

REQUEST FOR PROPOSALS FOR BANKING SERVICES

COST PROPOSAL TABULATION

NAME	National City			JP Morgan Chase			Fifth Third Bank			Bank of America			Charter One			Citizens Bank			Huntington Bank			Community Central Bank				
ADDRESS	Mo Vol	Unit Cost	Mo Cost	Mo Vol	Unit Cost	Mo Cost	Mo Vol	Unit Cost	Mo Cost	Mo Vol	Unit Cost	Mo Cost	Mo Vol	Unit Cost	Mo Cost	Mo Vol	Unit Cost	Mo Cost	Mo Vol	Unit Cost	Mo Cost	Mo Vol	Unit Cost	Mo Cost		
<b>General Account Services</b>																										
Account Maintenance	8	10	80	8	10	80	8	12	96	8	10	80	8	10	80	8	11	88	8	5	40	8	14	112		
ZBA Transfer Acct Maintenance	1	15	15	1	10	10	1	5	5	1	5	5	1	30	30	1	10	10	1	5	5	1	14	14		
Other Credits	190	0.15	28.5	190	0.12	22.8	190	0.65	123.5	190	0.08	15.2	190	0.1	19	190	0.1	19	190	0.1	19	190	0.1	19		
Other Debits	200	0.15	30	200	0.12	24	200	0.09	18	200	0.08	16	200	0.1	20	200	0.1	20	200	0.1	20	200	0.25	50		
Other Fees, Please List																										
Zero Balance Sub Account														15						5	5					
Zero Balance Transfers														0.1												
FDIC Charges																										
Sweep Maintenance																1	25	25								
Controlled Disbursement Acct																				5	5					
AFI Maintenance Fee																				4	200					
<b>TOTAL</b>			<b>153.5</b>			<b>136.8</b>			<b>242.5</b>			<b>116.2</b>			<b>149</b>			<b>162</b>			<b>294</b>			<b>195</b>		
<b>Depository Services</b>																										
Deposits/Credits	125	0.5	62.5	125	0.6	75	125	0.65	81.25	125	0.5	62.5	125	0.5	62.5	125	0.5	62.5	125	0.5	62.5	125	0.8	100		
Items Deposited - Local	4,800	0.1	480	4,800	0.07	336	4,800	0.04	192	4,800	0.07	336	4,800	0.08	384	4,800	0.05	240	4,800	0.07	336	4,800	0.1	480		
Items Deposited - On Us	1,850	0.1	185	1,850	0.07	129.5	1,850	0.04	74	1,850	0.07	129.5	1,850	0.08	148	1,850	0.05	92.5	1,850	0.07	129.5	1,850	0.1	185		
Items Deposited - RCPC	2,500	0.1	250	2,500	0.07	175	2,500	0.04	100	2,500	0.098	245	2,500	0.08	200	2,500	0.05	125	2,500	0.07	175	2,500	0.1	250		
Items Deposited - Transit	3,100	0.1	310	3,100	0.07	217	3,100	0.04	124	3,100	0.098	303.8	3,100	0.08	248	3,100	0.05	155	3,100	0.07	217	3,100	0.1	310		
Returned Item Redeposit	15	1	15	15	3	45	15	5	75	15	0.5	7.5	15	1	15	15	3	45	15	3	45	15	5	75		
Deposited Item Returned	10	3	30	10	3	30	10	10	100	10	2.5	25	10	3	30	10	7.5	75	10	5	50	10	5	50		
Return Special Handling Maint	2	0		2	N/C		2	2	4	2	10	20	2	0	0	2	10	20	2	5	10	2	5	10		
Other Fees, Please List																										
Deposit Adjustment																				3						
<b>TOTAL</b>			<b>1332.5</b>			<b>1007.5</b>			<b>750.25</b>			<b>1129.3</b>			<b>1087.5</b>			<b>815</b>			<b>1025</b>			<b>1460</b>		

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Description of Service	Mo Vol	Unit Cost	Mo Cost	Mo Vol	Unit Cost	Mo Cost	Mo Vol	Unit Cost	Mo Cost	Mo Vol	Unit Cost	Mo Cost	Mo Vol	Unit Cost	Mo Cost	Mo Vol	Unit Cost	Mo Cost	Mo Vol	Unit Cost	Mo Cost	Mo Vol	Unit Cost	Mo Cost	
