

MWSD Board Meeting Minutes

March 15, 2022

- 1) Call meeting to order and verify quorum.
 - a. Meeting called to order at 7:00 pm.
 - b. Directors Carter, Sebastian, Wade, McKenzie and Swanson were in attendance. Manager Warinner and Attorney Erb were also in attendance.
- 2) Approval of meeting minutes.
 - a. Director Carter moved to approve the March 1, 2022 meeting minutes. Director McKenzie seconded and the minutes were approved.
- 3) Treasurer's report.
 - a. Director Wade presented payables of \$61,290.31. Director Wade moved for approval of the payables. Director Sebastian seconded and the payables were approved.
- 4) Scheduled Guests.
 - a. None.
- 5) Manager's report.
 - a. Manager Warinner presented the February 2022 District Report.
 - b. A proposal from Bank of the West to set up an account that would enable MWSD to use electronic payments for accounts payable is attached.
 - c. Attorney Erb supplied a draft revised personnel manual for Board review and approval.
 - d. Warinner requests board approval to take 4 vacation days on March 22 through the 25; Chambers is taking 4 vacation days on March 15 through 18.
 - e. Nine past due notices were posted and must be paid before 3/21/2022 to avoid shut-off.
 - f. Warinner supplied information regarding the enclosed documents that need signatures.
 - g. Flyers regarding the changes to the Paystar program are enclosed.
- 6) Attorney's report.
 - a. Attorney Erb presented the first draft of the revised Personnel Manual..
- 6) Board Actions.
 - a. None.
- 7) Other business.
 - a. Special thanks to Attorney Erb for the very thorough job of the revision and presentation of the district Employee Manual.
- 8) Documents signed.
 - a. March 1, 2022 meeting minutes.
 - b. Checks.
 - c. AP Authorization Form.
 - d. Payroll Authorization Forms.
 - e. Tap Fee Certificate for Filing 1, Lot 21C at 12031 Country Club Dr.
 - f. Deficiency Notice for the office boiler that was replaced.
 - g. Influent Grinder Pump estimate from Quantum Pump.
 - h. Radio License renewal form.
- 9) Director Swanson moved to adjourn. Director Wade seconded and the meeting was adjourned at 10:18 pm.



Andy Carter, Secretary

MWSD Board Meeting Agenda

- 1) Call meeting to order and verify quorum – Richard Swanson.
- 2) Approval of meeting minutes – Andy Carter.
- 3) Treasurer's report – Bob Wade.
- 4) Scheduled guests – Richard Swanson.
- 5) Manager's report – Launa Rae Warinner.
- 6) Attorney's report – Jeff Erb.
- 7) Board actions – Richard Swanson.
- 8) Other business - All.
- 9) Documents to be signed – Bob Wade.
- 10) Adjournment – Richard Swanson.

MWSD Board Meeting Agenda

March 15, 2022

- 1) Call meeting to order and verify quorum.
 - a. Meeting called to order at pm.
 - b. Directors Carter, Sebastian, Wade, McKenzie and Swanson were in attendance. Manager Warinner and Attorney Erb were also in attendance.

- 2) Approval of meeting minutes.
 - a. Director moved to approve the March 1, 2022 meeting minutes. Director seconded and the minutes were approved.

- 3) Treasurer's report.
 - a. Director Wade presented payables of \$61,290.31. Director moved for approval of the payables. Director seconded and the payables were approved.

- 4) Scheduled Guests.
 - a. .

- 5) Manager's report.
 - a. Manager Warinner presented the February 2022 District Report.
 - b. A proposal from Bank of the West to set up an account that would enable MWSD to use electronic payments for accounts payable is attached.
 - c. Attorney Erb supplied a draft revised personnel manual for Board review and approval.
 - d. Warinner requests board approval to take 4 vacation days on March 22 through the 25; Chambers is taking 4 vacation days on March 15 through 18.
 - e. Nine past due notices were posted and must be paid before 3/21/2022 to avoid shut-off.
 - f. Warinner supplied information regarding the enclosed documents that need signatures.
 - g. Flyers regarding the changes to the Paystar program are enclosed.

- 6) Attorney's report.
 - a. .
 - b. .

- 6) Board Actions.
 - a. Director moved to.
Director seconded and the motion passed.
 - b. Director moved to . Director seconded and the motion passed.

- 7) Other business.
 - a. .
 - b. .

- 8) Documents signed.
 - a. March 1, 2022 meeting minutes.
 - b. Checks.
 - c. AP Authorization Form.
 - d. Payroll Authorization Forms.
 - e. Tap Fee Certificate for Filing 1, Lot 21C at 12031 Country Club Dr.
 - f. Deficiency Notice for the office boiler that was replaced.
 - g. Influent Grinder Pump estimate from Quantum Pump.
 - h. Radio License renewal form.

- 9) Director moved to adjourn. Director seconded and the meeting was adjourned at pm.
Andy Carter, Secretary

MWSD Board Meeting Minutes

March 1, 2022

- 1) Call meeting to order and verify quorum.
 - a. Meeting called to order at 7:00 pm.
 - b. Directors Carter, McKenzie, Wade, Sebastian, and Swanson were in attendance. Manager Warinner also attended.
- 2) Approval of meeting minutes.
 - a. Director Carter moved to approve the February 15, 2022 meeting minutes. Director McKenzie seconded and the minutes were approved.
- 3) Treasurer's report.
 - a. Director Wade presented payables of \$19,954.01. Director Wade moved for approval of the payables. Director Sebastian seconded and the payables were approved.
- 4) Scheduled Guests.
 - a. David Green presented the 2021 audit.
- 5) Manager's report.
 - a. Manager Warinner researched options to expand on the automation for the billing system.
 - b. All-Phase Plumbing & Heating replaced the failed boiler for the office on March 1, 2022.; the sum of \$4,745 is the balance due upon completion.
- 6) Board Actions.
 - a. None.
- 7) Other business.
 - a. Director Swanson reiterated that the May election was canceled due to no other nominations.
 - b. Discussion on the CIP process and WWTP probe update.
- 8) Documents signed.
 - c. February 15, 2022 meeting minutes.
 - d. Checks.
 - e. AP Authorization Form.
 - f. Payroll Authorization Forms.
- 9) Director Swanson moved to adjourn. Director Wade seconded and the meeting was adjourned at 8:38 pm.


