

Bidder/Offeror _____

THIS PAGE IS TO BE FILLED OUT AND RETURNED WITH YOUR BID. FAILURE TO DO SO MAY SUBJECT YOUR BID TO REJECTION.

ATTENTION:

Federal Employer Identification Number or alternate identification number
(e.g., Social Security Number) is used for internal processing, including bid tabulation.

Enter ID number here: _____

Pursuant to N.C.G.S. 132-1, 10(b) this identification number shall not be released to the public.

This page will be removed and shredded, or otherwise kept confidential,
before the procurement file is made available for public inspection.

**ANSON COUNTY BOARD OF EDUCATION
REQUEST FOR PROPOSALS**

#145-2012-010212CBS

TITLE: Core Banking Services

USING AGENCY: Anson County Schools Board of Education

ISSUE DATE: 01/02/12

ISSUING AGENCY: Anson County Schools Board of Education

Sealed Proposals subject to the conditions made a part hereof will be received until **4:00 PM, January 27, 2012**, for furnishing services described herein.

SEND ALL PROPOSALS DIRECTLY TO THE ISSUING AGENCY ADDRESS AS SHOWN BELOW:

DELIVERED BY US POSTAL SERVICE	DELIVERED BY ANY OTHER MEANS
RFP NO. 145-2012-010212CBS Anson County Schools Attn: Holly Berry, Finance Officer 320 Camden Rd. Wadesboro, NC 28170	RFP NO. 145-2012-010212CBS Anson County Schools Attn: Holly Berry, Finance Officer 320 Camden Rd. Wadesboro, NC 28170

IMPORTANT NOTE: Indicate firm name and RFP number on the front of each sealed proposal envelope or package, along with the date for receipt of proposals specified above.

Bids submitted via telegraph, facsimile (FAX) machine, telephone, and electronic means, including but not limited to e-mail, in response to Request for Proposals **will not** be acceptable.

Direct all inquiries concerning this RFP to:

Anson County Schools
Attn: Holly Berry, Chief Financial Officer
320 Camden Road
Wadesboro, NC 28170
704-694-4417
berry.holly@anson.k12.nc.us

NOTE: Questions concerning the specifications in this Request for Proposals will be received until Friday, January 13, 2012 at 4:00 PM. ALL QUESTIONS MUST BE SUBMITTED IN WRITING, EITHER BY FAX OR EMAIL, TO THE ADDRESS OR NUMBER LISTED ABOVE. NO QUESTIONS WILL BE RECEIVED BY TELEPHONE. A summary of all questions and answers will be posted on the Internet as an addendum, located under the RFP # being modified. **It is the offeror's responsibility to assure that all addenda have been reviewed and, if need be, signed and returned.**

THE PROCUREMENT PROCESS

The following is a general description of the process by which a firm will be selected to provide services:

1. Request for Proposals (RFP) will be posted on the internet via the State's Interactive Purchasing System (IPS) and the Anson County Schools website (www.ansonschools.org).
2. A pre-bid conference will **not** be held to answer any questions arising from this document. A deadline for written questions is set for **Friday, January 13, 2012 at 4:00 PM**. (See cover sheet of this RFP for details.)
3. Proposals in one (1) original and three (3) copies will be received from each offeror in a sealed envelope or package. Each original shall be signed and dated by an official authorized to bind the firm. Unsigned proposals will not be considered.
4. All proposals must be received by the issuing agency not later than the date and time specified on the cover sheet of this RFP.
5. All cost proposals must be included on Attachment II ("COST FORM") for each of the Core Banking Services. Bids will not be accepted unless cost proposals are included on the attached Cost Form in both paper and electronic. The electronic file must be included in the bid packet along with the printed-paper form on a CD-ROM in the Microsoft excel format provided. If there are any exceptions to the proposal specifications, these should be listed, defined, and highlighted in yellow separately or the exceptions will be invalid. The cost form for the RFP section should be sealed in a separate envelope (printed copy and excel file on disk). Unsealed cost forms will invalidate the bid.
6. Responses to the RFP should be organized as outlined. Other than the cost proposal, responses need to be on paper only. All services should be on a per unit basis of one unless otherwise indicated. In summary the response package should be organized as follows:
 1. Response to general requirements
 2. General Bank Information
 3. Core Banking Services
Response to RFP requirements in order as listed
Requested bank information
Additional information that may be helpful to the school
 4. Cost form in sealed envelope (paper and excel file)
7. At that date and time, the package containing the proposals from each responding firm will be opened publicly and the name of the offeror and cost(s) offered will be announced. Interested parties are cautioned that these costs and their components are subject to further evaluation for completeness and correctness and, therefore, may not be an exact indicator of an offeror's pricing position.
8. At their option, the issuing agency's RFP Selection Team may request oral presentations or discussion with any or all offerors for the purpose of clarification or to amplify materials presented in any part of the proposal. However, offerors are cautioned that the proposal evaluators are not required to request clarification; therefore, all proposals should be complete and reflect the most favorable terms available from the offeror.
9. Proposals will be evaluated according to completeness, content, experience with similar projects, ability of the offeror and its staff, and cost. A list of references (including contact persons and telephone numbers) for which similar work has been performed shall be included, and the list shall include all similar contracts performed by the offeror in the past five (5) years. The failure of the offeror to list all similar contracts in the specified period may result in the rejection of the offeror's proposal. Award of a contract to one offeror does not mean that the other proposals lacked merit, but that, all factors considered, the selected proposal was deemed most advantageous to the issuing agency.
10. Offerors are cautioned that this is a request for offers, not a request to contract; and the Agency reserves the unqualified right to reject any and all offers when such rejection is deemed to be in the best interest of the Agency. Interested parties are cautioned that these costs and their components are subject to further evaluation for completeness and correctness and, therefore, may not be an exact indicator of an offeror's pricing position.

CONTRACT PERIOD

The contract period will be for three (3) years beginning July 1, 2012 through June 30, 2015, pending the approval by the Anson County Schools Board of Education.

Anson County Schools shall retain the right to cancel the contract at any time with 90 days notice for any cause. Such cancellation will generally result by the failure of the contracted institution to complete and/or provide the specified services or violation of the Mandatory Requirements (listed below).

Any and all costs associated with the preparation of a response to this request are the responsibility of the bidder and are not to be passed on to the school.

INTRODUCTION

The Finance Department of Anson County Schools requests qualified and interested banking institutions that will be operating within the legal jurisdiction of Anson County to submit a letter of proposal for providing banking services. Each proposal submitted shall be expected to respond to each consideration set forth in this Request for Proposal (RFP).

OBJECTIVE

Anson County desires to select a reputable financial institution to manage deposits, provide core banking services and other related financial services to benefit the school and the citizens/students served. The initiation of the Request for Proposal (RFP) process is intended to result in the selection of a financial institution that can provide the school with the highest quality and most flexible banking services for the lowest cost to the public. The Anson County Board of Education is requesting that each respondent competitively bid its services.

This RFP is organized into several separate sections. This first section gives a general overview of basic selection process, terms and conditions and basic requirements.

EVALUATION & SELECTION PROCESS

The selection process will be based on the responses to this document. A committee will be comprised of Anson County School representatives. Recommendations are scheduled to be made to the Anson County Schools Board of Education at the February 27, 2012 board meeting. The results of the evaluation will be available February 24, 2012, when the information for the February 27 meeting will be distributed to the Board.

The following will be the basic criteria for evaluating all RFP's. Additional criteria are listed in RFP section.

Basic Selection Criteria:

1. Ensure all proposal requirements, conditions and instructions are met as set forth in this RFP for each service.
2. Ensure financial stability by reviewing financial statistics and other financial information provided by the banks.
3. Review references, verifying exemplary service levels for similar banking/financial services, experience with governmental entities or private companies of similar complexity.
4. Ensure institution is equipped to best address the school's technological needs.
5. Ensure institution best addresses the school's overall goals, objectives and mandatory service requirements as set forth in this document.
6. Ensure institution provides service in an effective and efficient manner, which includes designating a specific Account Executive.
7. Ensure that the overall banking services are the most cost advantageous for the school. The full cost of implementation will be considered during the selection process.
8. Evaluate the institution's ability to provide services to Anson County Schools.

