

Services	Seacoast National Bank			Harbor Community Bank			TD Bank			
	Volume	Unit Price	Total Monthly Price	Volume	Unit Price	Total Monthly Price	Volume	Unit Price	Total Monthly Price	
DEMAND DEPOSIT RELATED SERVICES										
Account Maintenance	9	\$ 7.50	\$ 67.50	9	\$ -	\$ -	9	\$ 10.00	\$ 90.00	
Regular Deposit Ticket	62	\$ 0.175	\$ 10.85	62	\$ -	\$ -	62	\$ 0.90	\$ 55.80	
Paid Items		\$ -	\$ -		\$ -	\$ -		\$ 0.10	\$ -	
FICO Insurance Charge	\$ -	151	\$ 0.11	\$ 16.61	151	\$ -	\$ -	151	\$ -	\$ -
Account Analysis Statements Mailed		\$ -	\$ -		\$ -	\$ -		\$ 4.00	\$ -	
Deposit Items -On US (N)	48	\$ 0.055	\$ 2.64	48	\$ -	\$ -	48	\$ 0.08	\$ 3.84	
Deposit Items -Local City(N)	6	\$ 0.055	\$ 0.33	6	\$ -	\$ -	6	\$ 0.08	\$ 0.48	
Deposit Items -Local RCPC(N)	101	\$ 0.055	\$ 5.56	101	\$ -	\$ -	101	\$ 0.08	\$ 8.08	
Deposit Items -Other Fed City(N)	38	\$ 0.055	\$ 2.09	38	\$ -	\$ -	38	\$ 0.08	\$ 3.04	
Deposit Items -Other Fed RCPC(N)	68	\$ 0.055	\$ 3.74	68	\$ -	\$ -	68	\$ 0.08	\$ 5.44	
Deposit Items -Other Fed Premium(N)		\$ 0.055	\$ -		\$ -	\$ -		\$ 0.08	\$ -	
Deposit Items -Other Fed Select (N)	716	\$ 0.055	\$ 39.38	716	\$ -	\$ -	716	\$ 0.08	\$ 57.28	
Print Image Statement Maintenance	6	\$ -	\$ -	6	\$ -	\$ -	6	\$ -	\$ -	
Returns	1	\$ 4.00	\$ 4.00	1	\$ -	\$ -	1	\$ 12.00	\$ 12.00	
Cash Verification Fee (\$10.00 Units)		\$ -	\$ -		\$ -	\$ -		\$ -	\$ -	
Working Cash Investment Service		\$ -	\$ -		\$ -	\$ -		\$ -	\$ -	
REMOTE DEPOSIT RELATED SERVICES										
Image Deposit Items	\$ 0.055	487	\$ -	\$ -	487	\$ -	\$ -	487	\$ 0.08	\$ 38.96
NCC CRC Maintenance	\$ 50.00	1	\$ 15.000	\$ 15.00	1	\$ -	\$ -	1	\$ 110.00	\$ 110.00
NCC CRC Captured Item		487	\$ -	\$ -	487	\$ -	\$ -	487	\$ 0.04	\$ 19.48
MONEY ROOM SERVICES										
Cash Vault Faxed Receipts		3	\$ -	\$ -	3	\$ -	\$ -	3	\$ -	\$ -
ACCOUNT RECONCILEMENT SERVICES										
Partial Recon Monthly Maintenance	\$ 25.00	N/A	\$ 8.33	\$ -	3	\$ -	\$ -	N/A	\$ 40.00	
Account Reconciliation Raid Recon			\$ -	\$ -			\$ -	\$ -	\$ -	
Output Transmission/Item	\$ 0.075	714	\$ -	\$ -	714	\$ -	\$ -		\$ -	
Image Maintenance		14	\$ -	\$ -	14	\$ -	\$ -	14	\$ -	
Image Output CD	\$ 10.00	3	\$ 3.33	\$ 9.99	3	\$ -	\$ -			
<i>CD-ROM Per Additional Account</i>										
Web Disbursement Stop Payments & Cancels	\$ 16.00	5	\$ -	\$ -	5	\$ -	\$ -	5	\$ 10.00	\$ 50.00
Web Disbursement Check Inquiry		20	\$ -	\$ -	20	\$ -	\$ -	20	\$ -	\$ -
Web Image Viewed		20	\$ -	\$ -	20	\$ -	\$ -	9	\$ -	\$ -
<i>*ARP File Transmission (Capped at \$175)</i>								4	\$ 17.50	\$ 70.00
<i>*ARP Items Paid</i>								714	\$ 0.09	\$ 64.26
<i>**CD-ROM Maintenance</i>								3	\$ 30.00	\$ 90.00
<i>**CD-rom Per Additional Account</i>								11	\$ 5.00	\$ 55.00
<i>*CD ROM Image Per Item</i>								714	\$ 0.03	\$ 21.42

