



Brevard County Purchasing Services

Proposal for Fees and Compensation

Presented by Truist Bank

Brian Orth
Senior Vice President
Not for Profit/ Government Banking
333 S. Garland Ave., 17th FL
Orlando, FL 32801



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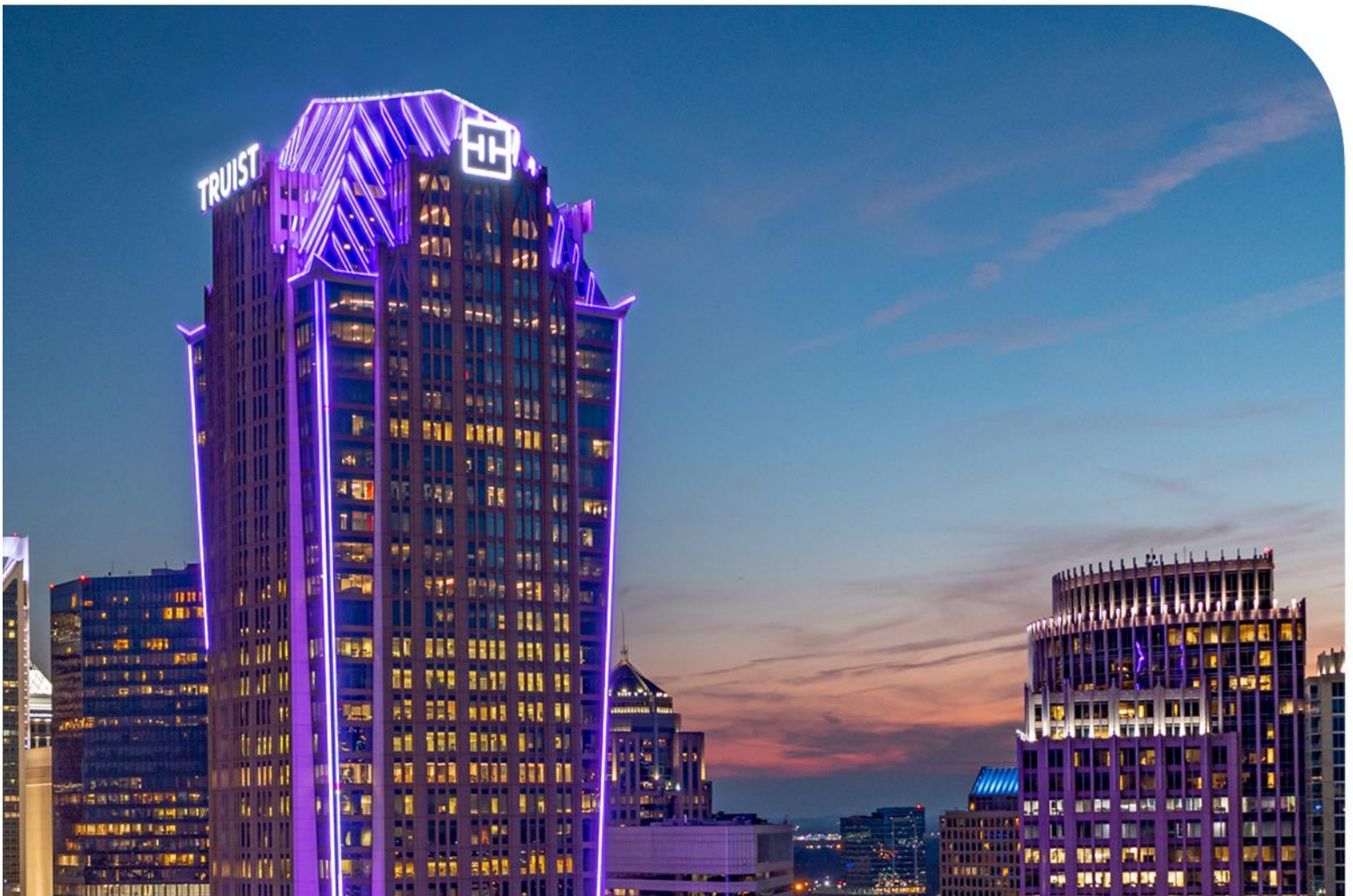
November 22, 2022

4 pm ET

RFP # P-1-23-01

Brian Orth
Senior Vice President
Not for Profit/ Government Banking
333 S. Garland Ave., 17th FL
Orlando, FL 32801
407.237.6764
Brian.Orth@truist.com

Maria Roman
Senior Vice President
Treasury Solutions Consultant
401 East Jackson St., 19th FL
Tampa, FL 33602
813.224.2095
Maria.Roman@truist.com





November 22, 2022

Mary Bowers, Purchasing Services
Brevard County Purchasing Services
2725 Judge Fran Jamieson Way, 3rd FL, STE C303
Viera, FL 32940

Dear Ms. Bowers,

Truist Bank is pleased to have this opportunity to continue our long-term banking relationship with Brevard County (the "County"). The proposal herein provides a holistic view of the County cash resources thorough a competitive fee structure that limits bank fees through an aggressive Earning Credit rate and maximizes earnings on excess cash held at the bank. Furthermore, the integration of the Truist Custody Services provides a seamless resource to safeguard assets and assist with the day-to-day operations of the County.

As your long-term banking partner, we have a demonstrated history of operating fairly and competently on behalf of the County. As we respond to this newest request, you will see an overall increase in per item prices, but this is largely driven by many, many years where these increases were absorbed by the bank, and not passed along to the County. To help offset the pricing changes, we are offering the County an Earnings Credit rate of 1.50% which can be used to offset banking charges. Additionally, for those balances not needed to offset fees, the bank is offering the County a rate of 60% of the Fed Funds Target Rate, which is currently 2.40% (by linking this offering to the Fed Funds Target Rate, the County will gain the automatic benefits of future Fed movements over the next year). In the second year of the contract, these will both become managed rates, but the County will benefit significantly in first year with the indexed rate, taking advantage of the current rate environment. Lastly, for 120 days, the bank is pleased to offer a waiver of all per item banking fees, meaning all amounts on deposit with Truist would earn at least 2.40% in interest. When looking at our value proposition in relation to the "cost scoring metric" in the RFP, the bank may show an increase in "costs" from our historical levels, however the other component of the metric, "compensation" will also be much higher as we work to help offset any cost increases.

In summary, Truist and your local coverage team is extremely proud to be your banking partner and would be humbled and honored to continue in our current role. We feel, as your banking partner, that we have not taken for granted the long relationship and trust you've bestowed in us, and that commitment will remain as we move forward. The County has offered us a long run as their financial partner and we have provided the County a long run of steady pricing, often below costs, with a coverage team that has remained largely the same over the last 12 years that I have been your Relationship Manager. I hope we score well and can make any choice to change financial institutions moot. We respectfully ask you to consider the strain on resources and staff from a move of this magnitude when the partner you already have has a long history of acting fairly for the County (and all of our municipal clients across Florida) and is eager to continue as the banking services partner for Brevard County.

Sincerely,

A handwritten signature in blue ink, appearing to read "Brian Orth", written over a light blue horizontal line.

Brian Orth
Senior Vice President
Not for Profit/ Government Banking

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Account Recommendations & Pricing

Public Fund Analyzed Interest Checking Account

Truist recommends Brevard County Board of County Commissioners utilize our Public Fund Analyzed Interest Checking Account for public fund deposit accounts. It is designed for public fund entities with higher transaction needs, a need to earn interest, and utilize balances to offset fees. This checking account would allow the County to earn interest on potential excess balances without the additional reconciliation and transactions that come with sweeping balances to another vehicle.

Truist is pleased to offer attractive relationship pricing that includes a custom Managed Earnings Credit Rate (ECR) of 1.50% reviewed annually; additional balances above compensating balance will earn a rate equal to 60% of the top of the Fed Funds Target Rate. This pricing structure will be guaranteed for the requested initial term period of three (5) years and may be adjusted at the end of the commitment period. Should the Bank be awarded the RFP, the ECR will be managed based on market conditions.

Certain fees are considered “explicit” and cannot be offset with earnings credits. Explicit fees include, but are not limited to: merchant services fees, bank supplies, check orders, some international fees, and retail online banking fees.

Earnings Credit Rate (ECR) is applied to the average available balance in the account for the month. This rate is applied to 100% of average available balances to allow the County to offset service charges with compensating balances.

ECR is calculated using the following formula:

Monthly Earnings Credit Allowance = Average Available Balances x ECR x days in the month ÷ days in year.

Unless otherwise agreed upon, Earnings Credit Allowance is applied to the account on a monthly basis. Any unused Earnings Credit Allowance during a month cannot be carried over in the following months.

