



Kittitas County

Request for Proposal Banking Services for Kittitas County, Washington

Amy Cziske, Kittitas County Treasurer

Kylee Wuesthoff, Finance Officer

Table of Contents

Purpose of Request	3
Proposed Timeline	3
Background	3
Definitions	4
General Requirements	4
Terms and Conditions.....	5
Banking Service Requirements.....	5
Support	5
Account Structure	6
Deposits	6
Change Order Service.....	7
Warrant Services	7
Warrant Redemption File Format	7
ACH and Wire Services.....	7
Safekeeping Services	8
Online Banking and Reporting	8
Earnings Credit	8
Analysis and Billing.....	9
Optional Services	9
Proposal Selection.....	9
Questions and Submission Options	10
Miscellaneous Provisions	10
Attachment A: Letter of Interest	11
Attachment B: Bid Response Questionnaire	12
Attachment C: Bid Response Form.....	13
Attachment D: Cost Analysis for Banking Services.....	14
Authorized Bank Official Acknowledgement	17

Purpose of Request

The Kittitas County Treasurer is requesting proposals for Banking Services to ensure competitive pricing for services required for daily operations. The Banking Services necessary will be detailed within this proposal document and will include depository, disbursement, and safekeeping services. This solicitation does not commit the Kittitas County Treasurer to pay any costs incurred in the preparation and submission of proposals.

Proposed Timeline

March 1st, 2024- Request for Proposal published and distributed.

March 15th, 2024- Deadline to submit questions.

March 25th, 2024- Answers to all questions submitted.

April 1st, 2024- Deadline to submit Attachment A: Letter of Interest and Attachment B: Questionnaire

April 30th, 2024, 4:00 PM PST- Deadline to submit bid proposal, to include Attachment C: Bid Response Form and Attachment D: Cost Analysis for Banking Services.

May 20th to 24th, 2024- Initial interviews and demos are scheduled.

June 3rd, 2024- A bidder will be selected. Contract negotiations will begin, including, if necessary, an agreed-upon implementation schedule. The chosen bidder will be awarded a contract after final negotiations. Communication will be sent to all finalists regarding the decision.

September 1st, 2024- Contract start date.

This timeline is an estimate based on projected times needed for each part of the process. The due date for bid responses is firm; all other dates are subject to change. Any change to the proposed timeline will be communicated accordingly.

Background

Kittitas County is located in the heart of Washington State and spans 2,315 square miles. The population of Kittitas County, as of the 2020 US Census, is 44,337. The county seat, Ellensburg, is the major city of Kittitas County where 42% of the county's population reside. Ellensburg is located about 100 miles Southeast from Seattle and 170 miles Southwest from Spokane.

The Kittitas County Treasurer, hereafter referred to as "Treasurer", is responsible for the collection of property taxes, special assessments, real estate excise taxes, and improvement district assessments. The Treasurer distributes these revenues to the taxing and assessment districts, receipts all monies received, provides for disbursements as authorized, makes appropriate investments from revenues not required for immediate expenditure, and manages debt on both short and long-term note/bond issuances. The Treasurer provides these services to Kittitas County and other governmental entities. These entities include seven school districts, eight fire districts, five water districts, two hospital districts, one cemetery district, one irrigation district, multiple county funds, one public utility district, one flood control zone, six weed districts, five cities, multiple state funds, and one soil conservation district. Collection of these monies is made in a variety of ways such as physical deposits of cash and checks, ACH deposits, credit

card payments, and wire transfers. Disbursement of funds can also be made by ACH, wire transfers, physical checks, and warrants.

In 2022, the Treasurer's office processed over \$75 million in physical branch deposits, \$400 million in ACH Banking transactions, \$200 million in physical checks and warrants, held nearly \$100 million in investment securities in safekeeping, managed a debt portfolio more than \$18 million, and levied over \$92 million in property tax collections.

Kittitas County's banking relationship is critical to the Treasurer's cash management program. The Treasurer is looking for a banking relationship that will provide the Treasurer's office with the necessary capabilities to enable it to respond to the ever-increasing financial needs of Kittitas County and its partner organizations.

