



**CITY OF JACKSON**  
**MAYOR & BOARD OF ALDERMEN STUDY SESSION**  
**Monday, November 03, 2025 at 6:30 PM**  
**Board Chambers, City Hall, 101 Court St.**

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**AGENDA**

**DISCUSSION ITEMS**

- [1.](#) Request for Electrical Service Connection to a Nonresident on East Main Street
- [2.](#) Banking Services – Review of Proposals Received
3. Discussion of previously tabled items (unspecified)
4. Additional items (unspecified)

Posted on 10/31/2025 at 4:00 PM.



# City of Jackson

**TO:** Mayor and Board of Aldermen

**FROM:** Matt Winters, City Administrator

**DATE:** October 30, 2025

**RE:** Robinson Outdoor nonresidential electric

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**Robinson Outdoors is installing a billboard on East Main Street on a parcel of property that has not been annexed into the City. They are requesting the City provide electric to this sign on the property outside of city limits. According to our City Code Section 41-104, approval of this request is at the discretion of the Board of Aldermen.**

Sec. 41-104. - Supplying current to nonresidents.

Any nonresident desiring to use current shall make application to the board of aldermen, and if the board deems that current can be furnished such customer and determines to furnish such customer with current, such customer shall sign the contract provided in such cases and shall conform to all terms the contract imposes as therein set out. All poles and wires from the city limits, or such point as the board may designate, shall be furnished by the customer, erected and maintained by the customer, and at such customer's expense, and the city reserves the right to discontinue service at any time the superintendent of the power, light and water department shall deem such poles or wires to be in a dangerous condition until such time as such condition shall be remedied and to discontinue such service for the breach of any terms or conditions imposed in such contract or for any reason deemed sufficient for such discontinuance by the power, light and water department.



50 Robinson Industrial Drive  
Perryville, MO 63775  
t: 573-768-8100  
f: 573 547-1075

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10/29/25

City of Jackson  
Attn: Matt Winters, City Administrator  
101 Court St.  
Jackson, MO 63755

Subject: Formal Request for Electrical Service Connection — Property located on E. Main St. (Outside City Limits)

Dear Matt,

I am writing to formally request authorization for the City of Jackson, MO, to supply electrical service to a digital, off-premise sign located at E. Main St. in Jackson, MO (Parcel ID # 15-104-08-00-004.00-0000). See Exhibit A.

While I understand that this property currently falls just outside the established municipal boundary and city limits, it is geographically situated in a unique area that is already serviced on all sides by existing City of Jackson electrical infrastructure.

Connecting to another utility provider would necessitate running new, potentially lengthy lines through adjacent areas already served by your department, creating an inefficient duplication of infrastructure. Conversely, connecting to the City of Jackson's power system at this location is the most direct, efficient, and cost-effective method to provide reliable power to this parcel. It leverages existing lines and minimizes environmental and construction impacts.

We are ready to comply with all necessary hook-up requirements, fees, and permitting processes required by the city, including any agreements or stipulations necessary to authorize service delivery to a non-incorporated property.

Please advise on the appropriate next steps to move this request forward. I would appreciate the opportunity to discuss this matter with a representative from the Utilities Department and/or City Council Members to determine the feasibility and timeline for installing service to the property on E. Main St.

Thank you for your time and consideration regarding this request.

Sincerely,

**Wesley Bell**

**President, Robinson Outdoor, LLC**

Exhibit A

Item 1.





# City of Jackson

**To:** Mayor and the Board of Aldermen  
**From:** Liza Walker, Assistant City Administrator  
**Date:** Thursday, October 30, 2025  
**Re:** Banking Services Proposals Review

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A Request for Proposals for the City of Jackson's Comprehensive Banking Services was sent to each bank with a branch located within Jackson's city limits on August 29, 2025, and an addendum was sent on September 24, 2025. The banking services were solicited for a period of four years beginning January 1, 2026, and proposals were due on October 21, 2025. Six proposals were received in total from the following banks: Alliance Bank, Commerce Bank, First State Community Bank, Montgomery Bank, Southern Bank, and US Bank.

City Clerk / Treasurer Angela Birk and I reviewed all proposals received. After thorough review and checking of references, we recommend First State Community Bank as the provider for the City's Comprehensive Banking Services beginning January 1, 2026. The proposal and contract will be prepared for action at the November 17<sup>th</sup> Board Meeting.



City of Jackson

## Request for Proposal

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Bank Services Proposal

October 20, 2025



**THE RESPONSES CONTAINED HEREIN ARE INTENDED FOR DISCUSSION PURPOSE ONLY, AND SHALL NOT BE CONSTRUED AS A CONTRACTUAL UNDERTAKING OR COMMITMENT ON THE PART OF EITHER PARTY. SUCH CONTRACTUAL UNDERTAKINGS AND COMMITMENTS, IF ANY, SHALL BE CONTAINED EXCLUSIVELY IN THE DEFINITIVE AGREEMENTS BETWEEN THE PARTIES. IN ADDITION, NOTHING CONTAINED HEREIN SHALL OBLIGATE EITHER PARTY TO ENTER INTO A DEFINITIVE AGREEMENT FOR THE PROVISION OF ANY BANKING SERVICES. ANY SUCH DEFINITIVE AGREEMENT SHALL BE DESIGNATED AS SUCH BASED UPON THE WRITTEN MUTUAL AGREEMENT OF THE PARTIES.**



## Welcome Letter

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Item 2.

October 20, 2025

City of Jackson  
Attn: Angela Birk, City Clerk/Treasurer  
101 Court Street  
Jackson, MO 63755

Dear Ms. Birk,

We are excited about the opportunity to provide a proposal for your banking services for the City of Jackson. The proposal, divided into appropriate sections, is enclosed.

At First State Community Bank, we are deeply committed to fostering partnerships and working in tandem with local organizations, businesses, and groups to enhance our community. Our vision statement is a testament to this commitment, as we strive to build stronger communities by empowering people and organizations to achieve and safeguard financial success. We take great care to tailor our proposals to your unique needs and requests, ensuring a partnership that is both beneficial and enduring.

First State Community Bank looks forward to a future with the City of Jackson. This contract is binding for the duration period stated in the bid proposal, beginning January 1, 2026, through December 31, 2029, with automatic renewals at the same terms for up to four (4) additional years, at the City of Jackson's option, based upon satisfactory annual review. At expiration, without contract renewal, the bank is not obligated to continue the contractual terms of this agreement.

We are here to address any questions or comments you may have regarding this proposal. Your feedback is invaluable to us, and we are committed to ensuring that our services meet your expectations. We are grateful for the opportunity to serve the City of Jackson and look forward to the possibility of a long-lasting partnership with you.

Best Regards,

Geoff Parker  
President  
First State Community Bank



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First State Community Bank, a part of First State Bancshares, Inc. (a financial services holding company), is headquartered in Farmington, Missouri. We operate 50+ bank locations in multiple Southeast, East Central, and Central Missouri communities.

First State Community Bank is more than just a bank; we are a comprehensive financial partner that owns and operates First State Insurance Agency (FSIA), an independent, full-service insurance agency serving our communities, and First State Financial Management (FSFM), a full-service investment and wealth management company offering a comprehensive suite of products and services for individuals and businesses, including retirement and estate planning, portfolio and investment management, and tax-efficient investment solutions.