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	Volume	Unit Price	Total Monthly Price	Volume	Unit Price	Total Monthly Price	Volume	Unit Price	Total Monthly Price	
AUTOMATED CLEARING HOUSE										
Debits Received	76	\$ 0.10	\$ 7.60	76	\$ -	\$ -	76	\$ 0.15	\$ 11.40	
Credits Received	310	\$ 0.10	\$ 31.00	310	\$ -	\$ -	310	\$ 0.15	\$ 46.50	
NCC ACH Origination-Return Items	\$ 3.00	1	\$ 4.00	\$ 4.00	1	\$ -	\$ -	1	\$ 5.50	\$ 5.50
NCC ACH Origination-Notification of Change	\$ 1.50	6	\$ -	\$ -	6	\$ -	\$ -	6	\$ 4.00	\$ 24.00
NOC via Electronic Delivery	\$ 15.00		\$ -	\$ -		\$ -	\$ -		\$ -	\$ -
ACH Origination-Web-Accounts Transfers	\$ 0.10	60	\$ 0.11	\$ 6.60	60	\$ -	\$ -	60	\$ 0.50	\$ 30.00
ACH Origination-Web-Credits/Debit Items	\$ 0.10	1085	\$ 0.11	\$ 119.35	1085	\$ -	\$ -	1085	\$ 0.06	\$ 65.10
NCC ACH Orig-Web Maintenance	\$ 20.00	1	\$ 5.00	\$ 5.00		\$ -	\$ -	1	\$ -	\$ -
WIRE TRANSFER SERVICES										
Electronic Advice		10	\$ -	\$ -	10	\$ -	\$ -	10	\$ 1.00	\$ 10.00
Incoming Wire Transfer		5	\$ 7.50	\$ 37.50	5	\$ -	\$ -	5	\$ 4.50	\$ 22.50
incoming Book Transfer		5	\$ -	\$ -	5	\$ -	\$ -	5	\$ 4.50	\$ 22.50
Voice Domestic Non-Repetitive	\$ 12.50		\$ 11.00	\$ -		\$ -	\$ -		\$ 37.35	\$ -
Web Outgoing Domestic		7	\$ 11.00	\$ 77.00	7	\$ -	\$ -	7	\$ 8.00	\$ 56.00
Information Services										
Previous Day Account		15	\$ -	\$ -	15	\$ -	\$ -	15	\$ -	\$ -
Incoming DX Account-High Speed		2	\$ -	\$ -	2	\$ -	\$ -	2	\$ -	\$ -
Previous Day Detail Balance-6 months storage		1649	\$ -	\$ -	1649	\$ -	\$ -	*164	\$ -	\$ -
Current Day Detail Balance		1287	\$ -	\$ -	1287	\$ -	\$ -	*128	\$ -	\$ -
Info Reporting Monthly	\$ 50.00	1	\$ 15.00	\$ 15.00	1	\$ -	\$ -	1	\$ 90.00	\$ 90.00
Previous Day Transaction-6 Months		1672	\$ -	\$ -	1672	\$ -	\$ -	*167	\$ -	\$ -
Current Day Transaction		1290	\$ -	\$ -	1290	\$ -	\$ -	*129	\$ -	\$ -
ACH Special Report		26	\$ -	\$ -	26	\$ -	\$ -	26	\$ -	\$ -
Previous Day Reporting Image			\$ -	\$ -		\$ -	\$ -		\$ -	\$ -
Event Notification-Per Event			\$ -	\$ -		\$ -	\$ -		\$ -	\$ -
Disbursements Monthly Maintenance		1	\$ -	\$ -	1	\$ -	\$ -	1	\$ -	\$ -
Funds Transfer Monthly Maintenance	\$ 5.00	1	\$ -	\$ -	1	\$ -	\$ -	1	\$ -	\$ -
Account Transfer Monthly Maintenance				\$ -	1	\$ -	\$ -		\$ -	\$ -
TD eTreasury records > 250								993	\$ 0.11	\$ 109.23
TD eTreasury Balance Reporting Accounts > 2								12	\$ 6.00	\$ 72.00
TD eTreasury Security Tokens								2	\$ 8.00	\$ 16.00
PINACLE Account Transfer			\$ -	\$ -		\$ -	\$ -		\$ -	\$ -
PINACLE Deposit-on-Site Monthly Maintenance			\$ -	\$ -		\$ -	\$ -		\$ -	\$ -
NCC ACH Origination-Web-Maintenance	\$ -	1	\$ 20.00	\$ 20.00		\$ -	\$ -	1	\$ -	\$ -
Estimated Monthly Fees			\$	500.74		\$	-		\$	1,335.81
Compensating Balance in Lieu of Fees		N/A	\$	6,793,586.25	N/A	\$	-		\$	2,840,589.00