Definitions

The terms:

- "Bank" refers to that qualified public depository as defined in RCW 39.58.010, selected/requested to provide general banking services.
- "Treasurer" refers to the Kittitas County Treasurer.
- "Proposal" refers to the formal offering of banking services presented to Kittitas County.
- "Account(s)" refers to all accounts for which the Kittitas County Treasurer is responsible by statute or Kittitas County ordinance, and which are created under the contract. Provided, however, that this request shall not be construed to be exclusive, or to preclude the Treasurer from obtaining services from any other Bank.
- "Proposal Documents" as referenced in the request include all parts of this proposal, questionnaire, exhibits, and all other parts of the Request for Proposal (RFP).

General Requirements

The Treasurer is soliciting proposals for the following general banking services: demand deposit accounts, balance reporting, deposit services, warrants processing, wire and book transfers, ACH/EFT, redeemed warrants/checks images, safekeeping, etc.

This RFP document details specific requirements, these are the preferred requirements of the Treasurer. However, if banks choose to submit alternative proposals to any qualification, it must be clearly noted why the original qualification is being disregarded and details as to the benefits of the alternate proposals must be outlined. The terms and conditions contained in this RFP will govern the performance of any contract resulting from this solicitation.

Banks submitting proposals must comply with all Federal and Washington State Statutes and must be, and remain during the term of the contract, a qualified public depository as defined in the Washington Public Deposit Protection Act (RCW 39.58) doing business in and having a full-service branch in Ellensburg, Washington. In addition, the bank must also be a member of the Federal Reserve System as well as the Federal Deposit Insurance Corporation. The Washington Public Deposit Protection Act limits the amount of public funds a Treasurer may deposit into a public depository.

Banks submitting proposals must agree to maintain a net worth sufficient to safeguard the assets placed on deposit or the Treasurer may, at their option, cancel the contract.

Terms and Conditions

Bidders are cautioned that this is a Request for Proposal, and the Treasurer reserves the right to reject any or all proposals, and to accept or reject any item or combination of items within a proposal. The contract will be awarded to the financial institution whose proposal best complies with all the requirements set forth in the proposal document and has been determined by the Treasurer to provide the best benefit in service and cost to the Treasurer and the customers they serve.

The Treasurer reserves the right, at any time before the execution of a contract, to amend all, or a portion of this RFP. If there is any conflict between amendments or between an amendment and this document, whichever document was issued last in time shall be controlling.

It is the proposer's responsibility to fully understand the service requirements, the proposed fees for services, and the terms and conditions defined by this Request for Proposals. Proposers shall thoroughly examine and be familiar with these specifications. Failure or omission of any proposer to receive or examine this document shall in no way relieve any proposer of obligations with respect to this bid or the subsequent contract. Submission of a proposal shall be taken as acceptance of these terms and conditions, understanding and ability to comply with the terms described, and the ability to successfully provide all described banking service requirements.

The successful bidder will be awarded a contract for a period of three years, which may be renewed annually thereafter if both parties agree. Unless the parties agree in writing to renew the contract prior to the expiration of the term, the contract shall automatically terminate upon the expiration of the three-year term. Upon 120 days' notice, either party may terminate the contract prior to the expiration of the three-year term.

The proposed fees for services stated within the bid response must be guaranteed for the initial three-year period. Fees and terms will be subject to renegotiation at the end of the first three years and at the end of each contract period thereafter. Fee changes are to be submitted for consideration 120 days before the end of each contract term.

If the bank to whom the contract is initially awarded does not execute according to the agreed-upon terms, the Treasurer may give notice to such bank of intent to award the contract to the next most qualified proposer or to call for new proposals, in which the award process will start over.

Banking Service Requirements

It is a requirement that the Treasurer's financial institution be an approved public depository as qualified by the Washington State Public Deposit Protection Commission. To serve all the Treasurer's customers, a wide range of banking services is needed. The proposer must have a branch location that provides a full range of banking services in Ellensburg, Washington.

Support

An account representative and/or client relationship manager must be provided, be reasonably available to assist in resolving and issues, and be able to provide suggested solutions for improving the services

and efficiency of banking services and related products. The account representative should be knowledgeable in government services, regularly attentive to account activity, and fully authorized to represent the bank in all areas of the account relationship with the Treasurer.

The proposing bank must have an efficient process for responding to questions and concerns. The process should include the ability to telephone and/or email the representative of the bank and receive a response within the same business day, whenever possible. Initial responses from the bank should be received no later than the next business day.

The Treasurer acts as the liaison for all its customers, between them and the bank, therefore, the ability to provide support to all our individual entities is important to us. In the event of urgent needs in particular, the bank should have the ability to provide support directly to these entities with an understanding of account structure and general practices that are supported by the Treasurer.