<b>Retail Lockbox Service</b>																									
Maintenance Fee	2	100	200	2	150	300	2	50	100	2	50	100	2	50	100	2	200	400	2	50	100	2	150	300	
Image Maintenance	1	0	0	1	30	30	1	0	0	1	50	50	1	50	50	1	Included in CD Rom Fee		1	-	0	1	0	0	
Image Capture - Check	6,300	0.05	315	6,300	0.03	189	6,300	0.01	63	6,300	0.001	6.3	6,300	0.05	315	6,300	0.33	2079	6,300	0.03	189	6,300	0	0	
Image Capture - Coupon	5,600	0.05	280	5,600	0.03	168	5,600	0.01	56	5,600	0.001	5.6	5,600	0.05	280	5,600	0.03	168	5,600	0.03	168	5,600	0	0	
CD ROM Delivery	1	0	0	1	N/A	0	1	(1)	24	24	1	10	10	1	10	1	15	15	1	12	12	1	10	10	
Per Item	7,850	0.32	2512	7,850	N/A	0	7,850	0.08	628	7,850	0.0884	693.94	7,850	0.02	157	7,850	0.03	235.5	7,850	0	0	7,850	0.25	1962.5	
Partial Pay - Single	700	0.32	224	700	N/C	0	700	0.08	56	700	0.03	21	700	0.02	14	700	0.03	21	700	0	0	700	0	0	
Date Creation Per Item	7,250	0	0	7,250	N/C	0	7,250	0.08	580	7,250	0.05	362.5	7,250	0.05	362.5	7,250	0.03	217.5	7,250	*		7,250	0	0	
Additional Document	700	0	0	700	N/C	0	700	0.08	56	700	0.12	84	700	0.05	35	700	0.45	315	700	0	0	700	0.05	35	
Correspondence	125	0.2	25	125	0.28	35	125	0.08	10	125	0.05	6.25	125	0.05	6.25	125	0.3	37.5	125	0.1	12.5	125	0.15	18.75	
Check Only	1,300	0.32	416	1,300	0.25	325	1,300	0.04	52	1,300	0.05	65	1,300	0.11	143	1,300	0.45	585	1,300	0	0	1,300	0.4	520	
Data Transmission	2	5	10	2	100	200	2	5	10	2	5	10	2	5	10	2	Included in Maint Fee		2	100	200	2	0	0	
Non-Standard Mail Opening	2,150	0.2	430	2,150	N/C	0	2,150	0	0	2,150	0.1	215	2,150	0.1	215	2,150	0.45	967.5	2,150	0.1	215	2,150	0	0	
Postage (Mail unprocessable payments to City)		1.25/pkg			0.17			(2)	.10		1			0.25			At Cost								
Check List Processing	100	0	0	100	N/C		100	(3)	.10	10	100	0.25	25	100	0.25	25	100	0.45	45	100	0	0	100	0.25	25
Receivables Report available on Web Info Product?		15			30	60		(4)	.04						0		Yes								
Other Fees, Please List																									
Lock Box Payment				5,600	0.16	896																			
Web Long Term Check Storage					0.03																				
Web Long Term Doc Storage				0	0.03																				
Unprocessable Items					0.35																				
Multiples					0.28																				
Additional Sort					0.1																				
Courier Deposit					10																				
Cash Processing					10																				
Data Capture									0.0005																
Returned Items																		7.5							
Receivables Report (OCR Scannable)																	6,300	0.02	126						
Web Monthly Maintenance Fee																		200	200						
Web Per Image																		0.12							
Custom Programming																		250/hour							
Per Item Remittance Fee																				6,300	0.2	1260			
Data Creation per item fee over 5000 is .01																					2,250	0.01	22.5		
<b>TOTAL</b>			<b>4412</b>			<b>2203</b>			<b>1645</b>			<b>1654.59</b>			<b>1722.75</b>			<b>5412</b>			<b>2179</b>			<b>2871.25</b>	
<b>Cash Vault Services</b>																									