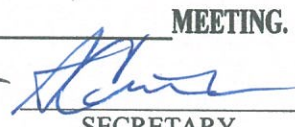
Andy Carter, Secretary

Mountain Water and Sanitation District and Enterprise
Checks Processed
March 4 - 17, 2022

Type	Date	Num	Name	Amount
110-000 · Cash				
110-210 · Bank of the West				
Check	03/04/2022	22134	Costco	(1,153.81)
Check	03/04/2022	dm	Paystar	(914.63)
Liability Check	03/15/2022		QuickBooks Payroll Service	(7,213.87)
Bill Pmt -Check	03/15/2022	22261	All-Phase Plumbing & Heating	(4,745.00)
Bill Pmt -Check	03/15/2022	22262	Aqua Works DBO, Inc.	(6,862.50)
Bill Pmt -Check	03/15/2022	22263	Aramark	(518.25)
Bill Pmt -Check	03/15/2022	22264	CEBT	(4,095.00)
Bill Pmt -Check	03/15/2022	22265	Century Link	(456.24)
Bill Pmt -Check	03/15/2022	22266	Colorado Analytical Laboratories, Inc.	(240.70)
Bill Pmt -Check	03/15/2022	22267	CORE Electric Cooperative	(3,078.80)
Bill Pmt -Check	03/15/2022	22268	Energy Laboratories, Inc.	(293.00)
Bill Pmt -Check	03/15/2022	22269	Federal Licensing Inc	(1,040.00)
Bill Pmt -Check	03/15/2022	22270	Foothills Computer Service	(1,000.30)
Bill Pmt -Check	03/15/2022	22271	Green & Associates LLC	(7,200.00)
Bill Pmt -Check	03/15/2022	22272	Huey Commercial Cleaning	(440.00)
Bill Pmt -Check	03/15/2022	22273	M & M Consultants, LLC	(1,160.00)
Bill Pmt -Check	03/15/2022	22274	McDonald Farms Ent. Inc.	(9,028.50)
Bill Pmt -Check	03/15/2022	22275	Moore Lumber & Hardware	(127.96)
Bill Pmt -Check	03/15/2022	22276	Mountain View Waste Systems	(5.00)
Bill Pmt -Check	03/15/2022	22277	Petty Cash	(161.75)
Bill Pmt -Check	03/15/2022	22278	Quantum Pump & Controls	(480.00)
Bill Pmt -Check	03/15/2022	22279	RVS Software	(330.66)
Bill Pmt -Check	03/15/2022	22280	Seter & Vander Wall, P.C.	(1,451.00)
Bill Pmt -Check	03/15/2022	22281	Special District Association Of Colorado	(200.00)
Bill Pmt -Check	03/15/2022	22282	Sprint	(805.66)
Bill Pmt -Check	03/15/2022	22283	Treatment Technology	(2,135.54)
Bill Pmt -Check	03/15/2022	22284	Wex Bank	(815.58)
Bill Pmt -Check	03/15/2022	22285	CORE Electric Cooperative	(1,339.38)
Bill Pmt -Check	03/15/2022	22287	Roder & Associates Tax & Accounting	(409.80)
Paycheck	03/16/2022	DD1270	Donald S Staal	0.00
Paycheck	03/16/2022	DD1273	Launa Rae Warinner	0.00
Paycheck	03/16/2022	DD1276	Shawn R Knapp	0.00
Paycheck	03/16/2022	DD1277	Terry A Chambers	0.00
Paycheck	03/16/2022	DD1269	Andrew M Carter	0.00
Paycheck	03/16/2022	DD1271	John E Sebastian	0.00
Paycheck	03/16/2022	DD1272	June E McKenzie	0.00
Paycheck	03/16/2022	DD1274	Richard M Swanson	0.00
Paycheck	03/16/2022	DD1275	Robert A. Wade	0.00
Liability Check	03/17/2022	Ach Debit	Public Employees' Retirement Association	(2,306.29)
Liability Check	03/17/2022	Ach Debit	Public Employees' Retirement Association	(227.30)
Liability Check	03/17/2022	Ach Debit	Pera 401K	(1,053.79)
Total 110-210 · Bank of the West				(61,290.31)
Total 110-000 · Cash				(61,290.31)
TOTAL				(61,290.31)

ACCEPTED BY THE BOARD OF DIRECTORS AT

THEIR _____ MEETING.

 PRESIDENT SECRETARY

3/15/2022
 DATE

Mountain Water and Sanitation District and Enterprise
Checks Processed
March 4 - 17, 2022

Type	Date	Num	Name	Amount
110-000 · Cash				
110-210 · Bank of the West				
Check	03/04/2022	22134	Costco	(1,153.81)
Check	03/04/2022	dm	Paystar	(914.63)
Liability Check	03/15/2022		QuickBooks Payroll Service	(7,213.87)
Bill Pmt -Check	03/15/2022	22261	All-Phase Plumbing & Heating	(4,745.00)
Bill Pmt -Check	03/15/2022	22262	Aqua Works DBO, Inc.	(6,862.50)
Bill Pmt -Check	03/15/2022	22263	Aramark	(518.25)
Bill Pmt -Check	03/15/2022	22264	CEBT	(4,095.00)
Bill Pmt -Check	03/15/2022	22265	Century Link	(456.24)
Bill Pmt -Check	03/15/2022	22266	Colorado Analytical Laboratories, Inc.	(240.70)
Bill Pmt -Check	03/15/2022	22267	CORE Electric Cooperative	(3,078.80)
Bill Pmt -Check	03/15/2022	22268	Energy Laboratories, Inc.	(293.00)
Bill Pmt -Check	03/15/2022	22269	Federal Licensing Inc	(1,040.00)
Bill Pmt -Check	03/15/2022	22270	Foothills Computer Service	(1,000.30)
Bill Pmt -Check	03/15/2022	22271	Green & Associates LLC	(7,200.00)
Bill Pmt -Check	03/15/2022	22272	Huey Commercial Cleaning	(440.00)
Bill Pmt -Check	03/15/2022	22273	M & M Consultants, LLC	(1,160.00)
Bill Pmt -Check	03/15/2022	22274	McDonald Farms Ent. Inc.	(9,028.50)
Bill Pmt -Check	03/15/2022	22275	Moore Lumber & Hardware	(127.96)
Bill Pmt -Check	03/15/2022	22276	Mountain View Waste Systems	(5.00)
Bill Pmt -Check	03/15/2022	22277	Petty Cash	(161.75)
Bill Pmt -Check	03/15/2022	22278	Quantum Pump & Controls	(480.00)
Bill Pmt -Check	03/15/2022	22279	RVS Software	(330.66)
Bill Pmt -Check	03/15/2022	22280	Seter & Vander Wall, P.C.	(1,451.00)
Bill Pmt -Check	03/15/2022	22281	Special District Association Of Colorado	(200.00)
Bill Pmt -Check	03/15/2022	22282	Sprint	(805.66)
Bill Pmt -Check	03/15/2022	22283	Treatment Technology	(2,135.54)
Bill Pmt -Check	03/15/2022	22284	Wex Bank	(815.58)
Bill Pmt -Check	03/15/2022	22285	CORE Electric Cooperative	(1,339.38)
Bill Pmt -Check	03/15/2022	22287	Roder & Associates Tax & Accounting	(409.80)
Paycheck	03/16/2022	DD1270	Donald S Staal	0.00
Paycheck	03/16/2022	DD1273	Launa Rae Warinner	0.00
Paycheck	03/16/2022	DD1276	Shawn R Knapp	0.00
Paycheck	03/16/2022	DD1277	Terry A Chambers	0.00
Paycheck	03/16/2022	DD1269	Andrew M Carter	0.00
Paycheck	03/16/2022	DD1271	John E Sebastian	0.00
Paycheck	03/16/2022	DD1272	June E McKenzie	0.00
Paycheck	03/16/2022	DD1274	Richard M Swanson	0.00
Paycheck	03/16/2022	DD1275	Robert A. Wade	0.00
Liability Check	03/17/2022	Ach Debit	Public Employees' Retirement Association	(2,306.29)
Liability Check	03/17/2022	Ach Debit	Public Employees' Retirement Association	(227.30)
Liability Check	03/17/2022	Ach Debit	Pera 401K	(1,053.79)
Total 110-210 · Bank of the West				(61,290.31)
Total 110-000 · Cash				(61,290.31)
TOTAL				(61,290.31)