CORE BANKING SERVICES**MANDATORY REQUIREMENTS**

There are certain minimal requirements for the institutions involved in providing any financial services referred to herein. Specific reference to each must be provided in the general response section as detailed in the instructions below. It is expected the chosen firm will exceed these qualifications. Firms shall:

GENERAL

1. FDIC insured institution.
2. Online with the Federal Reserve Bank for funds and securities.
3. A full service branch of the institution must be located within the vicinity of the Finance Office of Anson County Schools (320 Camden Road, Wadesboro, NC 28170).
4. Be a qualified depository for public funds in accordance with North Carolina General Statute 159-31 and the N.C. Administrative Code Title 20, Chapter 7 under the State Treasurer pooling method of collateralization ;
5. Provide separate accounts as needed. The school currently has twelve (12) accounts. There needs to be options for separate interest bearing and zero balance accounts.
6. Be able to handle, process and clear through separate zero-balance accounts.

DEPOSITS

7. Any money deposited during operating hours on a business day shall be considered deposited on that day. The bank shall provide collected funds credit for checks drawn on the United States Treasury, Federal Reserve and State of North Carolina. Other monies, such as maturing investments, will be available for investment that day (immediate credit). All daily deposit issues will be forwarded directly to the Anson County Schools Chief Financial Officer.
8. Redeposit all returned deposit items for insufficient funds, waiting a minimum of 24 hours, before debiting the county's account. Forward returned items to the Anson County Schools, Chief Financial Officer. Provide a return item report via on-line banking, which includes ACH and traditional check returns.

ON-LINE SERVICES

9. Provide on-line banking services package. Bank shall provide all software required to provide these services and to access all required reports. In the event that on-line services are down, provide an acceptable backup method via telephone or fax for each on-line requirement listed herein. All on-line services and options must be accessible 7am – 6pm, seven days a week.

In RFP response, note whether these on-line services and reports are provided through dial-up (modem) or Internet access. Include details of how updates and maintenance is handled.

10. Provide the following report types on-line.
 - a) Detailed transaction report – Report should show previous day detailed transactions, which include listings of all debits and credits impacting the accounts. Report should have ability for user to establish a minimum threshold for viewing either debits or credits or both and may have separate thresholds for electronic and paper entries. Reports should be accessible for at least six business days.
 - b) Intra-day position report - Report must provide up-to-the-minute recap of available account balances. It should be updated continuously throughout the day and reflect beginning balances, incoming and outgoing Fed wire transfers, ACH activity effective that day, maturing investments and disbursing debits. Please list types of transactions that do update the Intra-day report and those that don't update the Intra-day report.

- c) Return report – Report should list all check and ACH return items for the previous day.
 - d) Positive pay exception reports – Reports should list all checks or ACH's that are not included in the positive pay data transmission and should be interactive. Authorized officials should be able to accept or deny these items on-line. Exceptions should be available by 10 am each day from the previous day's activity.
 - e) Please state in RFP response whether you offer imaged copies of the checks in addition to the report.
11. Provide stop payment services on-line from authorized officials. Verbal requests from authorized officials will be accepted and processed on the same day with documentation to follow. As a part of this service authorized officials would be able to inquire on-line to determine if a specific check had previously been presented for payment prior to initiating a stop payment.
 12. Provide imaged copies of the checks to Anson County Schools.
 13. Access imaged copy of checks on-line. This would be for current items not included on previous bank statements. If image is not available due to timing of check clearing, also accept request for check copies via telephone.
 14. Provide ability to enter wire, ACH and book transfer on-line. On-line system should offer ability to template re-occurring and repetitive transactions. System should also have ability to structure an approval hierarchy.
 15. Provide ability to transfer funds on-line between two or more accounts maintained with the bank.