We currently serve the communities of Bonne Terre, Boonville, Cape Girardeau, Columbia, Conway, Desloge, DeSoto, Dutzow, Farmington, Festus, Fredericktown, Gerald, Hayti, Hermann, Hillsboro, Imperial/Shady Valley, Ironton, Jackson, Kennett, Lebanon, Macon, Malden, Marshall, Mexico, Moberly, Owensville, Pacific, Park Hills, Perryville, Portageville, Potosi, Richland, Rolla, Sikeston, Ste. Genevieve, Sullivan, Terre Du Lac, Warrenton, Washington and Wright City.

First State Community Bank's decentralized approach is a testament to our unwavering commitment to the local communities we serve. This approach allows for almost complete autonomy within our regional markets, ensuring that decisions are made considering the community's best interests. It's the best of both worlds: local decisions with all the support of a four billion-plus dollar asset organization.

### **Your Local First State Community Bank Team**

#### **Jackson Branch Staff**

Geoff Parker -Market President

Cathy Reiminger- Community Bank Manager

Robin Macke- Market Operations Manager

Brandi Petrie- Community Banker IV

#### **Regional Support**

Steven Hite- Regional President

Janet Jansen- Municipal Services Manager

Phillip Rhodes- First State Insurance Agency

Joseph Bauwens- First State Financial Management



## Benefits of First State Community Bank being your depository bank

**Experience and Expertise:** First State Community Bank, a leading depository bank for public entities in the state and the markets we serve, has a wealth of experience handling your unique business needs. With over \$600+ million on deposit from various public entities, we have the expertise to handle your funds with care and efficiency.

**Independent Community Bank:** As a privately owned community bank, we take pride in our local roots and the employment of residents from our communities. This unique structure empowers our employees to make decisions that directly impact your banking relationship, ensuring the highest level of personalized customer service and a sense of reassurance in our commitment to your needs.

**Size:** Being an independent community bank means customers receive the personalized service they desire. However, being one with over \$4.0+ billion in assets means that First State Community Bank also has the products and resources to meet the growing needs of public entities. Our cash management and digital banking services are straightforward to use but very powerful. We also have the resources to help make the implementation seamless and easy.

**Flexibility:** Our structure and size allow us to adapt to your needs. We can customize our services to meet your specific requirements, ensuring that you get the solutions that best fit your situation.

**Strength:** Our banking culture and unwavering commitment to our communities have positioned us as one of the strongest banks in Missouri, consistently outperforming most banks based on industry standards. This strength and stability provide you with a sense of security and confidence in our ability to serve you.

**Disaster Recovery Plan:** First State Community Bank has created a comprehensive disaster recovery plan to handle various types of business interruptions. Our main priorities are the safety of our employees and the customers in the communities we serve. In the event of a disaster or declared emergency, we will closely cooperate with local authorities and follow their instructions to ensure the safety of those affected. Our primary objective is to have any affected branch up and running as soon as possible within 48 hours of an event, regardless of the extent of the damage. We also have a backup plan to set up a mobile banking unit on-site within 48 hours if a building is uninhabitable. Additionally, we have multiple other bank branch locations within driving distance of each other.

*For more detailed information about the bank's Disaster Recovery procedures, please contact Don Gann, Chief Technology Officer in Farmington, Missouri, at 573-756-4547.*



# Depository Services

City of Jackson



**Collateral Requirements:** First State Community Bank will ensure the safety of Public Fund deposits using one or a combination of the following methods: Federal Home Loan Bank Irrevocable Letter of Credit, the Insured Cash Sweep (ICS) program through the IntraFi Network, or by pledging bank-owned securities that are accepted by law as suitable for collateralizing public deposits. The bank will maintain acceptable security at a market value equal to at least 100% of the total amount on deposit with the bank minus the amount insured by the Federal Deposit Insurance Corporation.

Deposits made before 3:00 p.m. CST will be pledged accordingly on the same business day. Any deposits made after 3:00 p.m. or over a weekend will have additional collateral applied (if needed) to the overall balance held by the public entity on the first available business day.

### Interest Rates:

First State Community Bank will pay 80% of Fed Funds rate on the balances of all the City of Jackson accounts.

### Products & Services:

**Bank Depository will agree to provide the following to the City of Jackson:**

- a. Offer Demand Deposit Accounts
- b. Serve as depository for Federal Withholding Deposits & EFTPS
- c. Render an electronic statement by the third working day each month
- d. Furnish printed deposit books as needed
- e. Furnish deposited bags
- f. Accept overnight deposits
- g. Furnish necessary tubular coin rollers
- h. Accept unrolled coin deposits in bulk & fill orders for change/coins as required
- i. Furnish free cashier's checks and/or money orders
- j. Allow free, unlimited stop payment orders
- k. Furnish one (1) large safe deposit box
- l. Furnish printed checks
- m. Permit and facilitate wire transfers to and from other banks
- n. Provide a licensed notary for the City of Jackson
- o. Provide online balance, account activity, and transfer of funds to other City of Jackson accounts in the depository via City of Jackson computer
- p. Provide direct deposit of payroll
- q. Provide free checking to City of Jackson
- r. Provide automatic check cancellation service that simplifies account reconciliation
- s. Provide positive pay or other fraud detection software that identifies any check that was not legitimately issued or has an altered dollar amount



- t. Offer insured cash sweep type account
- u. Furnish Endorsement Stamps
- v. Provide investment counsel
- w. Furnish necessary number of locking coin (silver) bags
- x. Return insufficient funds checks deposited within the City of Jackson accounts to the City of Jackson for cancellation only after 1 deposit attempt is made
- y. Provide requested information to auditor(s) while conducting the City of Jackson annual audit
- z. Prepare partial bank reconciliation and/or full account reconciliation monthly
- aa. Cash petty cash checks for City of Jackson as needed

### **Online Banking Services:**

FSCB offers online digital banking services at no cost. For a sneak peek of our digital banking system, visit <https://mcompany.cld.bz/FSCB-Digital-Banking-Business-Guide> for a self-guided tour. A full demonstration of our digital banking platform will be scheduled after a bid is awarded.

### **Wire Transfer Services:**

FSCB provides ability to submit domestic or international outgoing wires through our digital banking platform, by email, in branch, or by phone.

### **ACH Debit/Credit Services:**

FSCB will provide ACH origination services through our digital banking.

### **ACH Blocker and Filters:**

FSCB offers the functionality of setting up ACH Blocks of debits and/or credits to your accounts as well as filters for authorized entities to debit/credit your accounts.

This service can also be added to our Positive Pay system which allows you to monitor exception activity (anything that is not allowed based on the rules set by the blocks and filters). Items must be worked by 11:00 am CST through the digital banking platform.

### **Direct Deposit for Payroll:**

FSCB has the ability to process ACH payments may be initiated until 4:00 PM each business day. Deposits/Credits can be initiated up to 10 business days in advance. Direct deposits into employee's accounts will be processed by the receiving financial institution typically first thing in the morning.