FEBRUARY 2022 DISTRICT REPORT

SAFETY & ENVIRONMENTAL

1. No safety or environmental issues. DS, LR, TC, SK
2. All radiation monitoring checks conducted at WTP within limits. DS, TC, SK

PERSONNEL

WATER & WASTEWATER COMPLIANCE

1. Monthly sampling completed per the Water Quality Testing Calendar; results are within the permit limits. Reports received, entered in spreadsheets and reports filed. DS, TC, SK, LR
2. Monthly uranium accumulation sampling completed, lab reports received, data entered and completed in spreadsheets/reports. DS, TC, SK
3. Monthly sampling for WWTP DMR completed & DMR submitted to EPA. Results received, entered in spreadsheets, reports filed. TC, DS
4. Monthly augmentation data collected and submitted to MMRC and/or State. Reports entered in spreadsheet and filed. TC, DS, SK

SPECIAL DISTRICT COMPLIANCE

1. The annual Biosolids Report was completed and submitted to CDPHE on 2/16/22. TC, BM.
2. The annual Reg 85 Data Report was submitted to CDPHE on 2/24/2022. TC
3. The Monitoring Plan was completely updated and submitted. TC

WATER & WASTEWATER OPERATION

1. All daily WTP, WWTP and Well checklists completed. DS, TC, SK
2. February water loss was 14.6%. Produced 1,145,806. Billed 978,300. Loss 167,506.

ADMINISTRATION

1. All accounts receivable and accounts payable tasks completed. LR
2. Annual reports completed: Workman's Comp 2021 payroll audit, Jeffco Clerk contract form, and CSDA renewal. LR
3. Transferred 2021 files and started 2022 files after audit. LR
4. Five past due notices sent- all paid, no shut-offs. LR, SK

CAPITAL & EXPENSE PROJECTS

SIGNIFICANT FEBRUARY ACTIVITIES

1. February 4, 2022- \$43,500 tap fees paid for F1, L21C, 12031 Country Club Dr.
2. David Green conducted the 2021 Audit on February 7.
3. Submitted more information to Mike at AquaWorks for CIP project. SK, TC, LR
4. Leak repaired on PRV #4. TC, DS, SK
5. On February 9 we received a new postage machine. The previous one failed and was sent back.
6. Took NetDMR Webinar and created an account with CDPHE. Contact has been changed and we are now submitting DMRs in house. TC, LR
7. February 16- Took a 3-hour Sanitary Survey Webinar. TC, LR, SK
8. Fire Alarm Panel expected towards the end of June. The TSS probes for the WWTP are expected to ship at the end of March.
9. Curb stop repaired at 31052 Pike View by H&S Excavating.

Mountain Water & Sanitation District is UPGRADING our Online Payments!

Available Soon: Autopay, Online Bill
View and Paperless Billing



ABOUT

Mountain Water & Sanitation has partnered with Paystar to offer its members more online features.

Payers can quickly find their utility account and balance due with just a few pieces of information from their bill. You can simply submit a payment or create an account to access additional features.

There will be a service fee per transaction for debit/credit cards charged by Paystar, and FREE for electronic transfers from your checking or savings account.

Visit our website to enjoy the added features:
www.mtwaterandsan.com

HOW TO CREATE ACCOUNT

Step 1:

Visit our website and locate the online payment option.

Step 2:

Enter your ACCOUNT # + the first three letters of the customers last name to look up your account. Select CREATE ACCOUNT and enter your contact information. Select CREATE ACCOUNT.

Step 3:

Log in to your email account and locate the email from Paystar to complete registration. Click FINISH ACCOUNT REGISTRATION and create a password.

Step 4:

You are now logged in to your customer portal. From here you can explore all of the features available such as enroll for autopay, sign up for notifications, and save payment methods for faster payment next time.

** To enroll in Autopay and access additional features, you will need to create

Quick Pay

Self Service Portal

Debit/Credit Card/ACH

AutoPay

Email Reminders

Wallet

View Bills

6



Mountain Water & Sanitation has upgraded its online payments!



Features



View Bill & Paperless Billing



Set Up Reminders



Debit/Credit Card/ACH Payments



AutoPay

Where to pay

Online:

www.mtwaterandsan.com

- To look up your account you will need your ACCOUNT # + the first three letters of the customer's last name.
- To enroll in Autopay and access additional features, you will need to create an account.

*There will be a service fee per transaction for debit/credit cards charged by Paystar, and FREE for electronic transfers from your checking or savings account.

Launa Rae Warinner

From: Lomeli, Jose <Jose.Lomeli@bankofthewest.com>
Sent: Wednesday, March 9, 2022 5:48 PM
To: Launa Rae Warinner
Cc: DuRocher, Joseph; Braband, Linda; Finney-Rouse, Leonora; Lomeli, Jose
Subject: Mountain Water and Sanitation District - Cash Management Services
Attachments: Mountain Water and Sanitation District - Exhibit A.pdf; Mountain Water and Sanitation District - Exhibit B.pdf; Mountain Water and Sanitation District - Exhibit C.pdf; Mountain Water and Sanitation District - Exhibit D.pdf

Hello Launa

It was a pleasure to speak with you yesterday regarding your business needs, as we discussed my email is going to contain a lot of information but once you let me know which services are more suitable for you I can present you a new proposal. Bank of the West has several ways to help our business clients prevent unauthorized transactions from posting to their business account(s). The benefit of adding these services to the current business account(s) is that clients do not need to close their existing account if the account has been compromised as our fraud protection services will allow you to be in full control of the account and provide you the peace of mind that any item not authorized by you will require an approval from you in order for an item to be paid or rejected. Since our Fraud Protection Services requires our online platform Treasury Now I have also disclosed the pricing for you towards the bottom of the email.

All these services can be tailored as the business is needing by setting up multiple users in the systems to approve transactions before the transaction is released, this can be one or multiple approvers as this will remove the current manual process you have in place.

Proposals attached

- Exhibit A: ACH Positive Pay and EDS Single Feed scanner
- Exhibit B: ACH Positive Pay and EDS Single Feed scanner
- Exhibit C: Treasury Now, ACH, Wires, Check Printing, Positive Pay Bundle and EDS Single Feed Scanner
- Exhibit D: Treasury Now, ACH, Wires, Check Printing, Positive Pay Bundle and EDS Multi-Feed Scanner

Positive Pay is a fraud prevention system offered by Bank of the West to protect against altered, forged, and counterfeit checks. It checks the accuracy of a check's account number, date, and dollar amount when the check is presented for payment. The concept is as easy as closing a door, and involves the following steps.