Account Structure

The Treasurer is currently assigned eleven separate demand deposit accounts under their main banking service and is looking to expand. The proposing bank should be able to provide same-day credit for any deposit received by the close of business on that day.

In addition to this contract, the Treasurer may maintain accounts at other local financial institutions solely for the purpose of maintaining depositories throughout the County that provide for easier depositing for entities serviced by the Treasurer. Nothing in this request will preclude the Treasurer from utilizing the services of other financial institutions to complement this agreement and provide convenient banking for customers of the Treasurer.

Some entities also own imprest accounts that are billed outside of the Treasurer's main banking contract. These accounts may or may not be considered for conversion and will be determined on a case-by-case basis. None of those accounts' volumes are reflected in any of the amounts or accounts referenced in this request.

Deposits

The proposing bank must be able to process deposits into a single depository account using multiple location codes, utilizing deposit slips encoded with such location codes that identify the depositor. These numerical location codes, determined by the Treasurer, will be used to identify the deposits on current and previous-day reporting, deposit images, NSF returns, and deposit adjustment notifications.

The proposing bank must provide and maintain Check 21 deposit services including the acceptance of Image Cash Letter files. Additionally, the bank should maintain remote deposit services, such as a web-based version that does not require additional software. Each of these deposit types should be identified by a specific location code that identifies the depositor. The system that provides the acknowledgment/receipt files should accommodate multiple e-mails for notification so that both the depositor and the Treasurer can be notified of such deposits.

Any deposited checks returned for insufficient funds must be automatically presented for collection a second time.

The bank must provide night drop access for any after-hours deposits.

Change Order Service

Change order services are utilized for several entities. Change is ordered from the vault as frequently as twice a week by some of our entities. The bank should have the ability to process same-day change orders up to \$1,000. There are a few instances when change orders may be over \$20,000, the bank should be able to complete this within 5 business days of the order being placed.

Warrant Services

Zero balance accounts will be needed for the disbursement activity of 7 different agencies. This is currently managed through 3 separate zero balance accounts, where there is one main account from which monies are transferred daily to reimburse the 3 warrant accounts for the warrants that have cleared.

Payee positive pay will be required for all warrant accounts and most of the DDA accounts. A file will be provided to the bank with information identifying the account numbers, warrant (check) numbers, issue dates, payee, and dollar amounts. The bank must accommodate receiving a file that contains data for multiple accounts within a single file. The bank must provide notifications to authorized users from each of the entities to whom the ZBA accounts belong, as well as notifications to the Treasurer, for any exceptions of items presented. To best serve our customers, the ability to see who and when an exception is handled within the same day of the exception being reported is of high importance.

The bank must provide a file daily containing data on the items cleared/redeemed for specified ZBA accounts. The daily file should include all accounts within the same file. A sample of the file currently used and the specifications are outlined below. A reasonable accommodation may be made for alternate formats.

Warrant Redemption File Format

```
[BankImport.csv]
Format=CSVDelimited
ColNameHeader=false
MaxScanRows=0
Col1="TransactionType" Char
Col2="AccountNumber" Integer
Col3="SerialNumber" Char
Col4="Amount" Float
Col5="Filler" Char
Col6="Date" Char
Col7="RoutingNumber" Char
```

ACH and Wire Services

ACH batches should be able to be processed using an imported NACHA file as well as by entering data directly into a web-based ACH module. ACH templates should be able to be created within the online system as well. These should allow the ability to edit some or all the transactions, under dual control within the batch, by editing dollar amounts and updating bank account information and payment ID's transmitted with the transaction.

It is helpful and preferred that any reporting related to ACH transactions (credit or debits) will have detailed information available with the ability to drill down to as many characters as possible for the

purpose of identifying transactions. Due to the large volume of transactions that refer to “Kittitas County” in their name, it can be difficult to determine which entity the transaction belongs to when the name is truncated.

The Treasurer maintains ACH blocks and filters for most of their bank accounts. The proposing bank must have the ability to set up blocks and filters that can limit electronic debits by originating ID and limit debits by dollar amount. It is preferred to also have a mechanism to control electronic credits.