Pricing Sheet

BANKING SERVICES P-1-23-01 PRICE SHEET

COMPENSATION

The County will compensate the Contractor at the proposed rate of services provided. Price to provide all labor, materials, equipment, transportation and other facilities as necessary and/or required to execute all of the work described by the proposal documents.

\$ N/A

ACH PAYMENTS

Does your company accept ACH Payment Method? ☒ Yes/ ☐ No

PROMPT PAYMENT DISCOUNT

Brevard County shall remit payment in accordance with the Florida Prompt Payment Act, Florida Statutes section 218.70. Contractors may offer cash discounts for prompt payment but they will not be considered in determination of award. If a Contractor offers a discount, it is understood that the discount time will be from the date of satisfactory delivery, at the place of acceptance, and receipt of correct invoice, at the office specified, whichever occurs last.

* If Prompt Payment Discount is offered, please state discount and terms:

ADDENDUM ACKNOWLEDGMENT

Contractor acknowledges receipt of amendments by indicating amendment number and its date of issue.

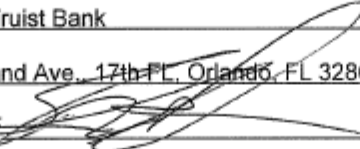
Add. No. 1 Dated October 27, 2022 // Add. No. 3 Dated November 8, 2022

Add. No. 2 Dated November 7, 2022 // Add. No. Dated

I hereby acknowledge that I have read, understand, and agree to all terms, conditions, insurance, scope of work, specifications and pricing for P-1-23-01 Banking Services.

CONTRACTOR NAME Truist Bank

ADDRESS 333 S. Garland Ave., 17th FL, Orlando, FL 32801

AUTHORIZED SIGNATURE 

PRINTED SIGNATURE Brian Orth DATE 11/14/2022

TELEPHONE # 407.237.6764 FAX #

EMAIL Brian.Orth@truist.com

Truist Pro Forma Account Analysis Statement

Pro Forma ID: 137137
Account Officer: Orth, Brian
Treasury Consultant: Roman, Maria

Effective 01/01/2023

BREVARD COUNTY BOARD OF COUNTY

RFP 2022

Group Account # *1058

Combined Analyzed Interest Checking - PF

Earnings Credit Summary

Average Ledger Balance	\$14,938,046.67		
Less: Average Float	\$276,683.58		
Average Collected Balance	\$14,661,363.09	Earnings Credit Rate	1.500 %
Average Negative Collected Balance	\$0.00	Earnings Credit Allowance	\$18,678.17
Average Positive Collected Balance	\$14,661,363.09	Less: Balance Based Charges	\$5,713.90
Less 0.00% Related Reserves	\$0.00		
Average Positive Balance Available	\$14,661,363.09	Total Analysis Based Charges	\$0.00
		ADD: Explicit & Billed Separately	\$0.00
		ADD: Independent Account Service Charges	\$0.00
		Total Service Charges for Period	\$0.00

Interest Earnings Summary

Hybrid Solution

Average Positive Available Balance	\$14,661,363.09
Less: Bal Required for Analyzed Services	\$4,485,104.30
Average Positive Net Available Balance	\$10,176,258.79
Hybrid Interest Rate	2.400 %
Hybrid Estimated Interest Earned	\$20,742.84

Total Estimated Interest Earned for Period \$20,742.84

Net Client Benefit \$20,742.84

Service Code	Service Description	Volume	Unit Price	Total Price
GENERAL BANKING SERVICES				
21	MONTHLY ACCT MAINTENANCE FEE	5	\$8.000000	\$40.00
100	CREDITS POSTED	552	\$0.560000	\$309.12
110	ITEMS DEPOSITED - ON-US	84	\$0.080000	\$6.72
112	ITEMS DEPOSITED - IN STATE	362	\$0.080000	\$28.96
114	ITEMS DEPOSITED - OTHER	205	\$0.080000	\$16.40

The pricing detailed in this pro forma does not constitute a contractual offer of any particular service, price, rate or account type for any term. Estimated volumes may be included in this pro forma based on our assumptions or information shared with us. It is for purposes of estimation and discussion only unless accompanied by other agreements or commitments that offer explicit pricing or terms. Your Account Analysis statement will reflect the actual services, volumes and charges for the services utilized. Reviewing your Account Analysis statements with full line-item detail is recommended and those statements are available by mail or electronic delivery methods. Service descriptions and related information may change or be updated by Truist with or without notification. Any impacts to a client's pricing will be communicated in accordance with applicable banking agreements. If you have any questions or concerns about your actual pricing, please contact your Treasury Consultant. For a complete list of account related fees, the Truist Business Services Pricing Guide is available at www.truist.com/content/dam/truist-bank/us/en/documents/disclosures/commercial/business-deposits-fee-schedule.pdf

Service Code	Service Description	Volume	Unit Price	Total Price
GENERAL BANKING SERVICES				
122	WLBX ON-US DEPOSITED ITEM	83	\$0.115000	\$9.55
124	WLBX TRANSIT DEPOSITED ITEM	611	\$0.070000	\$42.77
128	CHECKS PAID AND OTHER DEBITS	1,946	\$0.040000	\$77.84
132	CONTROLLED DISB - CHECKS PAID	1,250	\$0.070000	\$87.50
385	COIN ORDER PER ROLL	29	\$0.200000	\$5.80
390	CURRENCY ORDER PER \$1	405	\$0.001300	\$0.53
395	COIN AND CURRENCY DEPOSITED	54,974	\$0.002500	\$137.44
1200	RDI SPECIAL HANDLING MAINT	1	\$5.000000	\$5.00
1205	RETURNED DEPOSITED ITEM FEE	8	\$3.000000	\$24.00
1210	REDEPOSIT (RECLEARED) RET ITEM	7	\$3.000000	\$21.00
			Subtotal:	\$812.62
BALANCE RELATED SERVICES				
35	DEP ACCT USAGE RATE (PER \$100)	14,938,046	0.000000	\$0.00
			Subtotal:	\$0.00
VAULT SERVICES				
1400	VAULT MONTHLY MAINTENANCE	17	\$9.000000	\$153.00
1401	CASH VAULT DEPOSITS	227	\$0.560000	\$127.12
1405	VAULT CASH DEPOSITED PER DOLLR	74,070	\$0.000900	\$66.66
1407	VAULT DEPOSIT CORRECTION	20	\$6.000000	\$120.00
1410	VAULT DEPOSIT ITEMS - ON-US	317	\$0.030000	\$9.51
1411	VAULT DEPOSIT ITEMS IN-STATE	2,043	\$0.050000	\$102.15
1412	VAULT DEP ITEMS - OTHER	2,138	\$0.020000	\$42.76
1415	VLT COIN DEPOSIT STANDARD BAG	3	\$2.000000	\$6.00
1417	VAULT COIN DEPOSIT SUB TO CNT	29	\$3.000000	\$87.00
			Subtotal:	\$714.20
WIRE TRANSFER SERVICES				
2028	INCOMING DOMESTIC WIRE	2	\$4.000000	\$8.00
3585	TM DOMESTIC NON-REP WIRE	20	\$3.000000	\$60.00
3587	TM BOOK TRANSFER NON-REP	5	\$3.000000	\$15.00
3589	BOOK TRANSFER CREDIT	1	\$5.000000	\$5.00
			Subtotal:	\$88.00
ACH SERVICES				
105	ACH RECEIVED CREDIT	1,307	\$0.040000	\$52.28
134	ACH RECEIVED DEBIT	166	\$0.040000	\$6.64
530	ACH NOTIFICATION OF CHANGE	14	\$0.500000	\$7.00
538	ACH RETURN TRANSACTION	9	\$1.000000	\$9.00
540	DT/DLT ACH MONTHLY MAINT	1	\$15.000000	\$15.00
553	TOTAL ACH ORIGINATED ITEMS	3,042	\$0.030000	\$91.26
554	ACH ORIGINATED ADDENDA RECORD	7	\$0.040000	\$0.28
1051	ACH BLANKET BLOCK MAINTENANCE	1	\$5.000000	\$5.00