1. Customers send a check register file containing **check numbers, issue dates, and amounts** to Bank of the West for the checks the customer has written.
2. When a check is presented for payment, the bank compares the presented check against the customer's previously transmitted check information for that account.
3. Where there's a discrepancy between a presented check and check file information, the bank notifies customer through an exceptions report via email and withholds payment until the customer tells the bank to accept or reject the check.

Positive pay is a simple but effective way to prevent check fraud. It stops criminals from cashing fraudulent checks using stolen account numbers. It also catches bad checks where the check amount has been altered or the check has an invalid date

ACH Positive Pay is an online fraud mitigation service which allows you to manage ACH debits and credits posting to your business account via filters and blocks. ACH Positive Pay gives your business peace of mind to know that you can

monitor ACH activity to either accept or reject items before they post to your accounts. It gives you the oversight and control you need to make relevant, secure, and safe decisions for your business' cash management.

How Does it Work?

Upon setup, you will be trained to establish specific filters and global blocks on your account.

- **ACH Transaction Filters.** Simply specify which ACH debit entries should be allowed to post. This can prevent unauthorized transactions while allowing certain transactions to occur as expected.
- **ACH Transaction Block.** Prevent all ACH activity from posting to an account. This can prevent unauthorized electronic transactions from occurring on your account. You may add, modify or delete authorization records using Business Online in a real-time environment.
- **Alerts & Information Reporting.** Email alerts inform you of ACH activity affecting your account including the status of ACH transmissions. The bank notifies customer through an exceptions report via email and withholds payment until the customer tells the bank to accept or reject the ACH item.

ACH Blocks and Filters service provides an essential added layer of security towards safeguarding your assets by automatically blocking or filtering out unauthorized ACH transactions. You can either block all incoming debits with ACH blocks, or designate a list of authorized debits/credits with filters. Create, maintain and update a list of pre-approved payments. We will pay only the transactions you've expressly authorized. You can set payment rules for each account. Those rules can be vendor-specific, amount-specific, one-time, recurring or a combination of these options.

Check Positive Pay (Fraud Protection) - \$42 Monthly Fee

is the services where you will transmit the information to the bank of the checks you have issue; any check that is not on the list will reflect on your online service and you will have the capability to make a decision to pay or not to pay the check. All checks approved will be negotiated successfully. Check Positive Pay confirms the check number, amount, and issue date.

- ✓ 0.09 cents per check issue
- ✓ \$2.00 per exception Item
- ✓ \$10.00 per check returned
- ✓ Once you are set up with Check Positive Pay Service, you will receive automated notifications via email every time a check is presented for payment and this was not on the check issue file so you can make the decision to pay or not pay the item

Payee Positive Pay (Fraud Protection) - \$55 Monthly Fee

is the services where you will transmit the information to the bank of the checks you have issue; any check that is not on the list will reflect on your online service and you will have the capability to make a decision to pay or not to pay the check. All checks approved will be negotiated successfully. Payee Positive Pay confirms the Payee Name, check number, amount, and issue date.

- ✓ 0.09 cents per check issue
- ✓ \$2.00 per exception Item
- ✓ \$10.00 per check returned
- ✓ Once you are set up with Payee Positive Pay Service, you will receive automated notifications via email every time a check is presented for payment and this was not on the check issue file so you can make the decision to pay or not pay the item

Positive Pay

A key fraud-fighting tool is the Check Positive Pay service for disbursement accounts. This service establishes a daily checks and balance process that provides an early warning system for check fraud:

- **Check Positive Pay** confirms the **check number, amount, account number and issue date.**
- **Payee Positive Pay** confirms the **check number, amount, account number, issue date and matches the payee name.**

- Positive Pay automatically compares companies' electronic record of issued checks with the bank's record of checks presented for payment.
- Early each day, companies receive a report of non-matching items, also referred to as "exception items," to review.
- Companies are given a period of time to review exceptions and render a pay or return decision to the bank.
- Items that are deemed to be fraudulent are returned to the bank of first deposit immediately.

For Positive Pay service to be effective in detecting fraud, companies have the responsibility to:

- Send the bank their check file before the checks are distributed.
- Authorize individual(s) within the company to submit a pay or return decision on exception items within the established time, usually within hours from the time the check is presented for payment.
- Recommended to establish a dual control system that removes the person issuing the check from the process of making the pay or return decision.

Reverse Positive Pay (Fraud Protection) - \$30 Monthly Fee

The day after checks are presented for payment, Bank of the West will post a report of items to TreasuryNow for your review. The report will contain check information such as the dollar amount and check number as well as digital images of the checks. Using TreasuryNow you simply need to review and decide if any of the items should be returned. All items without a decision will be paid once the decision period ends.

- ✓ \$10.00 per check returned

ACH Blocks and Filters - \$12.00 Monthly Fee

ACH Blocks and Filters service offers companies the ability to authorize incoming, outgoing or both ACH transactions that post to their account. There are two levels of protection available with ACH Blocks and Filters to help companies meet their specific account needs:

- ✓ You establish authorized trading partners and define ACH authorized transactions based on the following criteria: debits, credit, any or exact or maximum amount.
- ✓ Only allows previously authorized items to post when received from an authorized originator, which is identified by the Company ID.
- ✓ Only allows items to post from an authorized originator which are at or below a maximum dollar amount.
- ✓ Allows items to post from an authorized originator up to a previously determined date.
 - \$2.50 per ACH Authorization filter - monthly
 - \$7.00 per Maintenance
 - \$7.00 Onetime set up fee

ACH Positive Pay - \$37.00 Monthly Fee

With many companies moving away from check payments and toward ACH payments, ACH Positive Pay offers the ultimate in fraud protection. ACH Positive Pay can help safeguard your transactions with ease and convenience by allowing you to monitor and review debit and credit transactions online before they post to your account, and it gives you the option to pay or return transactions online.

- ✓ You establish authorized trading partners and define ACH authorized transactions based on the following criteria: debits, credit, any or exact or maximum amount.
- ✓ Receive notice of the exceptions by e-mail.
- ✓ Access exceptions online via Web Direct and view incoming transactions from trading partners not previously authorized.
- ✓ Submit a Pay or Return decision on ACH debit transactions.
 - \$2.50 per ACH Authorization filter - monthly
 - \$1.25 per Exception Notification
 - \$30.00 Onetime set up fee

Fraud Protection Package \$50.00 Includes
Check Positive Pay (Fraud Protection)

is the services where you will transmit the information to the bank of the checks you have issue; any check that is not on the list will reflect on your online service and you will have the capability to make a decision to pay or not to pay the check. All checks approved will be negotiated successfully.

