CommercePayments™

City of Joplin, Missouri

Request for Proposal 2021-RFP-08

Banking Services

March 3, 2021

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THE RESPONSES CONTAINED HEREIN ARE INTENDED FOR DISCUSSION PURPOSES ONLY AND SHALL NOT BE CONSTRUED AS A CONTRACTUAL UNDERTAKING OR COMMITMENT ON THE PART OF EITHER PARTY. SUCH CONTRACTUAL UNDERTAKINGS AND COMMITMENTS, IF ANY, SHALL BE CONTAINED EXCLUSIVELY IN THE DEFINITIVE AGREEMENTS BETWEEN THE PARTIES. IN ADDITION, NOTHING CONTAINED HEREIN SHALL OBLIGATE EITHER PARTY TO ENTER INTO A DEFINITIVE AGREEMENT FOR THE PROVISION OF ANY BANKING SERVICES. ANY SUCH DEFINITIVE AGREEMENT SHALL BE DESIGNATED AS SUCH BASED UPON THE WRITTEN MUTUAL AGREEMENT OF THE PARTIES.

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March 3, 2021

Leslie Haase
Director of Finance
City of Joplin, Missouri
City Hall, 602 S. Main
Joplin, MO 64801

Dear Leslie,

Thank you for giving Commerce Bank the opportunity to provide a proposal to the City of Joplin, Missouri ("the City"). Please find Commerce Bank's proposal with exhibits located behind the clearly-marked sections.

We firmly believe that Commerce Bank is uniquely positioned not only to offer the City innovative solutions, but also to service your account in a way that exceeds your expectations. The following proposal has been thoughtfully assembled, taking into consideration the specific needs of the City, as well as the unique ways that Commerce Bank is able to provide value-added solutions.

We have included an Executive Summary for your convenience to illustrate several distinctive examples of ways we differentiate ourselves within the banking industry.

We look forward to building a relationship with the City and welcome any feedback on how our recommendations can be modified to best meet your needs. Please feel free to contact us with any questions or comments relating to this proposal. Thank you for your consideration of our services.

Best regards,

Aaron Smith
Relationship Manager, MOKAN Region

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EXECUTIVE SUMMARY

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Executive Summary

We appreciate your consideration of our competitive proposal for the City. This proposal contains comprehensive and detailed responses and intends to convey Commerce Bank's aptitude and commitment to serve the City through the extensive capability of our products, services and representatives.

Relationship Team

Since Commerce Bank was founded over 150 years ago, the bank has continually expanded its long-standing investment in its people, technology, product offerings and service channels to bring the utmost value and convenience to its customers, thus improving the bank's ability to serve the evolving needs of its customers. This strategy, coupled with the bank's community involvement, has given Commerce Bank a leadership position. The City will have a dedicated relationship team led by Aaron Smith, Business Banking Relationship Manager, Lacy Martin, Treasury Management Team Lead, and Minda Lewis, Treasury Management Account Manager. The relationship team will be accessible for in person meetings.

