissue any PIN it believes may have been compromised, including, without limitation, a PIN that has never been acknowledged as having been received and any PIN that has been used by anyone other than the intended authorized user.

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2.4. Identify Authorized Persons. You will notify Wells Fargo in writing of the identity of each individual authorized to receive information regarding the Security Procedure. You will promptly notify Wells Fargo in writing of any change in an authorized individual. Your notice will be binding on Wells Fargo if it is received in a time and manner that gives Wells Fargo a reasonable opportunity to act on it. Wells Fargo will be fully protected in relying on your notices.

2.5. OPTIONAL Verify Callback Service. If you select this optional service by providing the information requested in Section D of Part I, it will become part of your Security Procedure. An individual authorized to approve wires other than the initiator (an "Authorized Approver") must verify the voice-initiated non-repetitive wire transfer order is authorized when the amount of the wire exceeds the wire transfer order limit designated in Section D of Part I. You may designate a limit up to which an Authorized Approver may authorize an order. The Authorized approver may call into Wells Fargo or Wells Fargo will make at least one attempt to telephone the Authorized Approver. A PIN is required to authenticate each Authorized Approver. If Wells Fargo is unable to (a) contact and authenticate or (b) obtain approval from an Authorized Approver, the wire will not be processed.

3. **Inconsistency of Name and Number.** If an Order describes the person to receive the wire transfer (“Beneficiary”) inconsistently by name and account number, the wire transfer may be made on the basis of the account number even if the account number identifies a person different from the Beneficiary. If a wire transfer request describes a financial institution inconsistently by name and identification number, the identification number may be relied upon as the proper identification of the financial institution. You further acknowledge the beneficiary account number or beneficiary bank identification number (e.g. IBAN, RTN, or SWIFT BIC) you provide in connection with an Order will be complete and accurate, and you understand you could lose the transfer amount if the information is incorrect.
4. **Responsibility of Wells Fargo.** Wells Fargo may send an Order by wire, telegraph, telephone, cable, or whatever other transmission method Wells Fargo considers to be reasonable. Wells Fargo may transmit an Order directly to the Beneficiary’s bank, or indirectly to the Beneficiary’s bank through another bank, government agency, or other third party that Wells Fargo considers to be reasonable. Wells Fargo may utilize any reasonably selected funds transfer system or intermediary bank, even if its selection differs from instructions in the request.
5. **Additional Actions by Wells Fargo.** Any action Wells Fargo takes to detect an erroneous Order, or any actions Wells Fargo takes beyond those described above in an attempt to detect an unauthorized Order, will be taken at Wells Fargo’s sole discretion. No matter how many times Wells Fargo takes this action, it will not become part of Wells Fargo’s standard procedures for attempting to detect such erroneous or unauthorized Orders, and Wells Fargo will not in any situation be liable for failing to take or to correctly perform the action.
6. **Liability.** Wells Fargo is only responsible for making a good faith effort to execute your Orders and will only be responsible for performing the services specified in this Agreement. For Orders subject to Article 4A of the Uniform Commercial Code (“UCC 4A”), Wells Fargo will be liable to you only for damages required to be paid under UCC 4A. For Orders not subject to UCC 4A and for other obligations under this Agreement, Wells Fargo will only be liable for its negligence or willful misconduct. Wells Fargo will not be liable for any third party’s failure to or delay or error in processing an Order. Wells Fargo will not be liable for any delay in performing or failure to perform if the delay or failure results from any cause beyond its reasonable control. In no event will Wells Fargo have any liability for consequential, special, punitive or indirect loss or damage which you may incur in connection with this Agreement.
7. **Indemnification.** You agree to indemnify and hold Wells Fargo, its directors, officers, employees and agents harmless from all third party claims, demands, judgments, and expenses (including reasonable attorney’s fees) arising out of or connected with the performance of any wire transfer service under this Agreement. This indemnification will survive the termination of this Agreement.
8. **Cancellation, Amendment, Reversal.** An Order will be final and not subject to cancellation, amendment or reversal by you, except Wells Fargo may, at your request, make an effort to effect such cancellation, amendment or reversal without incurring any liability for its failure or inability to do so.

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9. **Your Duty to Notify Wells Fargo of Unauthorized Activity.** If you identify any discrepancies in your account setup (including repetitive wire transfer templates), please contact us immediately at 1-888-384-8400. Wells Fargo will not be responsible for any delays in payment or additional fees caused by your failure to notify us promptly of any such discrepancy. You will exercise ordinary care to determine whether an Order accepted by Wells Fargo was either erroneous or not authorized and to notify Wells Fargo of the facts within a reasonable time not exceeding 14 days after you have received notification from Wells Fargo that the Order was accepted or that your Account was debited or credited with respect to the Order, whichever is earlier. You will be precluded from asserting that Wells Fargo is not entitled to retain payment for an Order unless you object within 14 days.

10. **Fees and Taxes.** You agree to pay Wells Fargo's current wire transfer service fees. A copy of Wells Fargo's current fee schedule is available to you on request and can be provided by your banker. You also agree to pay amounts equal to any applicable taxes on these wire transfer services (exclusive of taxes based on net income of Wells Fargo).

11. **Currency.** An Order expressed in U.S. Dollars will be sent in U.S. Dollars. You may request that prior to executing an Order, Wells Fargo convert the amount to be transferred from U.S. Dollars to the currency of a designated foreign government or intergovernmental organization ("Foreign Currency").

    In addition to any applicable fees, Wells Fargo makes money when we convert one currency to another currency for you. The exchange rate used when Wells Fargo converts one currency to another is set at our sole discretion, and it includes a markup. The markup is designed to compensate us for several considerations including, without limitation, costs incurred, market risks, and our desired return. The applicable exchange rate does not include, and is separate from, any applicable fees. The exchange rate Wells Fargo provides to you may be different from exchange rates you see elsewhere. Different customers may receive different rates for transactions that are the same or similar, and the applicable exchange rate may be different for foreign currency cash, drafts, checks, or wire transfers. Foreign exchange markets are dynamic and rates fluctuate over time based on market conditions, liquidity, and risks. Wells Fargo is your arms-length counter party on foreign exchange transactions. We may refuse to process any request for a foreign exchange transaction.

    Wells Fargo will not be liable for a sum in excess of the value of the Order after it has been converted from Foreign Currency to U.S. Dollars at Wells Fargo's applicable exchange rate at the time the cancellation of the Order is confirmed by Wells Fargo.

12. **Term and Termination.** This Agreement may be terminated by you or Wells Fargo with prior written notice, but will remain in effect with respect to any transaction occurring prior to its termination.

13. **Amendments to Agreement.** Wells Fargo may, from time to time, notify you of a change to this Agreement or its rules or procedures. By using the wire transfer service after the notice is sent or otherwise made available to you, you will be conclusively deemed to have agreed to the change.

14. **Governing Law; Rules and Regulations.** Our rights and obligations regarding Orders will be governed solely by this Agreement, your account agreement, and, to the extent applicable, federal law and the state laws governing your Account. All Orders will be subject to the rules and regulations of any funds transfer system used by Wells Fargo, as amended from time to time.

15. **Notices; Receipt of Confirmations.** If a notice is sent to you, it will be effective if it is delivered in person or sent by first class mail to your last address as shown on Wells Fargo's records. If a notice is sent to Wells Fargo, it will be effective if it is delivered by first class mail to the address shown in Wells Fargo's then current fee schedule (or to such other address as Wells Fargo may from time to time direct) and after Wells Fargo has had a reasonable opportunity to act on it. An optional confirmation or a bank statement showing a wire transaction, sent electronically or by mail, to your last address as shown in Wells Fargo's records and not returned, will be conclusively presumed to have been received by you. Wire Transfer mail confirmations are not available for addresses outside of the United States.

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16. **Miscellaneous.** Wells Fargo's waiver of any term of this Agreement will not constitute a waiver of any other term or impair any of its rights if you breach this Agreement. You agree not to assign your interest in this Agreement to anyone else. If any provision of this Agreement is determined by a court to be invalid, it will not affect the validity of any other provision. In interpreting this Agreement, the headings will not be considered a substantive part of this Agreement. Unless the context requires otherwise, terms not defined in this Agreement have the meanings, if any, provided in UCC4A. This Agreement and any applicable account agreements constitute our entire Agreement with respect to the matters they cover and supersede all prior oral or written communications between us regarding such matters. In the event of conflict between a provision of this Agreement and any other agreement you may have with Wells Fargo (including without limitation, any account agreement between us), the terms of this Agreement will govern the subject matter of this Wire Transfer Agreement.

17. **Additional Terms Governing Outgoing Consumer International Wires**

17.1. General. This Section contains additional terms applicable only to Orders initiated by a natural person in the United States to transfer funds to a Beneficiary in a foreign country for personal, family, or household purposes (each, an "Outgoing Consumer International Wire"). This Section does not apply to any Order sent to a Beneficiary in the United States, to any Order initiated by a non-consumer, or to any Order initiated by a consumer for any non-personal, non-family, or non-household purposes. In the event of a conflict between a provision in this Section and a provision in the rest of this Agreement or in the agreement governing your Account, the provision in this Section will control.

17.2. Disclosures and Receipts. Prior to sending an Outgoing Consumer International Wire, Wells Fargo will disclose to you, by telephone, the amount that will be transferred to the Beneficiary, a description of any fees and taxes imposed by Wells Fargo, the total amount of the transaction, the exchange rate to be used, the amount to be transferred in the Foreign Currency, a description of any fees and taxes to be applied by any other person to the extent known by Wells Fargo, and the amount that will be received by the Beneficiary. Wells Fargo will mail a receipt for an Outgoing Consumer International Wire within 30 days after payment is made for the Outgoing Consumer International Wire.

17.3. Liability. Wells Fargo is liable only for damages required to be paid as provided under Regulation E, subpart B or, to the extent applicable, UCC4A (except as expressly modified by this Agreement). Except as required by Regulation E, subpart B, Wells Fargo will not be responsible for the acts or omissions of any other person or entity, including but not limited to any processor, any country's central bank, or any other financial institution, and no such person or entity will be deemed Wells Fargo's agent. In no event shall Wells Fargo have any liability for any indirect, incidental, consequential, punitive, or special damages, even if advised of the possibility of such damages.

17.4. Cancellation. You may cancel an Outgoing Consumer International Wire for a full refund within 30 minutes of completing a transaction. To cancel, call the cancellation phone number provided to you at the time of your request.

17.5. Error Resolution. If you think there is an error, or problem, contact the Wire Transfer service Team at 1-855-339-6655 (Monday - Friday, 8am - 9pm ET). You must contact us within 180 days of the date we promised to you that funds would be made available to your beneficiary (Availability Date). If you fail to notify us within this time period, Wells Fargo will not be liable for any error or loss of interest or any interest equivalent relating to the erroneous transaction.

When you contact us, please tell us: (a) your name, address, and telephone number where we can reach you during business hours; (b) the Beneficiary's name and, if known, his or her telephone number and address; (c) the date, dollar amount and transaction confirmation number of the Outgoing Consumer International Wire; and (d) the error or problem with the wire transfer, and why you believe it is an error or problem.

17.6. Governing Law. An Outgoing Consumer International Wire is a "remittance transfer" as defined in Regulation E, Subpart B, and will be governed by the laws of the United States and, to the extent applicable, the laws of the state of New York, including New York's version of UCC4A, without regard to its conflict of laws principles.

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Part III – Agreement and Approval

Customer Approval – Signatures as required by Certificate of Authority or Signature Card.

Under the dispute resolution program in your account agreement, you agree our disputes may be decided before one or more neutral persons in an arbitration proceeding and not by a judge or jury trial.

Legal Name as it appears on your Account		Customer's Primary Phone No.	
Mailing address for PINs and mail advice including City, State, and zip code. (If blank, items will be mailed to address on primary statement mailing address.)			
Printed Name of Authorized Signer		Printed Name of Authorized Signer	
Signature	Date	Signature	Date

Bank Approval – Forms submitted without Customer and Banker signatures or older than 90 days will be returned unprocessed.

Customer's 1st ID	ID Type	ID Number	Issued by State / Country	Expiration Date
Customer's 2nd ID	ID Type	ID Number	Issued by State / Country	Expiration Date

Banker/Officer's Phone #	Banker/Officer's Fax #	Bank MAC	Document Prepared by & phone # (in case of questions about this setup)
Banker's Wells Fargo email address for notification. A reasonable attempt will be made to contact the banker at the Wells Fargo email provided upon completion. Notification will NOT be sent to any email address outside the Wells Fargo system.			

Printed Name	Signature	Date
	X	

Once the customer's approval/signature is received on the form, the Banker/Relationship Manager must approve/sign the form, then fax to 866-922-6202, or email to imgwiresetups@wellsfargo.com.

The form must be submitted from a valid Wells Fargo Fax or email address. File copies in your location's record retention file.

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WELLS FARGO

Information Reporting and Image Delivery Service Description

Global Treasury Management

Introduction

The Service Documentation contains the terms and conditions under which we provide you the services described below. "You," "your" or "yours" refer to the Bank customer identified on the Acceptance of Services that is signed when you enroll in the Service ("Acceptance"). The terms "we," "us," or "our" refer to the Bank. Other capitalized terms used in this Service Description are defined in the Master Agreement or in the Glossary at the back of this Service Description.