**Utility Bank Draft:**

FSCB has the ability to process ACH payments may be initiated until 4:00 PM each business day. Drafts/debits to accounts can be initiated up to 10 business days in advance. Withdrawals from end recipient will be processed by the receiving financial institution typically first thing in the morning.

**Online Bill Payments:**

On-line bill payment is available via digital banking.

**Returned Checks:**

FSCB will notify via mail upon receipt of an insufficient deposited check. This notification will be originated from the Farmington branch.

**Night Depository Services:**

FSCB will provide night deposit bags at no cost. All night deposit bags are removed and processed under dual control. If a discrepancy is discovered, the bank will make the adjustment, complete the deposit and notify the designated representative.

**Data Equipment Compatibility:**

Digital banking for FSCB is compatible with Quickbooks and Quicken.



## Additional Products and Services

**City of Jackson**



### **1. Cash Management – ACH, Wires, and Digital Banking User Management**

FSCB's Cash Management services allow you to view your transactions online, make transfers between accounts, provide direct deposit of payroll for employees, make federal tax payments online, send and collect payments via ACH, and make wire payments/transfers. In addition, you can set up each online banking user with his/her set of access permissions.

### **2. Merchant Services**

First State Community Bank offers in-house merchant processing with local support to help allow the City of Jackson to accept debit and credit card transactions through online sites, in-person, invoices, and other integration options with your software systems.

There are additional agreements required and fees with this service, as well as the purchase of processing terminals, whether desktop (concession stand, ticket sales), mobile card readers, or wireless (fundraisers). FSCB will provide temporary use mobile card readers upon City of Jackson requests for special events.

### **3. Positive Pay – Checks and ACH**

Positive Pay is a service to deter check and ACH fraud. Customers upload to First State Community Bank Online Banking a file that contains information of checks written. Customers can also choose to manually enter check information. If a customer uses this system all checks that are cashed in a First State Community Bank location or come through in-clearing from other banks are verified against the checks in the file. If a check comes through that does not match the information the customer provided in the file First State Community Bank will not honor the check or electronic transactions. Exception items (items not matching uploaded information) must be viewed and worked by 11:00 am CST daily.

### **4. Remote Deposit Capture**

Remote Deposit Capture allows you to image checks through either a scanner or mobile devices and then electronically transmit checks to the bank for deposit. Benefits include: accelerated clearings, reduced return item risk, improved availability of funds and reduced transportation cost. Cut-off time for same night posting is 5:00 pm CST. This service will retain images of checks for up to 2 years through an online site and will provide images up to 7 years, upon request. Reports can be custom built, saved and shared. Our platform can also assign checks and account numbers to customer profiles. This allows any future checks scanned in and deposited to be automatically read and assigned to their corresponding customer profile. Multiple departments, buildings, and/or offices can be added to track deposits by their respective location.



### 5. Mobile Deposit

First State Community Bank offers Mobile Deposit through its digital banking app. Mobile deposit does not require the purchase of a scanner, only access to your camera

### 6. Electronic Statements

With Electronic Statements you do not have to wait for the mail to begin reviewing your monthly statements. Statement notifications are e-mailed to you when they are available and can be accessed through your digital banking. You also have the added capability to have them sent to multiple parties if necessary.

### 7. Credit Card

#### Summary:

First State Community Bank's MasterCard Commercial Credit Card provides a way to increase purchasing power while meeting a variety of daily business needs. Cards can be used anywhere MasterCard is accepted. By using a business credit card your business can:

- Make Quick & Easy Purchases
- Simplify Bookkeeping
- Delegate & Control Employee Spending
- Earn Rebates

#### Fleet Card:

First State Community Bank's MasterCard Fleet Card helps to control spending at the vehicle and driver level with the ability to establish custom spending limits and restrictions, and track spending patterns such as grade of fuel, fueling frequency, and time of fueling or fuel location. Enjoy the flexibility of having driver or vehicle cards that are accepted at over 560,000 fuel and maintenance merchant locations.

#### Administrative Services:

1. Order cards via a secure online system on a 24 hour/7 day a week basis.
2. Configure the establishment of card groups with security block based on merchant and/or commodity type and set multiple dollar thresholds.
3. Allow for administration by City of Jackson personnel for modification and addition of user accounts through a secure online portal, including maintenance of individual card security blocks.
4. Set-up online security to inquire, run reports, and print statements for individual users, multiple users, specified groupings, or selected cards.
5. Provide the ability to reconcile statements online through a secure portal.
6. Establish multiple levels of access for authorized personnel.



7. All new card issues to retain current card expiration date (with the exception of cards with fraudulent/disputed transactions).
8. Online standard reports.
9. Dashboard reporting for management analysis and auditing purposes.

### **Customer Service:**

With our program, you will receive personalized service and hometown convenience by doing business with your community bank. All customer service is provided by the FSCB credit card department during business hours. After business hours, you will be directed to a 24-hour help desk.

### **On-Line Banking Services:**

#### **eZCard:**

eZCard is a free website cardholders can access to view statements, transaction history, and set personal text alerts. eZCard is a great tool for individuals to use when reviewing transactions, managing receipts, and completing monthly expense reports.

#### **eZBusiness:**

The eZBusiness Card Management Tool is a powerful credit card administration tool which allows company and program administrators of commercial card accounts to manage their cardholder accounts.

This program allows administrative users to perform a variety of tasks, including the following:

- View corporation and company hierarchies and hierarchy sublevel information
- View a list of commercial credit card accounts within a company
- Search for, view, and download information about a specific commercial credit card account
- Search for, view, and download account transaction information
- Dispute cardholder transactions
- Manage cardholder's eZCard accounts
- Emulate a cardholder
- Set up payment accounts and make payments toward an account
- View financial details about a company
- View processing details about a company
- Manage online service requests, including:
  - Add new cardholders to an account
  - Change the credit limit for an account (temporary or permanent)
  - Change address/phone number
  - Close an account



- Request replacement cards for individual cardholders
- Temporary authorization block

### **Data Equipment Compatibility:**

Credit Card Online Banking (eZCard and eZBusiness) for FSCB is compatible with Quickbooks and Quicken. Reports are available in the following formats: Excel (.csv), Text (tab spacing), Quicken 98/MSMoney (QIF), Quicken (QFX), and Quickbooks (QBO).

### **Fraud Monitoring:**

FSCB uses Falcon to monitor potential fraudulent transactions in real-time. In the event that a transaction has been flagged as fraudulent/suspicious, Falcon will attempt to verify the validity of the transaction with the cardholder. Falcon's attempt to confirm the transaction will be first by text, next by phone call, and lastly by email. If they are unsuccessful in reaching the cardholder, the card will be temporarily blocked and FSCB will be notified so that we can reach out to you to verify the transaction and unblock the card.

### **Rebate Offers:**

With a FSCB Purchasing Card, you will earn Cash Rebates based on annual spend of qualified purchases. A qualified purchase is one made by and for a business/entity or for a business purpose. Balance transfers, cash advances, interest and fee charges, and unauthorized/fraudulent transactions do not earn Cash Rebates.

## **8. Financial Management**

FSFM is an association of dedicated investment professionals working in independent branch offices and banking locations who provide personalized financial services to individuals and small business clients. FSFM associates conduct a comprehensive investment business in stocks, bonds, mutual funds, insurance products, and annuities; specializing in growth and income investing, IRA's, retirement and estate planning, 403 (b) and 401(k) rollovers.