Service Code	Service Description	Volume	Unit Price	Total Price
ACH SERVICES				
1052	ACH POSITIVE PAY MONTHLY MAINT	2	\$5.000000	\$10.00
3319	TM ACH FILE UPLOAD	5	\$4.000000	\$20.00
3320	TM ACH BATCH PROCESSING FEE	11	\$2.000000	\$22.00
Subtotal:				\$238.46
EDI SERVICES				
1302	EDI REPORTING MAINTENANCE	1	\$45.000000	\$45.00
1303	EDI REPORTING PER ITEM FEE	1,472	\$0.000000	\$0.00
Subtotal:				\$45.00
RECONCILIATION SERVICES				
331	CD-ROM MAINTENANCE	1	\$10.000000	\$10.00
333	CD-ROM ITEMS	1,850	\$0.020000	\$37.00
335	CD-ROM DISC	1	\$5.000000	\$5.00
337	CD-ROM DUPLICATE DISC	1	\$5.000000	\$5.00
341	CD-ROM ADDITIONAL ACCT FEE	3	\$5.500000	\$16.50
Subtotal:				\$73.50
POSPAY/REVERSE POS PAY				
4133	CPR/POS PAY/PAYEE-EXCEPTIONS	6	\$0.500000	\$3.00
4140	POSITIVE PAY - MAINTENANCE	4	\$25.000000	\$100.00
4141	CONTROL/POSITIVE PAY - ITEMS	1,850	\$0.025000	\$46.25
4211	CPR/POSPAY/PAYEE D/T CLNT/FILE	4	\$6.000000	\$24.00
Subtotal:				\$173.25
INFORMATION SERVICES				
3016	CONTROLLED DISB MAINT	1	\$150.000000	\$150.00
Subtotal:				\$150.00
ONLINE COURIER SERVICES				
3961	OLC DDA STATEMENT	1	\$1.000000	\$1.00
3962	OLC ANALYSIS STATEMENT	3	\$1.000000	\$3.00
Subtotal:				\$4.00
TREASURY MANAGER				
3551	TM/OLC MAINTENANCE FEE	1	\$10.000000	\$10.00
3552	TM/OLC PRIOR DAY SERV/MONTH	1	\$10.000000	\$10.00
3553	TM/OLC PRIOR DAY/ACCOUNT	5	\$7.000000	\$35.00
3554	TM/OLC PRIOR DAY/DETAIL ITEM	4,219	\$0.020000	\$84.38
3555	TM/OLC CURRENT DAY SERV/MONTH	1	\$10.000000	\$10.00
3556	TM/OLC CURRENT DAY/ACCOUNT	4	\$7.000000	\$28.00
3557	TM/OLC CURRENT DAY/DETAIL ITEM	2,060	\$0.020000	\$41.20
3560	TM/OLC CAR REPORT	19	\$0.250000	\$4.75
3564	TM ONLINE STOP PAYMENT	16	\$5.000000	\$80.00

Service Code	Service Description	Volume	Unit Price	Total Price
TREASURY MANAGER				
3565	TM ACH MONTHLY MAINTENANCE	1	\$10.000000	\$10.00
3566	TM ACCOUNT TRANSFER	6	\$0.250000	\$1.50
3568	TM WIRE TRANSFER SERVICE/MONTH	1	\$10.000000	\$10.00
Subtotal:				\$324.83
CASH MANAGEMENT SERVICES				
850	ZBA MASTER ACCOUNT MAINTENANCE	1	\$10.000000	\$10.00
851	ZBA SUB ACCOUNT MAINTENANCE	3	\$5.000000	\$15.00
Subtotal:				\$25.00
WHOLESALE LOCKBOX				
7204	WLBX IMG ITEMS SCANNED	7,356	\$0.080000	\$588.48
7207	WLBX CRRSPND BATCH MAINTENANCE	1	\$50.000000	\$50.00
7212	WLBX IMAGE ARCHIVE 90 DAYS	8,910	\$0.100000	\$891.00
7214	WLBX MAINTENANCE - MONTHLY	1	\$185.000000	\$185.00
7222	WLBX REJECTED ITEMS	81	\$0.500000	\$40.50
7227	WLBX POSTAGE PER ITEM	694	\$0.450000	\$312.30
7228	WLBX PACKAGE PREPARATION	22	\$1.500000	\$33.00
7241	LOCKBOX DEPOSITS	30	\$0.500000	\$15.00
7243	WLBX NON-REMIT MAIL/NO PAYMENT	669	\$0.540000	\$361.26
7244	WLBX DATA CAPTURE KEYSTROKES	4,753	\$0.010000	\$47.53
7264	WLBX IMAGE BATCH DOWNLOAD	76	\$1.000000	\$76.00
7279	WLBX STANDARD ITEM	694	\$0.490000	\$340.06
7280	WLBX STANDARD REASSOCIATION	694	\$0.110000	\$76.34
7281	WLBX ITEM PRINT	694	\$0.070000	\$48.58
Subtotal:				\$3,065.05
Total Charges:				\$5,713.91
Total Balance Based Charges:				\$5,713.90

Additional Potential Fees

The services and pricing listed in this section are features of the products implemented that may be available to you based on the implementation of the services requested in this Pro Forma.

Service Code	Service Description	Unit Price
GENERAL BANKING SERVICES		
32	PRIOR DAY OD ITEM FEE - DEP	\$36.000000
111	MOBILE ITEM DEPOSITED - ON-US	\$0.150000
113	MOBILE ITEM DEPOSITED-IN-STATE	\$0.150000
115	MOBILE ITEM DEPOSITED - OTHER	\$0.150000

Additional Potential Fees

The services and pricing listed in this section are features of the products implemented that may be available to you based on the implementation of the services requested in this Pro Forma.

Service Code	Service Description	Unit Price
GENERAL BANKING SERVICES		
127	STOP PAYMENT ORDER - DEPOSIT	\$0.000000
135	TELEPHONE TRANSFER DEBIT	\$2.500000
139	TELEPHONE TRANSFER CREDIT	\$2.500000
144	OVERDRAFT ITEM FEE - DEPOSIT	\$36.000000
170	HSA FEES - EMPLOYER PAID	\$0.000000
371	CHECK FEES	\$0.000000
429	ADD FEE PER ENHNCD CHECK IMAGE	\$0.060000
599	COURIER FEES	\$0.000000
605	ADDITIONAL ACCOUNT RESEARCH	\$0.000000
726	SPECIAL HANDLING SERVICE	\$0.000000
POSPAY/REVERSE POS PAY		
165	CHECK BLOCK	\$55.000000
4110	PD REV POSPAY FILE	\$15.000000
4120	CD REV POSPAY FILE	\$15.000000
4132	CPR/POSPAY/PAYEE D/T BANK/FILE	\$0.000000
4144	POSITIVE PAY WITH RECON MAINT	\$45.000000
4145	CTRL/POS PAY WITH RECON ITEM	\$0.080000
4161	CPR/PAYEE POSITIVE PAY - ITEMS	\$0.020000
4164	PAYEE POS PAY W RECON - MAINT	\$65.000000
4165	CPR/PAYEE POS W RECON ITEMS	\$0.040000
4230	CPR POS PAY - MAINT	\$140.000000
4232	CPR POS PAY W RECON - MAINT	\$130.000000
4240	CPR PAYEE POS PAY - MAINT	\$160.000000
4242	CPR PAYEE POSPAY W RECON-MAINT	\$150.000000
RECONCILIATION SERVICES		
316	CHECK IMAGE TRANS-MAINT	\$50.000000
317	CK IMAGE TRNS-MAINT ADDTL ACCT	\$20.000000
318	CHECK IMAGE TRANS-PER ITEM	\$0.025000
319	CK IMAGE-DATA TRANSMISSION	\$100.000000
332	PARTIAL RECON MAINT PAPER	\$80.000000
334	PARTIAL RECON - ITEM	\$0.060000
336	FULL RECON MAINT ELECTRONIC	\$75.000000
338	PARTIAL RECON MAINT ELECTRONIC	\$65.000000
340	FULL RECON MAINT PAPER	\$100.000000
342	FULL RECON - ITEM	\$0.070000
344	DEPOSIT RECON MAINTENANCE	\$70.000000
346	DEPOSIT RECON - ITEM	\$0.110000
352	CD-ROM MULTI-CYCLE	\$40.000000
357	MULTIPLE CYCLE CD-ROM ITEMS	\$0.025000
3329	DLTY POSITIVE PAY IMAGE	\$2.000000
3330	REVERSE POS PAY MAINTENANCE	\$40.000000
3331	REVERSE POS PAY - ITEM	\$0.080000
3334	DLTY REV POS PAY - IMAGE	\$2.000000

Additional Potential Fees

The services and pricing listed in this section are features of the products implemented that may be available to you based on the implementation of the services requested in this Pro Forma.