"Big Bank" Technology Delivered with the Service Level of a Community Bank

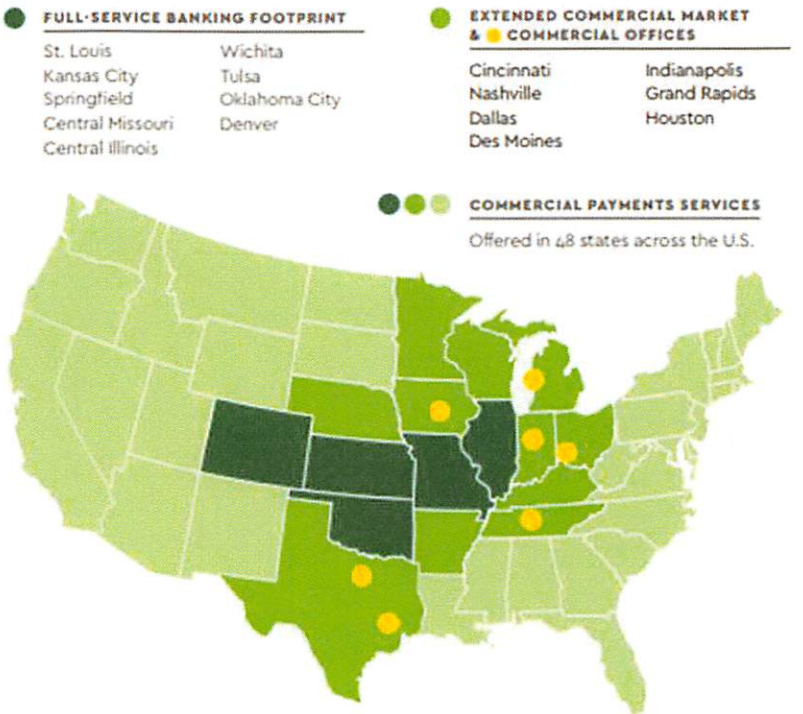
Commerce invests in technology that drives down costs and addresses our clients' ever-changing needs. As a Commerce client, the City will benefit by having access to financial tools that integrate with your software, protect you from fraud, and ultimately deliver cost savings. By doing this, we become more than just our customers' bank. We become partners in their success. Commerce Bank offers the same cutting-edge technology that larger banks offer, but delivers our services using the hands-on approach of a local community bank.

Commerce Bank: Highly Regarded; Long-term History

Commerce Bank was started over 150 years ago and has grown over time to be an industry leader in the financial services industry for delivering innovative services, providing consistently high customer satisfaction, and for our excellent money management services. Below are a few key banking metrics:

- $32.9 billion in assets
- 42nd largest US bank as measured by asset size
- $7.7 billion Market Cap
- 16th largest US bank as measured by Market Cap

We appreciate the City's consideration of the following proposal and welcome the opportunity to answer questions or further discuss capabilities.



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INTRODUCTION & GENERAL INFORMATION

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Introduction and General Information

INTRODUCTION

1.1 The City of Joplin invites qualified local banking institutions to submit proposals for the provision of banking services as described in the attached specifications. Sealed proposals will be received until 2 p.m. on Thursday. March 4.2021 at the office of the Director of Finance, 602 South Main Street, Joplin, Missouri 64801.

Commerce Bank acknowledges the above statement.

1.1.1 The contract is for four (4) years commencing July1, 2021 and extending through June 30, 2025. The contract may be extended by the mutual consent of the Depository and the City for an additional one (1) year or until another depository is selected.

Commerce Bank acknowledges the above statement.

1.1.2 Whenever temporary idle funds are available, the City may purchase certain short-term investments. All Financial Institutions which meet the minimum qualifications set forth in this document will be given an opportunity to be placed on the investment bid list and to participate in the bidding process at the time these instruments are sought for purchase.

Commerce Bank acknowledges the above statement.

QUALIFICATIONS

2.1 To qualify as a depository for City funds, the Financial Institution must meet the following qualifications:

2.1.1 The proposer must be a chartered banking institution with branch banking facilities located within the city limits of Joplin, Missouri. The branch bank of the proposer located within the City must be able to offer the full range of banking services required by this Request for Proposal (RFP).

Commerce Bank holds a Missouri charter and has a branch at 1820 E. 20th in Joplin, MO.

2.1.2 The proposer must provide copies of all documents required by state law (Chapter 110, Depositaries for Public Funds) to the City's Finance Director. The banking institution must meet or exceed the requirements outlined therein.

Commerce Bank acknowledges the above statement.

2.1.3. All banks submitting proposals must be full-service banking institutions capable of providing at least those services identified in Exhibit A.

Commerce Bank acknowledges the above statement.

2.1.4 All banks submitting proposals must collateralize 106% of the City's deposits in excess of applicable FDIC insured funds in accordance with the City's Investment Policy (Exhibit C). The acceptable collateral includes United States Treasuries, GNMA (Government National Mortgage Association), U.S. Government Agency or U.S. Government Sponsored Entities as set forth in Section 2-228 of the City's Investment Policy. Any such collateral shall be provided as required by the City Investment Policy.