- ✓ 1 checking Account
- ✓ 50 check issue uploads
- ✓ 2 exception Items per month
 - Regular Charges apply after exceeding the following transactions above
 - ✓ 0.15 cents per check issue
 - ✓ \$2.00 per exception Item
 - ✓ \$5.00 per check returned

ACH Positive Pay

With many companies moving away from check payments and toward ACH payments, ACH Positive Pay offers the ultimate in fraud protection. ACH Positive Pay can help safeguard your transactions with ease and convenience by allowing you to monitor and review debit and credit transactions online before they post to your account, and it gives you the option to pay or return transactions online.

- ✓ You establish authorized trading partners and define ACH authorized transactions based on the following criteria:
 - debits, credit, any or exact or maximum amount.
- ✓ Receive notice of the exceptions by e-mail.
- ✓ Access exceptions online via Web Direct and view incoming transactions from trading partners not previously authorized.
- ✓ Submit a Pay or Return decision on ACH debit transactions.
 - ✓ 1 Checking Account
 - ✓ 8 ACH Authorization Filters
 - ✓ 4 Exceptions per month
 - Regular Charges apply after exceeding the following transactions above
 - ✓ \$2.00 per ACH Authorization filter - monthly
 - ✓ \$2.00 per Exception Notification

Our Treasury Now online portal provides business clients the ability to send ACH Payments and Wires online. Treasury Now is a separate online system that is directed towards our business clients that gives them additional features not available through our Small Business Online Banking platform. Bank of the West's Treasury Now online platform can be accessed from any PC with a web browser and internet access. The system is designed for convenient and secure transaction initiation capabilities to allow movement of funds intra-company or to business partners.

The product offers a full suite of cash management services to meet all banking demands, yet is modular in design to be tailored for each customer's specific needs. Treasury Now includes account transfer, information reporting, bill pay, wire module and ACH. Our ACH Originations service allow clients the ability to pay employees, contractors, agents and vendors with the additional benefit of collecting payments out those accounts also via our online portal Treasury Now. Please feel free to call me if you have any questions, my direct phone number is 323-869-4467.

Treasury Now Essentials Package - \$10 Monthly Fee (Option 1)

- ✓ 1 Business Checking Account included
- ✓ \$20 per Domestic Wire
- ✓ \$45 per International Wire
- ✓ \$0 for Current Day Reporting
- ✓ \$0 for Previous Day Reporting
- ✓ \$0 Images Access – 90 Day Retention
- ✓ \$0 for Funds Transfers
- ✓ Stop Payments - 6 months or 13 months -\$35 each
- ✓ \$5 Stop Payment Cancellation Fee
- ✓ \$0 for Bank Statements and Analysis Statements

- ✓ \$0 for QuickBooks download feature
- ✓ \$0 for Bill Pay feature – \$0.75 for each Bill payment
- Additional fees may apply**
- ✓ **\$40 per each additional business account added to this package**
- ✓ **\$1.25 for each Special Report**
- ✓ **\$1.50 for each Incoming Wire Advise**

Product Highlights

- ✓ **Broad Payment and Transaction Capabilities** - Initiate Account Transfers, ACH, Fed and International Wires (U.S. dollar and multiple foreign currencies), Bill Pay, and Check Print.
- ✓ **Extensive Information Reporting** - View balance, detail, and summary information; previous and current-day reports; as well as specialized reports and statements, including DDA statements, account analysis, account reconciliation, and more.
- ✓ **Robust System Administration** - Improve internal security with dual approval administration, dual approval for transactions, log-in time restrictions, and various administration reports to monitor usage.
- ✓ **Secure Banking Environment** - Validate Web Direct users with risk-based, multi-factor authentication that is compliant with Federal Financial Institution Examination Counsel (FFIEC) guidelines for Authentication in an Internet Banking Environment.

Check Printing - \$25 Monthly Fee (Optional Service)

Is a solution to streamline your daily operations by allowing you to transmit or input a check issued by you via Treasury Now (online). This allowing you to maintain internal control and reduction of risk (off-site check stock).

- ✓ \$1.00 per each Printed Check
- ✓ \$0.38 per each Postage Check
- ✓ \$5.00 per each Overnight Check via FedEx or UPS
- ✓ **\$75.00** Logo Fee if applicable
- ✓ **\$75.00** Check Printing Replacement Signature if applicable
- ✓ **\$250.00** Check Customization Fee if applicable

ACH Origination included in package - \$0 Monthly Fee

- ✓ \$0.50 per each ACH Item, *For next day ACH Payments they must be submitted and approved by 5pm PT*
- ✓ \$5 Returned Item fee
- ✓ \$25 per Batch Reversal
- ✓ **Same Day ACH feature** – *Optional (additional surcharge fees below for same day ACH) Cutoff time 12:00pm PST for Same day processing*
 - 1-25 ACH transactions - \$2.50
 - > 26 ACH transactions - \$1.50

ACH Benefits

- ✓ Collect funds automatically and on time. Because you have more control over payment dates, forecasting is easier and more accurate.
- ✓ Paying by ACH saves time and money by reducing check printing fees, postage, timely mailings, lost checks, late fees and possible interruptions in service.
- ✓ Simplifies accounting system updates with the ability to import payment information.
- ✓ Reduces lost employee hours spent in line while depositing payroll checks.
- ✓ Eliminates Stop-Payment charges and costs associated with re-issuing lost checks.
- ✓ Improve Cash Management forecasting because you know the exact day ACH items will settle.
- ✓ Faster collection means accelerating your funds availability.
- ✓ The accuracy of ACH helps give you the peace of mind that your payments will be received in time.

Definition between Pre-fund and Guidance ACH line.

- **Pre-fund** - The funds must be “collected funds” in order for the file to send. Turn-around time for approval is typically less than 48 hours. Once approval is obtained our implementation department will need 7-10 business days.
- **Guidance** - The funds will be debited from your account on the date your payments are due. Funds need not be “collected funds” due to that the application goes through a credit check process done by our underwriting department. Turn-around time is typically 15 business days. There are no additional fees.
- **Same Day ACH add-on** - This can be added to your service per request. No monthly fee. Pay as you use it. (must have the standard ACH Module) The same day ach is typically used in case of an emergency or in place of a wire transfer. The per item charge is higher so not recommended for daily use.

Our Electronic Deposit Service allows customers to spend less time depositing checks at the branch and more time running their business. Clients can use our EDS technology to make multiple deposits to their business account(s) from the comfort of their home or office for a low monthly fee. The scanner also endorses the checks and creates a virtual deposit ticket, helping you save time. Additionally the added benefit of a later deposit cut-off time of 7:00pm PST. The setup is a simple and we have specialists that will guide you through the process of installing the software onto your PC and also show you how to process a deposits.