The bank will be required to maintain wire transfer facilities to the Federal Reserve Bank for investment purchases and sales and other transactions with various financial institutions and securities firms. The Bank will provide automated wire transfer capabilities that will allow the Treasurer's office to initiate outgoing transfers and receive data on both incoming and outgoing wire transfers. The bank will guarantee that all outgoing wires properly initiated by the Treasurer can be received by close of business at the wire destination. The bank shall specify on the proposal form the latest time of day or times of day when an outgoing transfer can be initiated by the Treasurer and assure that the wire can be received by the close of business at the wire destination. Should a wire not be received at its destination, the Bank shall provide timely information and assistance in the tracking of the wire in question.

Safekeeping Services

County investment standards are outlined within the Kittitas County Investment Policy. All trades of marketable securities will be executed by delivery vs. payment (DVP) to ensure that securities are deposited with a third-party custodian before the release of funds. Securities are held in safekeeping by an independent third-party custodian. The bank must have the ability to act as custodian on behalf of the county. The custodian must provide, at least monthly, a detailed statement of all holdings including a summary and full detail of monthly activity and current holdings outlining Par value, Original Face value, Principal Cost, and current market value of each holding. The bank should provide a method of exporting the statement into Excel format.

Online Banking and Reporting

The bank must provide online (web-based) banking services to the Treasurer for daily and monthly reporting of account balances, managing controlled disbursements, collected and ledger balances, stop payment requests, confirmations, detailed debits and credits, and image access for all warrants, checks, and deposits. Daily reporting should include current and previous-day reporting that provides the ability to sort transactions by various categories (dollar amount, description, etc.) along with the ability to search images and transactions.

Online banking should also provide the ability to electronically transfer balances between accounts, process ACH credit and debit files, and perform wire transfer payments.

The security administration provided within the online banking system should accommodate multiple users with different security levels relative to many different accounts. There must also be the ability to assign and manage users by ACH Company ID. These ID's will be used to differentiate security access, for notification of changes, and for any other notifications related to the transmission of the ACH batches.

Earnings Credit

The Treasurer will require an earnings credit allowance be applied to the average daily collected balances to offset/reduce the banking service fees to be paid. These average balances may vary from month to

month. However, in 2022 the Treasurer maintained an average ledger balance of around \$9.6mm and an average collected balance of around \$9.5mm. It is recognized that these account balances may not always be sufficient to cover all amounts owed to the bank and that payment for banking services may be required. It is preferred that at any time the earnings credit allowance exceeds the service fees in a given month, the remaining earnings credit allowance be used to offset fees in the subsequent month(s). It is understood that the earnings credit allowance would only be a carryover credit to offset fee amounts due and would not be accounted for in any part of the cash balances available in the account for expenditure.

Analysis and Billing

A monthly analysis report must be presented summarizing the charges for each individual service for the group of accounts maintained and detailing the charges by service for each individual account. The bank must have the ability to charge all regular, ongoing services and supplies to the monthly analysis, while also having the ability to individually invoice as needed for specific items and unique situations. The Treasurer would like to retrieve the analysis report online. It would be helpful if the service available for retrieving these reports allowed for exporting the data into an Excel spreadsheet for the purpose of balancing the fees charged and analyzing the services used.

Optional Services

The bank is encouraged to provide in its bidding materials other services, or innovative approaches, which the bank believes would be of benefit to the Treasurer, along with any associated charges and/or quantified monthly benefit to the Treasurer. The Treasurer, at its option, may accept proposals for primary banking services only, or for primary banking services plus any, or all, of these other services offered by the bank.

The Treasurer does not currently utilize lockbox services for property tax collections by mailed in check but would consider it. Please provide information and cost breakdown on your bank's lockbox services for review.

Proposal Selection

The evaluation factors identified below reflect a wide range of considerations. While cost is important, selection will not be solely based on the lowest cost solution. The contract will be awarded to the bank based primarily on the following criteria:

- Completeness of proposal. The Bid Response Questionnaire must be completed in full and all requested information must be provided.
- Costs of services. This will be based upon the direct fees for services coupled with earnings on compensating balances, and options for reducing processing costs.
- Ability to meet requirements and provide the services requested. All service requirements must be able to be installed and operating on the first day of the bank contract.
- Accessibility and physical location proximity to all clients of the Treasurer.
- Ability to provide bank service continuity and no interruption of treasury business functions.
- The financial strength of the institution.
- Quality of daily and monthly bank reports and/or access to data.
- Flexibility of deadlines associated with ACH transactions.

- Features available for notifications and security access within the online banking system.
- Ability to provide suggestions of services that will improve efficiency.