Commerce Bank will comply with the applicable Missouri law regarding collateralization of collected public funds balances that exceed the FDIC insurance coverage limit.

2.1.5 The successful bidder will be required to enter into a depository agreement substantially similar to the one identified as Exhibit B.

Commerce Bank acknowledges the above statement.

2.1.6 The investment activities of the City will in no way be affected by the appointment of a banking institution to handle the City's regular checking account. All investment activities will be handled at the direction of the City's Finance Director and in accordance with state laws.

Commerce Bank acknowledges the above statement.

2.1.7 The City reserves the right to rescind the appointment of a banking institution should the banking relationship become unsatisfactory. This will require a majority vote of the City Council.

Commerce Bank acknowledges the above statement.

2.1.8 The City reserves the right to reject collateral after review, based upon collateral evaluation, existing market and financial conditions.

Commerce Bank will comply with the applicable Missouri law regarding collateralization of collected public funds balances that exceed the FDIC insurance coverage limit. Commerce will work with Joplin to rectify any collateral rejections by the City.

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REQUIRED BANKING SERVICES

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Required Banking Services

Each proposer shall submit a comprehensive list of service prices by completing the service cost section (Exhibit A) of the RFP. This list will be considered all-inclusive and the prices shown on the list shall be incorporated into the agreement and will be effective for the duration of the Banking Services Contract. Services will be evaluated on availability, costs, time schedules, interest rates and the applicability of optional services. The following categories are the basic package of required banking services:

7.1 Bank Accounts

7.1.1 Main Operating Account: The banking institution will furnish the city with a main operating account. Deposits are primarily made in checks with some currency and credit card transactions. Disbursements from the main account will be mainly through accounts payable checks, payroll checks, ACHs and a small number of wire transfers. The City of Joplin currently issues approximately1,000 accounts payable checks per month and 400 payroll checks, with the remaining payroll issued through direct deposit. The average number of deposits per month is 450. Accounts payable and payroll checks should be charged against two separate zero-balance checking accounts and cleared against the main operating account. Supplying of imprinted checks is a City responsibility for the main operating account and the two zero-balance accounts. Bank shall supply imprinted checks and deposit slips as requested by the City for the special purpose checking accounts at no cost.

We can comply – checks/deposit slips will be provided to the City at bank cost.

7.1.2. Health Insurance: The banking institution will furnish the city with a checking account into which deposits will be made for health insurance premium costs for the city and employees. Deposits are made by way of transfer from the Main Operating Account. Disbursements from this account will be mainly checks, ACHs, and a small number of wire transfers. The average number of deposits is 2 per month. Disbursements from this account average approximately 80 per month. This is an interest bearing account.

The City may elect to pay for bank service fees either by having a designated account charged each month or by maintaining sufficient balances to fully offset fees after the earnings credit is applied. The City may also use a combination of the above.

Commerce Bank allows customers to pay their service charges either via direct debit to a designated account or through the submission of an invoice and payment. No late fees are assessed. If payment has not been made on an invoiced account after 3 months, then the operating account is automatically charged for the net service fee. Commerce Bank's Earnings Credit Rate (ECR) is an internally calculated interest rate derived from several short-term composite rates. The ECR, which allows customers to offset monthly depository service charges using available collected balances, is calculated each month and published on each customer's analysis statement.

The calculation of the bank's ECR Credit is as follow:

Earnings Credit = Avg Pos Avail Balance * [(ECR/days in yr)* Days in Cycle]

7.1.3 Flexible Spending: The banking institution will furnish the city with a checking account into which deposits will be made for flexible spending accounts (FSA) for our city employees. Deposits are made by way of transfer from the Main Operating Account. Disbursements from this account will be mainly checks, ACHs, and a small number of wire transfers. The average number of deposits is 2 per month. Disbursements from this account average 30 per month. This is an interest bearing account.