Below I have listed the two different scanners that we currently have a promotion on that includes the Electronic Deposit Service monthly fee being waived for first three months when you enroll to this new service, **please note this promotion is ending June 30, 2022.**

Electronic Deposit Service (EDS) - \$25 Monthly Fee (No contract)

- **Digital Check CX30 Single Feed Scanner**
- **Scanner at no cost** (Original scanner pricing \$400 single feed)
- **Add additional accounts to EDS at no cost** (standard price is \$20 per account per month)
- Similar to the scanner used by your local teller at the branch
- Scans one single check at a time
- Your first 3 months of the EDS service will be waived
- **Currently NOT MAC compatible**
- **Currently NOT compatible with Windows 11**

Electronic Deposit Service (EDS) - \$50 Monthly Fee (No contract)

- **Epson Capture One Multi Feed Scanner**
- **\$300 Discount towards the purchase of the scanner, \$400 out of pocket cost to you** (Original scanner pricing \$700 multi-feed)
- **36 Month Warranty**
- **Add additional accounts to EDS at no additional cost** (standard price is \$20 per account per month)
- Similar to the scanner used by your local teller at the branch
- Holds 100 paper items in check feeder
- Scans multiple checks, 50 checks per minute
- Your first 3 months of the service will be waived
- **NOT MAC compatible**
- **Currently NOT compatible with Windows 11**

Electronic Deposit Service benefits

- Make deposits from the comfort of your home or office
- Save yourself the time and hassle of taking paper checks to a branch or ATM
- Deposit multiple checks using a check scanner we provide
- Avoid a last-minute dash to deposit checks at the Bank before it closes
- Cut-off time 7:00 p.m. Pacific Time for same-day ledger credit

- Scanner endorses your checks and creates a virtual deposit ticket, helping you save time
- Create multiple users

Warm regards,

Jose R. Lomeli

AVP/Sales Consultant
Cash Management Sales

BANK OF THE WEST

13300 Crossroads Parkway North
City of Industry, CA 91746
T 323-869-4467 | F 402-445-7491
Work Cell: 626-362-2213
jose.lomeli@bankofthewest.com



Classification: Public

IMPORTANT NOTICE: This message is intended only for the addressee and may contain confidential, privileged information. If you are not the intended recipient, you may not use, copy or disclose any information contained in the message. If you have received this message in error, please notify the sender by reply e-mail and delete the message.

Pro Forma Client Analysis Statement



For Statement Period: JANUARY 2022

MOUNTAIN WATER AND SANITATION DISTRICT
Exhibit A: ACH Positive Pay and EDS Single Feed Scanner

BANK OF THE WEST TEAM

Relationship Manager: LEONORA FINNEY-ROUSE - (303) 846-8936

Cash Management Sales Consultant: JOSE LOMELI - (323) 869-4467

Service Charge Detail	Volume	Price / Unit	Charge	Col Bal Req
ELECTRONIC DEPOSIT SERVICE				
Scanner Cx30				
0 - 1 scanner	0	\$0.00		
2+ scanners	0	\$400.00		
EDS Scanner Swap/Return Handling Fee	0	\$100.00		
EDS Premier Service (1st acct)	1	\$25.00	\$25.00	
EDS Premier Service (2+ accts)				
0+ accts	1	\$0.00	\$0.00	
EDS / ICS Deposits				
0 - 20 deposits	8	\$0.00	\$0.00	
21+ deposits	0	\$0.00	\$0.00	
EDS Items (Local)				
0 - 50 items	50	\$0.00	\$0.00	
51+ items	139	\$0.00	\$0.00	
Subtotal for ELECTRONIC DEPOSIT SERVICE			\$25.00	
ACH AUTHORIZATION SERVICES				
ACH Positive Pay Setup Fee (Company)	1	\$30.00		
ACH Positive Pay Service (Company)	1	\$25.00	\$25.00	
ACH Positive Pay Debit Filter Exception				
0+ exceptions	0	\$1.25	\$0.00	
ACH Positive Pay Debit Filter Service				
0+ filters	0	\$2.50	\$0.00	
ACH Debit/Credit Block Service				
0 - 5 accts	1	\$12.00	\$12.00	
6 - 10 accts	0	\$6.00	\$0.00	
11 - 25 accts	0	\$3.00	\$0.00	
26 - 50 accts	0	\$1.50	\$0.00	
51+ accts	0	\$1.00	\$0.00	
ACH Debit Filter Setup	1	\$7.00	\$7.00	
ACH Debit Filter Service				
0+ filters	10	\$1.50	\$15.00	
ACH Debit Filter Change	0	\$7.00	\$0.00	
Subtotal for ACH AUTHORIZATION SERVICES			\$59.00	
TOTAL SERVICE CHARGES			\$84.00	\$0

Pro Forma Client Analysis Statement



For Statement Period: JANUARY 2022

MOUNTAIN WATER AND SANITATION DISTRICT
Exhibit B: ACH Positive Pay and EDS Multi-Feed Scanner

BANK OF THE WEST TEAM

Relationship Manager: LEONORA FINNEY-ROUSE - (303) 846-8936

Cash Management Sales Consultant: JOSE LOMELI - (323) 869-4467

Service Charge Detail	Volume	Price / Unit	Charge	Col Bal Req
ELECTRONIC DEPOSIT SERVICE				
Epson CaptureOne 30				
0 - 1 scanner	0	\$0.00		
2+ scanners	0	\$700.00		
EDS Scanner Swap/Return Handling Fee	0	\$100.00		
EDS Premier Service (1st acct)	1	\$50.00	\$50.00	
EDS Premier Service (2+ accts)				
0+ accts	1	\$0.00	\$0.00	
EDS / ICS Deposits				
0 - 20 deposits	8	\$0.00	\$0.00	
21+ deposits	0	\$0.00	\$0.00	
EDS Items (Local)				
0 - 50 items	50	\$0.00	\$0.00	
51+ items	139	\$0.00	\$0.00	
Subtotal for ELECTRONIC DEPOSIT SERVICE			\$50.00	
ACH AUTHORIZATION SERVICES				
ACH Positive Pay Setup Fee (Company)	1	\$30.00		
ACH Positive Pay Service (Company)	1	\$25.00	\$25.00	
ACH Positive Pay Debit Filter Exception				
0+ exceptions	0	\$1.25	\$0.00	
ACH Positive Pay Debit Filter Service				
0+ filters	0	\$2.50	\$0.00	
ACH Debit/Credit Block Service				
0 - 5 accts	1	\$12.00	\$12.00	
6 - 10 accts	0	\$6.00	\$0.00	
11 - 25 accts	0	\$3.00	\$0.00	
26 - 50 accts	0	\$1.50	\$0.00	
51+ accts	0	\$1.00	\$0.00	
ACH Debit Filter Setup	1	\$7.00	\$7.00	
ACH Debit Filter Service				
0+ filters	10	\$1.50	\$15.00	
ACH Debit Filter Change	0	\$7.00	\$0.00	
Subtotal for ACH AUTHORIZATION SERVICES			\$59.00	
TOTAL SERVICE CHARGES			\$109.00	\$0

Pro Forma Client Analysis Statement



For Statement Period: JANUARY 2022

MOUNTAIN WATER AND SANITATION DISTRICT
**Exhibit C: Treasury Now, ACH, Wires, Check Printing,
 Positive Pay Bundle and EDS Single Feed Scanner**