Service Code	Service Description	Unit Price
RECONCILIATION SERVICES		
3339	DLTY PAYEE POS PAY - IMAGE	\$0.000000
4214	RECON/POS PAY SPECIAL HANDLING	\$0.000000
ACH SERVICES		
528	ACH RETURN FILE SET UP	\$0.000000
529	ACH RETURN FILE MONTHLY MAINT	\$50.000000
532	ACH RETURN NOC-FAX/EMAIL/ONL	\$3.000000
533	ACH RE-PRESENTMENT	\$4.000000
534	ACH ACTIVITY REPORT	\$0.000000
535	ACH UNAUTHORIZED RETURNS	\$0.000000
541	ACH INPUT FILE RECEIVED/VENDOR	\$17.500000
542	DLTY ACH MONTHLY MAINT PREMIUM	\$50.000000
545	ACH INPUT FILE RECEIVED/TRANS	\$17.500000
552	ACH TRANSMISSION SET UP	\$200.000000
557	ACH FILE DATA TRANS TO CLIENT	\$12.000000
558	PREFUNDED ACH UNAVAIL BALANCE	\$0.000000
1050	ACH AUTHORIZATION RECORD	\$8.000000
1055	UPIC MONTHLY MAINTENANCE	\$20.000000
1185	IAT ORIG TRANS	\$0.180000
1186	IAT RETURN TRANSACTIONS	\$5.000000
3314	DLTY ACH BATCH	\$12.000000
3315	DLTY ACH ORIG TRANS BUSBANKING	\$1.750000
3316	SAME DAY ACH ORIG TRANSACTION	\$1.000000
3318	DLTY SDA ORIG TRANS BUSBANKING	\$2.750000
CASH MANAGEMENT SERVICES		
780	FLOOR PLAN EQUITY SWEEP MAINT	\$175.000000
797	SMART SWEEP	\$0.000000
852	ZBA PLUS MASTER ACCOUNT MAINT	\$5.000000
853	ZBA PLUS SUB ACCOUNT MAINT	\$0.000000
854	ZBA PLUS REPORTING	\$6.000000
860	SUB ACCOUNT SERVICE - MASTER	\$100.000000
861	SUB ACCOUNT SERVICE - SUB	\$5.000000
864	ZBA CUSTOM REPORTING	\$0.000000
865	SUB ACCOUNT INDIVIDUAL REPORT	\$12.000000
EDI SERVICES		
1083	EDI PROGRAMMING	\$150.000000
1085	EDI IMPLEMENTATION RECEIVABLES	\$500.000000
1086	EDI MONTHLY MAINT RECEIVABLES	\$125.000000
1087	EDI TRANSACTION RECEIVABLES	\$0.400000
1090	CHECK PRINTING FEE	\$0.700000
1091	CHECK ADDITIONAL PAGES	\$0.200000
1092	CHECK POSTAGE FREIGHT	\$0.000000
1093	CHECK PULLS	\$20.000000

Additional Potential Fees

The services and pricing listed in this section are features of the products implemented that may be available to you based on the implementation of the services requested in this Pro Forma.

Service Code	Service Description	Unit Price
EDI SERVICES		
1094	CHECK BATCH-BUNDLE	\$10.000000
1096	CHECK ADDITIONAL INSERT	\$0.000000
1106	EDI DATA TRANSMISSION VIA VAN	\$0.000000
1301	EDI REPORTING IMP FEE	\$50.000000
1330	EDI IMPLEMENTATION CHECK ISSUE	\$0.000000
1331	EDI MONTHLY MAINT CHECK ISSUE	\$125.000000
1332	EDI TRANSACTION CHECK ISSUE	\$0.400000
1335	EDI IMPLEMENT REASSOCIATION	\$0.000000
1336	EDI MONTHLY MAIN REASSOCIATION	\$125.000000
1337	EDI TRANSACTION REASSOCIATION	\$0.400000
1340	EDI IMPLEMENTATION RETURNS	\$0.000000
1341	EDI MONTHLY MAINT RETURNS	\$125.000000
1342	EDI TRANSACTION RETURNS	\$0.400000
1371	CUSTOM FILE MAP IMP-PAYABLES	\$0.000000
1372	CONSOL PAY RECON FILE-MAINT	\$150.000000
1561	CUSTOM FILE MAP IMP-RECEIVABLE	\$125.000000
VAULT SERVICES		
1404	VAULT DEP ENVELOPE PROCESSING	\$1.000000
1408	VAULT SMARTSAFE DEP CREDIT	\$0.001200
1416	VLT COIN DEPOSIT NON-STND BAG	\$5.000000
1420	VAULT CHG ORDR STANDARD	\$4.000000
1421	VAULT CHG ORDR NONSTANDARD	\$8.000000
1422	VAULT CHG ORDR LATE	\$35.000000
1425	VAULT CURRENCY ORDERED	\$0.001000
1427	VAULT ROLLED COIN ORDER	\$0.120000
1428	VAULT BOX COIN ORDER	\$4.000000
1429	VAULT ACCELERATED CASH CREDIT	\$0.001200
1433	VLT IFS DTS SUPPORT - DEPOSITS	\$3.500000
1434	VLT IFS DTS SUPPORT - ORDERS	\$2.000000
WIRE TRANSFER SERVICES		
2030	BOOK TRANSFER CREDIT	\$1.000000
2060	INCOMING BATCH BOOK TRANSFER	\$5.000000
2298	BOOK TRANSFER DEBIT	\$7.000000
2319	STANDING ORDER BOOK TRANSFER	\$5.000000
2379	DRAWDOWN WIRE	\$15.000000
2450	MWL TREASURY MAINT FEE	\$0.000000
2460	BATCH DOMESTIC WIRE	\$10.000000
2462	OUTGOING BATCH BOOK TRANSFER	\$10.000000
2470	BATCH DOMESTIC WIRE - MWL	\$10.000000
2502	WIRE ADVICE - PHONE	\$20.000000
2506	WIRE ADVICE - SWIFT	\$5.000000
2514	WIRE ADVICE - U.S. MAIL	\$7.000000
2522	WIRE ADVICE - EMAIL	\$3.000000

Additional Potential Fees

The services and pricing listed in this section are features of the products implemented that may be available to you based on the implementation of the services requested in this Pro Forma.

Service Code	Service Description	Unit Price
WIRE TRANSFER SERVICES		
3584	TM DOMESTIC REPETITIVE WIRE	\$12.000000
3586	TM BOOK TRANSFER REPETITIVE	\$7.000000
3588	TM WIRE DRAWDOWN REQUEST	\$0.000000
TREASURY MANAGER		
3550	TM IMPLEMENTATION FEE	\$200.000000
3559	TM/OLC ACH-EDI REPORT	\$1.000000
3561	TM/OLC RETURN ITEM REPORT	\$1.000000
3562	TM/OLC CPR REPORT(S)	\$1.000000
3576	TM REVERSE POS PAY MAINTENANCE	\$40.000000
3577	TM REVERSE POS PAY ITEM	\$0.080000
ONLINE COURIER SERVICES		
3957	OLC IMPLEMENTATION FEE	\$50.000000
3959	OLC CASH POSITION REPORT	\$0.000000
3963	OLC SIG ADV STATEMENT	\$5.000000
3964	OLC BUS SWEEP REPORT SERVICE	\$5.000000
3969	OLC ACH-EDI PRIOR DAY REPORT	\$25.000000
3971	SUNRISE RPT SUMMARY & DETAIL	\$25.000000
3973	OLC ACH RETURNS REPORT	\$3.000000
3974	OLC ACH FRAUD CTRL REJECT RPT	\$3.000000
3975	OLC ICL IMAGE QUALITY ADJ RPT	\$1.000000
3978	OLC ACH-EDI CSV REPORT	\$1.000000
3979	OLC CPR PAID REPORT	\$1.000000
3980	OLC CPR UNPAID REPORT	\$5.000000
3981	OLC ARP REPORT	\$5.000000
3982	OLC POSITIVE PAY FILE UPLOAD	\$15.000000
3986	OLC WIRE TRAN EMAIL ADVICE	\$3.000000
3987	OLC WIRE TRANSFER FAX ADVICE	\$6.000000
3991	ACH TRANS FILE - MAINTENANCE	\$20.000000
3992	ACH TRANSACTION DETAIL FILE	\$5.000000
WHOLESALE LOCKBOX		
7045	WLB IMAGE MAINTENANCE FEE	\$115.000000
7119	CORRESPONDENCE FIELD INDEXING	\$0.160000
7126	PDF UPLOAD	\$1.000000
7128	IMAGE TRANSMISSION OUTPUT	\$0.040000
7129	CUSTOM TRANSMISSION OUTPUT	\$0.300000
7201	WLBX LITE ITEM OVERAGE [1-500]	\$0.000000
7201	WLBX LITE ITEM OVERAGE [501+]	\$2.500000
7203	WLBX IMAGE ARCHIVE 1 YEAR	\$0.155000
7205	WLBX IMG ITEMS SCANNED -COLOR	\$0.250000
7206	WLBX IMAGE CD ROM PER CD	\$50.000000
7208	WLBX IMG ITEMS TRANSMITTED	\$0.040000
7209	WLBX ADDITIONAL DETAIL LISTING	\$1.000000

Additional Potential Fees

The services and pricing listed in this section are features of the products implemented that may be available to you based on the implementation of the services requested in this Pro Forma.