Questions regarding any portion of this request for proposals or any required and/or preferred services should be submitted in writing by March 15th, 2024. The question submission process is optional. There will be no advantage given to any financial institution that chooses to participate, or not, in the question submittal process.

The subsequent pages contain the Letter of Interest that is required to be submitted by all financial institutions interested in securing a contract for banking services. The form must be signed and returned by 4:00 PM (Pacific Time) on April 30th, 2024.

Questions and Submission Options

Please direct questions regarding this Request for Proposal to the Treasurer's Finance Officer, Kylee Wuesthoff at kylee.wuesthoff@co.kittitas.wa.us. Only written questions will be accepted.

Responses must be emailed. Paper copies may be mailed, but an electronic copy must also be submitted.

Mailing Address:

Kittitas County Treasurer, Attention: Kylee Wuesthoff, Finance Officer
205 W 5th Ave Ste 102
Ellensburg, WA 98926

Miscellaneous Provisions

The estimated quantity of each item listed in the notice is only an estimate; the actual quantity may be more or less. The Treasurer is not obligated to any minimum amount, and the Treasurer may process any reasonable amount greater than the estimate for the same unit price. Any limitations on quantities available must be stated in the proposal.

No oral statement of any person shall modify or otherwise change, or affect the terms, conditions, plans and/or specifications stated in the various Proposal Packages and/or Proposal Instructions/Requirements.

The proposer shall not accept or offer gifts or anything of value nor enter into any business arrangement with any employee, official or agent of the Treasurer.

The apparent silence of these specifications as to any detail or to the apparent omission from it of a detailed description concerning any point, shall be regarded as meaning that only the best practices are to prevail. All interpretations of these specifications shall be made based on this statement.

Minor exceptions, conditions, or qualifications to any provision of the Treasurer's specifications must be clearly identified as such, and reasons must be stated.

In the event of any dispute related to this request for proposal and subsequent contract, the decision of the Kittitas County Treasurer shall be final and binding on the parties, subject to any civil remedy or determination otherwise available to the parties.

All unsigned proposals will be disqualified.

Attachment A: Letter of Interest

Legal Name of Applicant Bank _____

Street Address _____

City _____ State _____ Zip _____

Mailing Address _____

City _____ State _____ Zip _____

Contact Person _____ Title _____

Phone _____ Email address _____

Program Location (if different than above) _____

- Email Attachment A to: kylee.wuesthoff@co.kittitas.wa.us

This document will only be used to add a proposer to the interested proposer list. Submitting this document does not commit proposer to provide services to Kittitas County, nor is it required to be submitted with proposal. Proposals may be considered non-responsive if the proposer is not listed on the interested proposer list.

Attachment B: Bid Response Questionnaire

How soon does the Bank collect funds drawn on accounts at other Banks?

- _____ Number of days for local institutions
- _____ Number of days for out of county institutions
- _____ Number of days for out of state institutions (West Coast)
- _____ Number of days for out of state institutions (East Coast)
- _____ Number of days for Canadian items (US dollar denominated)

- Please provide an availability report to substantiate the above information.
- Please include your last consolidated report of condition that was filed with the Public Deposit Protection Commission
- Please provide the following ratings information as provided directly to the banking institution:

	2022	2021	2020
Capital Adequacy	_____	_____	_____
Asset Quality	_____	_____	_____
Management Capability	_____	_____	_____
Earnings Quality	_____	_____	_____
Liquidity Adequacy	_____	_____	_____
Sensitivity to Market Risk	_____	_____	_____
Moody's	_____	_____	_____
Standard & Poor's	_____	_____	_____
Other(s) - Please Specify	_____	_____	_____

Attachment C: Bid Response Form

- Provide a list of three references of current public entities, one of which should be an entity who has recently converted from another financial institution.
- Provide products similar to those requested in proposal including necessary examples.
- Provide the Bank's Annual Financial Reports for the past two (2) years.
- Provide a sample Account Analysis Report.
- Provide a sample of current day, previous day, and monthly bank statement reporting.
- Provide the completed Cost Analysis Worksheets from the Banking Services Proposal.
- Provide the attachments providing requested information not included on Cost Analysis Worksheets
- Provide information detailing the process used for Positive Pay services offered by the bank.
- Provide any attachments indicating other services and charges not specified in the Request for Proposal including necessary examples.
- Provide a summary of security provisions and internal controls used to protect Kittitas County funds.
- Describe the relationship responsibility of the account representative and/or client relationship manager that will be provided.
- Provide a detailed list of branch locations within Kittitas County, contact person name, telephone number, email address, and hours of operation.
- Provide information on special branch deposit procedures, if any.
- Please list any software that is required for the Treasurer and/or their customers to utilize banking services.
- Provide information on electronic lockbox services for receiving BillPay payments.