WIRE TRANSFERS, ACH TRANSACTIONS AND OTHER TRANSFERS

16. Furnish direct deposit of employees' checks (credit entries) to their designated checking or savings account according to the Automated Clearing House (ACH) rules and regulations. Transmission will be delivered by 4:30 p.m. two business days prior to payday. If needed, bank shall furnish pass-through software to aid in the ACH payroll file creation at no cost to the school.
17. Transmit debit entries initiated by the school under ACH rules. The bank shall provide software or another means to allow the school to change and adjust ACH information prior to transmission to the bank. Upon proper notification by the county, bank shall manually adjust or stop payment or other adjusting entries. The bank shall be responsible for any loss limited to the liability for its own negligence or willful misconduct.
18. Process incoming and outgoing wire transfers verbally (via telephone), fax and on-line in real time as requested by duly authorized official(s) if the bank receives instructions by the official deadline established by the Federal Reserve System. All incoming wires thusly processed are expected to result in same day credit to the account. The bank is expected to assume responsibility for all loss or cost incurred by the school as a result of the bank's failure to transfer wires as instructed.
19. Provide ability to create templates for repetitive wires and ACH transactions with the ability to restrict amount and access for different users. Each individual template should have ability to permanently establish different sections of the template. For example, for some repetitive wires, the same amount is wired each time. Each individual template should also have the ability to restrict use for designated authorized officials. Different templates would then be able to have different users. Changes to these templates shall only be made according to a written request to the bank from an authorized official.

SUPPLIES

20. Provide sufficient pre-numbered and pre-encoded deposit slips per deposit site in triplicate at no charge for school to process daily deposits.
21. Provide sufficient blank checks and stubs for all accounts as needed at no charge to the school per the school's specifications.
22. Provide nightly deposit bags for all accounts as requested at no charge to the school.

OTHER SERVICES

23. Provide daylight overdraft protection of Anson County Schools Funds. Wire transfers that fall under this limit should be released immediately. In the unlikely event that a daylight overdraft above this limit should occur, the designated account officer would be notified by an authorized official for verbal approval of the wire.

24. Provide account reconciliation for all disbursement accounts. Capability to send daily/monthly transmissions of account activity back to the unit.
25. Provide positive pay option (both standard and ACH) for all disbursement accounts. Banks must have capability of receiving an electronic transmission. Exception reporting and communication must be provided through on-line banking services.

In RFP response, include the following information regarding positive pay:

- a) Include an overall description of your positive pay service including file layout and transmission process.
 - b) Is the service same-day or next day?
 - c) Is it applied at the teller line?
 - d) Explain how a manually issued check is added to the positive pay file in detail.
 - e) Explain how voided checks are handled in reference to the positive pay file.
 - f) Indicate any limit on the volume of positive pay exceptions that your system can handle.
 - g) State your default disposition of exception items in the event that the bank does not receive the county's decision to pay or not to pay.
 - h) State whether a dollar threshold can be applied to the default disposition (e.g., return all checks over \$10,000).
 - i) Do you offer positive pay with payee names and/or customer reference field (e.g., policy number, claim number)? If no, do you plan to make this service available?
26. Provide research assistance on transactions (lost checks, lost deposit slips, mutilated checks, and bank generated transactions) by providing sufficient details within 72 hours of request.
 27. Provide a large safe deposit box for the school if need arises.
 28. Provide sufficient night depository services including optional provision of bags with keys.
 29. Provide change as needed by the county for various activities and events.

STATEMENTS AND PAYMENT OF FEES

30. Provide a detailed itemized statement for each account for the previous month which shows each deposit slip, credit or debit memo, along with the check number and amount of each transaction processed within 10 working days of the subsequent month.
31. Provide all cleared check images (front and back) on CD-ROM for each account, as well as providing the software and database that allows for efficient inquiry.
32. Furnish monthly detailed account analysis for each account enumerating the account activity by type of service and activity volume within each service.

GENERAL INFORMATION TO BE PROVIDED BY INSTITUTION

Information related to the requirements below should be organized in the same order as listed. Any additional information regarding bank specific enhancements or other services that may benefit the county can follow.