Service Code	Service Description	Unit Price
WHOLESALE LOCKBOX		
7210	WLBX EMAIL NOTIFICATION	\$30.000000
7213	WLBX ITEM COPIES	\$0.125000
7215	WLBX NON-STANDARD BATCH SIZE	\$0.150000
7216	WLBX FULL TEXT SEARCH	\$0.050000
7217	WLBX MANUAL REMITTER KEYING	\$0.012000
7219	WLBX ADD'L 1ST CLASS MAIL/DEL	\$90.000000
7221	WLBX SPECIAL SCREENING	\$0.165000
7223	WLBX CHECK MICR LINE CAPTURE	\$0.080000
7225	WLBX PROGRAM SETUP NON-COMPLEX	\$1520.000000
7226	WLBX PROGRAM SETUP COMPLEX	\$3050.000000
7229	WLBX VERIFY > 20 PAYEES	\$0.137000
7230	WLBX VERIFY 16-20 PAYEES	\$0.086500
7231	WLBX VERIFY 11-15 PAYEES	\$0.048500
7232	WLBX SPECIAL ENDORSEMENT ITEM	\$0.100000
7233	WLBX NONSTANDARD REASSOCIATION	\$0.110000
7234	WLBX PAID-IN-FULL REVIEW	\$0.106500
7237	WLBX REMIT BALANCING	\$1.000000
7238	WLBX FACSIMILE - PER FAX	\$16.000000
7239	WLBX IMG BROWSER-1ST LBX	\$150.000000
7240	WLBX IMG BROWSER-ADD'L LBX	\$40.000000
7245	WLBX LOCKBOX PROGRAMMING	\$110.000000
7246	WLBX PHOTOCOPY REQUEST	\$10.000000
7250	WLBX P.O. BOX ANNUAL RENTAL	\$50.000000
7251	WLBX CASH PAYMENT PROCESS	\$5.000000
7252	WLBX INCOMING RECEIPTED MAIL	\$4.000000
7256	WLBX EXPRESS MAIL COURIER	\$0.000000
7258	WLBX IMAGE TRANSMISSION- FILE	\$15.000000
7261	WLBX IMAGE DVD	\$65.000000
7263	WLBX IMAGE PER DUPLICATE CD	\$50.000000
7265	WLBX IMAGE ARCHIVE 2-4 YRS	\$0.312000
7266	WLBX IMAGE ARCHIVE 5-7 YRS	\$0.428000
7267	WLBX IMAGE ARCHIVE 8-11 YRS	\$0.470000
7268	WLBX IMG TRANSMISSION SET-UP	\$2300.000000
7269	WLBX VIRTUAL CD MONTHLY MAINT	\$20.000000
7272	WLBX ONLINE DECISION PER DOC	\$0.500000
7274	WLBX DATA TRANS - PER FILE	\$13.000000
7284	WLBX FOREIGN ITEM PROCESSING	\$1.500000
7289	WLBX FX PREFERRED RATE	\$44.520000
7292	WLBX CC COBS REDACT AND IMAGE	\$0.160000
7294	WLBX COBS CUSTOM SORT	\$0.095000
7298	WLBX ADDT'L 90D MAIL FWD	\$153.150000
7299	WLBX ADDT'L 6MO MAIL FWD	\$306.290000
7300	WLBX ADDT'L 9MO MAIL FWD	\$459.440000
7302	WLBX CREATE IMAGE CD/DVD	\$350.000000

Additional Potential Fees

The services and pricing listed in this section are features of the products implemented that may be available to you based on the implementation of the services requested in this Pro Forma.

Service Code	Service Description	Unit Price
<u>WHOLESALE LOCKBOX</u>		
7304	WLBX CUSTOM STAMPING	\$0.120000
7305	WLBX DOCUMENT NOTATION	\$0.070000
7306	WLBX NON-STANDARD DOCUMENT	\$0.050000
7307	WLBX SPECIAL HANDLING	\$0.165000
7308	WLBX RECAP SHEET-CUSTOM REPORT	\$0.500000
7316	TMG LBX DATA ENTRY	\$0.450000

Service Code	Service Description	Definition
21	MONTHLY ACCT MAINTENANCE FEE	Monthly fee for maintaining a business account (Acct). Per Month, Per Account.
35	DEP ACCT USAGE RATE (PER \$100)	Monthly fee assessed on the average positive ledger balance for the month for deposit (Dep) accounts (Acct). The average positive ledger balance is divided by 100 and then multiplied by the rate listed on the account analysis statement and divided by 12 to calculate the usage fee amount. Per Account With Average Positive Collected Ledger Balance, Per \$100 On Deposit.
100	CREDITS POSTED	Fee for posting deposits (credits) to an account. Deposits include transactions made at a banking location or ATM. They also may include, but are not limited to, credits posted from account transfers, wire transfers, Real Time Payments (RTP), Image Cash Letter deposits, Remote Deposit, sweep transfer, online banking transfers and other electronic credits. Per Credit.
105	ACH RECEIVED CREDIT	Fee for an ACH received credit. Per ACH Credit.
110	ITEMS DEPOSITED - ON-US	Per item fee for check deposits drawn on a Truist Account (On-U.s) and made at locations that may include, but are not limited to, branch, ATM, Lockbox or through the mail. Per Deposited Item.
112	ITEMS DEPOSITED - IN STATE	Per item fee for check deposits drawn on a bank with a routing number in the same state as the deposit location. Deposit sources may include, but are not limited to, branch, ATM, Lockbox or through the mail. Per Deposited Item.
114	ITEMS DEPOSITED - OTHER	Per item fee for check deposits drawn on a bank with a routing number in a different state than the deposit location. Deposit sources may include, but are not limited to, branch, ATM, Lockbox or through the mail. Per Deposited Item.
122	WLBX ON-US DEPOSITED ITEM	Fee for payment items deposited through wholesale lockbox (WLBX) that are drawn on Truist (On-us). Per Deposited Item.
124	WLBX TRANSIT DEPOSITED ITEM	Fee for payment items deposited through wholesale lockbox (WLBX) that are drawn on other financial institutions (Transit). Per Deposited Item.
128	CHECKS PAID AND OTHER DEBITS	Fee for posting checks or drafts (debits) for payment on the account. Debits include withdrawal transactions made at a banking location, or ATM. They also may include, but are not limited to, debit card purchases, bill pay, sweep debits, wire transfers debits, Real Time Payments (RTP) transfers, certified checks, legal order debits. Per Debit.
132	CONTROLLED DISB - CHECKS PAID	Fee for each paid check processed and posted against a Controlled Disbursement (Disb) account. Per Item.
134	ACH RECEIVED DEBIT	Fee for an ACH received debit. Per ACH Debit.
331	CD-ROM MAINTENANCE	Maintenance fee per statement cycle for the creation and mailing of a CD-ROM that includes transaction images and DDA statement for the designated primary account. Per Primary Account, Per Statement Cycle.
333	CD-ROM ITEMS	Fee for each check and other paper debit items posted to an account that is subscribed to the CD-ROM service. Per CD-ROM Image.
335	CD-ROM DISC	Fee for each CD-ROM disc created per statement cycle. Per Primary Account, Per CD-ROM Disc.
337	CD-ROM DUPLICATE DISC	Fee for each CD-Rom disc and additional (duplicate) created per statement cycle when provided along with the Check Image Transmission service. Per Check Image Transmission Primary Account, Per CD Rom disc and per additional CD-Rom disc.
341	CD-ROM ADDITIONAL ACCT FEE	Maintenance fee per statement cycle for each additional account (Acct) included on the CD-ROM. Per Additional Account, Per Statement Cycle.
373	CHECK FEES - DEPOSITS	Fee for the purchase of depository supplies including, but not limited to, checks, stamps, and deposit slips. Multiple supplies may be purchased within the same order and the total fee is for all supplies including any shipping and taxes. This fee is assessed directly to the Deposit account and not through Account Analysis. Per Shipped Order.
385	COIN ORDER PER ROLL	Fee per each roll of coin ordered and to be provided at a bank's branch location. Per Roll Ordered.
390	CURRENCY ORDER PER \$1	Fee per \$1 of currency ordered and to be provided at a bank's branch location. Per \$1 Ordered.