The service ("Service") covered by this Service Description is:
Information Reporting and Image Delivery

The Service Documentation includes:

a. The Service Description (which contains terms and conditions applicable to the Service),
b. The Acceptance (which indicates your acceptance of the Service Documentation),
c. The Master Agreement (which contains terms and conditions applicable to all services),
d. The Account Agreement governing the Account,
e. The Product Enrollment Form (which contains set-up information for each service in which you are enrolling), and
f. User Guides (which include Terms of Use, software, software licenses, price schedules, specifications, instructions, and notices).

The documents and individual provisions of the Service Documentation are intended to be read together as one agreement between you and us. This Service Description and the Master Agreement are posted at Wells Fargo Vantage℠ ("Vantage") f/k/a Commercial Electronic Office® (CEO®) . If there is a conflict among the documents that are part of the Service Documentation, they will govern in the order listed above. Your use of a Service confirms your receipt of, and agreement to be bound by, this Service Description and all Service Documentation.

Information Reporting and Image Delivery

1. **Description of services.**
   a. With this Service we make data regarding transactions and/or images of Items posted to or processed through your Accounts available to you in order to provide you with timely information on your Account activity. We refer to the data and images as "information." The information and reports you can access are described in the User Guide for the Service. If you elect to use the Cash Flow Analysis Service (described further in the User Guide for the Service), you may also manually populate external data you want to view through this Service.

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b. The methods we use to make information available to you (and we may remove or add methods from time to time) include without limitation BAI File Transfer, InfoFax fax/email, SWIFT messaging, ISO 20022 XML transmission, physical media (CD-ROM and DVD), Machine-to-Machine, Vantage, and an Application Programming Interface ("API") through the Wells Fargo Gateway.
c. The information may include images of Items or other instruments that are:
   i. Posted to or processed through the Account,
   ii. Cashed or collected by us or accepted for deposit to the Account, and
   iii Returned unpaid to the Account.

Images of posted paper Items that have been converted to ACH Entries pursuant to the ACH Rules may not be available through this Service.

2. **Accuracy of Information.**
   a. We will not verify the accuracy or completeness of: (i) information from other financial institutions, (ii) information you manually populate, or (iii) cash forecasting information. Forecasting information is not a guarantee of actual performance.
   b. Account balances and other information that reflect intraday activity on your Account may differ from the available balance as determined under our funds availability policy (as described in the Account Agreement) and by our internal risk parameters.

3. **Software Sublicense.** If a software license or sublicense is required for you to access the Service ("Software Sublicense"), we will make the terms of the Software Sublicense available to you as part of the set-up process for the Service. You will be required to accept the Software Sublicense before being allowed to access the Service. We may terminate any Service requiring use of a Software Sublicense immediately on written notice to you, including without limitation if you fail to comply with the Software Sublicense.

4. **Stop payment orders.** If you elect a service option through which you can place stop payment orders, your rights and our obligations regarding any stop payment order will be determined as provided in the Account Agreement.

Glossary

Account means your account(s) with us used in connection with the Service.

Account Agreement means the applicable account agreement governing the Account.

ACH means automated clearing house.

ACH Rules means the Nacha Operating Rules and any applicable local ACH rules.

Item is defined in the Account Agreement.

Master Agreement means the Master Agreement for Treasury Management Services.

WELLS FARGO

Check Disbursements and Fraud Prevention Services Service Description

Treasury Management

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Introduction

The Service Documentation contains the terms and conditions under which Wells Fargo Bank, N.A. ("Bank") provides you the services described below. "You," "your" or "yours" refer to the Bank customer identified on the Acceptance of Services that is signed when you enroll in Services ("Acceptance"). The terms "we," "us," or "our" refer to the Bank. Other capitalized terms used in this Service Description are defined in the Master Agreement or in the Glossary at the back of this Service Description.

The services (each a "Service") covered by this Service Description are:

Fraud prevention and related services

- Positive Pay Service
- Reverse Positive Pay Service
- Payment Authorization Service
- Account Reconciliation Plan Service
- Controlled Disbursement Account Service

Specialized disbursement services

- Centralized Disbursements Manager Service
- Payable Through Draft Service
- Third Party Drafts Service

The Service Documentation includes:

a. The Service Description (which contains terms and conditions applicable to the Services),
b. The Acceptance (which indicates your acceptance of the Service Documentation),
c. The Master Agreement (which contains terms and conditions applicable to all services),
d. The Account Agreement governing your account(s) that you use for the Service ("Account"),
e. The Product Enrollment Form ("Set-up Form") (which contains set-up information for the service in which you are enrolling), and
f. User Guides (which include Terms of Use, software, software licenses, price schedules, specifications, instructions, and notices).

You agree to the terms and conditions governing the Services in which you have enrolled, as described in this Service Description and in the Service Documentation, which includes details of your enrolled Services. The separate documents comprising the Service Documentation are intended to be read together as one agreement between you and us. This Service Description and the Master Agreement are posted at our Commercial Electronic Office® (CEO®) portal. If there is a conflict among the documents that are part of the Service Documentation, they will govern in the order listed above. Your use of a Service confirms your receipt of, and agreement to be bound by, the applicable terms for the Service in this Service Description and all Service Documentation.

Fraud prevention and related services:

As further described in the Account Agreement, we offer certain Services to help reduce the risk of fraud, including the Services below.

Positive Pay Service

1. **Description of service.** With this Service you can instruct us to pay or return counterfeit Checks, Checks otherwise not validly issued and certain altered Checks presented to us for payment on the Accounts you enroll in this Service. For purposes of this Positive Pay Service Description, "Check" refers to each check presented for payment on your Account, whether it is counterfeit, not validly issued, altered or validly issued by you. Except as otherwise provided in this Service Description, enrollment in our Account Reconciliation Plan Service is required.
    a. **Service summary.** Each Business Day, either before or after posting the Check to your Account, based on the Service option you choose as described in section 1b below:
        i. We electronically compare the serial number and numeric amount of each Check presented to us for payment before our Cutoff Time on the prior Business Day to your Check Issue Data (see section 2),
        ii. We will provide you with a report ("Exception Report") of each Check that does not match your Check Issue Data (an "Exception Check") (see section 4),
        iii. We review each Exception Check, and either correct or reverse and repost each Exception Check with errors that we can correct, depending on the Service option you choose as described in section 1b,
        iv. We will pay or return each Exception Check (see section 5), and
        v. We separately review each "directly-presented Check" (see section 8).

    b. **Service options.** You may enroll an Account in one of two options of the Service:
        i. **Perfect Presentment® Positive Pay.** We electronically compare a Check to your Check Issue Data prior to posting the Check to your Account. Each Check with error(s) that we can correct, such as an encoding error, will be corrected, so that the Exceptions Report includes only unresolved Exception Checks. This option is offered only on an Account enrolled in our Controlled Disbursement Service.
        ii. **Positive Pay and Positive Pay Only.** We electronically compare a Check to your Check Issue Data after posting the Check to your Account. We then review each Exception Check, and reverse and repost each Exception Check with error(s) that we can correct, such as encoding errors, so that the Exception Report includes only unresolved Exception Checks. Enrollment in our ARP Service is not required for Positive Pay Only.

2. **Check issue data.** You will provide us with the Check Issue Data for all issued Checks, in the format, through the communications channel, and at the place we specify no later than our Cutoff Time. You will not distribute any Check before you have included the Check in the Check Issue Data you have provided to us. In performing this Service:
    a. We will use only the Check Issue Data you provide to us,
    b. If the Check Issue Data includes a post-dated Check (a check you issue with a date in the future), we will not compare that Check against the Checks presented for payment on the Account until that date, and
    c. We will not accept Check Issue Data for Checks with an issue date more than forty-five (45) calendar days in the future.

3. **Payment of Matching Checks.** For each Matching Check, we will make final payment on the Check and charge the Check to your Account (subject to section 11).

4. **Notifying you of Exception Items; providing images.** When we identify an Exception Check through our electronic comparison, we notify you through the Exceptions Report. This report is available on our CEO portal. We will use reasonable efforts to provide an image of any Exception Check (including a Holdover Exception Check) to you, but we will have no liability if we are unable to do so before the Decision Deadline.
    a. **Holdover Exception Checks.** This subsection applies when you have enrolled your Controlled Disbursement Account in our Perfect Presentment Positive Pay Service. A "Holdover Exception Check" is an Exception Check we identify after we prepare and transmit the Exceptions Report to you. We will use our best efforts to notify you by calling you at the number we have on file for you.

5. **Decision Deadline.**You will make your pay or return decision based on the information about the serial number and amount of the Exception Check in the Exceptions Report, and if you use our Payee Validation Service (see section 7), on any payee information we provide to you.
   a. **Instructions before the Decision Deadline.** If, before the Decision Deadline, you instruct us to pay or return an Exception Check, we will follow your instructions (subject to section 11). You will use the same communications channel to instruct us that we used to notify you of the Exception Check, except that if we included the Exception Check on the Exception Report we post on the CEO portal, you will use the CEO portal to communicate your instruction regarding the Exception Check to us.
   b. **No instructions before the Decision Deadline.** If you do not instruct us before the Decision Deadline regarding an Exception Check, we will process the Check in accordance with your Default Option. If we are unable to obtain your instructions prior to the Decision Deadline regarding a Holdover Exception Check described in subsection 4(a) we will process the Holdover Exception Check in accordance with your Default Option.

6. **Default Options.** Your “Default Option” is the action we take for each Exception Check listed in the Exceptions Report (see subsection 5) if you do not instruct us to pay or return it before the Decision Deadline (see subsection 5(b)). You may choose one of these Default Options:
   a. **"Return all."** We return the Exception Check to the bank of first deposit marked "refer to maker" even if you validly issued the Exception Check (and do not charge it to your Account). We recommend the "return all" Default Option because it reduces the risk of unauthorized Checks being paid on your Account (even though it may result in valid Checks being returned unpaid).
   b. **"Pay all."** We charge the Exception Check to your Account. This Default Option presents a higher risk of unauthorized checks being paid on your Account. If you elect this Default Option, you assume full liability for any losses resulting from counterfeit, altered or Checks otherwise not validly issued as described in section 9 below.

7. **Payee Validation Service.**
   a. **Description of Payee Validation Service.** When you enroll in our optional Payee Validation Service, we will do the following:
      i. On each Check that is greater than the Payee Validation Threshold, we electronically compare the payee's name on your check to your Check Issue Data. The "Payee Validation Threshold" is the dollar amount we choose above which we will perform the payee validation service.
      ii. If (1) there is a difference between the two names that is not within guidelines we establish, or (2) a notation or legend on the Check prevents the electronic comparison of the payee's name, we will include the Check as an Exception Check in your Exceptions Report.
      iii. If you notify us you have incurred a loss as a result of an unauthorized alteration of the payee's name, we will reimburse you for the face amount of any Check we pay under the Payee Validation Threshold except as provided below, provided that you notify us of your loss in writing within 3 years after the statement or Check is made available to you.

      NOTE: When you enroll in our optional Payee Validation Service, you are charged a per-Check fee for each Check presented on your Account during a monthly billing cycle. This fee is separately disclosed to you. The per-Check fee is assessed on each Check presented including without limitation Checks not exceeding the Payee Validation Threshold.

   b. **When we do not perform payee validation.** We will not perform any payee validation review with respect to a Check if:
      i. The Check is less than the Payee Validation Threshold,
      ii. The payee's name on the Check is handwritten instead of machine-printed,
      iii. You fail to include the payee's name on the Check in your Check Issue Data,
      iv. We do not receive your Check Issue Data for the Check before our Cutoff Time, or
      v. You request we add the payee's name manually to Check Issue Data you have previously provided to us.

   c. **Exceptions to reimbursement.** We will not reimburse you for losses resulting from an unauthorized alteration in the payee's name if:
      i. The Check with the unauthorized alteration is hand-written, or
      ii. We fail to identify an alteration or other discrepancy in the payee's name because:

1. The payee name in your Check Issue Data did not exactly match the payee name on the Check, or
2. You used customized zone formatting.

8. **Directly-presented checks.** A "directly-presented Check" is a Check we receive for deposit or cashing at our branch or through another depository channel that may present higher risk. The risk is we may be required to make proceeds from a directly-presented Check available before you can review and make a timely decision on the directly-presented Check identified as an Exception Check in our Exceptions Report. When your Check Issue Data on file with us does not include or match a directly-presented Check:
   a. if we receive the Check for deposit, we will take those steps as we, in our sole discretion, determine are commercially reasonable for the depository channel used, to review and accept the Check or refuse to accept the check, and
   b. if we receive the Check for cashing, we reserve the right to refuse to accept the Check.

   You may instruct us to exclude all directly-presented Checks from this process. In that case, each directly-presented Check will be considered a Matching Check, even if it is not included in your Check Issue Data on file with us at the time we receive it, and we will pay it without further inquiry.

9. **Limitation of liability and indemnification.**
   a. **Liability limit.** We will pay each Check you have authorized us to pay as described in this Service Description (including each Matching Check) and each Check you are considered to have authorized us to pay (including each Check we pay according to your Default Option) without performing any Check verification procedure other than those procedures described with this Service Description. We will have no liability for paying a Matching Check or an Exception Check you are considered to have approved if:
      i. There is an alteration in its serial number or amount,
      ii. It is counterfeit, bears a forged or unauthorized signature, or
      iii. It was otherwise not validly issued.

   b. **Indemnification.** Each Check that we pay according to this Service Description will be considered properly payable, and each Check that we return as provided in this Service Description will be considered not properly payable. Without limiting the indemnification provisions contained in the other Service Documentation, you:
      i. Indemnify and hold us harmless from any and all Losses that we may suffer or incur as a result of our payment or return of a Check at your instruction or otherwise according to sections 5 or 8 of this Service Description, including a Check you issue before including it in your Check Issue Data, and
      ii. Release and forever discharge us from all claims and damages, whether known or unknown, liquidated or unliquidated, contingent, direct or indirect, which you have, or claim to have against us relating to the payment or return of any Check as provided in this Service Description.