BANK OF THE WEST TEAM

Relationship Manager: LEONORA FINNEY-ROUSE - (303) 846-8936

Cash Management Sales Consultant: JOSE LOMELI - (323) 869-4467

Service Charge Detail	Volume	Price / Unit	Charge	Col Bal Req
ELECTRONIC DEPOSIT SERVICE				
Scanner Cx30				
0 - 1 scanner	0	\$0.00		
2+ scanners	0	\$400.00		
EDS Scanner Swap/Return Handling Fee	0	\$100.00		
EDS Premier Service (1st acct)	1	\$25.00	\$25.00	
EDS Premier Service (2+ accts)				
0+ accts	1	\$0.00	\$0.00	
EDS / ICS Deposits				
0 - 20 deposits	8	\$0.00	\$0.00	
21+ deposits	0	\$0.00	\$0.00	
EDS Items (Local)				
0 - 50 items	50	\$0.00	\$0.00	
51+ items	139	\$0.00	\$0.00	
Subtotal for ELECTRONIC DEPOSIT SERVICE			\$25.00	
ACCOUNT RECONCILEMENT PROCESSING				
Positive Pay (Standalone) Service				
0+ accts	1	\$30.00	\$30.00	
Account Reconciliation / Positive Pay Input Issue				
0 - 50 input issues	38	\$0.00	\$0.00	
51+ input issues	0	\$0.15	\$0.00	
Positive Pay Exception Items				
0 - 2 items	0	\$0.00	\$0.00	
3+ items	0	\$2.00	\$0.00	
Positive Pay Returned Decision Items	0	\$5.00	\$0.00	
Subtotal for ACCOUNT RECONCILEMENT PROCESSING			\$30.00	
ACH AUTHORIZATION SERVICES				
ACH Positive Pay Setup Fee (Company)	1	\$0.00		
ACH Positive Pay Service (Company)	1	\$15.00	\$15.00	
ACH Positive Pay Debit Filter Exception				
0 - 4 exceptions	0	\$0.00	\$0.00	
5+ exceptions	0	\$2.00	\$0.00	
ACH Positive Pay Debit Filter Service				
0 - 8 filters	0	\$0.00	\$0.00	
9+ filters	0	\$2.00	\$0.00	
ACH Debit/Credit Block Service				
0+ accts	1	\$5.00	\$5.00	

Service Charge Detail	Volume	Price / Unit	Charge	Col Bal Req
ACH Debit Filter Setup	1	\$0.00	\$0.00	
ACH Debit Filter Service				
0 - 8 filters	8	\$0.00	\$0.00	
9+ filters	2	\$4.00	\$8.00	
ACH Debit Filter Change	0	\$0.00	\$0.00	
Subtotal for ACH AUTHORIZATION SERVICES			\$28.00	
ACH ORIGINATION (GENERAL)				
Same Day ACH Credit Origination				
0 - 25 items	1	\$2.50	\$2.50	
26 - 50 items	0	\$1.50	\$0.00	
51 - 500 items	0	\$1.00	\$0.00	
501+ items	0	\$0.40	\$0.00	
Subtotal for ACH ORIGINATION (GENERAL)			\$2.50	
ONLINE BANKING				
TreasuryNow Base Fee (Per Acct)				
0 - 1 acct	1	\$10.00	\$10.00	
2+ accts	0	\$40.00	\$0.00	
TreasuryNow Reporting (Analysis Statement)	0	\$0.00	\$0.00	
TreasuryNow Reporting (Deposit Statement)	0	\$0.00	\$0.00	
TreasuryNow Reporting (ACH Special Report)	0	\$1.25	\$0.00	
TreasuryNow Reporting (ARP Special Report)	0	\$1.25	\$0.00	
TreasuryNow Reporting (Paragon Special Report)	0	\$1.25	\$0.00	
TreasuryNow Alerts Service				
0 - 1 company ID	0	\$0.00	\$0.00	
2+ company IDs	0	\$0.00	\$0.00	
TreasuryNow Image Viewed	0	\$0.00	\$0.00	
TreasuryNow QuickBooks Download Service (Per Acct)	0	\$0.00	\$0.00	
TreasuryNow Incoming Wire Advice (Email)	0	\$1.50	\$0.00	
TreasuryNow Wire Transfer Service (Per Acct)				
0 - 1 acct	0	\$0.00	\$0.00	
2+ accts	0	\$0.00	\$0.00	
TreasuryNow Wire Transfer (Book Transfer)	0	\$20.00	\$0.00	
TreasuryNow Wire Transfer (Domestic)				
0 - 1 wires	0	\$20.00	\$0.00	
2+ wires	0	\$20.00	\$0.00	
TreasuryNow Wire Transfer (International USD)	0	\$45.00	\$0.00	
TreasuryNow Wire Transfer (International Non-USD)	0	\$45.00	\$0.00	
TreasuryNow Wire Transfer (Tax Payment)	0	\$10.00	\$0.00	
TreasuryNow ACH Originated Items				
0 - 1,000 items	0	\$0.50	\$0.00	
1,001+ items	0	\$0.50	\$0.00	
TreasuryNow ACH Reversals (Per Batch)	0	\$25.00	\$0.00	
TreasuryNow Account Transfer				
0 - 1 transfers	0	\$0.00	\$0.00	
2+ transfers	0	\$0.00	\$0.00	
TreasuryNow Check Printing Service (Per Acct)	1	\$25.00	\$25.00	
TreasuryNow Check Printing Printed Checks	38	\$1.00	\$38.00	
TreasuryNow Check Printing Mailed Items	38	\$0.38	\$14.44	
TreasuryNow Check Printing Overnight Delivery (FedEx)	0	\$5.00	\$0.00	
TreasuryNow Check Printing Overnight Delivery (UPS)	0	\$5.00	\$0.00	

Service Charge Detail	Volume	Price / Unit	Charge	Col Bal Req
TreasuryNow Check Printing Logo	0	\$75.00		
TreasuryNow Check Printing Replacement Signature	0	\$75.00		
TreasuryNow Check Printing Remittance Customization	0	\$250.00		
TreasuryNow Bill Pay Items				
<i>0+ item</i>	0	\$0.75	\$0.00	
TreasuryNow Stop Payment (13 months)				
<i>0 - 1 stop</i>	0	\$35.00	\$0.00	
<i>2+ stops</i>	0	\$35.00	\$0.00	
TreasuryNow Stop Payment Cancel	0	\$5.00	\$0.00	
Subtotal for ONLINE BANKING			\$87.44	
TOTAL SERVICE CHARGES			\$172.94	\$0

All pricing discounts on fees, as well as Earnings Credit Rates, are based on projected account balances as referenced in RFPs, analysis statements or otherwise in writing. Earnings Credit rate is subject to change at any time. Tiered balances will be based on the monthly average positive available balance.

Pricing discounts on fees applicable to product service codes are based on projected transaction volumes for those services as referenced in RFPs or otherwise in writing. Should average transaction volumes in any particular service code fall below referenced projections for a sustained period of six (6) months, such price discounts will be eliminated and pricing will revert back to standard.

