CITY OF JOPLIN

BANK BID ANALYSIS-$95,000,000 AVERAGE BALANCE

2021

SERVICE DESCRIPTION	QTY	UMB(1) BANK BID	UMB TOTAL MONTHLY FEE	COMMERCE(2) BANK BID	COMMERCE TOTAL MONTHLY FEE	SIMMONS(3) BANK BID	SIMMONS TOTAL MONTHLY FEE
DEPOSITORY ACCOUNT SERVICES:							
Checking Account Maintenance-per month	10	10.00	100.00	14.00	140.00	18.00	180.00
ZBA Account Maintenance-per month	2	10.00	20.00	12.50	25.00	25/15	40.00
Debits: Checks/Drafts Paid	1,000	0.17	170.00	0.16	160.00	0.18	180.00
Debits: Incoming Electronic Debits	50	0.18	9.00	0.16	8.00	0.18	9.00
Credits: Electronic Deposits (Incoming ACH/Wire Credit)	325	0.25	81.25	0.15	48.75	0.25	81.25
Credits: All Other Deposits (Paper Credits)	150	0.45	67.50	0.25	37.50	0.35	52.50
Deposited Items: On-Us	185	0.07	12.95	0.15	27.75	0.13	24.05
Deposited Items: Non-Bank Items	8,000	0.10	800.00	0.15	1,200.00	0.15	1,200.00
Image Cash Letter-Monthly Maintenance	1	150.00	150.00	150.00	150.00	N/A	-
Image Cash Letter-Transmission Fee	20	5.00	100.00	-	-	N/A	-
Deposited Items Returned: Standard Return	10	3.00	30.00	11.50	115.00	9.00	90.00
Deposited Items Returned: Online Stop Payments	10	20.00	200.00	20.00	200.00	20.00	200.00
Deposit Assessment based on Average Balance	95,000,000	0.12%	9,500.00	0.12%	9,500.00	0.12%	9,500.00
Currency Deposited per $100	150	0.10	15.00	-	-	0.75	112.50
Branch Deposit Handling per deposit	15	1.50	22.50	-	-	-	-
Wire Transfers: Outgoing Non Repetitive Wire-Online	10	15.00	150.00	13.00	130.00	15.00	150.00
Wire Transfers:Outgoing Repetitive Wire-Online	5	10.00	50.00	13.00	65.00	15.00	75.00
Wire Transfers: Internal Wire-Debits	5	3.00	15.00	13.00	65.00	45.00	225.00
TREASURY MANAGEMENT SERVICES:							
Maintenance fee per relationship	1	50.00	50.00	-	-	35.00	35.00
Current Day Balance Reporting per account	10	20.00	200.00	22.00	220.00	-	-
Current Day Balance Reporting per detail record	650	0.12	78.00	-	-	-	-
Prior Day Balance Reporting per account	10	12.50	125.00	30.00	300.00	-	-
Prior Day Balance Reporting per detail record	1,700	0.07	119.00	-	-	-	-
Transfer Module Maintenance	1	5.00	5.00	-	-	-	-
ACH Monthly Maintenance per account	2	35.00	70.00	25.00	50.00	35.00	70.00
ACH Online Origination Maintenance Fee	1	35.00	35.00	32.00	32.00	-	-
ACH Credit Originated	1,300	0.10	130.00	0.13	169.00	0.20	260.00