10. **Stop payment; cancel and void instructions; stale-dated Checks.**
    a. You will not use this Service as a substitute for our stop payment service. You will follow our standard stop payment procedures described in the applicable Account Agreement if you wish to stop payment on a Check that was validly issued. You will use:
       i. A cancel instruction only to delete an outstanding Check included in your Check Issue Data, and
       ii. A void instruction only to notify us that a Check included in your Check Issue Data has been destroyed and will not be re-issued.
    b. Using notations or legends on a Check is not an effective stop payment order or void instruction. We will not be liable for failing to follow your cancel or void instruction for any Check on which we have made final settlement.
    c. If you choose to use our "stale-dated" feature, we will return each Matching Check (other than a directly presented Check) that is dated past your specified stale-date, unless you instruct us to pay the Check.

11. **Our right to return checks.** Nothing in this Service description will limit our right to return any Check you have authorized us to pay as part of this Service if we determine that:
    a. The Check is not properly payable for any reason (without us agreeing to, or being required to, make such determination in any circumstance), or
    b. There are insufficient collected and available funds in your Account to pay the Check.

    You agree that our determination not to pay a Check will not constitute wrongful dishonor of that Check.

12. **Survival.** Sections 4, 7, 9, 10, and 11 will survive termination of Services.

Reverse Positive Pay Service

1. **Description of Service.** Our Reverse Positive Pay Service is an alternative to our Positive Pay Service that we provide to select customers, including customers that issue Drafts. The Reverse Positive Pay Service is required when you enroll in the Third Party Drafts or Payable Through Drafts Services. With this Service:
   a. You can detect fraudulent Checks by reviewing information we provide to you each Business Day about Checks that have posted to your Account from the prior Business Day ("Paid Items Report") (see section 2),
   b. You can request we edit Checks that have posted incorrectly to your Account,
   c. If you have elected our Teller Match Service, we may perform a positive pay verification of certain directly-presented Checks (see section 3) as we determine in our sole discretion from time to time, and
   d. You can instruct us to return unauthorized Checks.

   For purposes of this Reverse Positive Pay Service Description, a "Check" is a check, Draft or other paper instrument purportedly issued on your Account, whether it is counterfeit, not validly issued, altered or validly issued by you.

2. **Paid Items Report.** Each Business Day, we will provide you with the Paid Items Report through our CEO portal or by other methods you may elect. Each Business Day, you will compare the Paid Item Report to your Check Issue Data and before the Decision Deadline, notify us through the CEO portal of any edit requests or return instructions for those Checks described on the Paid Items Report for that Business Day. You will include in your notification the serial number and amount of each Check you wish to edit and the reason for returning each Check you wish to return.

3. **Teller match service.**
   a. You may separately elect to have us perform a positive pay verification on certain directly-presented Checks, in which case the provisions in section 8 (Directly-presented Checks) of the Positive Pay Service Description are incorporated here by reference and shall apply and govern. If you enroll in this Service option, you will provide the Check Issue Data for each Check to us before you issue the Check.
   b. With respect to a directly-presented Check, we will have no liability to you for not performing:
      i. Any positive pay verification, if we do not receive and have a reasonable amount of time to act on your Check Issue Data for the Check before we receive the directly-presented Check, or
      ii. Payee validation, if you fail to include the payee's name in your Check Issue Data for the directly-presented Check.

4. **Your failure to give us timely instructions.** If we do not receive your edit requests and/or return instructions by the Decision Deadline on any Business Day, we will pay each Check described in the Paid Items Report for that Business Day, unless you have already instructed us by effective stop payment order to return that Check unpaid.

5. **Checks to be paid; liability limit and indemnification.**
   a. We will pay each Check you are deemed to have authorized us to pay in accordance with this Service Description without performing any further review of such Check. We will have no responsibility whatsoever for paying such a Check even if its serial number or amount is altered, it is counterfeit, bears forged or unauthorized signature, or is not validly issued. You waive and release us from and agree to protect us against any Losses resulting from a claim that such a Check was not properly payable.
   b. We will have no liability if you instruct us to return a Check (including without limitation a Check that is counterfeit, not validly issued or altered) but your instruction does not reach us in a time and manner affording us a reasonable opportunity to return the Check before we pay, accept, certify, cash or otherwise become obligated to pay the Check as provided in the Uniform Commercial Code.
   c. You will promptly reimburse us for any loss we incur when we make the proceeds from a Check available in accordance with Reg CC prior to our receipt of your instructions regarding the Check.

6. **Edit requests and return instructions.**
   a. Edit requests. We reserve the right to deny any of your edit requests based on our evaluation of the edit request. We will not accept edit requests with respect to any Checks that you attempt to communicate to us by any means other than the CEO portal.

b. Return instructions. We reserve the right to decline your return instruction based on our evaluation of the return instruction. If your reason for returning a Check is fraud, your return instruction alone will not constitute a claim for a fraudulent transaction. You must file a separate claim with us relating to the fraudulent transaction.

7. **Stop payment and our right to return Checks.** Sections 10a and b (Stop payment and void instructions) and 11 (Our right to return Checks) of the Positive Pay Service Description are incorporated here by reference and shall apply and govern.

8. **Survival.** Sections 3, 5, 6 and 7 will survive termination of Services.

Payment Authorization Service

NOTE: If you have the ability to write checks on your Account, we recommend that you use the Positive Pay Services to prevent check fraud. You understand that the Payment Authorization Service does not provide the same level of protection as the Positive Pay Services. If you decide not to implement the Positive Pay Services, or you do not properly use it, you assume the risk of loss for unauthorized checks.

1. **Description of service.** With this Service you can set limits on paper Items that may be drawn on your Accounts based on the options you choose. You may also prevent any paper checks being paid on your Accounts by choosing to set the applicable limit to zero.

2. **Available options.**

Option (on Product Enrollment Form)	Action we will take
Maximum Check Amount Authorized	We will automatically return unpaid Items drawn against the Account which are presented to us but exceed the "Maximum Check Amount Authorized" you provide us with. These Items are marked "Refer to Maker."
Maximum Check Cashing Amount	We will refuse to cash checks drawn against the Account and presented to us through our branch network, if they exceed the "Maximum Check Cashing Amount" you specify.
Maximum over the Counter Withdrawal Amount	We will refuse withdrawal requests against the Account which are presented to us through our branch network, if they exceed the "Maximum over the Counter Withdrawal Amount" you specify.
Checks to Individuals	We will refuse to cash checks drawn against the Account which are presented to us through our branch network, and which are made payable to an individual.

Account Reconciliation Plan (ARP) Service

1. **Description of Service.** With our ARP Service, you can receive automated reporting to help you reconcile your Accounts. With this Service you can:
   a. Receive Account information reporting, based on the Service options you select,
   b. Store information about Items you issue on your Accounts, and
   c. Process the information in accordance with the Service options that you elect in the Set-up Form. Our User Guide for the Service details the Service options.

2. **Issued check information.** If you elect our full ARP Service, each Business Day prior to the Cutoff Time, you will provide us with the Issued Check Information using the communication channel(s) you elect. For purposes of this Service Description, "Issued Check Information" is the issue date, serial number and dollar amount of each Item (as defined in the applicable Account Agreement) that you issue on your Account. If you elect our Deposit Location Reporting Service, you will provide us with a list of your location numbers and names and may amend the list from time to time by notifying us in writing.

3. **Stop payment orders.** If you use the ARP Service to place a stop payment order on any Item, you understand that:
   a. The Account Agreement governs the stop payment order,

b. Each stop payment order is subject to our verification that the Item described in the stop payment order has not been paid, and
c. This verification may occur a minimum of ninety (90) minutes after the time you transmit the stop payment order to us.

Controlled Disbursement Account Service

1. **Description of Service; required Accounts.** The Controlled Disbursement Account ("CDA") Service is available to select customers that qualify based on their credit and other considerations. With the CDA Service, you will establish and maintain:
   a. One or more demand deposit accounts with us (each, a "Funding Account"),
   b. One or more checking accounts with us linked to a Funding Account (each, a "Disbursement Account"), and
   c. The information reporting service specified by us ("Information Reporting Service").

   Each Funding Account and Disbursement Account and the Information Reporting Service will be identified in the Set-up Form for this Service. You will enroll each Disbursement Account in our Positive Pay Service. You will use each Disbursement Account solely to issue Checks, Drafts and electronic debits (each, a "Debit") in accordance with this Service Description. You will not issue any Debits on any Disbursement Account until we notify you that such Disbursement Account is operational.

2. **Determination of Total Net Presentment.** Each Business Day by the Cutoff Time, we will make the Total Net Presentment for each Disbursement Account available to you through the Information Reporting Service. The "Total Net Presentment" consists of the total dollar amount of:
   a. Debits that have posted in the first and, if applicable, second presentment on that Business Day, and
   b. Adjustments to the Disbursement Account reported on our CD Summary report, including without limitation Debits posted after the last presentment on the prior Business Day (these Debits are referred to collectively as the "Prior Day Funding Adjustments").

   If the Total Net Presentment is not available to you through the Information Reporting Service by the Cutoff Time, we will have no liability, and you will estimate the Total Net Presentment.

3. **Your obligation to deposit funds in Funding Account.**
   a. Each Business Day before the Cutoff Time, you will deposit good and collected funds in your Funding Account so that the balance in the Funding Account, as determined in accordance with the Account Agreement, is sufficient to cover either:
      i. The Total Net Presentment or your estimate of the Total Net Presentment, and
      ii. The total of any Debits that have been memo posted to your Disbursement Account before the Cutoff Time on the current Business Day as set forth in the intra-day composite report we make available to you.

   b. If you fail to transfer funds as required in subsection 3(a) above or if such transfer was based on your estimate of the Total Net Presentment and such estimated amount was less than the actual Total Net Presentment, we may, at our sole option:
      i. Advance to the Funding Account(s) sufficient funds to pay the Debits presented for payment on the Disbursement Account and transfer such funds to the Disbursement Account, or
      ii. Return Debits, in any order, unpaid (even though we may have previously established a pattern of paying such Debits).

4. **Transfer of funds to Disbursement Account.** Each Business Day, we will:
   a. Transfer from the Funding Account to the Disbursement Account the amount necessary to cover the Total Net Presentment as shown on the CD Summary Report for that Business Day, and
   b. Advance funds to the Disbursement Account in the amount sufficient to cover Debits that posted to Disbursement Account after the last presentment on that Business Day (and the amount advanced by us will be reported on the CD Summary Report for the next Business Day as the Prior Day Funding Adjustments).

5. **Our obligation to pay debits.** We will have no obligation to pay any Debit if the balance of good and collected funds in the Disbursement Account on which the Debit is drawn is not sufficient to cover the Debit at the time we make our payment decision.

6. **Your agreement to repay our advances to Disbursement Account.** You will unconditionally pay us on demand without setoff or counterclaim in good and collected funds the full amount of any advance we make pursuant to sections 3 and 4 plus our fees and costs incurred in connection with such advance.

7. **Security interest.** As security for the Obligations, you pledge to us, and grant us a lien on and a security interest in, the following property and all proceeds thereof (collectively, the "Collateral") as security for the prompt satisfaction of the Obligations:
   a. Each Funding Account, each Disbursement Account, and all of your other accounts with us and our affiliates, and
   b. Any of your property now or at any time delivered, conveyed, transferred, assigned, pledged or paid to us in any manner whatsoever.

   Our receipt at any time of any kind of security, including cash, will not be a waiver of any of our rights or powers under any agreement between us. Upon our request, you will sign and deliver to us, any security, control or other agreements and documents as we determine are necessary or desirable (in our sole opinion) to grant us or perfect our security interest in the Collateral. At the time any Obligation becomes due and payable, we may apply or dispose of any and all Collateral, received or to be received, at any time or place, for any price and upon terms and conditions as we determine. We may apply the amounts on deposit or net proceeds of the sale or other disposition (together with any sums credited by or due from us to you), to the payment of the Obligations, all without prejudice to our rights with respect to any portion of the Obligations which remain unpaid. You expressly waive any right to require us to make any presentment or demand, or give any notices of any kind, including, but not limited to, any notice of nonpayment or nonperformance, protest, notice of protest, notice of dishonor, notice of intent to accelerate or notice of acceleration. If we are required by Applicable Law to give you reasonable notice before the sale or other disposition of Collateral, that requirement is met if notice is given at least 5 calendar days before the date any sale, application or other disposition will be made. Our rights and remedies under any agreements between us or instruments signed by you in our favor are in addition to, and not exclusive of, any other rights or remedies we have under Applicable Law.

8. **Fraud prevention.** Enrollment in one of our Positive Pay Services is required for enrollment in this Service. You acknowledge there is a growing risk of losses resulting from unauthorized Items. You recognize that Controlled Disbursement Service customers are especially susceptible to losses from unauthorized checks. You are aware that we offer an additional service known as "Payee Validation," which is an effective means of controlling risk from counterfeit checks, altered checks and certain other types of fraudulent checks. We have advised you that if you do not enroll in and properly use our Payee Validation Service, we will be unable to prevent losses from counterfeit, altered and certain other types of fraudulent checks and you will be treated as having assumed the risk of these losses.