Service Code	Service Description	Definition
395	COIN AND CURRENCY DEPOSITED	Fee per \$1 of coin and currency deposited that is processed and verified for a calendar month. The fee includes the following: cash deposits made over the counter (OTC) at bank branch locations, night depository(s) or Package Forward and reflects the total amount of coin and currency deposited into the account during a calendar month. Monthly Coin and Currency Deposited Per \$1.
530	ACH NOTIFICATION OF CHANGE	Fee for processing each ACH Notification of Change. A Notification of Change contains correcting information that is required to be changed for any subsequent ACH transaction. Per Notification of Change.
538	ACH RETURN TRANSACTION	Fee for processing a returned ACH transaction. Per Transaction.
540	DT/DLTy ACH MONTHLY MAINT	Monthly maintenance (Maint) fee for the capability to originate ACH payments via Direct Transmission (DT) and/or Digital Treasury (Dlty). Per Month, Per Account.
553	TOTAL ACH ORIGINATED ITEMS	Fee for each ACH credit or debit transactions (Tran) originated through Direct Transmission, Treasury Manager, Digital Treasury, or Integrated Payables. Fee volume includes the total number of credit and debit items originated for the month. Per Transaction.
554	ACH ORIGINATED ADDENDA RECORD	Fee for processing reference information in an Addenda Record associated with an ACH originated transaction. Per Addenda Record.
850	ZBA MASTER ACCOUNT MAINTENANCE	Monthly per account fee for maintaining a Zero Balance Account (ZBA) Master and/or Super Master Account, the highest tier in a three tiered relationship. Per Account, Per Month.
851	ZBA SUB ACCOUNT MAINTENANCE	Monthly per account fee for maintaining a Zero Balance Account (ZBA) subsidiary (Sub) account in a zero balance relationship. This fee also applies to the master account in a multi-tiered relationship. Per Account, Per Month.
1051	ACH BLANKET BLOCK MAINTENANCE	Monthly maintenance fee for each account set up with ACH Blanket Block Service which provides the capability to block incoming ACH transactions (debits, credits or both). Per Month, Per Account.
1052	ACH POSITIVE PAY MONTHLY MAINT	Monthly maintenance (Maint) fee for each account with ACH Positive Pay service which provides the capability to filter or disposition ACH transactions received. Per Month, Per Account.
1200	RDI SPECIAL HANDLING MAINT	Monthly maintenance (Maint) fee for any account with special instructions for handling returned deposited items (RDI). Per Account, Per Month.
1205	RETURNED DEPOSITED ITEM FEE	Fee for processing a deposited item returned. Per Return.
1210	REDEPOSIT (RECLEARED) RET ITEM	Special handling instruction fee per item for a returned (Ret) item that the client has instructed to redeposit (Reclear) to their account. Requested instruction entails the RDI special handling maintenance fee. Per Redeposit.
1302	EDI REPORTING MAINTENANCE	Fee per maintaining each EDI profile and any number of accounts. This includes collecting, formatting, and reporting remittance detail. Per Client Profile, Per Month.
1303	EDI REPORTING PER ITEM FEE	Per item fee for EDI reporting of a received payment. Per Item.
1400	VAULT MONTHLY MAINTENANCE	Monthly maintenance fee for the capability of using cash vault services per location. Per Month, Per Location.
1401	CASH VAULT DEPOSITS	Fee for posting a deposit consisting of any combination, but not limited to, SmartSafe deposits, coin, currency, or checks delivered to the bank's cash vault location. Per Deposit.
1405	VAULT CASH DEPOSITED PER DOLLR	Fee for processing and verifying cash (currency and coin) at the cash vault facility per dollar (Dollr) deposited. Each deposit is rounded to the nearest whole dollar. Per Dollar Deposited.
1407	VAULT DEPOSIT CORRECTION	Fee for handling and processing a deposit delivered to the cash vault facility which requires a correction. A correction is required each time the declared deposit amount generated/prepared does not reconcile to the verified deposit amount. Per Deposit Correction.
1410	VAULT DEPOSIT ITEMS - ON-US	Per item fee for check deposits drawn on a Truist Account (On-U's) made via the Cash Vault. Per Deposited Item.
1411	VAULT DEPOSIT ITEMS IN-STATE	Per item fee for check deposits made at the Cash Vault and drawn on a bank with a routing number in the same state as the state in which the deposit account is domiciled. Per Deposited Item.
1412	VAULT DEP ITEMS - OTHER	Per item fee for check deposits made at the Cash Vault and drawn on a bank with a routing number in a different state as the state in which the deposit account is domiciled. Per Deposited Item.
1417	VAULT COIN DEPOSIT SUB TO CNT	Per bag fee for a coin bag where the total dollar amount is not known at the time of cash vault deposit. Dollar amount deposited is subject to count (Sub To Cnt). Per Bag.

Service Code	Service Description	Definition
2028	INCOMING DOMESTIC WIRE	Fee for an incoming domestic wire. Per Wire.
3016	CONTROLLED DISB MAINT	Monthly maintenance (Maint) fee for the capability to provide Controlled Disbursement (Disb) services. Per Account, Per Month.
3319	TM ACH FILE UPLOAD	Fee for processing an ACH file upload (pass-through) via Treasury Manager (TM). Per File.
3320	TM ACH BATCH PROCESSING FEE	Fee for each ACH Batch imported or key entered into Treasury Manager (TM) and completed within a specific ACH Processing Cycle. Batches may be combined or separate based on client instructions. Per Batch.
3551	TM/OLC MAINTENANCE FEE	Monthly fee for maintaining a Company ID for the capability to access or to utilize the Treasury Manager (TM) and or Online Courier (OLC) service. If Online Courier is added with different services (Prior Day, Current Day, Special Reports), and or different billing account/detail account combinations that are not set up on Treasury Manager, a fee will be assessed for both the Treasury Manager Company ID and the Online Courier Company ID, otherwise a single fee will be assessed. Per Company ID, Per Month.
3552	TM/OLC PRIOR DAY SERV/MONTH	Monthly fee for maintaining a Company ID for the capability to access or to utilize the prior day information reporting service (Serv) for Treasury Manager (TM) and or Online Courier (OLC). If prior day information reporting is also received via Online Courier and the billing account/detail account combination differs from those set up on Treasury Manager, a fee will be assessed for both the Treasury Manager Company ID and Online Courier Company ID; otherwise, a single fee will be assessed. Per Company ID, Per Month.
3553	TM/OLC PRIOR DAY/ACCOUNT	Fee for each account for prior day detail and summary information reporting for Treasury Manager (TM) and or Online Courier (OLC). If prior day information reporting is also received via Online Courier and the billing account and detail account combination differs from those set up on Treasury Manager, the per account fee will also be assessed for each account set up on Online Courier for prior day information reporting. Per Account.
3554	TM/OLC PRIOR DAY/DETAIL ITEM	Fee for each prior day information reporting detail item loaded for each account in Treasury Manager (TM) and or Online Courier (OLC). If prior day information reporting is also received via Online Courier and the billing account and detail account combination differs from those set up on Treasury Manager, the per detail item fee will also be assessed for each item reported via Online Courier. Per Detail Item.
3555	TM/OLC CURRENT DAY SERV/MONTH	Monthly fee for maintaining a Company ID for the capability to access or to utilize the current day information reporting service (Serv) for Treasury Manager (TM) and or Online Courier (OLC). If current day information reporting is also received via Online Courier and the billing account and detail account combination differs from those set up on Treasury Manager, a fee will be assessed for both the Treasury Manager Company ID and Online Courier Company ID; otherwise, a single fee will be assessed. Per Company ID, Per Month.
3556	TM/OLC CURRENT DAY/ACCOUNT	Fee for each account for current day detail and summary information reporting for Treasury Manager (TM) and or Online Courier (OLC). If current day information reporting is also received via Online Courier and the billing account and detail account combination differs from those set up on Treasury Manager, the per account fee will also be assessed for each account set up on Online Courier for current day information reporting. Per Account.
3557	TM/OLC CURRENT DAY/DETAIL ITEM	Fee for each current day information reporting detail item loaded for each account in Treasury Manager (TM) and or Online Courier (OLC). If current day information reporting is also received via Online Courier and the billing account and detail account combination differs from those set up on Treasury Manager, the per detail item fee will also be assessed for each item reported via Online Courier. Per Detail Item.