The City may elect to pay for bank service fees either by having a designated account charged each month or by maintaining sufficient balances to fully offset fees after the earnings credit is applied. The City may also use a combination of the above.

Commerce Bank allows customers to pay their service charges either via direct debit to a designated account or through the submission of an invoice and payment. No late fees are assessed. If payment has not been made on an invoiced account after 3 months, then the operating account is automatically charged for the net service fee. Commerce Bank's Earnings Credit Rate (ECR) is an internally calculated interest rate derived from several short-term composite rates. The ECR, which allows customers to offset monthly depository service charges using available collected balances, is calculated each month and published on each customer's analysis statement.

The calculation of the bank's ECR Credit is as follow:

Earnings Credit = Avg Pos Avail Balance * [(ECR/days in yr)* Days in Cycle]

7.1.4 Joplin Municipal Division: This account is state mandated. The Joplin Municipal Court issues approximately 30 disbursements per month. Deposits are made in checks, currency, ACHs, and credit card. The average number of deposits is 20 per month. This is an interest bearing account.

The City may elect to pay for bank service fees either by having a designated account charged each month or by maintaining sufficient balances to fully offset fees after the earnings credit is applied. The City may also use a combination of the above.

Commerce Bank allows customers to pay their service charges either via direct debit to a designated account or through the submission of an invoice and payment. No late fees are assessed. If payment has not been made on an invoiced account after 3 months, then the operating account is automatically charged for the net service fee. Commerce Bank's Earnings Credit Rate (ECR) is an internally calculated interest rate derived from several short-term composite rates. The ECR, which allows customers to offset monthly depository service charges using available collected balances, is calculated each month and published on each customer's analysis statement.

The calculation of the bank's ECR Credit is as follow:

Earnings Credit = Avg Pos Avail Balance * [(ECR/days in yr)* Days in Cycle]

7.1.5 Drue Forfeiture: This account is federally mandated. Disbursements from this account are minimal, averaging less than 5 per month. The average number of deposits is 2 per month. This is an interest bearing account.

The City may elect to pay for bank service fees either by having a designated account charged each month or by maintaining sufficient balances to fully offset fees after the earnings credit is applied. The City may also use a combination of the above.

Commerce Bank allows customers to pay their service charges either via direct debit to a designated account or through the submission of an invoice and payment. No late fees are assessed. If payment has not been made on an invoiced account after 3 months, then the operating account is automatically charged for the net service fee. Commerce Bank's Earnings Credit Rate (ECR) is an internally calculated interest rate derived from several short-term composite rates. The ECR, which allows customers to offset monthly depository service charges using available collected balances, is calculated each month and published on each customer's analysis statement.

The calculation of the bank's ECR Credit is as follow:

Earnings Credit = Avg Pos Avail Balance * [(ECR/days in yr)* Days in Cycle]

7.1.6 TIF EATS: The City of Joplin issues approximately 5 TIF EATS checks per month. The average number of deposits is 5 per month. This is an interest bearing account.

The City may elect to pay for bank service fees either by having a designated account charged each month or by maintaining sufficient balances to fully offset fees after the earnings credit is applied. The City may also use a combination of the above.

Commerce Bank allows customers to pay their service charges either via direct debit to a designated account or through the submission of an invoice and payment. No late fees are assessed. If payment has not been made on an invoiced account after 3 months, then the operating account is automatically charged for the net service fee. Commerce Bank's Earnings Credit Rate (ECR) is an internally calculated interest rate derived from several short-term composite rates. The ECR, which allows customers to offset monthly depository service charges using available collected balances, is calculated each month and published on each customer's analysis statement.

The calculation of the bank's ECR Credit is as follow:

Earnings Credit = Avg Pos Avail Balance * [(ECR/days in yr)* Days in Cycle]

7.1.7 TIF PILOTS: The City of Joplin issues approximately 5 TIF PILOTS checks per year. The average number of deposits is 5 per year. This is an interest bearing account.

The City may elect to pay for bank service fees either by having a designated account charged each month or by maintaining sufficient balances to fully offset fees after the earnings credit is applied. The City may also use a combination of the above.