9. **Liability and indemnification.** In addition to the liability and indemnification provisions in the Master Agreement, we will not be liable for any Losses paid, suffered or incurred by you, and you will indemnify us from and hold us harmless against any Losses that we suffer or incur, arising directly or indirectly and relating to:
   a. Your performance or failure to perform your obligations in accordance with this Service Description,
   b. Us acting on any information you provide us in any Service Documentation or otherwise,
   c. If we return any Check unpaid because you have not deposited good and collected funds in the Funding Account related to the Disbursement Account on which a Debit is drawn sufficient to cover the Total Net Presentment,
   d. Our dishonor and return of any Debit unpaid if you issue the Debit before we notify you the Disbursement Account on which it was drawn is operational,
   e. Our nonpayment of a Debit, unless the nonpayment results directly and proximately from our gross negligence or willful misconduct,
   f. If any Debit fails which has not been tested and approved by us to satisfy our check specifications, our late return of that Debit and any presentment-related problem resulting from the failure of that Debit,
   g. Except as otherwise provided in the Positive Pay, Reverse Positive Pay, ARP, Payable-Through Draft or Third-Party Draft Service Descriptions, if we provide you with one or more of these Services, our payment of any Check or Draft for which there is an alteration in serial number or amount, is counterfeit, bears a forged or unauthorized signature, or is otherwise not validly issued, or
   h. The exercise of our rights or the performance of our obligations in accordance with this Service Description or the Positive Pay, Reverse Positive Pay, ARP, Payable-Through Draft or Third-Party Draft Service Descriptions, if we provide you with one or more of these Services.

10. **Termination.** In addition to our right to terminate this Service under the Master Agreement, we may terminate this Service and close the Funding Account and Disbursement Account immediately upon sending you written or oral notice (confirmed in writing) of such action if:

a. You fail at any time to fund the Funding Account as required in this Service Description,
b. A lawsuit or other proceeding is commenced by any federal or state agency alleging, or we receive an opinion of counsel, that this Service or any material term or condition of this Service Description violates any law or regulation, or
c. You default in your obligations under the other Service Documentation or under any other agreement or instrument signed by you in our favor including without limitation any loan agreement or promissory note.

Upon termination of this Service, you will, in accordance with our instructions, stop issuing Debits on the Disbursement Accounts, and we will close the Disbursement Accounts and stop processing Debits. You will continue to be liable for all Debits issued on the Disbursement Accounts prior to termination and for all Debits we are obligated to pay.

11. **Survival.** Sections 2 and 5 – 9 will survive the termination of this Service.

Specialized Disbursements Services

Centralized Disbursements Manager Service

1. **Your relationship to clients.** You have represented to us that you function as claims administrator, property manager, or accounts payable administrator with respect to your clients (each individually a "Client" and collectively, "Clients"), who may be (i) insurance companies or business organizations maintaining a program of self-insurance, (ii) owners of commercial real property, or (iii) other business organizations with a need for administrative services related to accounts payable and other disbursements. The services you provide to your Clients may include (without limitation) evaluation, resolution, and/or payment of claims or other types of accounts payable on behalf of your Clients, facilitating the funding of payments related to claims or other accounts payable, and reconciliation and reporting with regard to the payment process.

2. **Centralized Disbursements Manager ("CDM") desktop.** You will interact with our electronic system for operating the Service through our "CDM Desktop" function, which you will access through the applicable treasury management services internet portal maintained by us.

3. **Account structure.** To facilitate your disbursement and payment funding activities on behalf of your Clients, you will establish and maintain with us, in your name and taxpayer identification number: (i) a zero-balance controlled disbursement account against which all checks you issue on behalf of your Clients will be drawn ("Disbursement Account"), (ii) a master account linked to the Disbursement Account for the purpose of funding payment of items presented against the Disbursement Account ("Master Funding Account"), (iii) at your option, one or more accounts linked to the Master Funding Account and associated with an individual Client for the purpose of funding disbursements for the benefit of such Client (each an "Individual Client Funding Account"), (iv) an account against which exception items that you instruct us to pay are to be temporarily posted ("Default Account"), and (v) one or more accounts to serve as recovery, refund or adjustment-related transactional accounts; alternative funding sources for payment of checks when the appropriate Individual Client Funding Account lacks adequate funds; or for electronic payment settlement (each, a "Recovery Account").

4. **Accounts for the benefit of individual clients.** At your option, you may open one or more Individual Client Funding Accounts in your name, each for the benefit of an individual Client, in a way that permits the Client's taxpayer identification number to be associated with the Account for tax reporting or other purposes. This type of Individual Client Funding Account is referred to herein as a "Beneficial Owner Account", and may be used for the broader purposes of receiving, holding, managing and/or disbursing Client funds. Beneficial Owner Accounts must be non-interest-bearing. For each Beneficial Owner Account that you open, you represent and warrant to us that you have valid and proper authorization from the applicable Client to open the Account for the benefit of such Client, and to receive, hold, manage and/or disburse funds in such Account. In no event will any Client be considered a party to, or a third party beneficiary of, this Service Description or the Master Agreement.

5. **Client profiles.** For each Client for which you make disbursements, you will establish and maintain through the CDM Desktop an electronic client profile (each a "Client Profile"). As part of each Client Profile, you will assign the applicable Client a unique alpha/numeric identifier (a "Client ID") no more than ten characters in length. We will electronically associate each Client ID with an Individual Client Funding Account to facilitate funding of disbursements from the proper funding source.

6. **Client set-up forms.** For each Individual Client Funding Account you open under the Service (including each Beneficial Owner Account), you will, prior to opening the Account, deliver to us a form (each a "Client Set-up Form") in a format approved by us, containing information about the Client for whose benefit Company is opening the Account, including, without limitation, the Client's name, physical address (including zip code, and country, if other than the United States), taxpayer identification number, and business type. If we determine at any time that we do not have a Client Set-up Form for a particular Account, you will upon our request promptly cause such a form to be prepared and forwarded to us.

7. **Delivery of W-9 or W-8 forms.** For each Individual Client Funding Account you open under the Service, you will, prior to opening the Account, deliver to us an original Internal Revenue Service Form W-9, "Request for Taxpayer Identification Number and Certification" (each a "W-9 Form") or Form W-8BEN, "Certificate of Foreign Status of Beneficial Owner for United States Tax Withholding" or other appropriate W-8 series form (each a "W-8 Form"), properly completed and executed by (i) the Client for whose benefit you are opening the Account, or (ii) if the Client lacks legal capacity to execute the W-9 Form or W-8 Form, by an individual whom the appropriate taxing authority and applicable law recognizes as being authorized to execute a W-9 Form or W-8 Form on the Client's behalf (an "Authorized Representative"). You represent and warrant that each W-9 Form or W-8 Form which you deliver to us in relation to an Account has been duly and lawfully executed by the Client for whose benefit the Account is opened or an Authorized Representative of such Client. If we determine at any time that we do not have a W-9 Form or W-8 Form for a particular Client, you will upon our request promptly cause such a form to be prepared and forwarded to us.

8. **Disbursements by check; use of Positive Pay.** All checks you issue in payment of claims or other obligations on behalf of your Clients ("CDM Checks") must be drawn on the Disbursement Account, which will be a controlled disbursement account governed by our standard Controlled Disbursement Service Description. You may not draw checks, or authorize the drawing or presentment of checks, drafts or other instruments against any of the Accounts other than the Disbursement Account or the Recovery Accounts. You must at all times use our Positive Pay Service in connection with the Disbursement Account. Your use of our Positive Pay Service will be governed by our Positive Pay Service Description and other documentation in effect from time to time with respect to that Service.

9. **CDM check issuance; Issue Files.** You must identify and describe each CDM Check you issue in an electronic issue file (each an "Issue File"), which you must transmit to us in connection with the CDM's Check issuance. You must create and transmit each Issue File to us in compliance with our published standards for creation and transmission of issue files for use with the Service. You must include in each entry for a CDM Check listed in a particular Issue File (each an "Issue Record") the appropriate Client ID for the Client on whose behalf you issued the CDM Check. You agree that you will not mail, transmit, send, deliver or otherwise issue or distribute any CDM Check until you have properly transmitted to us an Issue File containing the corresponding Issue Record for that check. We will compile the information in each Issue File and incorporate that information in our cumulative CDM data base of issued and outstanding CDM Checks (the "Issue File Data Base").

10. **Presentment and payment of CDM checks.** Upon presentment of a check against the Disbursement Account, we will, as part of our Positive Pay Service, compare certain data fields on such item with certain information in the Issue File Data Base. If we identify the item as a CDM Check that matches a corresponding Issue Record in the Issue File Data Base (a "Matching Check"), we will ascertain the Client ID accompanying the Issue Record. To the extent that the Individual Client Funding Account associated with the Client ID contains sufficient collected and available funds to pay all Matching Checks presented on the same Business Day which are associated with the same Client ID, we will pay all such Matching Checks. We will cause the applicable Individual Client Funding Account to be debited, with the resulting credit made to the Master Funding Account. To the extent that the Individual Client Funding Account associated with the Client ID does not contain sufficient collected and available funds to pay all Matching Checks associated with such Client ID which are presented on the same Business Day, we may, in our sole discretion (i) return all such Matching Checks unpaid, unless specific alternative funding arrangements have been made between you and us in advance, or (ii) pay such Matching Checks and cause the applicable Individual Client Funding Account to be overdrawn in the amount of the shortfall. Any overdraft on an Individual Client Funding Account is immediately due and payable from you to us.

11. **Default Account.** If, after comparison with the Issue File Data Base, a presented item cannot be associated with an Issue Record, but you nevertheless instructs us to pay the item, we will cause the item to be posted to the Default Account. For each item posted to the Default Account that causes the Default Account to become overdrawn, you will promptly provide us with instructions via CDM Desktop or in the form of an Issue Record incorporated in an Issue File, to repost the item to an Individual Client Funding Account.

12. **Minimum balance requirement for Recovery Accounts.** You must at all times maintain in one or more Recovery Accounts an aggregate balance of collected and available funds which equals or exceeds the aggregate amount of negative balances, if any, maintained in Individual Client Funding Accounts and the Default Account. Any positive balances maintained in any Individual Client Funding Accounts and/or the Default Account are expressly excluded from this calculation. We may return unpaid any CDM Checks presented for payment against the Disbursement Account during any period in which you fail to maintain the balance requirement set forth in this section 12. We may at any time, in our sole discretion, set off some or all of the balances in the Recovery Accounts against any negative balances in any Individual Client Funding Accounts or the Default Account.

13. **Funding basis.** Each Issue File, as it pertains to each Client on whose behalf you issue CDM Checks, will be funded on either an "Issue Funding" basis or a "Presentment Funding" basis. You must identify the funding basis for each Client as part of the Client Profile for such Client. Once the funding basis for a particular Client has been established, you agree that it will not be changed without our written consent.
    a. Issue Funding Basis. If you are funding the Issue File for a particular Client on an Issue Funding basis, then the funding of the corresponding Individual Client Funding Account is determined with reference to our receipt of each Issue File from you that pertains to the Client.
    b. Presentment Funding Basis. If you are funding the Issue File for a particular Client on a Presentment Funding basis, then the funding of the corresponding Individual Client Funding Account is determined with reference to presentment against the Disbursement Account of items related to the Client.

14. **Funding method.** You will fund each Individual Client Funding Account by using one of the funding methods set forth in this section 14. The process of funding by any of these funding methods will be governed by the Master Agreement, this Service Description and other Service Documentation. **YOU WILL NOT, AT ANY TIME OR UNDER ANY CIRCUMSTANCES, FUND OR PERMIT FUNDING OF ANY INDIVIDUAL CLIENT FUNDING ACCOUNT, IN WHOLE OR IN PART, BY MEANS OF A CASH DEPOSIT OR A DEPOSIT MADE BY A THIRD PARTY.** Each Client Debit account must be owned by your Client. As used in this section 14, the term "Funding Day" has the meaning given to it in section 15.
    a. **ACH Debit Entries.** You may use ACH debit entries to debit the account of the corresponding Client with us or at another financial institution ("Debit Account"). If you use this funding method, then prior to sending an Issue File for a particular Client, you will ensure that the corresponding Client Profile contains adequate information about that Client's Debit Account to enable us to generate an ACH debit entry from the Debit Account. Provided that we have adequate information about the Debit Account, we will transmit an ACH debit entry file to the designated receiving depository financial institution through the applicable clearing house channel on the same day that (i) we receive an Issue File for a particular Client, if you are using an Issue Funding Basis for the Client, or (ii) one or more items related to the Client are presented against the Disbursement Account, if you are using a Presentment Funding Basis for the Client. However, if that day is not a Funding Day, then the debit entry file will be created and transmitted on the next Funding Day. You authorize us to create and transmit each such debit entry file, and represent and warrant to us that each debit entry created using information you provide to us in a Client Profile and/or an Issue File is properly authorized by the owner of the account to be debited. Funds in the amount of an ACH debit entry must be received in the applicable Individual Client Funding Account on the Business Day following our transmission of the file containing such ACH debit entry.