### 9. Municipal/Agency Financing

First State Community Bank's Municipal/Governmental Lending Team provides appealing financing solutions tailored specifically for municipalities, agencies, school districts, fire protection districts, public sewer and water authorities, libraries, and more. We are ready to discuss your unique requirements, which may include various types of assets such as:

- Equipment (Vehicles, Electronics, Infrastructure, Energy Improvements, etc.)
- Real Estate (Land Acquisition, Government Building Construction / Renovation, etc.)

*First State Community Bank ("FSCB") is offering select banking products and services consistent with 17 CFR § 240.15Ba1-1(d)(3)(iii). FSCB is not, and does not intend to become, registered with any regulatory authority as a municipal advisor. FSCB is acting for its own interests and does not owe a fiduciary duty pursuant to Section 15B of the Securities Exchange Act of 1934, as amended, to any municipal entity. FSCB expects that the municipal entity will discuss any information and material contained in this communication with all appropriate internal and external advisors before acting on this information or material.*

For any additional financing needs, please feel free to contact the Municipal Financing Manager to help find a financing solution that meets your particular needs.

### 10. First State Insurance Agency –

FSIA has access to many markets and works with a variety of highly rated carriers, including Allied/Nationwide, Missouri Employers, Hartford, Travelers and Missouri Employers Mutual. They can write almost anything for almost anyone, and they strive to fulfill their individual clients' requests. Offerings include but are not limited to:

- Homeowners, Personal Auto, Life, Recreational Vehicle
- Commercial General Liability, Auto, Umbrella
- Professional Liability
- Employee Benefits, Group Health Insurance
- Workers' Compensation



### 11. Implementation Process

FSCB would enjoy working with the members of the City of Jackson. We will ensure all accounts would function in the manner requested by the City of Jackson and offer any additional training, products or services that the City of Jackson choose to utilize (i.e. remote deposit capture, positive pay) by next fiscal year of January 1, 2026. We will prepare all required documents and transport them to the City of Jackson for necessary signatures.

Additionally, we will assist in the process of transferring all ACH debits/credits to the new account numbers. FSCB has extensive experience in working with public fund entities and we pride ourselves in keeping these relationships long-term.

Staff involved in the transition would include:

#### Jackson Branch Location – 573-243-2265

**Geoff Parker** –President, [gparker@fscb.com](mailto:gparker@fscb.com)

**Cathy Reiminger** –Branch Manager, [creiminger@fscb.com](mailto:creiminger@fscb.com)

**Robin Macke** –Assistant Branch Manager, [rmacke@fscb.com](mailto:rmacke@fscb.com)

**Brandi Petrie** –Community Banker IV, [bpetrie@fscb.com](mailto:bpetrie@fscb.com)

#### Farmington Contacts – 573-756-4547

**Garett Boatright** – Business Services Specialist, [gboatright@fscb.com](mailto:gboatright@fscb.com)

**Dakota Seabourne** – Business Support Specialist, [dseabourne@fscb.com](mailto:dseabourne@fscb.com)

**Heather Feltz** – Public Fund & Investment Coordinator, [hfeltz@fscb.com](mailto:hfeltz@fscb.com)

**Colby Yordy** – Merchant Services Specialist, [cyordy@fscb.com](mailto:cyordy@fscb.com)

**Adam Giuliani** – IT Network General Manager, [agiuliani@fscb.com](mailto:agiuliani@fscb.com)

**Janet Jansen** – Municipal Services Manager, [jjansen@fscb.com](mailto:jjansen@fscb.com)



## Public Fund References

### City of Jackson



## Public Fund References

Item 2.

### Arcadia Valley School District

520 Park Drive  
Ironton, MO 63650  
Contact Name: Brian Beard  
Title: Superintendent  
E-Mail: [bbeard@avr2.org](mailto:bbeard@avr2.org)  
Phone: 573-546-9700  
Length of Contract: Since 1983

### City of DeSoto

17 Boyd Street  
DeSoto, Mo 63020  
Contact Name: Todd Melkus  
Title: City Manager  
Phone: (636) 586-3326  
Length of Contract: Since 2015

### City of Farmington

110 W. Columbia Street  
Farmington, Mo  
Contact Name: Greg Beavers  
Title: City Administrator  
E-Mail: [gbeavers@farmington-mo.gov](mailto:gbeavers@farmington-mo.gov)  
Phone: (573) 756-1701  
Length of Contract: Since 1996

### DeSoto School District

601 Vineland School Road  
DeSoto, Mo 63020  
Contact Name: Ronald E Farrow II  
Title: Superintendent  
E-Mail: [farrow.ronald@desoto.k12.mo.us](mailto:farrow.ronald@desoto.k12.mo.us)  
Phone: (636) 586-1000  
Length of Contract: Since 2004

### Farmington School District

1022 Ste. Genevieve Avenue  
Farmington, MO 63640  
Contact Name: Crystal Hutson  
Title: Director of Business Services  
Phone: 573-701-1300  
Length of Contract: Since 2006

### Franklin County

400 E. Locust  
Union, MO 63084  
Contact Name: Debbie Aholt  
Title: County Treasurer  
E-Mail: [treasurer@franklinmo.net](mailto:treasurer@franklinmo.net)  
Phone: (636) 583-6311  
Length of Contract: Since 2013

### Mineral Area College

5270 Flat River Road  
Park Hills, MO 63601  
Contact Name: Rick Jenkins  
Title: Executive Director of Finance  
E-Mail: [rjenkins@MineralArea.edu](mailto:rjenkins@MineralArea.edu)  
Phone: 573-518-3800  
Length of Contract: Since 2004

### North County School District

300 Berry Road  
Bonne Terre, MO 63628  
Contact Name: David Schoenbeck  
Title: Director of Business Services  
Phone: 573-358-2247  
Length of Contract: Since 2010

### Perry County School District

326 College Street  
Perryville, MO 63775  
Contact Name: Lacey O'Keefe  
Title: District Accounting/Board Treasurer  
E-Mail: [lokeefe@perryville.k12.mo.us](mailto:lokeefe@perryville.k12.mo.us)  
Phone: 573-547-7500  
Length of Contract: Since 2000

### Potosi School District

400 North Mine Street  
Potosi, MO 63664  
Contact Name: Tyla Blair  
Title: Business Manager  
Phone: 573-438-5485  
Length of Contract: Since 2004



## Public Fund References

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Item 2.