Commerce Bank allows customers to pay their service charges either via direct debit to a designated account or through the submission of an invoice and payment. No late fees are assessed. If payment has not been made on an invoiced account after 3 months, then the operating account is automatically charged for the net service fee. Commerce Bank's Earnings Credit Rate (ECR) is an internally calculated interest rate derived from several short-term composite rates. The ECR, which allows customers to offset monthly depository service charges using available collected balances, is calculated each month and published on each customer's analysis statement.

The calculation of the Bank's ECR Credit is as follow:

Earnings Credit = Avg Pos Avail Balance * [(ECR/days in yr)* Days in Cycle]

7.1.8 Additional Accounts as Needed: The banking institution will provide the City with additional low volume special purpose checking accounts as the need arises. Such accounts will be provided with personalized and pre-numbered checks and deposit slips at no additional charge, and will be included in the total account analysis, with earnings credit given for collected balances and itemized charges compensated for through collected balance or fee payment through the primary demand deposit checking account. No charges will be made directly to any of these special accounts

Commerce Bank acknowledges the City's account structure as listed above in 7.1.

Additionally, checks/deposit slips will be provided to the City at bank cost.

The City may elect to pay for bank service fees either by having a designated account charged each month or by maintaining sufficient balances to fully offset fees after the earnings credit is applied. The City may also use a combination of the above.

Commerce Bank allows customers to pay their service charges either via direct debit to a designated account or through the submission of an invoice and payment. No late fees are assessed. If payment has not been made on an invoiced account after 3 months, then the operating account is automatically charged for the net service fee. Commerce Bank's Earnings Credit Rate (ECR) is an internally calculated interest rate derived from several short-term composite rates. The ECR, which allows customers to offset monthly depository service charges using available collected balances, is calculated each month and published on each customer's analysis statement.

The calculation of the bank's ECR Credit is as follow:

Earnings Credit = Avg Pos Avail Balance * [(ECR/days in yr)* Days in Cycle]

7.2 Banking Services

7.2.1 Electronic Funds Transfer: The Finance Department currently initiates wire transfers via the internet. This proposal is for internet access that would allow the Finance Department to initiate outgoing transfers and receive data on incoming and outgoing wire transfers.

The City has approximately 30 incoming and 15 outgoing wire transfers per month. The banking institution will provide for instant wire transfer of funds to any bank using the internet and federal wire systems for investment purchases or sales and other transactions with commercial banks or brokerage houses, incoming wires shall be posted to the City's account within one hour of being received by the bank. When there are both transfers in and transfers out during the same day, they will be treated as if occurring simultaneously, precluding any consideration of daylight overdrafts for purposes of the RFP. Wire service credit and debit notices must be reported daily and included in the monthly statement.

Commerce Connections Wire Transfer

Commerce Connections, our online banking cash management system, provides an automated way to initiate domestic Wire Transfers, internal transfers and drawdowns on a repetitive or non-repetitive basis. Commerce Connections is also a convenient way to confirm receipt of incoming wires. Using the City's Internet connection and Commerce Connections, the City can initiate, cancel or approve Wire Transfers and produce activity and management reports.

The City will have the ability to initiate and monitor wire transfers online along with the ability to receive notification of incoming and outgoing wire transfers by means of our e-mail notification system. Authorized individuals can log into our cash management application, Commerce Connections, to initiate wire transfers. The application has a dedicated module for wire transfers that collects the required data necessary for the initiation, as well as for the validation of funds availability once received by Commerce Bank. Repetitive wire transfer instructions/templates can be initiated and stored indefinitely. The module requires dual approval for all wire transfers. Once all the required fields are completed, the City's user(s) can submit the wire transfer for approval by a second authorized user. The submission and approval of wire transfers requires an out-of-band authentication call. Once the wire is approved by the second authorized user, the status of the wire is updated until it is released to the Federal Reserve Bank. Wire transfers are limited to US dollar transactions. However, Commerce Bank does have an International Wire module that can be added if needed.