    b. **ACH credit entries.** You may use ACH credit entries to transfer funds to an Individual Client Funding Account from an account of the applicable Client with us or another financial institution. Provided that we have adequate address information about the Client on whose behalf the Individual Client Funding Account is maintained, we will transmit an automatic ACH credit entry funding notice, by e-mail and/or fax at your option, to you and the Client on the same day that (i) we receive an Issue File for the Client, if you are using an Issue Funding Basis for the Client, or (ii) one or more items related to the Client are presented against the Disbursement Account, if you are using a Presentment Funding Basis for the Client. However, if that day is not a Funding Day, then the funding notice will be transmitted on the next Funding Day. Funds in the amount specified in a funding notice must be received in the applicable Individual Client Funding Account on the Business Day following our transmission of the funding notice.

c. **Wire credit transfers.** You may use wire credit transfers to transfer of funds to an Individual Client Funding Account from an account of the applicable Client with us or another financial institution. Provided that we have adequate address information about the Client on whose behalf the Individual Client Funding Account is maintained, Bank will transmit an automatic wire credit transfer funding notice, by e-mail and/or fax at your option, to Company and the Client on the same day that (i) we receive an Issue File for the Client, if you are using an Issue Funding Basis for the Client, or (ii) one or more items related to the Client are presented against the Disbursement Account, if you are using a Presentment Funding Basis for the Client. However, if that day is not a Funding Day, then the funding notice will be transmitted on the next Funding Day. Funds in the amount specified in a funding notice must be received in the applicable Individual Client Funding Account on the same day we transmit the funding notice.

d. **Drawdown wires.** You may use drawdown wires to debit the Debit Account. If you use this funding method, prior to sending an Issue File for a particular Client, you will ensure that the corresponding Client Profile contains adequate information about that Client's Debit Account to enable us to generate a drawdown wire from the Debit Account. Provided that we have adequate information about the Debit Account, we will cause a drawdown wire to be automatically initiated and transmitted to the designated depository financial institution through the applicable channel on the same day that (i) we receive an Issue File for a particular Client, if you are using an Issue Funding Basis for the Client, or (ii) one or more items related to the Client are presented against the Disbursement Account, if you are using a Presentment Funding Basis for the Client. However, if such day is not a Funding Day, then the drawdown wire will be initiated on the next Funding Day. You authorize us to create and transmit each drawdown wire, and represent and warrant to us that each drawdown wire created using information you provide to us in a Client Profile and/or an Issue File is properly authorized by the owner of the account to be debited. Funds in the amount of the drawdown wire must be received in the applicable Individual Client Funding Account on the same day we initiate the drawdown wire.

e. **Internal book transfers.** You may use internal book transfers to debit the Debit Account, so long as the Debit Account is maintained with us. If you use this funding method, then prior to sending an Issue File for a particular Client, you will ensure that the corresponding Client Profile contains adequate information about such Client's Debit Account to enable us to generate an internal book transfer from the Debit Account. Provided that we have adequate information about the Debit Account, we will cause an internal book transfer to be initiated from the Debit Account on the same day that (i) we receive an Issue File for a particular Client, if you are using an Issue Funding Basis for the Client, or (ii) one or more items related to the Client are presented against the Disbursement Account, if Company is using a Presentment Funding Basis for the Client. However, that if that day is not a Funding Day, then the internal book transfer will be initiated on the next Funding Day. You authorize us to initiate and execute each such internal book transfer, and represent and warrant to us that each internal book transfer initiated using information you provide to us in a Client Profile and/or an Issue File is properly authorized by the owner of the account to be debited. Funds in the amount of the internal book transfer must be received in the applicable Individual Client Funding Account on the same day we initiate the internal book transfer.

15. **Funding Frequency.** You will fund each Individual Client Funding Account according to one of the funding frequency options set forth in this section 15. Each day on which funding is to occur under a particular funding frequency option is hereinafter referred to as a "Funding Day."

    a. **Daily funding.** Under the "Daily Funding Frequency Option", funding will occur (i) each day that we receive an Issue File for a particular Client, if you are using an Issue Funding Basis for the Client, or (ii) each day on which one or more items related to the Client are presented against the Disbursement Account, if you are using a Presentment Funding Basis for the Client.

    b. **Weekly funding.** Under the "Weekly Funding Frequency Option", funding will occur once a week, on the same day of the week as you select.

    c. **Monthly funding.** Under the "Monthly Funding Frequency Option", funding will occur one day each month, on either (i) the same numeric day of the month, or (ii) the first or last day of the month, as you select.

    d. **Semi-monthly selected date funding.** Under the "Semi-Monthly Funding Frequency Option", funding will occur twice each month, on the same two numeric days, as selected by you.

    e. **P.A.L. funding.** The "P.A.L. Funding Frequency Option" is only available for accounts you are funding on an Issue Funding Basis. Under this option, funding will occur each time an aggregate dollar amount of items accumulates within one or more Issue Files, with a dollar limit you specify.

    f. **Threshold funding.** The "Threshold Funding Frequency Option" is only available for accounts you are funding on a Presentment Funding Basis. Under this option, funding will occur each time an aggregate dollar amount of items is presented for payment in relation to a particular Client, with a dollar limit you specify.

16. **Supplemental funding days.** You may, at your option, establish one or more additional Funding Days that supplement the funding frequency options chosen for a particular Client under section 15 above. Each additional funding day may be designated as either a "Clean-up Date" or "End-of-Contract Date", depending on the purpose of the supplemental funding. Funding on each supplemental Funding Day will take place according to the Funding Basis and Funding Method previously selected for the applicable Client.

17. **Right of setoff.** In the event that any negative balance is maintained in an Individual Client Funding Account or the Default Account, whether created by action of you or us, we may at any time, and without prior notice to you, set off the amount of such negative balance against funds on deposit in any Recovery Account or any other deposit account you maintain with us; provided, however, that we may not set off against any other Individual Client Funding Account.

18. **Security interest in Recovery Accounts.** As security for the Obligations, you grant us a security interest in and lien on the Recovery Accounts, and all amounts from time to time on deposit in, or withdrawable from, the Recovery Accounts (the "Collateral"). Our receipt at any time of any kind of security, including cash, will not be a waiver of any of our rights or powers under any agreement between us. Upon our request, you will sign and deliver to us, any security, control or other agreements and documents as we determine are necessary or desirable (in our sole opinion) to grant us or perfect our security interest in the Collateral. At the time any Obligation becomes due and payable, we may apply or dispose of any and all Collateral, received or to be received, at any time or place, for any price and upon terms and conditions as we determine. We may apply the amounts on deposit or net proceeds of the sale or other disposition (together with any sums credited by or due from us to you), to the payment of the Obligations, all without prejudice to our rights with respect to any portion of the Obligations which remain unpaid. You expressly waive any right to require us to make any presentment or demand, or give any notices of any kind, including, but not limited to, any notice of nonpayment or nonperformance, protest, notice of protest, notice of dishonor, notice of intent to accelerate or notice of acceleration. If we are required by Applicable Law to give you reasonable notice before the sale or other disposition of Collateral, that requirement is met if notice is given at least 5 calendar days before the date any sale, application or other disposition will be made. Our rights and remedies under any agreements between us or instruments signed by you in our favor are in addition to, and not exclusive of, any other rights or remedies we have under Applicable Law.

19. **Account closure or debit block.** We reserve the right to either close or place a debit block on any Individual Client Funding Account which, in our sole judgment, is subject to repeated overdrafts or overdrafts of an excessive amount, or in the event that the Client associated with such Account is subject to a bankruptcy proceeding or makes a general assignment for the benefit of creditors.

20. **Business Associate Agreement.** If you are an organization that performs any function or activity involving the use, transmission, or disclosure of individually identifiable health information, you and we must enter into a Business Associate Agreement (addressing certain requirements of Subtitle F of the Health Insurance Portability and Accountability Act of 1996 and its implementing regulations) in form and substance satisfactory to us.

21. **Compliance with Applicable Laws.** You represent, warrant, and covenant to us that you will at all times comply with all Applicable Laws governing the receipt, holding, management and/or disbursement of funds in any Beneficial Owner Account.

22. **Indemnification.** You agree to indemnify, defend, and hold us harmless from and against any and all Losses which we suffer or incur as a result of or in connection with (i) your failure to have proper authorization to act on behalf of any Client, (ii) any Client Set-up Form or related information you provide to us which is incomplete or erroneous, and (iii) your failure to comply with Applicable Laws governing the receipt, holding, management and/or disbursement of funds for the benefit of Clients.

23. **Ownership dispute.** In the event that any Client asserts ownership rights to an Account held for the benefit of such Client, or any of the funds therein, then absent the mutual written consent of both you and the Client to dispose of the Account and related funds, we reserve the right, in its sole discretion, to suspend all activity on that Account and to interplead the funds into court.

24. **Termination.** Unless terminated sooner in accordance with the terms of the Master Agreement or this Service Description, this Service Description and the Service will continue in effect until terminated by either party upon ninety (90) days prior written notice to the other party. We may terminate the Service following notice to you (i) if you breach any material provision of the Master Agreement or this Service Description and fail to cure the breach within fifteen (15) days after we give notice of the breach, or (ii) notwithstanding the foregoing, if you fail at any time to maintain the minimum balance in the Recovery Accounts required under section 12 of this Service Description. Termination of the Service will not affect your or our rights with respect to transactions which occurred before termination.

25. **Survival.** Sections 4, 10, 12, 14, 17- 19, 22- 24 will survive termination of the Services.

Payable Through Draft Service

1. **Description of Service.** With this Service, we provide you with information about payable-through Drafts that are purportedly drawn on you and received by us so that you can determine if you will pay, edit or dishonor each Draft.

2. **Requirements for Draft stock.** You will ensure each Draft contains:
   a. The legend *"PAYABLE THROUGH WELLS FARGO BANK, N.A.";* and
   b. Our routing number on the MICR line of the Draft. You will also comply with all other requirements we communicate to you. You will not issue any Draft until we notify you that your Draft stock meets our specifications.

3. **Electronic presentment.** Each Business Day, we will present to you each Draft we receive before the Cutoff Time. We will electronically present you with a report or transmission ("Activity Report") containing the serial number and amount of each Draft available to you through your chosen information reporting service. No physical delivery of a Draft or of a substitute check or a purported substitute check in lieu of a Draft will occur.

4. **Images of Drafts; identifying Unauthorized Drafts.** We will make an electronic image of each Draft available to you through our CEO® portal. If for any reason we cannot make an electronic image of a Draft available to you, you remain solely responsible for determining whether a Draft described in each Activity Report is an Unauthorized Draft.

5. **Funding.** You will maintain immediately available funds in your Account sufficient to cover the full amount of Drafts you issue. We have no obligation to honor any Draft if you do not have immediately available funds in your Account sufficient to cover the full amount of the Draft. If an arbitrator or a court determines a Draft has been paid under circumstances that we incur any liablility for the Draft under Applicable Law or any agreement having the force of law, you will pay us on demand for the amount of the Draft.

6. **Decisioning.** You must notify us of any presented Draft that is to be edited (section 8 [Edits to Drafts]) or dishonored (section 9 [Drafts to be dishonored]) by the Cutoff Time on the next Business Day following the Business Day on which we made the Activity Report available to you ("Decision Deadline"). You will notify us through our CEO portal as set forth in the Reverse Positive Pay Service Description or, in the case of dishonor instructions only, through a means acceptable to us. If we do not receive your edit requests or dishonor instructions by the applicable Decision Deadline, you will be deemed to have instructed us to pay each Draft described in the Activity Report(s) for that Business Day, and you will be obligated to pay the amount of each Draft.

7. **Provisional payment of Drafts.** Any payment or other settlement for a Draft, except a Draft cashed in accordance with section 10, will be provisional and subject to revocation by:
   a. You, if you direct us to dishonor a Draft before the applicable Decision Deadline, or
   b. Us at any time before midnight of the day we presented the Draft to you.

8. **Edits to Drafts.** You may request edits of the serial number and/or amount of any Draft described on the Activity Report(s) for any current Business Day. You will notify us of each edit request by means acceptable to us. We may deny your edit request based on our evaluation.

9. **Drafts to be dishonored.**
   a. **General.** We are subject to requirements regarding the return of Drafts under Applicable Law, including the requirement to provide notice of a dishonored Drafts. We may be liable for the amount of the Draft and other damages if we do not meet these requirements. You are solely responsible for dishonoring any Draft including any Unauthorized Draft. If you decide to dishonor any Draft we present to you, you will notify us prior to the Decision Deadline in accordance with the Reverse Positive Pay Service Description.

b. **Reimbursement obligation; revocation instructions.** You will promptly reimburse us for any Losses we suffer or incur as a result of our dishonor of a Draft in accordance with your notice to us. Any payment or other settlement of a Draft will be provisional and can be revoked by:
   i. You, if you direct us to dishonor a Draft before the Decision Deadline, and
   ii. Us, at any time before midnight of the first Business Day after the day we presented the Draft to you.

   To be effective, we must receive your revocation instruction in a time and manner that gives us a reasonable opportunity to act on it before the payee deposits, cashes or otherwise negotiates the Draft.

c. **Fraud.** If your reason for dishonoring a Draft is fraud, your return instruction alone will not constitute a claim for a fraudulent transaction. You must file a separate claim with us relating to the fraudulent transaction.

10. **Draft Cashing.** We offer a Draft Cashing Service (see our User Guide for more information). If you enroll in this Service, you waive any rights to dishonor or issue an edit request with respect to any Draft we cash at our teller line.