Vault Night/Day deposit	12,050	0.01	120.5	12,050	.0001 per \$1 dep.	12,050	(5)	.0186	224.13	12,050	0.01	120.5	12,050	*	.80	120	12,050	No chg to dep at branch	12,050	0	12,050	0	0	0	
Branch Coin Deposited Mixed	1	2.5	2.5	1	2	2	1	(5)	0	0	1	7.5	1	1	1	1	6	6	1	0	1	0	0	0	
Branch Currency Dep - Mixed	50	2.5	125	50	2	100	50	(5)	0	0	50	0.01	0.5	50	0.8	40	50	No chg to dep at branch	50	0	50	0	0	0	
Branch Currency dep - Std	200	2.5	500	200	0.6	120	200	(5)	0	0	200	0.01	2	200	0.8	160	200	No chg to dep at branch	200	0	200	0	0	0	
Vault Deposit Adjustment	2	5	10	2	2	4	2	3	6	2	2	4	2	3.25	6.5	2	4	8	2	3	6	2	0	0	
Other Fees, Please List																									
Branch Cash Deposited																				150,000	0.0011	165			
<b>TOTAL</b>			<b>758</b>			<b>227</b>			<b>230.13</b>			<b>134.5</b>			<b>327.5</b>			<b>14</b>			<b>165</b>			<b>0</b>	
<b>Disbursement Services</b>																									
Checks Paid/Debits	1,000	0.15	150	1,000	0.12	120	1,000	0.09	90	1,000	0.15	150	1,000	0.12	120	1,000	0.1	100	1,000	0.07	70	1,000	0.25	250	
<b>TOTAL</b>			<b>150</b>			<b>120</b>			<b>90</b>			<b>150</b>			<b>120</b>			<b>100</b>			<b>70</b>			<b>250</b>	

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<b>Paper Disbursement Reconciliation Service</b>																								
ARP-Full Maintenance	6	20	120	6	30	180	6	20	120	6	35	210	6	35	210	6	50	300	6	40	240	6	25	150
ARP-Transmission	1	10	10	1	10	10	1	0	0	1	5	5	1	5	5	1	Included in Bus Expr Fee	1	5	5	1	0	0	
Positive Pay Check Paid	1,000	0.15	150	1,000	0.01	10	1,000	0.02	20	1,000	0.02	20	1,000	0.05	45	1,000	0.07	70	1,000	0	0	1,000	0	0
Positive Pay Item Issued	1,050	0	0	1,050	N/C		1,050	0.02	16.8	1,050	0.02	21	1,050	0	0	1,050	Included in Pos Pay Maint	1,050	0	0	1,050	0	0	
Image Positive Pay Maint	6	50	300	6	N/C		6	20	120	6	15	90	6	10	60	6	Included in Pos Pay Maint	6	15	90	6	0	0	
ARP CD ROM Maintenance	6	20	120	6	\$25 per CD Rom	150	6	10	60	6	10	60	6	10	60	6	Downld thru Bus Express	6	0	0	6	25	150	
Check Image Capture Per Item	1,000	0.05	50	1,000	0.025	25	1,000	0.05	50	1,000	0.01	10	1,000	0.02	20	1,000	Pd chks incl on CD-Rom	1,000	0	0	1,000	0	0	
Payee Positive Pay Per Item	1,000	0.06	60	1,000	0.01	10	1,000	0.003	3	1,000	0.02	20	1,000	0.02	20	1,000	0.15	150	1,000	N/A	0	1,000	0	0
Other Fees, Please List																								
PWS Check Services Maintenance						5																		
PWS Imaging Monthly Maintenance						15																		
Image Retrieval						1																		
Online Photocopy Request						10																		
Online Stop Payment						7																		
Positive Pay Exceptions											5													
CD-ROM Check Imaging																								
Per Check Image																	1	15	15					
Positive Pay Maintenance																	1,000	0.03	30					
ARP CD ROM Maintenance(1 CD for 6 accts)																	6	50	300	1	25	25		
<b>TOTAL</b>			<b>810</b>			<b>235</b>			<b>389.8</b>			<b>436</b>			<b>420</b>			<b>865</b>			<b>360</b>			<b>300</b>
<b>General ACH Services</b>																								