- Provide ratings for the bank from two (2) of the following agencies: Standards & Poor's, Moody's, Fitch IBCA, Thomson BankWatch, Sheshunoff, or Laclede.
- Explain how the interest rate will be set, how often it will be adjusted, if applicable. Provide the past daily interest rates for a similar account for October, November, and December 2011.
- Provide clear instructions on the earnings allowance calculation. Include definition of the benchmark rate that will be used in the calculation (Example: 6 month Treasury Bill).
- List bank branch addresses nearest to each location noted in Attachment 2 for each location.
- List references including any governmental units and other companies that have similar volume and complexity.
- Clearly note any services that are provided by third parties.

INFORMATION ABOUT ANSON COUNTY SCHOOLS

An average volume for the school is listed in Attachment I. For the main general account, the school currently uses standard blank check stock paper for payroll and account payables. Individual school accounts use either standard blank check stock paper or bank issued checks. Currently, six out of ten individual school accounts utilize bank issued checks.

The school offers payroll direct deposit to their employees. The payroll account (ACH) is currently included in the General Account. Anson County Schools does not have a separate account for payroll. Anson County Schools processes payroll monthly. For volume details see Attachment I. Specific payroll calendars for the school will be provided to the chosen institution.

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If the school develops a need for additional accounts, or services during the term of this agreement, services will be provided with the same conditions as apply to existing accounts at the time. If the Federal Reserve or other regulatory bodies provide new or enhanced regulations, which are favorable to the school, the bank of choice shall make these new services available to school.

EVALUATION FOR CORE SERVICES

In evaluating each of the banking institutions, the following will be considered:

All requirements listed above **MUST** be met.

All components of the proposal exclusive of the Cost Form will be reviewed and evaluated first. The top two responsible bid packages will be selected for further evaluation at which time the sealed envelopes containing the cost proposals will be opened.

The full cost of implementation will be considered which includes software installation, data transmission file setup and other initial one-time implementation fees. Currently the school banks with BB&T for core banking services.

Evaluation committee will ensure that banking services are the most cost advantageous for the school. In the RFP evaluation, the committee will consider pricing. However, service and efficiency improvements and implementation costs may weigh heavily. The lowest direct price proposed may not have a direct bearing on the final selection.