CITY OF JOPLIN

BANK BID ANALYSIS-$95,000,000 AVERAGE BALANCE

2021

SERVICE DESCRIPTION	QTY	UMB(1) BANK BID	UMB TOTAL MONTHLY FEE	COMMERCE(2) BANK BID	COMMERCE TOTAL MONTHLY FEE	SIMMONS(3) BANK BID	SIMMONS TOTAL MONTHLY FEE
ACH Debit Originated	1,400	0.10	140.00	0.13	182.00	0.20	280.00
ACH Direct Payment Batch	10	3.00	30.00	10.00	100.00	5.00	50.00
ACH Filter per Account	3	15.00	45.00	25.00	75.00	25.00	75.00
ACH Return Items per item	2	5.50	11.00	6.50	13.00	5.50	11.00
Positive Pay Maintenance-no Reconciliation	3	50.00	150.00	65.00	195.00	40.00	120.00
Positive Pay Maintenance-Full Reconciliation	2	70.00	140.00	80.00	160.00	65.00	130.00
Positive Pay per item	1,000	0.07	70.00	0.10	100.00	0.07	70.00
Positive Pay Exception Item	35	1.50	52.50	3.50	122.50	5.00	175.00
Positive Pay Payee Line Verification per item	1	0.02	0.02	-	-	40.00	40.00
Email Notification of Positive Pay Exceptions per email	1	3.00	3.00	3.00	3.00	-	-
ARP Manual Entry per item	125	0.75	93.75	-	-	-	-
Image File Transmission	3	50.00	150.00	-	-	-	-
Image per item	1,000	0.04	40.00	0.04	40.00	-	-
CD Rom	2	50.00	100.00	30.00	60.00	25.00	50.00
NACHA File Upload	26	-	-	-	-	10.00	260.00
ZBA Child Accounts	1	-	-	26.00	26.00	-	-
Incoming Wires	1	-	-	13.00	13.00	3.00	3.00
Cash Deposits	15,000	-	-	0.00	22.50	-	-
Account Transfers	1	-	-	2.00	2.00	-	-
ICL per item	8,185	-	-	0.08	654.80	-	-
Connections Base Charge	1	-	-	45.00	45.00	-	-
Wire Module	1	-	-	18.00	18.00	-	-
Image Maintenance per Account	1	-	-	25.00	25.00	-	-
Branch Currency	5	-	-	0.06	0.30	-	-
ACH Risk Manager	1	-	-	30.00	30.00	-	-
Total Service Charge			13,330.47		14,530.10		13,748.30

CITY OF JOPLIN

BANK BID ANALYSIS-$95,000,000 AVERAGE BALANCE

2021

SERVICE DESCRIPTION	QTY	UMB(1) BANK BID	UMB TOTAL MONTHLY FEE	COMMERCE(2) BANK BID	COMMERCE TOTAL MONTHLY FEE	SIMMONS(3) BANK BID	SIMMONS TOTAL MONTHLY FEE
Earnings Credit Allowance			(5.22)		(14,530.10)		-
Earnings Rate on Idle Funds	95,000,000		(12,666.67)		(312.50)		(3,562.50)
Net Projected Impact			658.58		(312.50)		10,185.80

(1) Natl Effective Fed Funds Rate plus 8bp=0.16%

(2) Earnings Credit will offset Service Charge, any remaining funds will be invested at 50% of Natl Effective Fed Funds Rate plus .01%=.05%

(3) Natl Effective Fed Funds Rate minus .125%=.045%

Notes:

SMB, Oak Star and Great Southern declined to bid.

US Bank indicated they would only collateralize at State of Missouri requirement, while City requirement is 106%.

Guaranty Bank's pledged securities meet the State of Missouri requirement, but not the City of Joplin.

US Bank wants the City to invest all funds over $4.5 million with them.

Earnings Credit Rate is only used to offset bank charges, no additional interest payment is made on accounts.