ACH Control Total Notification	48		0	48	N/C	0	48	0	0	48	1	48	48	0	0	48	0	0	48	0	0	48	1	48
ACH Transmission	11	10	110	11	N/C	0	11	0	0	11	5	55	11	5	55	11	5	55	11	10	110	11	15	165
ACH Debit/Credit Activity	3,100	0.1	310	3,100	0.05	155	3,100	0.045	139.5	3,100	0.1	310	3,100	0.1	310	3,100	0.07	217	3,100	0.05	155	3,100	0	0
ACH Returns	4	1	4	4	3	12	4	5	20	4	2	8	4	3.5	14	4	4	16	4	5	20	4	0	0
ACH Notification of Change	2	4	8	2	2	4	2	2.5	5	2	1	2	2	3	6	2	0	0	2	3	6	2	0	0
ACH Receipt Auth Service	2	25	50	2	5	10	2	0	0	2	10	20	2	3	6	2	0	0	2	0	0	2	0	0
Debit Block		50			N/C	0	(6)	15			10			5		8	15	120	Per Acct Fee	15				
Other Fees, Please List																								
ACH Monthly Maintenance Fee					25 per ID	25								15										
ACH Debit Block - Allowable Company ID's					5 per ID																			
<b>TOTAL</b>			<b>482</b>			<b>206</b>			<b>164.5</b>			<b>443</b>			<b>391</b>			<b>408</b>			<b>291</b>			<b>213</b>
<b>EDI Payment Services</b>																								
ACH/EDI Item Received	5	1	5	5	1	5	5	0.045	0.23	5	0.12	0.6	5	0.06	0.3	5	5	25	5	0.1	0.5	5	5	25
Other Fees, Please List														0.01										
ACH/EDI Addenda Records																								
Web Service (Internet product)																								
EDI Maintenance Receiving Reports																								
EDI Receiving Record																								
EDI Receiving Addenda																								
<b>TOTAL</b>			<b>5</b>			<b>5</b>			<b>0.23</b>			<b>0.6</b>			<b>0.3</b>			<b>25</b>			<b>0.5</b>			<b>25</b>

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<b>Web Service (Internet Product)</b>																								
<b>Web Account Information Services</b>																								
Subscription Fee	1	15	15	1	50	50	1	40	40	1	20	20	1	0	0	1	50	50	1	0	0	1	85	85
Web Account Fee	7	5	35	7	10	70	7	10	70	7	10	70	7	0	0	7	5	35	7	0	0	7	0	0
Prior Day Per Item	1,050	0.07	73.5	1,050	0.05	52.5	1,050	0.03	31.5	1,050	0.04	42	1,050	0	0	1,050	Included in Subscript Fee	1,050	0.05	52.5	1,050	0	0	
Web Current Day Per Item	160	0.09	14.4	160	N/C	0	160	0.03	4.8	160	0.08	12.8	160	0	0	160	Included in Subscript Fee	160	0.05	8	160	0	0	
Freedom Positive Pay Notification	40	0	0	40	\$5/acct/mo	0	40	0	0	40	0.5	20	40	0	0	40	Not Available at RFP	40	0	0	40	0	0	
Wire Payee Advising	4	0.12	0.48	4	N/A	0	4	(7)	2.5	10	4	1	4	4	0	0	4	0	0	4	N/A	4	0	0
Other Fees, Please List																								
Special Reports					35																			
Master Account														100	100									
Positive Pay - 1st Account														0	0									
Wire Transfer Reporting														0	0									
Online Returned Items Report																					0.55			
Online ACH Returns Report																					0.55			
Online ZBA Report																					20			
Online Lockbox Report																					20			
ACH Monthly Maintenance (Direct Transmission)																					45			45
<b>TOTAL</b>			<b>138.38</b>			<b>172.5</b>			<b>156.3</b>			<b>168.8</b>			<b>100</b>			<b>85</b>			<b>105.5</b>			<b>85</b>