Pro Forma Client Analysis Statement



For Statement Period: JANUARY 2022

MOUNTAIN WATER AND SANITATION DISTRICT
**Exhibit D: Treasury Now, ACH, Wires, Check Printing,
 Positive Pay Bundle and EDS Multi-Feed Scanner**

BANK OF THE WEST TEAM

Relationship Manager: LEONORA FINNEY-ROUSE - (303) 846-8936

Cash Management Sales Consultant: JOSE LOMELI - (323) 869-4467

Service Charge Detail	Volume	Price / Unit	Charge	Col Bal Req
ELECTRONIC DEPOSIT SERVICE				
Epson CaptureOne 30				
0 - 1 scanner	0	\$0.00		
2+ scanners	0	\$700.00		
EDS Scanner Swap/Return Handling Fee	0	\$100.00		
EDS Premier Service (1st acct)	1	\$50.00	\$50.00	
EDS Premier Service (2+ accts)				
0+ accts	1	\$0.00	\$0.00	
EDS / ICS Deposits				
0 - 20 deposits	8	\$0.00	\$0.00	
21+ deposits	0	\$0.00	\$0.00	
EDS Items (Local)				
0 - 50 items	50	\$0.00	\$0.00	
51+ items	139	\$0.00	\$0.00	
Subtotal for ELECTRONIC DEPOSIT SERVICE			\$50.00	
ACCOUNT RECONCILEMENT PROCESSING				
Positive Pay (Standalone) Service				
0+ accts	1	\$30.00	\$30.00	
Account Reconciliation / Positive Pay Input Issue				
0 - 50 input issues	38	\$0.00	\$0.00	
51+ input issues	0	\$0.15	\$0.00	
Positive Pay Exception Items				
0 - 2 items	0	\$0.00	\$0.00	
3+ items	0	\$2.00	\$0.00	
Positive Pay Returned Decision Items	0	\$5.00	\$0.00	
Subtotal for ACCOUNT RECONCILEMENT PROCESSING			\$30.00	
ACH AUTHORIZATION SERVICES				
ACH Positive Pay Setup Fee (Company)	1	\$0.00		
ACH Positive Pay Service (Company)	1	\$15.00	\$15.00	
ACH Positive Pay Debit Filter Exception				
0 - 4 exceptions	0	\$0.00	\$0.00	
5+ exceptions	0	\$2.00	\$0.00	
ACH Positive Pay Debit Filter Service				
0 - 8 filters	0	\$0.00	\$0.00	
9+ filters	0	\$2.00	\$0.00	
ACH Debit/Credit Block Service				
0+ accts	1	\$5.00	\$5.00	

Service Charge Detail	Volume	Price / Unit	Charge	Col Bal Req
ACH Debit Filter Setup	1	\$0.00	\$0.00	
ACH Debit Filter Service				
0 - 8 filters	8	\$0.00	\$0.00	
9+ filters	2	\$4.00	\$8.00	
ACH Debit Filter Change	0	\$0.00	\$0.00	
Subtotal for ACH AUTHORIZATION SERVICES			\$28.00	
ACH ORIGINATION (GENERAL)				
Same Day ACH Credit Origination				
0 - 25 items	1	\$2.50	\$2.50	
26 - 50 items	0	\$1.50	\$0.00	
51 - 500 items	0	\$1.00	\$0.00	
501+ items	0	\$0.40	\$0.00	
Subtotal for ACH ORIGINATION (GENERAL)			\$2.50	
ONLINE BANKING				
TreasuryNow Base Fee (Per Acct)				
0 - 1 acct	1	\$10.00	\$10.00	
2+ accts	0	\$40.00	\$0.00	
TreasuryNow Reporting (Analysis Statement)	0	\$0.00	\$0.00	
TreasuryNow Reporting (Deposit Statement)	0	\$0.00	\$0.00	
TreasuryNow Reporting (ACH Special Report)	0	\$1.25	\$0.00	
TreasuryNow Reporting (ARP Special Report)	0	\$1.25	\$0.00	
TreasuryNow Reporting (Paragon Special Report)	0	\$1.25	\$0.00	
TreasuryNow Alerts Service				
0 - 1 company ID	0	\$0.00	\$0.00	
2+ company IDs	0	\$0.00	\$0.00	
TreasuryNow Image Viewed	0	\$0.00	\$0.00	
TreasuryNow QuickBooks Download Service (Per Acct)	0	\$0.00	\$0.00	
TreasuryNow Incoming Wire Advice (Email)	0	\$1.50	\$0.00	
TreasuryNow Wire Transfer (Book Transfer)	0	\$20.00	\$0.00	
TreasuryNow Wire Transfer (Domestic)				
0 - 1 wires	0	\$20.00	\$0.00	
2+ wires	0	\$20.00	\$0.00	
TreasuryNow Wire Transfer (International USD)	0	\$45.00	\$0.00	
TreasuryNow Wire Transfer (International Non-USD)	0	\$45.00	\$0.00	
TreasuryNow Wire Transfer (Tax Payment)	0	\$10.00	\$0.00	
TreasuryNow ACH Originated Items				
0 - 1,000 items	0	\$0.50	\$0.00	
1,001+ items	0	\$0.50	\$0.00	
TreasuryNow ACH Reversals (Per Batch)	0	\$25.00	\$0.00	
TreasuryNow Account Transfer				
0 - 1 transfers	0	\$0.00	\$0.00	
2+ transfers	0	\$0.00	\$0.00	
TreasuryNow Check Printing Service (Per Acct)	1	\$25.00	\$25.00	
TreasuryNow Check Printing Printed Checks	38	\$1.00	\$38.00	
TreasuryNow Check Printing Mailed Items	38	\$0.38	\$14.44	
TreasuryNow Check Printing Overnight Delivery (FedEx)	0	\$5.00	\$0.00	
TreasuryNow Check Printing Overnight Delivery (UPS)	0	\$5.00	\$0.00	
TreasuryNow Check Printing Logo	0	\$75.00		
TreasuryNow Check Printing Replacement Signature	0	\$75.00		
TreasuryNow Check Printing Remittance Customization	0	\$250.00		

Service Charge Detail	Volume	Price / Unit	Charge	Col Bal Req
TreasuryNow Bill Pay Items				
<i>0- item</i>	0	\$0.75	\$0.00	
TreasuryNow Stop Payment (13 months)				
<i>0 - 1 stop</i>	0	\$35.00	\$0.00	
<i>2+ stops</i>	0	\$35.00	\$0.00	
TreasuryNow Stop Payment Cancel	0	\$5.00	\$0.00	
Subtotal for ONLINE BANKING			\$87.44	
TOTAL SERVICE CHARGES			\$197.94	\$0

All pricing discounts on fees, as well as Earnings Credit Rates, are based on projected account balances as referenced in RFPs, analysis statements or otherwise in writing. Earnings Credit rate is subject to change at any time. Tiered balances will be based on the monthly average positive available balance.

Pricing discounts on fees applicable to product service codes are based on projected transaction volumes for those services as referenced in RFPs or otherwise in writing. Should average transaction volumes in any particular service code fall below referenced projections for a sustained period of six (6) months, such price discounts will be eliminated and pricing will revert back to standard.