Compensating Balance Changes		N/A	\$	-	N/A	\$	-	N/A		
Line of Credit		Interest Only Monthly w/principal due on demand. Floating, Bank Qualified Tax Exempt 1.4% w/Floor of 1.3%-based on Wall Street Journal Prime + variable determined by Bank, Maintain Primary Account for life of loan			Interest Only Monthly w/principal due on demand with term to coincide with that of the related depositor contract. WSP +.0% adjusting daily. Fees 0.25%; thereafter, 0.25% annually.			Financing options available. RFP is too broad for Bank to respond with specific credit proposal at this time.		

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	Volume	Unit Price	Total Monthly Price	Volume	Unit Price	Total Monthly Price	Volume	Unit Price	Total Monthly Price
Banking Supplies	Minimal or NO Cost to City/Negotiable			Provided at NO Cost to City			Provided at Cost to City; maybe offset by applying to analysis statement		
Compatible with Klik2Gov	Yes			Yes			Yes		
Investment Earnings Credit Rate	Repo accounts will receive Federal Reserve's Federal Open Market Committee (FOMC), .60% at time of RFP, and other accounts will receive Earnings Credit of .30%. Currently all accounts are Repo with the exception of 2 that do not earn credit. Based on a beginning balance of \$22,000,000 REPO interest earnings would be \$11,000			Federal Reserve's Federal Open Market Committee (FOMC) Current 52 week range is .25% -.25% unchanged. Based on a beginning balance of \$22,000,000 earning would be \$4,583.33			Average balance Less 3% for estimated float, 10% for required reserve, Earnings credit allowance .55% and fees for service is the Excess Investable Balance. Interest Calculation: Rate for Tier I < 1,000,000 is .20% Tier II > \$1,000,000 Rate .30% Based on a beginning balance of \$22,000,000 ECR would be \$4,073.72		
Credit Card for CM, CPD and FD	Yes, Through First National Bank of Omaha			Yes, Through TIB Bank			Yes, TD Corporate Cards		
Community Involvement	Yes			Yes			Yes		
Account Analysis Statement by 5th of Month	No, available on the 10th			No, available on the 10th/Online			No, available by the 15th/Online - Paper can also be mailed at a small fee		
Liaison	Yes			Yes			Yes		
Deposit Deadline	4pm-Same day			Mon - Thursday 5pm-Same day, Friday 6pm-same day			4pm-Same Day		
Direct Deposit Disbursement	4pm-1 Day Prior			5pm-1 Day Prior			5pm-2 Days Prior		
Repurchase Agreement	Zero Balance Sweep Daily, Fixed Weekly Rate based on 13 week T-Bill rate, Less than \$1 million = T-Bill rate Greater than \$1 million, but Less than \$2.499 million = T-Bill rate + 20 basis pts. Greater than \$2.5 million =T-Bill rate + 30 basis pts.			HBC does not offer this product, however, Internal sweep are available between accounts			Is Not Offering Outside Repurchase Agreement, but does have an Internal sweep available		