<b>ACH Web Services</b>																								
ACH Web Maintenance	30	30/mo all acct	30	30	N/C		30	1	30	30	1.166	35	30	0	0	30	Included in Subscript Fee	30	0	0	30	0	0	
ACH Web Internal Book Transfer	30	0.5	15	30	1	30	30	0	0	30	0.1	3	30	0.06	1.8	No chrg trans funds bet Citizen Accts	30	0	0	30	0	0		
ACH Web Transfer Item	30	0.1	30	30	1	30	30	0.045	1.35	30	0.1	3	30	0	0	30	0.07	2.1	30	0	0	30	0	
Other Fees, Please List														0	0									
ACH Web CCD Entries										20	0.2	4												
ACH Monthly Maintenance (Online)																					40			40
ACH Debits/Credits Initiated																					0.1			40
<b>TOTAL</b>			<b>75</b>			<b>60</b>			<b>31.35</b>			<b>45</b>			<b>1.8</b>			<b>2.1</b>			<b>40</b>			<b>0</b>



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Account Reconciliation Services																								
Payee Positive Pay																								
On-Line Information Reporting Services																								
ACH Processing (Direct Deposit of Payroll/ Water and Sewer Direct Payment)																								
Investment Services		Investment Services Fee Schedule			Set at 40 basis points w/ the daily stated yield net of that fee. Attachmt 11																			
Merchant Card Services *Pricing guaranteed for 3 yrs w/ 2 3-yr options					Merchant Card Fee Schedule			Merchant Card Fee Schedule			Merchant Card Fees			Merchant Services Fees			Merchant Services Schedule of Fees						\$5 per mo per merchant acct. Will waive mo min reqs, appl fees, batch fees and annual fees	
Purchasing Card		0			Card Fees waived at \$500,000 volume On Line Sub Fee waived Rebates at \$1,000,000 No transaction fees			N/C. Rebates: 500K-1M @ .15% 1M-2M @ .40%; 2M-4M @ .55% 2008 Min Rebate of .50% Foregin Currency Chrg - 1%			No charges stated. Fees for custom imprinting of cards			No charges stated. Rebates 1.5M-2.5M @ .55%; 2.5M-3.5M @ .65%. Plus monthly vol quota;Max 150 cds Opt B-Rewards Program \$1=1 pt.			No Fees except for foreign transactions - 2%			No Program			No fees stated.	
Fees Waived/Other Incentives					Waiver first 3 most fees/ printing checks & dep slips Saving estimated \$3000			Waive Fees first 60 days RFP pricing guaranteed for 9 years					2-month waiver on Service Fees (banking services) and will train City personnel. Will supply 30 doc per min. scanner; \$500 discount for City to purchase a scanner.			Waive fees for 90 days. Guarantee pricing 3 yrs w/ automatic renewal of 3 yrs. Review services after 6 yrs.							Proposal A: All Services in Ex A at no charge; RH to maintain a collected balance of \$3,000,000 in non-interest bearing acct. All balances exceeding auto transferred daily to a Sweep acct of 2.5%(guaranteed 2.5%) Proposal B: All Services in Ex A per monthly costs; sweep acct annual interest of 2.5% guaranteed.	
<b>TOTALS</b>			<b>10,132</b>			<b>6075.22</b>			<b>4071.51</b>			<b>4823.71</b>			<b>4621.85</b>			<b>8588.1</b>			<b>4876</b>			<b>6910.25</b>