Combined Analysis

	<u>May 2011</u>	<u>Jun 2011</u>	<u>Jul 2011</u>	<u>Aug 2011</u>	<u>Sep 2011</u>	<u>Oct 2011</u>	<u>Nov 2011</u>	<u>Avg. May - Nov</u>	<u>Avg. Jul - Nov</u>
	\$ 4,982,730.66	\$ 4,858,404.51	\$ 2,947,942.50	\$ 3,029,263.44	\$ 3,078,019.80	\$ 3,269,473.01	\$ 3,404,464.50	\$ 3,652,899.77	\$ 3,145,832.65
<u>Average Balance</u>	# Units Per Mth	# Units Per Mth	# Units Per Mth	# Units Per Mth	# Units Per Mth	# Units Per Mth	# Units Per Mth	# Units Per Mth	# Units Per Mth
<u>General Banking Services</u>									
Maintenance	10	10	10	10	10	10	10	10	10
Stop Payment	-	-	1	1	-	-	1	0	1
Deposits & Other Credits	213	138	31	89	240	229	200	163	158
Items Deposited - BB&T	184	169	43	164	145	157	197	151	141
Items Deposited - In State	389	313	79	466	434	429	452	366	372
Items Deposited - Others	33	21	11	25	31	25	29	25	24
Checks Paid & Other Debits	313	820	160	320	381	338	322	379	304
Checks Paid - Reject	-	1	4	1	1	1	1	1	2
Check Charges	-	-	-	1	-	1	-	0	0
In-Branch Transfer Debit	-	-	1	-	-	-	-	0	0
Waived Check Charges	-	-	1	-	-	-	-	0	0
Bank Check Image Access	-	1	-	-	1	-	-	0	0
Coin Roll Sales	-	-	-	-	60	18	-	11	16
Currency Sales	-	-	-	-	3,550	2,220	-	824	1,154
Coin & Currency Deposited	31,128	25,904	4,398	48,395	82,414	73,352	34,493	42,869	48,610
Deposit Corrections	-	-	1	1	-	3	1	1	1
Easy Image Statement	8	8	8	8	8	8	8	8	8
Nightly Depository Services	-	-	-	1	-	7	1	1	2
Checks Returned w/ Statement	1	1	1	1	1	1	1	1	1
Per Check/Substitute Check ENC	14	8	-	-	3	2	3	4	2
Returned Deposit/Cash Item Fee	1	6	-	4	5	5	8	4	4
Checktrack Credit Services	1	1	2	1	2	4	3	2	2
<u>ACH Services</u>									
ACH Received Credit	11	11	6	4	11	15	14	10	10
ACH Received Debit	36	40	24	30	31	30	28	31	29
ACH Notification Change	-	-	-	-	-	-	1	0	0
ACH Return Notice-Fax/Email	-	-	-	-	1	-	5	1	1
ACH Transaction Reversal	-	2	-	-	-	-	-	0	-
ACH Return Item	-	-	-	-	1	-	4	1	1
ACH Monthly Maintenance	2	2	2	2	2	2	2	2	2
Total ACH Originated Items	708	543	324	665	727	740	739	635	639
ACH ACCT Block Filter Maint	-	-	1	-	1	-	-	0	0
ACH Acct Block Filter Service	10	10	10	10	10	10	10	10	10
ACH Acct Block Report(s)	20	20	20	20	20	20	20	20	20
CMOL2 ACH Item	702	543	324	665	727	740	739	634	639
CMOL2 ACH File	2	3	2	4	3	3	3	3	3

<u>Combined Analysis</u>	<u>May 2011</u>	<u>Jun 2011</u>	<u>Jul 2011</u>	<u>Aug 2011</u>	<u>Sep 2011</u>	<u>Oct 2011</u>	<u>Nov 2011</u>	<u>Avg. May - Nov</u>	<u>Avg. Jul - Nov</u>
<u>Reconciliation Services</u>									
Full Recon Maintenance	1	1	1	1	1	1	1	1	1
Full Recon Items	150	615	98	204	246	196	178	241	184
Recon File-Transmission	1	1	1	1	1	1	1	1	1
Recon Manual Entry Request	-	-	1	-	-	-	-	0	0
CD-ROM Maintenance	1	1	1	1	1	1	1	1	1
CD-ROM Items	141	603	95	195	236	185	169	232	176
CD-ROM Disk	1	1	1	1	1	1	1	1	1
Positive Pay Transmission	2	13	9	10	8	8	7	8	8
CMOL2 POS Pay Maint w Recon	1	1	1	1	1	1	1	1	1
Pos Pay/Payee- Items w Recon	141	603	95	195	235	184	169	232	176
<u>Information Services</u>									
CMOL2 Stop Pay Maint	10	10	10	10	10	10	10	10	10