11. **Liability and Indemnification.**
    a. **Indemnification.** You will indemnify, defend, and hold us, and our Representatives harmless from and against all Losses arising out of or relating to:
       i. (1) our failure to identify an Unauthorized Draft, (2) our refusal to cash a Draft, (3) our failure to meet any requirement to which section 9 (Drafts to be dishonored) of this Service Description refers, (4) our payment of an Unauthorized Draft, or (5) our exercise of our rights, or our performance of our obligations, in accordance with this Service Description,
       ii. A breach of either the Image Quality Warranty or the No Double Debit Warranty (as defined below),
       iii. Our obligation to indemnify and reimburse a depository bank that accepts the original paper check from which an electronic check is created, if the loss is due to the check having already been paid, and
       iv. If we transfer or present an "electronically-created item" and receive settlement or other consideration for it, our obligation to indemnify and reimburse each transferee bank, any subsequent collecting bank, the paying bank, and any subsequent returning bank against Losses that result from the fact that:
          1. The electronic image or electronic information of the electronically-created item is not derived from a paper check,
          2. The person on whose account the electronically-created item is drawn did not authorize the issuance of the electronically-created item or to the payee stated on the item, and
          3. A person receives a transfer, presentment, or return of, or otherwise is charged for an electronically-created item in such a way that the person is asked to make payment based on an item or check it has paid.

       "Electronically-created item" means an electronic image that has all the attributes of an electronic check or electronic returned check but was created electronically and not derived from a paper check. "Image Quality Warranty" means our guarantee that the electronic image of the check accurately represents all of the information on the front of the check as of the time the original check is truncated, and the electronic information includes an accurate record of all MICR line information required for a substitute check and the amount of the check. "No Double Debit Warranty" means our guarantee that the warrantee will not receive a presentment of or otherwise be charged for an electronic check, an electronic returned check, the original check, a substitute check, or a paper or electronic representation of a paper substitute check, in a way that the warrantee will be asked to make payment on a check that it has already paid.

       When we transfer an electronic check for collection or payment, we make the Image Quality Warranty and the No Double Debit Warranty to the transferee bank, any subsequent collecting bank, the paying bank, and the drawer. When we transfer an electronic returned check for return, we make the Image Quality Warranty and the No Double Debit Warranty to the transferee returning bank, the depository bank, and the owner. For purposes of this section 11.a, the term "check" and "electronically created item" includes a Draft.

    b. **Unauthorized Draft.** With respect to each Draft, we:
       i. Will be deemed to be a collecting bank and not a drawee bank, and
       ii. Disclaim all liability applicable to a payor bank under the Transfer and Presentment Warranties in Articles 3 and 4 of the UCC.

In the event any Draft paid by you is subsequently determined to be an Unauthorized Draft, we will take any action reasonably requested by you to enforce against prior parties (including prior collecting banks, endorsers and other holders) whatever rights you may have against those prior parties, but we will not be liable to you with respect to the Unauthorized Draft and will not be obligated to take any action with respect to the Unauthorized Draft unless you first indemnify us for all costs, expenses and liabilities, including reasonable attorneys' fees and legal expenses, which we may incur as a result of such action.

c. **Delayed Return.** You are responsible to any party that incurs a loss in connection with a Draft, if:
   i. The loss is due to a delay in the return of the Draft, and
   ii. The delay is caused, in whole or in part, by any presentment-related problem resulting from:
      1. The failure of any Draft to meet our draft specifications (section 2), or
      2. Material appearing on the back of the Draft when it was issued by you including without limitation carbon blanks, blacked-out areas and printed or written text or numbers.

12. **Survival.** Sections 3, 4, 6, 9, 10, and 11 of this Service Description will survive termination of the Service.

Third Party Drafts Service

1. **Description of Service.** You provide draft stock to your customers (each, a "third party") that issue third party drafts. With this Service, we will provide you with a controlled disbursement service for third party drafts. You will establish and maintain:
   a. One or more demand deposit accounts with us (each, a "Funding Account"), and
   b. One or more demand deposit accounts with us (each, a "Disbursement Account"), each of which is linked to a Funding Account and assigned to one of our controlled disbursement end points (each, an "End Point").

2. **Requirements for Draft stock.** You will ensure each Draft contains:
   a. The legend *"PAYABLE THROUGH WFB, N.A.";* and
   b. Our routing number on the MICR line of the Draft. You will also comply with all other requirements we communicate to you. You will not provide Draft stock to any third party until we notify you that your Draft stock meets our specifications.

3. **Electronic presentment.** Each Business Day, we will present to you each Draft we receive before the Cutoff Time. We will electronically present you with a report or transmission ("Activity Report") containing the serial number and amount of each Draft available to you through your chosen information reporting service. No physical delivery of a Draft or of a substitute check or a purported substitute check in lieu of a Draft will occur.

4. **Images of Drafts; identifying Unauthorized Drafts.** We will make an electronic image of each Draft available to you through our CEO® portal. If for any reason we cannot make an electronic image of a Draft available to you, you remain solely responsible for determining whether a Draft described in each Activity Report is an Unauthorized Draft.

5. **Funding.** You will maintain immediately available funds in your Account sufficient to cover the full amount of Drafts you issue. We have no obligation to honor any Draft if you do not have immediately available funds in your Account sufficient to cover the full amount of the Draft. If an arbitrator or a court determines a Draft has been paid under circumstances that we incur any liablility for the Draft under Applicable Law or any agreement having the force of law, you will pay us on demand for the amount of the Draft.

6. **Decisioning.** You must notify us of any presented Draft that is to be edited (section 8) or dishonored (section 9) by the Cutoff Time on the next Business Day following the Business Day on which we made the Activity Report available to you ("Decision Deadline"). You will notify us through our CEO portal as set forth in the Reverse Positive Pay Service Description or, in the case of dishonor instructions only, through a means acceptable to us. If we do not receive your edit requests or dishonor instructions by the applicable Decision Deadline, you will be deemed to have instructed us to pay each Draft described in the Activity Report(s) for that Business Day, and you will be obligated to pay the amount of each Draft that is not timely returned by us.

7. **Provisional payment of Drafts.** Any payment or other settlement for a Draft, except a Draft cashed in accordance with section 10 [Draft cashing], will be provisional and subject to revocation by:
   a. You, if you direct us to dishonor a Draft before the applicable Decision Deadline, or
   b. Us at any time before midnight of the day we presented the Draft to you.

8. **Edits to Drafts.** You may request edits of the serial number and/or amount of any Draft described on the Activity Report(s) for any current Business Day. You will notify us of each edit request by means acceptable to us. We may deny your edit request based on our evaluation.

9. **Drafts to be dishonored.**
   a. **General.** We are subject to requirements regarding the return of Drafts under Applicable Law, including the requirement to provide notice of a dishonored Draft. We may be liable for the amount of the Draft and other damages if we do not meet these requirements. You are solely responsible for dishonoring any Draft including any Unauthorized Draft. If you decide to dishonor any Draft we present to you, you will notify us prior to the Decision Deadline in accordance with the Reverse Positive Pay Service Description.

   b. **Reimbursement obligation; revocation instructions.** You will promptly reimburse us for any Losses we suffer or incur as a result of our dishonor of a Draft in accordance with your notice to us. Any payment or other settlement of a Draft will be provisional and can be revoked by:
      i. You, if you direct us to dishonor a Draft before the Decision Deadline, and
      ii. Us at any time before midnight of the first Business Day after the day we presented the Draft to you.

      To be effective, we must receive your revocation instruction in a time and manner that gives us a reasonable opportunity to act on it before the payee deposits, cashes or otherwise negotiates the Draft.

   c. **Fraud.** If your reason for dishonoring a Draft is fraud, your return instruction alone will not constitute a claim for a fraudulent transaction. You must file a separate claim with us relating to the fraudulent transaction.

10. **Draft cashing.** We, or an affiliate, will not cash any Draft presented for encashment at our teller line, except at our own discretion.

11. **Liability and indemnification.**
   a. **Indemnification.** You will indemnify, defend, and hold us, and our Representatives harmless from and against all Losses arising out of or relating to:
      i. (1) our failure to identify an Unauthorized Draft, (2) our refusal to cash a Draft, (3) our failure to meet any requirement to which section 9 (Drafts to be dishonored) of this Service Description refers, (4) our payment of an Unauthorized Draft, or (5) our exercise of our rights, or our performance of our obligations, in accordance with this Service Description,
      ii. A breach of either the Image Quality Warranty or the No Double Debit Warranty (as defined below),
      iii. Our obligation to indemnify and reimburse a depository bank that accepts the original paper check from which an electronic check is created, if the loss is due to the check having already been paid, and
      iv. If we transfer or present an "electronically-created item" and receive settlement or other consideration for it, our obligation to indemnify and reimburse each transferee bank, any subsequent collecting bank, the paying bank, and any subsequent returning bank against Losses that result from the fact that:
         1. The electronic image or electronic information of the electronically-created item is not derived from a paper check,
         2. The person on whose account the electronically-created item is drawn did not authorize the issuance of the electronically-created item or to the payee stated on the item, and
         3. A person receives a transfer, presentment, or return of, or otherwise is charged for an electronically-created item in such a way that the person is asked to make payment based on an item or check it has paid.

      "Electronically-created item" means an electronic image that has all the attributes of an electronic check or electronic returned check but was created electronically and not derived from a paper check. "Image Quality Warranty" means our guarantee that the electronic image of the check accurately represents all of the information on the front of the check as of the time the original check is truncated, and the electronic information includes an accurate record of all MICR line information required for a substitute check and the amount of the check. "No Double Debit Warranty" means our guarantee that the warrantee will not receive a presentment of or otherwise be charged for an electronic check, an electronic returned check, the original check, a substitute check, or a paper or electronic representation of a paper substitute check, in a way that the warrantee will be asked to make payment on a check that it has already paid.

      When we transfer an electronic check for collection or payment, we make the Image Quality Warranty and the No Double Debit Warranty to the transferee bank, any subsequent collecting bank, the paying bank, and the drawer. When we transfer an electronic returned check for return, we make the Image Quality Warranty and the No

Double Debit Warranty to the transferee returning bank, the depository bank, and the owner. For purposes of this section 11.a, the term "check" and "electronically created item" includes a Draft.

b. **Unauthorized Draft.** With respect to each Draft, we:
   i. Will be deemed to be a collecting bank and not a drawee bank, and
   ii. Disclaim all liability applicable to a payor bank under the Transfer and Presentment Warranties in Articles 3 and 4 of the UCC.

   In the event any Draft paid by you is subsequently determined to be an Unauthorized Draft, we will take any action reasonably requested by you to enforce against prior parties (including prior collecting banks, endorsers and other holders) whatever rights you may have against those prior parties, but we will not be liable to you with respect to the Unauthorized Draft and will not be obligated to take any action with respect to the Unauthorized Draft unless you first indemnify us for all costs, expenses and liabilities, including reasonable attorneys' fees and legal expenses, which we may incur as a result of such action.

c. **Delayed return.** You are responsible to any party that incurs a loss in connection with a Draft, if:
   i. The loss is due to a delay in the return of the Draft, and
   ii. The delay is caused, in whole or in part, by any presentment-related problem resulting from:
      1. The failure of any Draft to meet our draft specifications (section 2), or
      2. Material appearing on the back of the Draft when it was issued by you including without limitation carbon banks, blacked-out areas and printed or written text or numbers.

12. **Anti-money laundering and sanctions controls.** While this Service Description is in effect, you will:
   a. Be solely responsible for monitoring, interpreting and complying with all laws, regulations, judicial and administrative decisions, and executive orders that apply to you as a provider of accounts to your customers on which Drafts are issued, including the U.S. anti-money laundering and anti-terrorist financing ("AML") and sanctions laws and regulations;
   b. Maintain policies and procedures to reasonably ensure compliance with applicable provisions of the U.S. AML laws and regulations, including but not limited to the USA PATRIOT Act ("PATRIOT Act"), and regulations promulgated by the Office of Foreign Assets Control ("OFAC") of the United States Department of the Treasury;
   c. Where you qualify under section 314(b) of the PATRIOT Act, maintain an effective notice with FinCEN evidencing your intent to engage in information sharing pursuant to section 314(b) of the PATRIOT Act;
   d. If subject to the PATRIOT Act, maintain policies and procedures that include a risk assessment of its products and services, designate a Board-approved AML Compliance Officer responsible for overseeing the components of the AML Program, and include processes for training, monitoring of Drafts, recordkeeping and reporting;
   e. Provide copies of your policies, procedures and practices designed to comply with this section 12, as we may request from time to time; and (b) upon our request and sole expense, allow us, or our designee, to make such on-site visits to you as we deem necessary or appropriate to review your policies, procedures and practices designed to comply with this section 12; and
   f. Work with us in good faith to minimize the number of on-site visits and to limit the impact of the on-site visits on your business.

13. **Survival.** Sections 3, 4, 6, 9, 10 and 11 of this Service Description will survive termination of the Service.

Glossary

Account Agreement means the applicable account agreement governing your Account.

Applicable Law is defined in section 3 of the Master Agreement.

Business Day means every day except Saturday, Sunday and federal holidays. When used in connection with funds transfer Services, "Business Day" means each day on we are open for business related to that Service.

Check Issue Data means for any Check or Draft, the complete serial number and numeric amount. If you have elected the Payee Validation service option under the Positive Pay Service, Check Issue Data also includes the payee's name.

Cutoff Time means our cutoff time each Business Day that we separately disclose to you for the Service.

Decision Deadline means on any Business Day, (i) for the Positive Pay Service, the time we establish by which you must choose to pay or return each Exception Check, and (ii) for the Reverse Positive Pay Service, the time we establish by which you must choose to edit or return each Check on the Paid Items Report.