### **St. Francois County**

1 North Washington Street  
Contact: Parks Peterson  
Farmington, MO 63640  
Title: County Treasurer  
Phone: 573-756-3349  
Length of Contract: Since 2011  
Farmington, MO 63640

### **Dunklin R-V School District**

497 Joachim  
Herculaneum MO 63048  
Contact Name: Dr. Clint Freeman  
Title: Superintendent  
Email: [cfreeman@dunklin.k12.mo.us](mailto:cfreeman@dunklin.k12.mo.us)  
Phone: (636) 479-5200 opt 9  
Length of Contract: Since 2022

*\*Additional References Available Upon Request*



# First State Community Bank Locations

## City of Jackson



| First State Community Bank Locations |                           |                                  |       |                |
|--------------------------------------|---------------------------|----------------------------------|-------|----------------|
| Branch #                             | Branch Name               | Address                          | Zip   | Phone #        |
| 1                                    | Farmington - Black Knight | 1 Black Knight Dr. (High school) | 63640 | (573) 756-4547 |
| 1                                    | Farmington - HUB          | 201 E Columbia St.               | 63640 | (573) 756-4547 |
| 1                                    | Farmington - Karsch       | 702 N. Washington                | 63640 | (573) 756-4547 |
| 1                                    | Farmington - Main         | 201 E. Columbia St.              | 63640 | (573) 756-4547 |
| 1                                    | Farmington - Maple Valley | 775 Maple Valley Dr.             | 63640 | (573) 756-4547 |
| 2                                    | Ste. Genevieve            | 710 Parkwood Dr.                 | 63670 | (573) 883-2715 |
| 3                                    | Park Hills                | 1401 St. Joe Dr.                 | 63601 | (573) 431-1033 |
| 3                                    | Park Hills                | 365 West Main St.                | 63601 | (573) 431-7400 |
| 5                                    | Fredericktown             | 713 W. Main St.                  | 63645 | (573) 783-7232 |
| 10                                   | Desoto - Boyd             | 1801 Old Boyd St.                | 63020 | (636) 586-8440 |
| 10                                   | Desoto - Main             | 328 Main St.                     | 63020 | (636) 586-8821 |
| 12                                   | Festus                    | 1450 Parkway West                | 63028 | (636) 937-2265 |
| 13                                   | Imperial                  | 6021 W. Outer Rd.                | 63052 | (636) 461-0235 |
| 14                                   | Shady Valley              | 4555 Old Highway 21              | 63052 | (636) 282-4235 |
| 15                                   | Hillsboro                 | 4767 State Road B.               | 63050 | (636) 789-4499 |
| 17                                   | Washington                | 1801 Bedford Center Dr.          | 63090 | (636) 390-4320 |
| 18                                   | Pacific                   | 302 West St. Louis St.           | 63069 | (636) 747-0050 |
| 19                                   | Dutzow                    | 11728 Bluff View Rd.             | 63357 | (636) 390-4320 |
| 20                                   | Ironton                   | 231 S. Main St.                  | 63650 | (573) 546-7431 |
| 26                                   | Lebanon - Main            | 101 West Commercial Street       | 65536 | (417) 532-2151 |
| 26                                   | Lebanon - South           | 1419 South Jefferson Avenue      | 65536 | (417) 532-2151 |
| 27                                   | Conway                    | PO Box 129                       | 65632 | (417) 532-2151 |
| 30                                   | Potosi                    | 100 Highway P                    | 63664 | (573) 438-6232 |
| 31                                   | Rolla                     | 210 West 8th Street              | 65401 | (573) 364-1221 |
| 32                                   | Richland                  | 301 W Washington St.             | 65556 | (573) 765-3221 |
| 33                                   | Sullivan - Springfield    | 3 E. Springfield Rd.             | 63080 | (573) 468-2265 |
| 34                                   | Owensville                | 308 W. Lincoln                   | 65066 | (573) 437-2265 |
| 35                                   | Gerald                    | 340 S. Main St.                  | 63037 | (573) 764-3324 |
| 36                                   | Warrenton                 | 1022 N. Highway 47               | 63383 | (636) 456-6176 |
| 36                                   | Warrenton (former FB)     | 607 State Hwy 47                 | 63383 | (573) 456-4141 |
| 37                                   | Wright City               | 20 Wildcat Dr.                   | 63390 | (636) 745-3337 |
| 38                                   | Hermann                   | 208 E 1st St.                    | 65041 | (573) 485-2121 |
| 43                                   | Marshall                  | 1035 S Cherokee Dr               | 65640 | (660) 886-6836 |
| 44                                   | Boonville                 | 412 Main Street                  | 65233 | (660) 882-6642 |
| 45                                   | Columbia-Bethel           | 300 Diego Drive                  | 65203 | (573) 441-1800 |
| 45                                   | Columbia-Clark Lane       | 3200 Golden Bear Drive           | 65202 | (573) 441-1700 |



## FSCB Bank Locations

Item 2.

|                                     |                               |                                  |       |                |
|-------------------------------------|-------------------------------|----------------------------------|-------|----------------|
| 45                                  | Columbia – Discovery          | 3601 Endeavor Parkway, Suite 101 | 65201 | (573) 818-3787 |
| 46                                  | Mexico                        | 912 E Liberty St                 | 65265 | (573) 473-1100 |
| 47                                  | Moberly                       | 100 South 4th Street             | 65270 | (660) 263-6649 |
| 47                                  | Moberly - North               | 420 N Morley St                  | 65270 | (660) 263-6633 |
| 48                                  | Macon                         | 1612 Maffry Ave                  | 63552 | (660) 385-5709 |
| 60                                  | Bonne Terre                   | 20 East School Street            | 63628 | (573) 358-3388 |
| 61                                  | Desloge                       | 1135 N. Dr.                      | 63601 | (573) 431-9400 |
| 62                                  | Terre du Lac                  | 74 Rue Terre Bonne               | 63628 | (573) 358-0022 |
| 70                                  | Perryville                    | 406 N. Perryville Blvd.          | 63775 | (573) 547-5500 |
| 72                                  | Cape Girardeau - Kingshighway | 1602 N. Kingshighway             | 63701 | (573) 332-5062 |
| 72                                  | Cape Girardeau - William      | 2527 William St.                 | 63701 | (573) 339-0303 |
| 73                                  | Jackson                       | 320 West Main Street             | 63755 | (573) 243-2265 |
| 75                                  | Sikeston                      | 201 N. Main St.                  | 63801 | (573) 472-5933 |
| 80                                  | Malden                        | 1214 N. Douglas St.              | 63863 | (573) 276-4584 |
| 81                                  | Portageville                  | 801 Highway 61 North             | 63873 | (573) 379-5751 |
| 82                                  | Hayti                         | 1015 Highway 84 East             | 63851 | (573) 359-0359 |
| 85                                  | Kennett                       | 114 Independence Avenue          | 63857 | (573) 888-4571 |
| <b>First State Insurance Agency</b> |                               |                                  |       |                |
| FSIA                                | Arnold                        | 3601 Commerce Drive, Suite 1     | 63010 | (314) 200-4738 |
| FSIA                                | Bonne Terre                   | 20 East School Street            | 63628 | (573) 358-5547 |
| FSIA                                | Bowling Green                 | 1214 E Champ Clark Dr.           | 63334 | (573) 324-9848 |
| FSIA                                | Cape Girardeau                | 2527 William St.                 | 63703 | (573) 334-8100 |
| FSIA                                | Columbia                      | 300 Diego Court                  | 65203 | (573) 441-1800 |
| FSIA                                | Desloge                       | 1135 N Desloge Drive             | 63601 | (573) 431-9433 |
| FSIA                                | DeSoto                        | 1801 Old Boyd St.                | 63020 | (636) 586-7488 |
| FSIA                                | Farmington                    | 204 E. Liberty                   | 63640 | (573) 756-6741 |
| FSIA                                | Hannibal                      | 123 N 6th St.                    | 63401 | (573) 221-8484 |
| FSIA                                | Imperial                      | 6021 W. Outer Rd.                | 63052 | (636) 741-3111 |
| FSIA                                | Ironton                       | 231 South Main St.               | 63650 | (573) 546-7431 |
| FSIA                                | Jefferson City                | 514 E High Street                | 65101 | (573) 635-0249 |
| FSIA                                | Lebanon                       | 109 West Commercial St.          | 65536 | (573) 664-5325 |
| FSIA                                | Palmyria                      | 305 S Main St.                   | 63461 | (573) 769-4311 |
| FSIA                                | Perryville - Bank Location    | 406 North Perryville Blvd        | 63775 | (573) 547-5500 |
| FSIA                                | Perryville - Emmendorfer      | 625 W. St. Joseph                | 63775 | (573) 547-6513 |
| FSIA                                | Potosi                        | 100 Hwy P, Suite A               | 63664 | (573) 438-2631 |
| FSIA                                | Sikeston                      | 201 N. Main St.                  | 63801 | (573) 621-3232 |
| FSIA                                | St. Louis                     | 1118 Hampton Av.                 | 63139 |                |
| FSIA                                | Warrenton                     | 1022 North Hwy 47                | 63383 | (636) 377-8500 |
| FSIA                                | Washington                    | 1801 Bedford Center Dr.          | 63090 | (636) 432-0020 |