Attachment II

Anson County Schools Cost Form

Service	Quantity	ACS Cost	Bank Cost
ACCOUNT MAINTENANCE	Per Month		
ACH ADD/DELETE	Per Item		
ACH DATA TRANSMISSION	Per Item		
ACH DIRECT DEPOSIT FEE	Per Item		
ACH IMPLEMENTATION/CUSTOM	Setup		
ACH ON-LINE	Per Month		
ACH POSITIVE PAY	Per Account		
ACH POSITIVE PAY – CALL	Per Item		
ACH POSITIVE PAY MANUAL ISSUE	Per Item		
ACH PPD CREDIT	Per Item		
ACH PPD DEBIT	Per Item		
ACH RETURN NOTIFICATION–PHONE	Per Item		
ACH RETURN ON-LINE PAPER REPORT	Per Item		
ACH RETURNED ITEMS	Per Item		
ACH REVERSAL	Per Item		
ACH SOFTWARE MONTHLY MAINTENANCE	Per Month		
CD ROM PAID ITEMS CD	Per CD Rom		
CHECK COPY REQUEST ON-LINE	Per Image		
CHECK IMAGE CAPTURE–PER ITEM	Per Image		
CHECK IMAGE CD–PER ITEM	Per Image		
CHECK IMAGE MANAGEMENT SOFTWARE	Per Month		
CHECK INQUIRY ON-LINE	Per Image		
CHECKS DEPOSITED (PER ITEM DRAWN ON ANSON BANK & TRUST)	Per Item		
CHECKS DEPOSITED (PER ITEM DRAWN ON OTHER BANKS)	Per Item		
CHECKS PAID	Per Item		
COIN/CURRENCY DEPOSITED	Per \$100		
CURRENT DAY–EXTRA REPORT	Per Item		
DEBITS (PAPER AND ELECTRONIC)	Per Item		
DEPOSIT CORRECTIONS	Per Item		
DEPOSIT PREPARATION	Per Item		
DEPOSITS–EFT	Per Item		
DEPOSITS–PAPER	Per Item		
ELECTRONIC DEBITS POSTED	Per Item		
FULL RECONCILIATION/BASE	Per Item		
FULL RECONCILIATION/ITEM	Per Item		
NIGHT DEPOSIT–CANVAS	Per Bag		
NIGHT DEPOSIT–PLASTIC	100 Bags		
ONLINE ANALYSIS STATEMENT	Per Account		
ONLINE BANKING - ACCOUNT TRANSFER/PER TRANSFER	Per Transfer		
ONLINE BANKING - PRIOR DAY ACCOUNT MAINTENANCE/ACCOUNT	Per Account		

Attachment II

Anson County Schools Cost Form

Service	Quantity	ACS Cost	Bank Cost
ONLINE BANKING - PRIOR DAY DETAIL/PER ITEM	Per Item		
ONLINE BANKING - PRIOR DAY SERVICE/MONTH	Per Month		
ONLINE BANKING - SAME DAY ACCOUNT MAINTENANCE/ACCOUNT	Per Account		
ONLINE BANKING - SAME DAY DETAIL/PER ITEM	Per Month		
ONLINE BANKING - SAME DAY SERVICE/MONTH	Per Month		
ONLINE BANKING WIRE SERVICE/MONTH	Per Month		
ONLINE DDA STATEMENT	Per Account		
ON-LINE SOFTWARE	Per Month		
ON-LINE SOFTWARE MAINTENANCE FEE	Per Month		
PAPER REDEPOSITED ITEMS	Per Item		
PAPER RETURNED ITEMS	Per Item		
POSITIVE PAY-EXCEPTIONS PER ITEM	Per Item		
POSITIVE PAY-FIXED	Per Month		
POSITIVE PAY-PER ITEM	Per Item		
RETURN REPORT ON-LINE - FIXED	Per Month		
RETURN REPORT ON-LINE - PER ITEM	Per Item		
ROLLED COIN PROVIDED	Per Roll Coin		
SAFE DEPOSIT BOX	Per Item		
SAFEKEEPING-OVERNIGHT	Various		
SELF INKING ENDORSEMENT STAMPS	Per Item		
STATEMENT ON CD-ROM	Per Item		
STOP PAYMENT ON-LINE	Per Item		
STOP PAYMENT-VERBAL	Per Item		
WIRE IN-NONCONFIRMED	Per Item		
WIRE TEMPLATE SETUP/CHANGE	Per Item		
WIRE TRANSFER ADVICE - EMAIL	Per Email		
WIRE-NONREPETITIVE MANUAL	Per Item		
WIRE-NONREPETITIVE ON-LINE	Per Item		
WIRE-REPETITIVE ON-LINE	Per Item		

The school cost is the fee/charge the school will be responsible for paying for each service. The bank cost is only necessary when the bank does not charge the school for a particular service. Example: The bank may typically charge \$100 for deposit slips, but does not charge the school. In this case, the school cost would be \$0 and the bank cost would be \$100.