Draft means each payable-through draft or third party draft we present to you in accordance with this Service Description and includes an Unauthorized Draft.

Item has the meaning given in the Account Agreement.

Losses means all liabilities, losses, damages, claims, obligations, demands, charges, costs, or expenses (including reasonable fees, disbursements of legal counsel and court fees).

Master Agreement means the Master Agreement for Treasury Management Services.

Matching Check is a Check presented to us that matches the Check Issue Data you have provided to us.

Obligations means any and all advances, debts, loans, obligations and liabilities that you owe us and our affiliates pursuant to the terms of this Service Description, including any advances we make to the Funding Account pursuant to Section 3 of the Controlled Disbursements Service Description and any advances we make to the Disbursement Account pursuant to Section 4 of the Controlled Disbursements Service Description.

Representatives is defined in section 11(f) of the Master Agreement.

Unauthorized Draft means a counterfeit or altered Draft, a reproduction of a duly authorized Draft, a Draft with a forged or other unauthorized signature, or a forged, unauthorized, incorrect or illegible endorsement.

WELLS FARGO

Stagecoach Sweep® service description

Introduction

The Service Documentation contains the terms and conditions governing each service ("Service") that Wells Fargo Bank, N.A. ("Bank") provides to Customer under this Service Description. "Customer" is the Bank customer identified on the Acceptance of Services that is signed when Customer enrolls in the Service ("Acceptance").

The Service Documentation includes:

a. The Service Description (which contains terms and conditions applicable to the specific Service),
b. The Acceptance (which indicates Customer's acceptance of the Service Documentation),
c. The Master Agreement for Treasury Management Services ("Master Agreement") (which contains terms and conditions applicable to all Services),
d. The account agreement governing the account(s) (each, an "Account") Customer uses in connection with the Service,
e. The Product Enrollment Form (which contains set-up information for each Service in which Customer is enrolling), and
f. User Guides (which include Terms of Use, software, software licenses, price schedules, specifications, instructions, and notices).

This Service Description and the Master Agreement are posted on Wells Fargo Vantage℠ f/k/a Commercial Electronic Office® or CEO® ("Vantage"). If there is a conflict among the documents comprising the Service Documentation, they will govern in the order listed above. Customer's use of the Service confirms Customer's receipt of and agreement to be bound by the applicable Service Documentation. If an enhancement to the Service or other change requires a change to this Service Description, Bank will post an updated Service Description on Vantage. When required by applicable law, Bank will notify Customer of the update. If Customer continues to use the Service after the update takes effect, Customer will be deemed to have agreed to the update.

Services

Wells Fargo Stagecoach Sweep®

1. **Description of Service.**

   The Service enables Customer to link each domestic demand deposit account Customer enrolls in the Service ("Account") to one of the options described in Section 3 (each, an "Investment Sweep Option"). Customer may also link Customer's Account to Customer's line of credit with Bank ("Credit Sweep Option"), as described in Section 5. At the end of each Business Day, funds are transferred automatically or "swept" from the Account in accordance with

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Revised – November 21, 2023

Customer's designation(s) in the Acceptance. The amount swept ("Transferable Balance") is the Collected Balance in the Account less the Target Collected Balance. The "Collected Balance" is the amount available for immediate withdrawal from the Account. The "Target Collected Balance" is the amount that Bank and Customer have agreed will be maintained in the Account. A "Business Day" is every day except Saturdays, Sundays, federal holidays and days when the New York Stock Exchange is closed. Customer may access its funds only through the Account(s) it has enrolled in the Service. Circumstances in which the entire Transferable Balance may not be invested are described in Section 4. Additional provisions pertaining to the Investment Sweep Options are set forth in Sections 6 through 10.

2. **Authorization.**

Customer appoints Bank as its agent to act with respect to the Service and the Investment Sweep Option Customer has elected in the Acceptance.

3. **Investment Sweep Options.**

Bank offers the following Investment Sweep Options, each of which is subject to Section 4:

a. Wells Fargo Stagecoach Sweep® Preferred Option. The Transferable Balance will be swept to an omnibus deposit account at Bank ("Preferred Option Account"). Funds belonging to multiple Bank customers are held in this omnibus deposit account. At the beginning of the next Business Day the entire amount held in Customer's Investment Sweep Option, less any earnings, will be swept back to the Account.

b. Wells Fargo Stagecoach Sweep® Repurchase Agreement Option with secondary Wells Fargo Stagecoach Sweep® Preferred Option. The Transferable Balance will be swept to the Wells Fargo Stagecoach Sweep® Repurchase Agreement ("Repurchase Agreement") Option. Any portion of the Transferable Balance which is not swept to a Repurchase Agreement will be swept to the Preferred Option Account. At the beginning of the next Business Day the entire amount held in Customer's Investment Sweep Option, less any earnings, will be swept back to the Account.

c. Wells Fargo Stagecoach Sweep® Repurchase Agreement Option. The Transferable Balance will be swept to the Wells Fargo Stagecoach Sweep® Repurchase Agreement ("Repurchase Agreement") Option. Any portion of the Transferable Balance not swept to a Repurchase Agreement will remain in the Account and not earn interest. At the beginning of the next Business Day the entire amount held in Customer's Investment Sweep Option, less any earnings, will be swept back to the Account.

d. Wells Fargo Stagecoach Sweep®, Money Market Mutual Fund ("MMMF") Option. The Transferable Balance will be transferred to an omnibus deposit account at Bank. At the beginning of the next Business Day, the Transferable Balance will be transferred from the omnibus deposit account at Bank to an omnibus investment account in Bank's name at the custodian of the MMMF. MMMF shares belonging to multiple Bank customers are held in this investment account. Any portion of the Transferable Balance not swept to the MMMF will remain in the Account, and no dividends will accrue on it. If the Collected Balance in the Account on any Business Day is less than the Target Collected Balance, Bank will redeem a sufficient number of Customer's MMMF shares, as determined on the Business Day following the Business Day on which this shortfall occurs, to restore the Collected Balance to the Target Collected Balance. Purchases and redemptions of MMMF shares in connection with this Investment Sweep Option may occur only through deposits to or withdrawals from the Account. This option is available only to entities having a United States presence, as demonstrated by a U.S. mailing address in Bank's records for Customer.

4. **Maximum Investment Amount; Transferable Balance not invested; earnings on Investment Sweep Option.**

a. Maximum Investment Amount. If Customer has designated a maximum amount for investment in Customer's Investment Sweep Option ("Maximum Investment Amount"), then the maximum amount invested for Customer on any given Business Day will equal the lesser of the Customer's Transferable Balance or Maximum Investment Amount. Any portion of Customer's Transferable Balance that is not invested pursuant to this Section 4a will remain in the Account and not earn interest.

b. Transferable Balance not invested. Bank will exercise reasonable efforts to invest the entire Transferable Balance but reserves the right to invest less when Bank determines in its sole discretion that the entire Transferable Balance exceeds the amount Bank is able to invest for Customer in the ordinary course of business. Any

Transferable Balance not invested pursuant to this Section 4b will be held in accordance with Customer's Investment Sweep Option.

c. Earnings on Customer's Investment Sweep Option. Bank will handle any earnings on Customer's Investment Sweep Option in accordance with Customer's separate instructions to Bank.

5. **Credit Sweep Option.**

At the end of each Business Day, the Transferable Balance will first be applied to the outstanding balance on the line of credit specified by Customer in the Acceptance ("LOC"). Any remaining funds will then be deemed to be the Transferable Balance with respect to the Investment Sweep Option that Customer may have also selected. If the Collected Balance is less than the Target Collected Balance, funds will be advanced from the LOC and credited to the Account. The application of payments to and advances from the LOC are governed by the documents governing the LOC as amended or replaced from time to time (collectively, "Loan Documentation"). Bank may terminate the Credit Sweep Option immediately without notice to Customer if an event of default occurs under the Loan Documentation.

6. **Provisions Applicable To Each Investment Sweep Option.**

NO EMPLOYEE OR AGENT OF BANK HAS BEEN AUTHORIZED TO PROVIDE ANY INFORMATION OR TO MAKE ANY REPRESENTATION REGARDING A SWEEP OPTION OTHER THAN THE INFORMATION AND REPRESENTATIONS CONTAINED IN THE SERVICE DOCUMENTATION AND IF SUCH INFORMATION IS PROVIDED OR SUCH A REPRESENTATION IS MADE, IT MAY NOT BE RELIED UPON AS BEING AUTHORIZED BY BANK.

7. **Additional Provisions Applicable to Wells Fargo Stagecoach Sweep® Preferred Option.**

a. Interest. Interest will accrue on Customer’s Transferable Balance in Bank's Preferred Option Account at a variable rate determined by Bank from time to time in its sole discretion. Accrued interest will be credited to the Account as agreed by Customer and Bank. If Customer has elected to be paid interest on a monthly basis, pending any such payment, interest on Customer’s accrued but unpaid interest will accrue and compound daily. For advance information about the interest rate on any given Business Day, Customer may contact its relationship manager at Bank.

b. Statements. Bank will make a periodic statement available to Customer showing the Account balance for each day in, and the amount of interest earned for, the statement period. Additionally, Customer may elect to receive a daily confirmation showing the Account balance and the amount of interest earned for the preceding day.

c. Bank fees. Bank reserves the right to assess a monthly deposit balance fee and a monthly recoupment fee on Customer’s average daily Transferable Balance during the statement period. These fees are in addition to Bank’s monthly maintenance fee. When Bank assesses the deposit balance fee or the recoupment fee, the amount of each fee will appear on the client analysis statement for Customer’s account(s). For more information on the deposit balance fee and the recoupment fee, see Bank’s Commercial Account Agreement. Bank reserves the right to change these fees at any time without notice.

8. **Additional Provisions Applicable to Wells Fargo Stagecoach Sweep® Repurchase Agreement Option.**

THE RATE OF RETURN ON THE REPURCHASE AGREEMENT INVESTMENT IS NOT THE SAME AS THE RATE OF RETURN ON THE UNDERLYING GOVERNMENT SECURITIES. GENERAL BANKING ASSETS MAY BE USED TO SATISFY BANK'S REPURCHASE OBLIGATIONS TO CUSTOMER.

INVESTMENTS IN REPURCHASE AGREEMENTS ARE NOT DEPOSITS, ARE NOT INSURED BY THE FEDERAL DEPOSIT INSURANCE CORPORATION AND ARE NOT GUARANTEED BY THE UNITED STATES GOVERNMENT OR ANY AGENCY OF IT, OR BY BANK, NOR IS BANK'S OBLIGATION TO REPURCHASE CUSTOMER'S FRACTIONAL INTEREST IN ANY SECURITIES ACQUIRED UNDER REPURCHASE AGREEMENTS.

THE REPO SECURITIES MAY OR MAY NOT BE GUARANTEED BY THE UNITED STATES GOVERNMENT BUT ANY SUCH GUARANTY DOES NOT FLOW TO CUSTOMER. ALL SECURITIES CARRY INVESTMENT RISK AND MAY LOSE VALUE.

a. Purchases and sales. Subject to the limitations described in Section 8b, on each Business Day on which there is a Transferable Balance Bank will sell to Customer an interest ("Fractional Interest") in a pool of securities used by Bank as repurchase agreement collateral ("Repo Securities"), which will be described in a written confirmation to Customer (see Section 8g.). Each sale by Bank to Customer is a "Transaction".

   Subject to Section 8b regarding purchase increments, the price of Customer's Fractional Interest ("Purchase Price") will equal the Transferable Balance. The Fractional Interest equals a fraction having the Transferable Balance as its numerator and the market value of the Repo Securities owned by Bank on the purchase date as its denominator. At the beginning of the first Business Day following the sale to Customer of a Fractional Interest, Bank will repurchase that Fractional Interest from Customer at (a) the Purchase Price thereof, regardless of any fluctuation in the market value of the Repo Securities, payable immediately, plus (b) a rate of return equal to 1/360 of the Pricing Rate, payable at the time agreed by Customer and Bank. The "Pricing Rate" is a variable rate determined by Bank from time to time in its sole discretion and will be reflected in the confirmation sent to Customer. For advance information regarding the Pricing Rate on any given Business Day, Customer may contact its relationship manager at Bank.