SUCCESS STARTS HERE



## FSCB Bank Locations

Item 2.

| First State Financial Management |                |                           |       |                |
|----------------------------------|----------------|---------------------------|-------|----------------|
| FSFM                             | Bonne Terre    | 20 East School Street     | 63628 | (573) 358-7360 |
| FSFM                             | Cape Girardeau | 2527 William St.          | 63703 | (573) 290-3762 |
| FSFM                             | Columbia       | 15 S. Fifth St.           | 65201 | (573) 441-1500 |
| FSFM                             | Farmington     | 225 East Columbia St      | 63640 | (573) 756-8971 |
| FSFM                             | Fredericktown  | 225 East Columbia St      | 63640 | (573) 756-8971 |
| FSFM                             | Hillsboro      | 4767 State Road B.        | 63050 | (636) 789-4499 |
| FSFM                             | Imperial       | 6021 W. Outer Rd.         | 63052 | (636) 461-0235 |
| FSFM                             | Perryville     | 406 North Perryville Blvd | 63775 | (573) 883-8158 |
| FSFM                             | Washington     | 1801 Bedford Center Dr.   | 63090 | (636) 390-4320 |

**Services requested in the Agreement with the selected banking institution. Please provide concurrence and any additional pricing requirements, if not included on pricing grid contained in this RFP:**

**1. Collateralization of all funds in the Accounts per state statute.**

Irrevocable Letter of Credit, the Insured Cash Sweep (ICS) program through the IntraFi Network, or by pledging bank-owned securities that are accepted by law as suitable for collateralizing public deposits. The bank will maintain acceptable security at a market value equal to at least 100% of the total amount on deposit with the bank minus the amount insured by the Federal Deposit Insurance Corporation. Deposits made before 3:00 p.m. CST will be pledged accordingly on the same business day. Any deposits made after 3:00 p.m. or over a weekend will have additional collateral applied (if needed) to the overall balance held by the public entity on the first available business day.

**2. Electronic receipt of monthly bank statements and analysis statements.**

Included

**3. On-line access to all bank accounts and related detail balance activity, both current day and prior day. Please provide a description of the bank's PC based software products and services. The software should be internet-based and include what security measures are in place to ensure protection of the City's assets.**

FSCB offers online digital banking services at no cost. For a sneak peek of our digital banking system, visit <https://mcompany.cld.bz/FSCB-Digital-Banking-Business-Guide> for a self-guided tour. A full demonstration of our digital banking platform will be scheduled after a bid is awarded. We used a rolling PIN for two-factor authentication. We also have the ability to set up specific access through dual control so that additional security can be added for wires etc.

**4. On-line access for the processing of wire transfers, internal transfers, credit/debit card customer payments, secure file transfers of customer ACH payments, stop payments, check and deposit images.**

Included at no additional charge

**5. Provide partial account reconciliation and positive pay services with ACH filter and Universal Payment Identification Code (UPIC) or equivalent methods to ACH/UPIC. If there is a separate charge for positive pay, please indicate additional cost of service below:**

Included at no additional charge

**6. Processing direct deposit transactions for employee payroll.**

Included at no additional charge

- 7. Invest excess funds in the Accounts on a daily basis. Indicate options that are available for investments. (The City expects to maintain \$12.0 million average balance in the Accounts.)**

We offer ICS (Insured Cash Sweep) for deposits over \$250,000

- 8. Immediate notification of debit and credit memo type transactions produced daily. Please specify if this information is electronically available and your method and timeframe by which the City will be notified.**

These items are available to view in Business Digital Banking. Alerts can be set up for all transactions, or for transactions over a designated dollar amount.

- 9. The Bank shall provide the following detailed information relating to how the Bank will invest the City's float funds. Describe the indicator the Bank will use in determining the interest paid on all City accounts.**

**Spread to Fed Funds Rate (+/-) 80% of Fed Funds rate**

**Interest Basis (e.g., 30/360) 365 day period**

- 10. Describe the safekeeping arrangement for the investments held for collateralization. Preference will be given to Banks that require the collateral to be held and valued by third parties.**

First State Community Bank will ensure the safety of Public Fund deposits using one or a combination of the following methods: Federal Home Loan Bank Irrevocable Letter of Credit, the Insured Cash Sweep (ICS) program through the IntraFi Network, or by pledging bank-owned securities that are accepted by law as suitable for collateralizing public deposits. The bank will maintain acceptable security at a market value equal to at least 100% of the total amount on deposit with the bank minus the amount insured by the Federal Deposit Insurance Corporation.

Deposits made before 3:00 p.m. CST will be pledged accordingly on the same business day. Any deposits made after 3:00 p.m. or over a weekend will have additional collateral applied (if needed) to the overall balance held by the public entity on the first available business day.

- 11. Describe the type of securities that will be held as collateral.**

Included in #10

- 12. Is a minimum balance required? If yes, please state amount and penalties for falling below minimum balance. Is there a maximum balance allowed in account? If yes, please state amount and penalties for exceeding maximum balance allowed.**

No minimum or maximum balance requirements

**13. Describe your procedures for handling overdrafts.**

The branch manager will contact the City Clerk to discuss the item.

**14. Please provide the Bank's check-clearing method and policy for checks that are drawn on other than local banks to identify the time it will take for the deposited funds to become collected and available for investment.**

Collected funds become "Available" funds on the Third Day (during End of Day Processing on the Second Day) if there is not a Hold placed after the deposit is processed. Interest is calculated and paid on Collected Balances only in all Interest-Bearing Accounts

**15. The City currently processes the majority of check deposits with on-site electronic software. Please explain the costs of implementation of this option and additional equipment, if necessary.**

We offer remote deposit capture at no additional cost. FSCB will provide the equipment and training needed.