Service Code	Service Description	Definition
3560	TM/OLC CAR REPORT	Fee for the Client Activity Report (CAR) which provides a statement of daily originated ACH activity. This includes, but is not limited to, transaction adjustments, Notification of Change (NOC) requests, ACH return items and settlement transactions. Fee volume is the total number of days the CAR report is loaded on the account that received the report on the greatest number of days across all accounts during the month on a Treasury Manager (TM) and or Online Courier (OLC) Company ID. If the CAR report is also received via OLC and the billing account and detail account combination differs from those set up on TM, the CAR report fee will also be assessed for OLC. The Greatest Number Of Days With A Report Loaded Across All Accounts, Within A Company ID.
3564	TM ONLINE STOP PAYMENT	Fee for processing an electronic/online stop payment request submitted through Treasury Manager (TM). Fee is for each individual stop payment request whether for a single check or a range of checks. Per Stop Payment Request.
3565	TM ACH MONTHLY MAINTENANCE	Monthly maintenance fee for the capability to use Automated Clearing House (ACH) services that includes, but is not limited to, initiating, importing and or uploading ACH transactions through Treasury Manager (TM). The fee applies per Company ID. Per Company ID, Per Month.
3566	TM ACCOUNT TRANSFER	Fee per completed account transfer through Treasury Manager (TM). Per Completed Account Transfer.
3568	TM WIRE TRANSFER SERVICE/MONTH	Monthly fee for the capability to use wire transfer services that include, but are not limited to, initiating and or importing wire transactions through Treasury Manager (TM). The fee is assessed per Company ID. Per Company ID, Per Month.
3585	TM DOMESTIC NON-REP WIRE	Fee for sending a domestic non-repetitive (Non-Rep) wire transfer initiated through Treasury Manager (TM). Per Wire.
3587	TM BOOK TRANSFER NON-REP	Fee for sending a non-repetitive (Non-Rep) book transfer between Truist accounts initiated through Treasury Manager (TM). Per Transfer.
3589	BOOK TRANSFER CREDIT	Fee for processing an internal book transfer credit. Per Transfer.
3961	OLC DDA STATEMENT	Fee for generating and sending Demand Deposit Account (DDA) statement(s) via Online Courier (OLC). Per Account, Per Month.
3962	OLC ANALYSIS STATEMENT	Fee for generating and sending Account Analysis statement(s) via Online Courier (OLC). Per Account, Per Month.
4133	CPR/POS PAY/PAYEE-EXCEPTIONS	Per item fee for handling a check drawn on a Controlled Pay Reconciliation (CPR), Positive Pay (Pos Pay) and or Positive Pay Payee Account that does not match the issue record as provided by the client. Mismatches are exceptions and include, but are not limited to paid-no-issue records (PNIs) and encoding errors. Per Exception Item.
4140	POSITIVE PAY - MAINTENANCE	Monthly maintenance fee for each account set up on Positive Pay without Reconciliation service. Per Month, Per Account.
4141	CONTROL/POSITIVE PAY - ITEMS	Per item fee for verifying each check against each record on an issue file for a Control Pay or Positive Pay account without full or partial reconciliation service. Per Item.
7204	WLBX IMG ITEMS SCANNED	Per image (IMG) fee for remittance document items scanned. Simplex scanning of a remittance document item will count as 1 image per item and duplex scanning will count as 2 images. Items may include, but are not limited to, the remittance envelope and contents that are scanned in accordance with client wholesale lockbox (WLBX) instructions. Per Image.
7207	WLBX CRRSPND BATCH MAINTENANCE	Monthly maintenance fee for separate batching of correspondence (Crrspnd) for each wholesale lockbox (WLBX). Per Lockbox, Per Month.
7212	WLBX IMAGE ARCHIVE 90 DAYS	Per image fee for all items imaged and archived for 90 days. Simplex imaging will count as 1 image per item and duplex imaging will count as 2 images per item. Item is defined in accordance with client wholesale lockbox (WLBX) instructions. Per Image.
7214	WLBX MAINTENANCE - MONTHLY	Per month fee for maintaining a wholesale lockbox (WLBX). Per Lockbox, Per Month.
7222	WLBX REJECTED ITEMS	Per item fee for handling items that were received through a wholesale lockbox (WLBX) and were rejected. Rejects include, but are not limited to, payment items that do not conform to client defined business rules or cannot be processed. Per Item.
7227	WLBX POSTAGE PER ITEM	Per item charge for postage to deliver items via U.S. mail to the wholesale lockbox (WLBX) client. Item is defined in accordance with client lockbox instructions. Per Item.
7228	WLBX PACKAGE PREPARATION	Fee per wholesale lockbox (WLBX), per day (if a deposit is made), for preparing payments, correspondence, and other documents including, but not limited to, photocopies, reports or other designated items to be packaged and mailed to the client. Per Lockbox, Per Day.
7241	LOCKBOX DEPOSITS	Fee for processing and posting a deposit of items received in a Lockbox. Per Deposit.

Service Code	Service Description	Definition
7243	WLBX NON-REMIT MAIL/NO PAYMENT	Per item fee for handling mail with no payment (also known as a non-remit item) for a wholesale lockbox (WLBX). Item is defined in accordance with client wholesale lockbox instructions. Per Item.
7244	WLBX DATA CAPTURE KEYSTROKES	Per keystroke fee for keying/capturing client specified data for a wholesale lockbox (WLBX). Per Keystroke.
7264	WLBX IMAGE BATCH DOWNLOAD	Per batch of images downloaded/exported via Lockbox Image Browser of wholesale lockbox (WLBX) items. A batch for download/export is defined as 250 images or less of either combination of payment items and or correspondence. A download/export is executed each time a user clicks to download/export a batch of images. Per Batch.
7279	WLBX STANDARD ITEM	Per item fee for standard processing of a wholesale lockbox (WLBX) item. Item is defined in accordance with client wholesale lockbox instructions. Per Item.
7280	WLBX STANDARD REASSOCIATION	Per item fee for standard process of reassociation for a wholesale lockbox (WLBX). Standard reassociation involves physically matching a copy of a monetary instrument and stapling such item (in top left corner) to the associated remittance information. Item is defined in accordance with client lockbox instructions. Per Item.
7281	WLBX ITEM PRINT	Per item fee for providing a copy (print) of a check or other monetary instrument. Item is defined in accordance with client lockbox (WLBX) instructions. Per Item.

PRICES AND SERVICES CHART

Listed below is a summary of the **average** monthly volumes for the various types of services currently being utilized by the County. This information was based, in part, on monthly average volumes. Volumes are estimated and not guaranteed as minimums or maximums. In addition, based on the information contained in this proposal, provide unit charges for the new services, as outlined in the proposal. Proposers must use this format, adding any other service fees that will be charged. Additionally, Proposers are requested to provide the information below electronically (Excel is preferred) to the County.

	AVERAGE	UNIT CHARGE	
** GENERAL BANKING SERVICES **			
MONTHLY ACCOUNT MAINTENANCE FEE	5	\$ 8.0000	\$ 40.00
CREDITS POSTED	550	\$ 0.5600	\$ 308.00
ITEMS DEPOSITED - ON-US	84	\$ 0.0800	\$ 6.72
ITEMS DEPOSITED - IN STATE	362	\$ 0.0800	\$ 28.96
ITEMS DEPOSITED - OTHER	205	\$ 0.0800	\$ 16.40
WLBX ON-US DEPOSITED ITEM	83	\$ 0.1150	\$ 9.55
WLBX TRANSIT DEPOSITED ITEM	611	\$ 0.0700	\$ 42.77
CHECKS PAID AND OTHER DEBITS	1,946	\$ 0.0400	\$ 77.84
CHECK FEES - DEPOSITS	2	\$ 0.5600	\$ 1.12
COIN ORDER PER ROLL	29	\$ 0.2000	\$ 5.80
CURRENCY ORDER PER \$1	405	\$ 0.0013	\$ 0.53
COIN AND CURRENCY DEPOSITED	54,974	\$ 0.0025	\$ 137.44
RDI SPECIAL HANDLING MAINT	1	\$ 5.0000	\$ 5.00
RETURNED DEPOSITED ITEM FEE	8	\$ 3.0000	\$ 24.00
REDEPOSIT (RECLEARED) RET ITEM	7	\$ 3.0000	\$ 21.00

** VAULT SERVICES **			
VAULT MONTHLY MAINTENANCE	17	\$ 9.0000	\$ 153.00
CASH VAULT DEPOSITS	227	\$ 0.5600	\$ 127.12
VAULT CASH DEPOSITED PER DOLLAR	74,070	\$ 0.0009	\$ 66.66
VAULT DEPOSIT CORRECTION	20	\$ 6.0000	\$ 120.00
VAULT DEPOSIT ITEMS - ON-US	317	\$ 0.0300	\$ 9.51
VAULT DEPOSIT ITEMS IN-STATE	2,043	\$ 0.0500	\$ 102.15
VAULT DEP ITEMS - OTHER	2,138	\$ 0.0200	\$ 42.76
VLT COIN DEPOSIT STANDARD BAG	3	\$ 2.0000	\$ 6.00
VAULT COIN DEPOSIT SUB TO CNT	29	\$ 3.0000	\$ 87.00

** WIRE TRANSFER SERVICES **			
INCOMING DOMESTIC WIRE	2	\$ 4.0000	\$ 8.00
TM DOMESTIC NON-REP WIRE	20	\$ 3.0000	\$ 60.00
TM BOOK TRANSFER NON-REP	5	\$ 3.0000	\$ 15.00
BOOK TRANSFER CREDIT	1	\$ 5.0000	\$ 5.00