   The Service will be governed by all applicable federal and state laws and regulations, including without limitation any requirements applicable to "public funds". Customer represents and warrants to Bank that Customer (i) is authorized pursuant to its governing documents and applicable law to enter into repurchase agreements; (ii) is authorized pursuant to its governing documents and applicable law to invest in the type of securities designated by Bank in connection with Customer's repurchase agreement transactions; and (iii) has obtained all necessary approvals required by its governing documents and applicable law, including but not limited to resolutions of Customer's governing body to enroll in this Repurchase Agreement option.

b. Purchase increments. To avoid odd lot purchases of Repo Securities, Bank may require that Transferable Balances be used to purchase Customer's Fractional Interest in increments of $100 (with any unused Transferable Balance remaining in the Account).

c. Holding of securities. On the date that Bank repurchases Customer's Fractional Interest, any Repo Securities designated to Customer as collateral will be released to Bank's account. Bank acts as Customer's agent and in the event of default (i.e., Bank failure), Customer has the right to direct Bank to sell the Repo Securities and apply the proceeds in satisfaction of Bank's obligations to Customer under this Repurchase Agreement Option.

d. Right of substitution. Bank will not have any right of substitution with respect to the Repo Securities.

e. Margin. Because all repurchase transactions under the Investment Sweep Option are overnight securities transactions backed by the federal government or federal agency securities in which Bank has an interest, Bank will not be required to maintain margin (instead, Customer will have the security interest described in Section 10b). In addition, because Customer will purchase its Fractional Interest from Bank using the Transferable Balance, and only if a Transferable Balance is available on any given Business Day to execute such transaction, Customer will not be required to maintain margin.

f. Pledge of securities. Although the Repo Securities may be guaranteed as to principal and interest by the federal government or by the issuing federal agency, any such guarantee runs only to Bank by virtue of its direct ownership of the Repo Securities and does not extend to Customer as a Fractional Interest holder. To collateralize Bank's repurchase obligation, a security interest in certain Repo Securities is transferred to Customer. This security interest is described in Section 10b. In addition, the market value of the Repo Securities may fluctuate rendering liquidation insufficient to fulfill the Bank's entire obligation to Customer in a default situation. If the liquidation value of the Repo Securities is insufficient for full reimbursement, or if another creditor successfully claims rights to the securities, then Customer will have to look to other assets of Bank as an unsecured general creditor for repayment of any uncovered portion of the repurchase obligation.

g. Confirmations and statements. Bank will make a daily confirmation available to Customer showing Customer's principal sweep amount, purchase date, repurchase date, Fractional Interest, market price and the CUSIP number(s) of the Repo Securities, and accrued rate of return credited for the preceding Business Day. The confirmation, together with the Service Documentation, will constitute conclusive evidence of the terms agreed between Customer and Bank with respect to the transaction to which the confirmation relates, unless with respect

to the confirmation specific objection is made promptly after receipt thereof. In the event of a conflict between a term of the confirmation and the Service Documentation, the confirmation will control. Bank will also make a periodic statement available to Customer showing the Account balance for each day in, and the amount of interest earned for, the statement period.

h. Additional disclosures.
   i. Customer and Bank recognize that each Transaction is a "repurchase agreement" as that term is defined in Section 101 of Title 11 of the United States Code, as amended (except insofar as the type of Securities subject to such Transaction or the term of such Transaction would render such definition inapplicable), and a "securities contract" as that term is defined in Section 741 of Title 11 of the United States Code, as amended (except insofar as the type of assets subject to such Transaction would render such definition inapplicable).
   ii. It is understood that either party's right to liquidate Repo Securities held in connection with Transactions hereunder or to exercise any other remedies hereunder is a contractual right to liquidate such Transaction as described in Sections 555 and 559 of Title 11 of the United States Code, as amended.
   iii. Customer and Bank agree and acknowledge that if a party hereto is an "insured depository institution," as such term is defined in the Federal Deposit Insurance Act, as amended ("FDIA"), then each Transaction hereunder is a "qualified financial contract," as that term is defined in FDIA and any rules, orders or policy statements thereunder (except insofar as the type of assets subject to such Transaction would render such definition inapplicable).
   iv. In the case of Transactions in which one of the parties is a broker or dealer registered with the Securities and Exchange Commission ("SEC") under Section 15 of the Securities Exchange Act of 1934 ("1934 Act"), the Securities Investor Protection Corporation has taken the position that the provisions of the Securities Investor Protection Act of 1970 ("SIPA") do not protect the other party with respect to any Transaction hereunder.
   v. In the case of Transactions in which one of the parties is a government securities broker or a government securities dealer registered with the SEC under Section 15C of the 1934 Act, SIPA will not provide protection to the other party with respect to any Transaction hereunder.
   vi. In the case of Transactions in which one of the parties is a financial institution, funds held by the financial institution pursuant to a Transaction hereunder are not a deposit and therefore are not insured by the Federal Deposit Insurance Corporation or the National Credit Union Share Insurance Fund, as applicable.

9. **Additional provisions applicable to Wells Fargo Stagecoach Sweep® Money Market Mutual Fund Option.**

MONEY MARKET MUTUAL FUNDS (EACH, A "MMMF") ARE NOT FDIC INSURED, HAVE NO BANK GUARANTY AND MAY LOSE VALUE.

AN INVESTMENT IN A MMMF IS NOT INSURED BY THE FEDERAL DEPOSIT INSURANCE CORPORATION OR ANY OTHER GOVERNMENT AGENCY. ALTHOUGH MMMFS SEEK TO PRESERVE THE VALUE OF CUSTOMER'S INVESTMENT AT $1.00 PER SHARE, IT IS POSSIBLE TO LOSE MONEY BY INVESTING IN A MMMF.

FOR MORE INFORMATION REGARDING ALLSPRING FUNDS INCLUDING THE MMMF OPTION CUSTOMER SELECTED, OBTAIN A CURRENT PROSPECTUS BY CALLING 1-800-260-5969, OR BY VISITING www.allspringglobal.com. CONSIDER THE INVESTMENT OBJECTIVES, RISKS, CHARGES AND EXPENSES OF THE INVESTMENT CAREFULLY BEFORE INVESTING. THIS AND OTHER INFORMATION ABOUT ALLSPRING FUNDS CAN BE FOUND IN A CURRENT PROSPECTUS. PLEASE READ IT CAREFULLY BEFORE INVESTING.

ALLSPRING FUNDS MANAGEMENT, LLC, A WHOLLY OWNED SUBSIDIARY OF ALLSPRING GLOBAL INVESTMENTS HOLDINGS, LLC ("ALLSPRING GLOBAL"), PROVIDES INVESTMENT ADVISORY AND ADMINISTRATIVE SERVICES FOR THE ALLSPRING FUNDS. OTHER SUBSIDIARIES OF ALLSPRING GLOBAL PROVIDE SUB-ADVISORY AND OTHER SERVICES FOR THE FUNDS. THE FUNDS ARE DISTRIBUTED BY ALLSPRING FUNDS DISTRIBUTOR, LLC, MEMBER FINRA/SIPC, A SUBSIDIARY OF ALLSPRING GLOBAL.

a. General. If Customer has elected the MMMF Investment Sweep Option, then it acknowledges receiving a copy of the prospectus relating to MMMF shares that will be purchased using this Investment Sweep Option. This prospectus forms part of the Service Documentation and will control over the other Service Documentation with respect to the MMMF shares.
b. Purchase of shares. Bank will transfer funds to purchase shares of the MMMF at their net asset value ("NAV") as determined on the Business Day following the transfer of Customer's Transferable Balance to the omnibus deposit account at Bank. Customer's shares of the MMMF ("Investment Balance") will be held in Bank's name, as agent on behalf of all of its customers invested in the MMMF, in an omnibus investment account at the custodian for the MMMF. Customer's funds held in the omnibus deposit account at Bank are eligible for FDIC insurance; Customer's Investment Balance is not FDIC insured.
c. Statements. Bank will make a periodic statement available to Customer showing the Investment Balance and Customer's purchases and redemptions of MMMF shares during the statement period. Customer may also telephone Bank at its customer service number (1-800-289-3557) to determine the Investment Balance as of the close of the previous Business Day.
d. Termination, suspension of Service. Customer's investment in the MMMF shares will be credited by Bank to the Account within three Business Days from Bank's (i) receipt of a notice from Customer to Bank terminating the Service or (ii) suspension of the Service, on the closing price of the Business Day on which Customer's MMMF shares are sold. Accrued dividends attributable to the period when the Investment Sweep Option was in effect will be paid no later than the fifth Business Day of the month following the last month that the Investment Sweep Option was in effect.
e. Shareholder communications. All shareholder communications with respect to the MMMF will be forwarded to Customer's current address as shown on Bank's records.
f. Dividend accruals. Daily dividend accruals are based on the Investment Balance at the end of each day. If Customer's Account is credited for a MMMF redemption on a day preceding a non-Business Day, the redemption amount will be subtracted from the Investment Balance before the non-Business Day dividend accruals are calculated.

10. **FDIC disclosures.**
FDIC regulations require all insured depository institutions to disclose in writing to sweep account customers whether funds in a sweep account are deposits within the meaning of 12 U.S.C. 1813(l) and, if the funds are not deposits, the status such funds would have if the depository institution failed.

a. Wells Fargo Stagecoach Sweep® Preferred Option. Funds held on Customer's behalf in Bank's Preferred Option Account are deposits and are eligible for FDIC insurance under applicable FDIC insurance rules and limits.
b. Wells Fargo Stagecoach Sweep® Repurchase Agreement Option. Customer's Fractional Interest is not a deposit. The Repurchase Agreement Option meets the FDIC's requirements for a properly executed repurchase agreement. If Bank were to fail, Customer's funds used to purchase Customer's Fractional Interest would not be eligible for FDIC insurance. The FDIC would treat Customer as a secured creditor to the extent of the then-current value of Customer's Fractional Interest and as an unsecured general creditor to the extent the Purchase Price exceeded the then-current value of Customer's Fractional Interest. Wells Fargo Stagecoach Sweep® Money Market Mutual Funds Option. Funds held on Customer's behalf in the omnibus deposit account at Bank are deposits and are eligible for FDIC insurance under applicable FDIC insurance rules and limits. Customer's MMMF shares held in the omnibus investment account in Bank's name at the custodian of the MMMF are not deposits and will not be eligible for FDIC insurance. Customer is the owner of its MMMF shares.
c. Wells Fargo Stagecoach Sweep® Money Market Mutual Fund Option. Funds held on Customer’s behalf in the omnibus deposit account are deposits and are eligible for FDIC insurance under applicable FDIC insurance rules and limits. Customer’s MMMF shares held in the omnibus investment account at the custodian of the MMMF are not deposits and will not be eligible for FDIC insurance. Customer is the owner of its MMMF shares.

	24-19-TRE-01	**COCHISE COUNTY PROCUREMENT DEPARTMENT** 1415 Melody Lane, Building C Bisbee, AZ 85603 Phone: (520) 432-8390 Fax: (520) 432-8397
	Solicitation Addendum 1	
	Date Executed: March 12, 2024	

The offering vendor(offeror) is required to annotate and sign acknowledgement and understanding of the change(s) to the solicitation, as outlined within this document. The offeror must submit this addendum along with the original requested solicitation, and any other required documents in accordance with the solicitation page, to be considered responsive and remain within the competitive pool for this solicitation.

The referenced solicitation document(s) will herby be considered amended, as follows:

1. Proposal deadline date extended to: Friday, March 29, 2024

---NO OTHER CHANGES---

All other terms and conditions within the requirement remain unchanged. The deadline for this solicitation remains unchanged.

Signed,

Anne Coppola
Contracts Administrator

Vendor hereby acknowledges receipt and understanding of above changes to the solicitation.

VENDOR

Stephany Jordan-Slider
Signature

03-12-2024
Date

Stephany Jordan- Slider
Printed Name

Wells Fargo Bank, N.A.
Company

Amended Scope of Work in "Files"

	24-19-TRE-01	**COCHISE COUNTY PROCUREMENT DEPARTMENT** 1415 Melody Lane, Building C Bisbee, AZ 85603 Phone: (520) 432-8390 Fax: (520) 432-8397
	Solicitation Addendum 2	
	Date Executed: March 27, 2024	

The offering vendor(offeror) is required to annotate and sign acknowledgement and understanding of the change(s) to the solicitation, as outlined within this document. The offeror must submit this addendum along with the original requested solicitation, and any other required documents in accordance with the solicitation page, to be considered responsive and remain within the competitive pool for this solicitation.

The referenced solicitation document(s) will herby be considered amended, as follows:

1. Proposal deadline date extended to: Friday, April 5, 2024

---NO OTHER CHANGES---

All other terms and conditions within the requirement remain unchanged. The deadline for this solicitation remains unchanged.

Signed,

Anne Coppola
Contracts Administrator

Vendor hereby acknowledges receipt and understanding of above changes to the solicitation.

VENDOR

Stephany Jordan-Slider — Signature

04-03-2024 — Date

Stephany Jordan- Slider — Printed Name

Wells Fargo Bank, N.A. — Company

WELLS FARGO

Commercial Banking



Sustainable Finance & Advisory

Guidance and solutions to achieve sustainability

Companies frequently integrate sustainability considerations into their business strategies to drive long-term value and mitigate risk. As businesses develop sustainability plans, they must keep an eye toward profitability and customer satisfaction along with evolving compliance regulations. Wells Fargo can provide specialized guidance and financing to help you achieve your sustainability goals.

Harness the value of knowledge and focus

Our specialized Sustainable Finance & Advisory team can help to identify and support the activities, technology, services, and financing required to drive your sustainability initiatives forward. Whether your motivation is to respond to customer expectations, meet regulatory requirements, or reduce risks while increasing efficiencies, we can help.

Get solutions tailored to your business and industry

Based on your company's industry of operation, geographic coverage, sustainability goals, and strategic plans, we'll recommend practical, tailored solutions to help you become a more sustainable business. From credit and treasury management to investment banking and capital markets solutions, Wells Fargo can scale with your company as you grow and evolve.

Look inside Wells Fargo's own sustainability goals

- Achieve net-zero greenhouse gas emissions by 2050, including financed emissions
- Leverage our expertise and scale to deploy $500 billion in sustainable financing by 2030
- Reduce GHG emissions by 70% by 2030 (Scope 1 and 2) from 2019 levels
- Reduce energy use by 50% by 2030 from 2019 levels

Let's start a conversation today

Wells Fargo would like to work with you to uncover opportunities to make a positive impact on the environment while helping you gain a competitive advantage and plan for long term success and sustainability.

Let's connect

Stephany Anne Slider
Lead Commercial Relationship Manager
480-215-2969
Stephany.Jordan@wellsfargo.com

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