**16. The City accepts Visa, MasterCard and Discover Card credit and debit cards (at point of sale only) for payment of residential and commercial services, which are processed by the City's PC online access. Please state whether your institution offers merchant processing, including discount, transaction fees and costs for these services.**

We offer merchant processing which is serviced internally by FSCB employees in our Business Support department. We offer three programs: Traditional Interchange Pass-Through, Dual Pricing, and Credit Card Only Surcharge.

| Program Name                         | Monthly Fee | Processing Cost                                 | Program Description                                                                                                                                                                                                                                                                                                |
|--------------------------------------|-------------|-------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Traditional Interchange Pass-Through | \$15.95     | Varies upon card type and how card is presented | <p>An <b>Interchange Pass Through Merchant Program</b> is a transparent credit card processing model where:</p> <ul style="list-style-type: none"> <li>You pay the <b>actual interchange and assessment fees</b> set by card networks,</li> <li>Plus a <b>fixed markup</b> from your payment processor.</li> </ul> |

## Dual Pricing

\$50

NA

### ✓ Pros:

- Transparent and often cheaper for high-volume businesses.

### ⚠ Cons:

- More complex statements than flat-rate pricing.

### A Dual Pricing

**Merchant Program** is a pricing strategy where businesses display and charge **two different prices** for the same product or service based on the customer's payment method:

- **Cash Price:** The base or listed price.
- **Card Price:** Slightly higher, typically around **3–4% more**, to cover credit card processing fees.

### ✓ Benefits:

- Helps merchants **offset card processing costs**.
- Encourages **cash payments**, improving cash flow.
- Transparent and compliant when both prices are clearly shown.

### ⚠ Requirements:

### Credit Card Only Surcharge

\$50

0.3% for  
Credit  
Cards  
1.69% for  
Debit  
Cards

- Must follow **card network rules** and **state laws**.
- Requires **clear signage** and **receipt transparency**

A **Credit Card Only Surcharging Program** is a pricing model where merchants add a small fee—typically around **2% to 3%—only to credit card transactions** to cover processing costs.

#### **Key Features:**

- **Applies only to credit cards** (not debit or prepaid cards).
- The surcharge is **clearly disclosed** at the point of sale.
- Helps merchants **offset credit card processing fees** without raising prices for all customers.

#### **Benefits:**

- Reduces merchant costs.
- Encourages alternative payment methods like cash or debit.

#### **Requirements:**

- Must comply with **card network rules** (e.g., Visa, Mastercard).

- **Not legal in all U.S. states**—check local laws.
- Requires **clear signage** and **receipt transparency**

**17. The City requires that a monthly account analysis be presented within ten days from cut-off date. All Charges for banking services shall be reported on a monthly account analysis statement rather than being debited directly against City deposits.**

Included in bid

**18. The City requests the proposing banks to offer any optional services or make any recommendations it believes would enhance the cash management capabilities of the City. All proposing banks are encouraged to make suggestions or add additional information not requested in this proposal. Banks are encouraged to describe factors that distinguish their institution(s) from potential competitors. However, all respondents must submit a proposal on all required services in the proposal format provided.**

**19. Please describe how the following items shall be handled and at what cost to the City:**

**Imprinted checks (format designated by City), deposit slips, debit/credit slips, coin wrappers, night deposit service and bags.**

Provided at no additional cost.

**20. Describe any miscellaneous fees or charges not previously disclosed.**

N/A

**Jackson Branch Hours:****Lobby:** Monday-Thursday 9:00 am-4:00 pm, Friday 9:00 am-5:00 pm**Drive Through:** Monday-Friday 8:30 am-5:00 pm, Saturday 8:30 am-noon**2025 Federal Reserve Holidays**

| Holiday                                | Date                  |
|----------------------------------------|-----------------------|
| New Year's Day                         | Wednesday, January 1  |
| Martin Luther King Jr. Day             | Monday, January 20    |
| Washington's Birthday (Presidents Day) | Monday, February 17   |
| Memorial Day                           | Monday, May 26        |
| Juneteenth National Independence Day   | Thursday, June 19     |
| Independence Day                       | Friday, July 4        |
| Labor Day                              | Monday, September 1   |
| Columbus Day                           | Monday, October 13    |
| Veterans Day                           | Tuesday, November 11  |
| Thanksgiving Day                       | Thursday, November 27 |
| Christmas Day                          | Thursday, December 25 |

#### **IV. BANK AUTHORIZATION**

This bid to be Depository for City funds covers a four-year period from January 1, 2026. It is understood the City reserves the right to cancel this agreement upon the Bank's failure to perform in accordance with specifications in the banking agreement as determined by a majority vote of the Board of Aldermen of the City. Further, the City reserves the right to invest in time deposits, treasuries, and agencies or repurchase agreements through other banks or institutions.

If this bid is accepted, the undersigned agrees to enter into a written contract with the City of Jackson that specifies the terms of the bid and complies with the Revised Statutes of the State of Missouri Chapter 110.

**The bidder hereby agrees to provide the services and/or items, at the prices quoted, pursuant to the requirements of this document and further agree that when an authorized official of the City countersigns this document, a binding contract, as defined herein, shall exist between the bidder and the City of Jackson.**

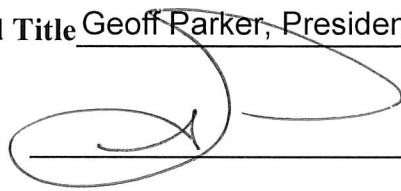
**Bank Name** First State Community Bank **Date of Proposal** 10/20/2025