** ACH SERVICES **			
ACH RECEIVED CREDIT	1,307	\$ 0.0400	\$ 52.28
ACH RECEIVED DEBIT	166	\$ 0.0400	\$ 6.64
ACH NOTIFICATION OF CHANGE	14	\$ 0.5000	\$ 7.00
ACH RETURN TRANSACTION	9	\$ 1.0000	\$ 9.00
DT/DLTy ACH MONTHLY MAINT	1	\$ 15.0000	\$ 15.00
TOTAL ACH ORIGINATED ITEMS	3,042	\$ 0.0300	\$ 91.26
ACH ORIGINATED ADDENDA RECORD	7	\$ 0.0400	\$ 0.28
ACH BLANKET BLOCK MAINTENANCE	1	\$ 5.0000	\$ 5.00
ACH POSITIVE PAY MONTHLY MAINT	2	\$ 5.0000	\$ 10.00
TM ACH FILE UPLOAD	5	\$ 4.0000	\$ 20.00
TM ACH BATCH PROCESSING FEE	11	\$ 2.0000	\$ 22.00

** EDI SERVICES **			
EDI MONTHLY MAINT RECEIVABLES	1	\$ 45.0000	\$ 45.00
EDI TRANSACTION RECEIVABLES	1,472	\$ -	\$ -
** RECONCILIATION SERVICES **			
CD-ROM MAINTENANCE	1	\$ 10.0000	\$ 10.00
CD-ROM ITEMS	1,850	\$ 0.0200	\$ 37.00
CD-ROM DISC	1	\$ 5.0000	\$ 5.00
CD-ROM DUPLICATE DISC	1	\$ 5.0000	\$ 5.00
CD-ROM ADDITIONAL ACCT FEE	3	\$ 5.5000	\$ 16.50
** POSPAY / REVERSE POS PAY **			
CPR/POSPAY/PAYEE D/T BANK /FILE	4	\$ 6.0000	\$ 24.00
CPR/POS PAY/PAYEE-EXCEPTIONS	6	\$ 0.5000	\$ 3.00
POSITIVE PAY - MAINTENANCE	4	\$ 25.0000	\$ 100.00
CONTROL/POSITIVE PAY - ITEMS	1,850	\$ 0.0250	\$ 46.25

** TREASURY MANAGER **			
TM/OLC MAINTENANCE FEE	1	\$ 10.0000	\$ 10.00
TM/OLC PRIOR DAY SERV/MONTH	1	\$ 10.0000	\$ 10.00
TM/OLC PRIOR DAY/ACCOUNT	5	\$ 7.0000	\$ 35.00
TM/OLC PRIOR DAY/DETAIL ITEM	4,219	\$ 0.0200	\$ 84.38
TM/OLC CURRENT DAY SERV/MONTH	1	\$ 10.0000	\$ 10.00
TM/OLC CURRENT DAY/ACCOUNT	4	\$ 7.0000	\$ 28.00
TM/OLC CURRENT DAY/DETAIL ITEM	2,060	\$ 0.0200	\$ 41.20
TM/OLC CAR REPORT	19	\$ 0.2500	\$ 4.75
TM ONLINE STOP PAYMENT	16	\$ 5.0000	\$ 80.00
TM ACH MONTHLY MAINTENANCE	1	\$ 10.0000	\$ 10.00
TM ACCOUNT TRANSFER	1	\$ 0.2500	\$ 0.25
TM WIRE TRANSFER SERVICE/MONTH	1	\$ 10.0000	\$ 10.00
** ONLINE COURIER SERVICES **			
OLC DDA STATEMENT	1	\$ 1.0000	\$ 1.00
OLC ANALYSIS STATEMENT	3	\$ 1.0000	\$ 3.00

** CASH MANAGEMENT SERVICES **			
ZBA MASTER ACCOUNT MAINTENANCE	1	\$ 10.0000	\$ 10.00
ZBA SUB ACCOUNT MAINTENANCE	3	\$ 5.0000	\$ 15.00

** WHOLESALE LOCKBOX **			
LOCKBOX DEPOSITS	30	\$ 0.5000	\$ 15.00
WLBX IMG ITEMS SCANNED ORL	7,356	\$ 0.0800	\$ 588.48
WLBX CRRSPND BATCH MAINTENANCE	1	\$ 50.0000	\$ 50.00
WLBX IMAGE ARCHIVE 90 DAYS ORL	8,910	\$ 0.1000	\$ 891.00
WLBX MAINTENANCE - MONTHLY ORL	1	\$ 185.0000	\$ 185.00
WLBX REJECTED ITEMS ORL	81	\$ 0.5000	\$ 40.50
WLBX POSTAGE PER ITEM ORL	694	\$ 0.4500	\$ 312.30
WLBX PACKAGE PREPARATION ORL	22	\$ 1.5000	\$ 33.00
WLBX NON-REMIT MAIL/NO PAYMENT	669	\$ 0.5400	\$ 361.26
WLBX DATA CAPTURE KEYSTROKES	4,753	\$ 0.0100	\$ 47.53
WLBX IMAGE BATCH DOWNLOAD ORL	76	\$ 1.0000	\$ 76.00
WLBX STANDARD ITEM ORL	694	\$ 0.4900	\$ 340.06
WLBX STANDARD REASSOCIATION	694	\$ 0.1100	\$ 76.34
WLBX ITEM PRINT ORL	694	\$ 0.0700	\$ 48.58

** OTHER SERVICES **			
CONTROLLED DISBURSEMENT PER ITEM	1250	\$ 0.0710	\$ 88.75
CONTROLLED DISBURSEMENT MAINTENANCE	1	\$ 150.0000	\$ 150.00
		TOTAL	\$ 5,713.91

Exceptions & Clarifications

This Proposal is delivered in response to the RFP issued for banking services. The following Exceptions and Clarifications are an integral part of the Bank's proposal ("Proposal") in response to the Banking Request for Proposal RFP Number P-1-23-01 for the County.

This Proposal is delivered on the condition that it be kept confidential and not be shared with any third party unless done so on a confidential, need-to-know-basis, as required for evaluating the Proposal or as required by law. Truist ("Bank") offers a wide array of services to its clients. In the regular course of business the Bank may change, remove or add products, services or features and availability of such services. Some services offered in this Proposal are subject to the initial and subsequent review of client financial statements, approval by the Bank, and satisfactory completion of applicable service documentation.

The Proposal includes services that are offered in accordance with the Bank's standard banking agreements (included in or referenced in the Proposal) as applicable to the services contained in the Proposal. The Bank's standard documentation is written specifically for the proposed services, and the Bank requires the standard documentation as the basis for the proposed services. The Bank will consider any legal need to edit the Bank's standard documentation, including edits relating to compliance with applicable law and requests to incorporate specific administrative terms or agreements contained in the RFP. The Bank will review requests to execute any client forms or agreements, and work to negotiate mutually acceptable terms.

Quoted terms, conditions, and pricing are valid for 180 days from the Proposal date, unless expressly affirmed in writing. The provided pro forma is based on estimated volumes and services. Additional services will be charged at the Bank's standard price unless otherwise negotiated. Changes to services, line items, volumes, or billing methodology may impact pricing.

To the extent of any conflict between pricing in the pro forma and any pricing set forth elsewhere in the Proposal, pricing in the pro forma will take precedence. Except as may be otherwise expressly provided, interest rates and Earnings Credit Rates (ECRs) are managed rates subject to change at the Bank's discretion without notice, in accordance with the Bank's Commercial Bank Services Agreement.

The Bank has addressed any RFP requirements along with certain exceptions, clarifications, or modifications relating to such requirements in the Proposal, and the Bank only agrees to terms in the RFP as modified by the Bank's Proposal. Bank's response to the RFP does not constitute the acceptance of any other binding terms or agreement. All certifications or representations required by the RFP or made in the Proposal are made to the extent of the personal knowledge, without investigation, of the individual signing the Proposal on behalf of the Bank.

To the extent included in the RFP, Truist takes exception to the provisions of the RFP (and/or any agreement included in the RFP) that:

- Require the Bank or any affiliate of the Bank to indemnify or hold any person or entity harmless or otherwise relate to the Bank's liabilities for providing the services
- Restrict the ability of the Bank to terminate the services
- Restrict the ability of the Bank to amend the terms of, alter, or withhold services offered
- Restrict the ability of the Bank to assign the agreements to an affiliate or to assign them due to a change in control of the Bank or the sale of the relevant assets used to provide the banking and treasury management services
- Restrict the use of vendors by the Bank or impose any requirements on the Bank's use of vendors
- Require the Bank to comply with federal, state, or local laws, regulations or ordinances that are not otherwise applicable to the Bank in the ordinary course of providing banking and treasury management services

- Please note that Truist Bank is not a registered "municipal advisor" within the meaning of SEC Rule 15Ba-1-1 through 15Ba1-8 and by accepting this proposal, the County acknowledges and agrees that nothing in this document constitutes advice with respect to municipal financial products.
- In the event the County's RFP includes a pricing sheet/template, Truist will complete the County's pricing sheet/pricing template as part of its Proposal. However, the fees and terms listed on Truist's pro forma included with the Proposal will govern the fees for the banking services to be provided by Truist as requested in the RFP.

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