CITY OF JOPLIN
BANK BID ANALYSIS-$40,000,000 AVERAGE BALANCE
2021

SERVICE DESCRIPTION	QTY	UMB(1) BANK BID	UMB TOTAL MONTHLY FEE	COMMERCE(2) BANK BID	COMMERCE TOTAL MONTHLY FEE	SIMMONS(3) BANK BID	SIMMONS TOTAL MONTHLY FEE
DEPOSITORY ACCOUNT SERVICES:							
Checking Account Maintenance-per month	10	10.00	100.00	14.00	140.00	18.00	180.00
ZBA Account Maintenance-per month	2	10.00	20.00	12.50	25.00	25/15	40.00
Debits: Checks/Drafts Paid	1,000	0.17	170.00	0.16	160.00	0.18	180.00
Debits: Incoming Electronic Debits	50	0.18	9.00	0.16	8.00	0.18	9.00
Credits: Electronic Deposits (Incoming ACH/Wire Credit)	325	0.25	81.25	0.15	48.75	0.25	81.25
Credits: All Other Deposits (Paper Credits)	150	0.45	67.50	0.25	37.50	0.35	52.50
Deposited Items: On-Us	185	0.07	12.95	0.15	27.75	0.13	24.05
Deposited Items: Non-Bank Items	8,000	0.10	800.00	0.15	1,200.00	0.15	1,200.00
Image Cash Letter-Monthly Maintenance	1	150.00	150.00	150.00	150.00	N/A	-
Image Cash Letter-Transmission Fee	20	5.00	100.00	-	-	N/A	-
Deposited Items Returned: Standard Return	10	3.00	30.00	11.50	115.00	9.00	90.00
Deposited Items Returned: Online Stop Payments	10	20.00	200.00	20.00	200.00	20.00	200.00
Deposit Assessment based on Average Balance	40,000,000	0.12%	4,000.00	0.12%	4,000.00	0.12%	4,000.00
Currency Deposited per $100	150	0.10	15.00	-	-	0.75	112.50
Branch Deposit Handling per deposit	15	1.50	22.50	-	-	-	-
Wire Transfers: Outgoing Non Repetitive Wire-Online	10	15.00	150.00	13.00	130.00	15.00	150.00
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Wire Transfers: Internal Wire-Debits	5	3.00	15.00	13.00	65.00	45.00	225.00
TREASURY MANAGEMENT SERVICES:							
Maintenance fee per relationship	1	50.00	50.00	-	-	35.00	35.00
Current Day Balance Reporting per account	10	20.00	200.00	22.00	220.00	-	-
Current Day Balance Reporting per detail record	650	0.12	78.00	-	-	-	-
Prior Day Balance Reporting per account	10	12.50	125.00	30.00	300.00	-	-
Prior Day Balance Reporting per detail record	1,700	0.07	119.00	-	-	-	-
Transfer Module Maintenance	1	5.00	5.00	-	-	-	-
ACH Monthly Maintenance per account	2	35.00	70.00	25.00	50.00	35.00	70.00
ACH Online Origination Maintenance Fee	1	35.00	35.00	32.00	32.00	-	-
ACH Credit Originated	1,300	0.10	130.00	0.13	169.00	0.20	260.00

CITY OF JOPLIN

BANK BID ANALYSIS-$40,000,000 AVERAGE BALANCE

2021

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NACHA File Upload	26	-	-	-	-	10.00	260.00
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Incoming Wires	1	-	-	13.00	13.00	3.00	3.00
Cash Deposits	15,000	-	-	0.00	22.50	-	-
Account Transfers	1	-	-	2.00	2.00	-	-
ICL per item	8,185	-	-	0.08	654.80	-	-
Connections Base Charge	1	-	-	45.00	45.00	-	-
Wire Module	1	-	-	18.00	18.00	-	-
Image Maintenance per Account	1	-	-	25.00	25.00	-	-
Branch Currency	5	-	-	0.06	0.30	-	-
ACH Risk Manager	1	-	-	30.00	30.00	-	-
Total Service Charge			7,830.47		9,030.10		8,248.30

CITY OF JOPLIN

BANK BID ANALYSIS-$40,000,000 AVERAGE BALANCE

2021

SERVICE DESCRIPTION	QTY	UMB(1) BANK BID	UMB TOTAL MONTHLY FEE	COMMERCE(2) BANK BID	COMMERCE TOTAL MONTHLY FEE	SIMMONS(3) BANK BID	SIMMONS TOTAL MONTHLY FEE
Earnings Credit Allowance			(5.22)		(6,666.67)		-
Earnings Rate on Idle Funds	40,000,000		(5,333.33)		-		(1,500.00)
Net Projected Impact			2,491.92		2,363.43		6,748.30

(1) Natl Effective Fed Funds Rate plus 8bp=0.16%
(2) Earnings Credit will offset Service Charge, any remaining funds will be invested at 50% of Natl Effective Fed Funds Rate plus .01%=.05%
(3) Natl Effective Fed Funds Rate minus .125%=.045%

Notes:
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Earnings Credit Rate is only used to offset bank charges, no additional interest payment is made on accounts.