**Mailing Address** 320 W Main Street, Jackson MO 63755

**Phone Number** 573-290-3901 **Fax Number** \_\_\_\_\_ **Email** gparker@fscb.com

**Bidder's Name and Title** Geoff Parker, President

**Bidder's Signature**



## Details of Bank Service Fees:

| SERVICE                            | MONTHLY<br>TOTAL | UNIT<br>PRICE | CHARGE<br>FOR SERVICE |
|------------------------------------|------------------|---------------|-----------------------|
| <b>DEPOSITORY SERVICES:</b>        |                  |               |                       |
| ACCOUNT MAINTENANCE                | 6                | 0             | 0                     |
| PAPER CREDITS                      | 84               | 0             | 0                     |
| ELECTRONIC CREDIT                  | 22               | 0             | 0                     |
| PAPER DEBITS                       | 317              | 0             | 0                     |
| ELECTRONIC DEBIT                   | 24               | 0             | 0                     |
| REJECT CHECKS PAID                 |                  |               |                       |
| DEPOSITED ITEM                     | 5                | 0             | 0                     |
| RETURNED DEPOSITED ITEMS           | 3                | 0             | 0                     |
| RETURNED ITEM SPECIAL INSTRUCT     | 3                | 0             | 0                     |
| REDEPOSITED RETURNED ITEM          | 5                | 0             | 0                     |
| RETURN ITEM IMAGE VIEWED           | 3                | 0             | 0                     |
| DEPOSIT COVERAGE                   | 10,857           | 0             | 0                     |
| TRUNCATED PAPER STATEMENT          | 1                | 0             | 0                     |
| <b>ACCOUNT RECONCILEMENT SERV:</b> |                  |               |                       |
| POSITIVE PAY ONLY MAINTENANCE      | 3                | 0             | 0                     |
| POSITIVE PAY ONLY-PER ITEM         | 317              | 0             | 0                     |
| SP POSITIVE PAY EXCEPTIONS         | 7                | 0             | 0                     |
| SP ISSUE MAINT UPLOAD-PER F        | 7                | 0             | 0                     |
| PAYEE POSITIVE PAY MAINTENANCE     | 3                | 0             | 0                     |
| PAYEE POSITIVE PAY-PER ITEM        | 317              | 0             | 0                     |
| SP PAYEE POS PAY EXCEPTIONS        | 7                | 0             | 0                     |
| <b>E-PAYMENT SERVICE:</b>          |                  |               |                       |
| EPAY MNTHLY MAINT – WEB No-Load    |                  |               |                       |
| EPAY WEB+ADMIN PYMT – Non-Recur    |                  |               |                       |
| <b>SINGLEPOINT:</b>                |                  |               |                       |
| SINGLE POINT CURRENT DAY DETAIL:   |                  |               |                       |
| FIRST                              | 1                | 0             | 0                     |
| NEXT                               | 3                | 0             | 0                     |
| SP CURRENT DAY PER ITEM            | 1537             | 0             | 0                     |
| SINGLE POINT PREVIOUS DAY DETAIL:  |                  |               |                       |
| FIRST                              | 3                | 0             | 0                     |
| NEXT                               | 6                | 0             | 0                     |
| SP PREVIOUS DAY PER ITEM           | 2,352            | 0             | 0                     |
| ACCOUNT ANALYSIS REPORT PDF        | 3                | 0             | 0                     |
| MONTHLY DDA STATEMENT PDF          | 6                | 0             | 0                     |
| ACH RETURN AND NOC REPORT PREV     |                  |               |                       |
| FIRST                              | 1                | 0             | 0                     |
| NEXT                               | 1                | 0             | 0                     |
| ACH RETURN AND NOC REPORT CURR     | 1                | 0             | 0                     |
| ACH RECEIVED ITEM REPORT           | 2                | 0             | 0                     |
| ACH SETTLEMENT REPORT              | 1                | 0             | 0                     |
| EDI REMITTANCE REPORT              | 1                | 0             | 0                     |
| SP TOKEN MONTHLY MAINTENANCE       | 5                | 0             | 0                     |
| SP BOOK TRANSFER MO MAINT          | 6                | 0             | 0                     |
| SP BOOK TRANSFER-PER TRANSFER      | 36               | 0             | 0                     |
| SP STOP PAYMENTS MO MAINT          | 4                | 0             | 0                     |
| SP STOP PAYMENTS – PER STOP        | 1                | 0             | 0                     |
| SP ACH ORIGATION MO MAINT          |                  |               |                       |
| FIRST                              | 1                | 0             | 0                     |
| NEXT                               | 2                | 0             | 0                     |
| SP ACH ORIGATION REC EMAIL         | 17               | 0             | 0                     |
| SP ACH POSITIVE PAY MO MAINT       | 6                | 0             | 0                     |
| SP POSITIVE PAY MONTHLY MAINT      | 4                | 0             | 0                     |
| SP ISSUE MAINT MO MAINTENANCE      | 4                | 0             | 0                     |

Banking Services Request for Proposal 8

|                                      |      |   |   |
|--------------------------------------|------|---|---|
| SP IMAGE ACCESS MO MAINT             | 3    | 0 | 0 |
| INVEST REPORTING MO MAINT            | 1    | 0 | 0 |
| SP EXTERNAL MESSAGE MO MAINT         |      |   |   |
| FIRST                                | 1    | 0 | 0 |
| NEXT                                 | 9    | 0 | 0 |
| SP EXTERNAL USER TASK SENT           | 48   | 0 | 0 |
| <b>WIRE TRANSFERS:</b>               |      |   |   |
| INCOMING FEDWIRE                     |      |   |   |
| WIRE ADVICE FAX                      |      |   |   |
| <b>IMAGE SERVICES:</b>               |      |   |   |
| SP CKS PD PER ITEM STORED            |      |   |   |
| IMAGE ACCESS IMGS RETRIEVED          | 6    | 0 | 0 |
| SP SHORT TERM IMGS RETRIEVED         | 14   | 0 | 0 |
|                                      |      |   |   |
| <b>ACH SERVICES:</b>                 |      |   |   |
| ACH ORIGINATED ADDENDA ITEM          | 67   | 0 | 0 |
| ACH RECEIVED ITEM                    | 165  | 0 | 0 |
| ACH RECEIVED ADDENDA ITEM            | 130  | 0 | 0 |
| ACH BLOCK MTHLY MAINT-PER ACCT       |      |   |   |
| ACH FILTER MTHLY MAINT               |      |   |   |
| SP ACH ON-US ITEM                    | 482  | 0 | 0 |
| SP ACH TRANSIT ITEM                  | 2984 | 0 | 0 |
| SP ACH PROCESS RUN                   | 14   | 0 | 0 |
| UPIC MONTHLY MAINT                   | 2    | 0 | 0 |
| SP ACH RTN & NOC ITEM                | 19   | 0 | 0 |
|                                      |      |   |   |
| ACH REMITTANCE RPT-PER FAX           | 108  | 0 | 0 |
| <b>BRANCH COIN/CURRENCY SERVICE:</b> |      |   |   |
| CASH DEPOSITED-PER \$100             | 1384 | 0 | 0 |
| BRANCH DEPOSIT PROCESSING FEE        | 79   | 0 | 0 |
| NIGHT DEP PROCESSING-PER DEP         |      |   |   |
| LOOSE CURRENCY ORDERED/\$100         |      |   |   |
| COIN ROLLS ORDERED – PER ROLL        |      |   |   |
| STANDARD CHANGE ORDER-PER ORD        |      |   |   |
| <b>VANTAGE POINT:</b>                |      |   |   |
| VP MONTHLY MAINT – PER ACCT          | 1    | 0 | 0 |
| DATA NORMALIZATION – PER ITEM        | 441  | 0 | 0 |
| <b>ELECTRONIC DEPOSIT SERVICES:</b>  |      |   |   |
| EDM MONTHLY MAINT – PER ACCT:        |      |   |   |
| FIRST                                | 1    | 0 | 0 |
| NEXT                                 | 2    | 0 | 0 |
| WEB MONTHLY MAINT – PER WRKSTN       | 2    | 0 | 0 |
| IMAGE QUALITY CAR/LAR & OCR          | 2    | 0 | 0 |
| DEPOSIT CREDIT                       | 45   | 0 | 0 |
| IMAGE CHECK ITEM – ON-US             | 245  | 0 | 0 |
| IMAGE CHECK ITEM – TRANSIT           | 2430 | 0 | 0 |
| <b>E-LOCKBOX:</b>                    |      |   |   |
| E-LOCKBOX MAINTENANCE                | 1    | 0 | 0 |
| ELBOX ELECTRONIC PYMT RB ITEM        | 440  | 0 | 0 |
| ELBOX DATA TRANS OUT/BILLER ID       | 20   | 0 | 0 |
| <b>MISCELLANEOUS CHARGES:</b>        |      |   |   |
| INVOICE FEE                          |      |   |   |