Prior Experience Serrvicing Local Government	Yes			Yes			Yes		
Collateral	Yes			Yes-Through Government Advantage Interest Checking Account or a Public Fund Now Account			Yes		
Continuity of Service	Yes			Yes			Yes		
Overdraft/Protection	Yes-Notified Immediately, No Charge			Yes-Notified Immediately, No Charge			Yes- Charged \$35 per Item, Notified Immediately		
Return Item Processing	Yes			Yes			Yes		
Safe Keeping	Yes			No			Yes		
Statement Processing by 3rd of Month	Yes- CD ROM & File in TIFF Format			Yes-Online			Yes - CD Rom & Online		
Stop Payments	Yes			Yes			Yes		
ACH & Wire Transfers	Yes			Yes			Yes		
Advices Daily	Yes - Email			Yes - Fax or Electronic Transmission			Yes- Onile; Fax and Mail Service additional charge		

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Credit Card Processing	First Data Platform, Compatible with Verifone Systems, IC Verify & Click to Gov thru PayFlow Pro Rates: Visa, MC & Disc - Inerchange Rate + .30% + .05, Monthly Fee Waived & PCI Compliance Fee of \$94.75 Amex & - 2.89% + .15 Transaction Fee, Monthly Minimum - \$25 No charge for supplies			Through their partner, Vanitiv, Cost plus .32% basis points + \$.03, Minumum processing fee \$25.00 Monthly access \$15, Amex Transaction fee \$.15, Batch header fee \$.25, PCI - \$99 annually Account maintenance \$5.00, Regulation Comp \$5.00 Member fee \$5, 950 Authoriization - \$.05 AVS fee per transaction, Watts - \$.05 per transaction, Business Advantage - \$4.95 Would need to purchase or lease new equipment			First Data Platform, \$500 Termination Fee, Compatible with Verifone Systems, IC Verify & not Click to Gov Rates: Visa, MC & Disc - Inerchange Rate + 11% , .05 Transaction Fee & TD Fee - .20% Amex - .08 Transaction Fee + \$.50 Monthly Fee eMerchantview - \$12.00 24 month contract w/termination fee equal to \$5.00 month and \$15.00 activation fee for remaining months of contract		
Deposit Errors	Yes - Notified Immediately, less than \$10 written off			Yes			Yes - Notified Immediately if adjustment of \$100 (+ or -), all other by mail		
Employee Benefit Package	Yes			Yes			Yes		
New Accounts	Yes			Yes			Yes		
Stale Checks	Yes-Thru Postive Pay			Yes-Thru Postive Pay			Yes- Thru Postive Pay		
Transfer Between Accounts	Yes			Yes			Yes		
Other Investments	Yes			Yes			Yes		
Additional Services	Full & Partial Reconcilaition, Deposit Slips accepted w/adding tape, Online Service			Full & Partial Reconcilaition, Deposit Slips accepted w/adding tape, Online Service			Full & Partial Reconcilaition, Deposit Slips accepted w/adding tape, Online Service, 3 months of Service Charges Waived, 1st Order of Supplies Free		