Attachment D: Cost Analysis for Banking Services

Service Code	Service	Estimated Monthly Volume	Price per Unit
Depository Services			
010 410	Paper Account Analysis Statement	1	
New Service	Electronic Account Analysis Statement	1	
010 000	Account Maintenance	14	
010 101	Paper Credits	250	
010 101	Electronic Credits	225	
010 100	Paper Debits	125	
010 100	Electronic Debits	100	
100 224	Deposited Items	7200	
000 230	Deposit Coverage	11000	
100 310	Canadian Deposited Item	1	
100 400	Returned Deposited Item	5	
100 402	Redeposited Returned Item	3	
150 420	Stop Payment Charge	1	
010 020	ZBA Lead	1	
010 021	ZBA Subsidiary	7	
New Service	Remote Deposit- Image Cash Letter	100	
Account Reconciliation Services			
150 030	Positive Pay Maintenance	14	
150 120	Positive Pay per Item	1000	
150 322	Positive Pay Check Return	1	
200 20B	Positive Pay Issue/ Cancel Input	50	
150 310	Positive Pay Exceptions		
Controlled Disbursement			
150 000	Controlled Disbursement Fixed	3	
150 110	Controlled Disbursement by Item	2000	
150 110	Controlled Disbursement Transaction Output	23	
150 110	Controlled Disbursement Transaction per Item	1767	
Online Banking Services			
400 272	Current Day Statement	14	
400 272	Current Day per Item	2700	
400 272	Previous Day Statement	14	
400 272	Previous Day per Item	6075	

409 999	Monthly DDA Statement PDF	14	
250 720	ACH Returns and NOC Report	1	
401 020	ACH Token Monthly Maintenance	10	
409 999	Book Transfer Monthly Maintenance	14	
409 999	Book Transfer per Transfer	85	
150 410	Stop Payment Monthly Maintenance	4	
250 000	ACH Origination Monthly Maintenance	1	
151 350	Image Access Monthly Maintenance	5	
151 352	Image Access Images Retrieved	65	
409 999	External Messaging Monthly Maintenance	8	
409 999	Investment Reporting Monthly Maintenance	1	
Wire Services			
350 000	Wire Monthly Maintenance	1	
350 300	Incoming Fed Wire	1	
350 104	Fedwire Non-Repetitive	1	
350120	Internal Wire	1	
ACH Services			
250 120	ACH Originated Addenda	15	
250 202	ACH Received Item	350	
250 220	ACH Received Addenda	35	
251 050	ACH Block Monthly Maintenance	6	
250 102	ACH On-Us Item	100	
250 102	ACH Transit Titem	550	
250 505	ACH Process Run	22	
250 302	ACH Return Item	1	
Branch Coin/Currency Service			
100 01Z	Cash Deposit per \$100	2600	
100 000	Branch Deposit Processing Fee	40	
109 999	Night Drop Processing Fee	200	
100 040	Standard Change Order	5	
E-Lockbox Service			
310 104	E-lockbox Maintenance	1	
250 202	E-lockbox Return Item	1	
250 302	E-lockbox Remittance Info	1	
300 220	E-lockbox Electronic Payment per Item	150	

310 113	E-lockbox Data Transfer Out/Biller ID	23	
Investment Safekeeping			
450 110	Clearance vs Payment	3	
450 000	Safekeeping Account	1	
450 140	Govts/Equities	37	
450 140	Munis	27	
450 140	Corp/Other	16	
Miscellaneous			
	Earnings Rate on Collected Balances		% with detail, if necessary
	Negative Ledger Balance Rate		% with detail, if necessary
	Negative Collected Balance Rate		% with detail, if necessary
	Allow Use of Uncollected Balance?		Yes or No
	Overnight Warrant Float Rate		% with detail, if necessary

Authorized Bank Official Acknowledgement

All provided attachments and information submitted by the bank has been answered completely and truthfully and presented as such:

Signature

Printed Name of Authorized Bank Official

Date

Bank

Contact Phone Number

Contact Email Address