Future dated wires can be initiated and warehoused for up to 60 days. However, if needed, we can work with the City on an extended time frame. The City can access warehoused wire instructions for additional use without limitation. The warehouse function is not limited to certain types of wire transfers and/or certain types of initiation methods.

7.2.2 Account Maintenance

7.2.2.1 Deposits accepted and/or received by 2:00 p.m., will be credited to the account on that same day.

Commerce Bank's ledger cutoff time is 7:00 p.m. CST. There are exceptions in ledger cutoff time for branches whose closing times vary by location between 5:00 p.m. CST and 7:00 p.m. CST. There are also exceptions in ledger cutoff time for Vault locations whose cutoff time varies by location between 2:00 p.m. and 3:00 p.m. CST.

Check items on the depository institution will be available the same day. Items on local institutions will be available the next day. Credit cards, money orders, cash, ACH credits, and wires from local, regional, and out of state banks will be given an immediate credit.

7.2.2.2 Monthly Statements showing the overall activity of the City's accounts will be provided. These reports shall include a monthly detailed analysis of the banking institution's cost of operating the City's accounts. All canceled checks will be available electronically. The monthly statement will include the amount of interest paid or charged as a result of the daily funds balance.

The City's bank statements will be available via our online application, Commerce Connections. Commerce Connections provides the ability to view a PDF of your checking account statements the first business day after the statement cuts. The checking account data can also be exported in a variety of formats including comma delimited, tab delimited, BAI2, plain text, CSV, HTML, and PDF. We can accept custom cutoff calendars for statements provided by customers and can accommodate specialized requests. The City will also be able to export and save these statements to the City's network, if chosen.

Account analysis statements are available the 7th day of the month following the billing month. For example, February's account analysis statement would be available for viewing on Commerce Connections on the 7th of March. Please see the Appendix for sample Bank and Account Analysis statements.

7.2.2.3 Specific Contacts will be identified in both the branch and main office that are available during normal working hours to answer questions. These personnel shall be familiar with the City's accounts and the Banking Services Contract.

Your relationship team will consist of Aaron Smith, Relationship Manager, Lacy Martin, Treasury Team Leader, Minda Lewis, Treasury Account Manager, and Tresha Fink, Joplin Branch Manager. These individuals will be available from 8 a.m. to 5 p.m. Monday-Friday.

Day-to-day support is available through Commerce Bank's centralized Commercial Customer Support department. Customer Support is staffed Monday through Friday, 7 a.m. to 7 p.m. CST. Support is accessible via email, fax and over the phone. There are no additional charges for this assistance. Commerce Bank's Commercial Customer Support provides immediate access to highly-trained and motivated personnel to assist you with technical issues and research. College graduates staff this department, with job

grades at the highest non-management levels available. They experience twice the industry standard in training throughout all areas of bank operations. Our Commercial Customer Support representatives are able to support any and all types of commercial customer inquiries.

Commercial Customer Support representatives will provide immediate, same-day support and resolution. If a problem is not able to be resolved on a same-day basis, a representative will contact the customer at the end of the day with the status of the research and continue providing daily updates until its complete resolution.

Each and every customer inquiry is logged into a proprietary case management system that can be accessed at any time by members of your relationship team. The status of each inquiry is updated, and time stamped to ensure prompt resolution. Cases are not closed out of the queue until final resolution have been communicated to the customer. Each time a case is closed, the relationship team receives an email indicating both the nature of the issue and the steps taken to resolve the issue.

7.2.2.4 Insufficient Fund returned checks will be automatically presented for collection a second time. The City will not be charged for customer returned checks.

Commerce Bank can present check items two times for clearing; the first time is when the check is deposited and then a second time if that item is returned. If the item is returned a second time, a debit will post to the depository account or an alternate account if desired.

Return deposited item advices can be sent via secure email. The email advice can provide a timelier notification when a deposited item has been returned. An email advice can potentially provide more intraday time to research the return deposited item.

A bank charge associated with the return item will be charged and placed on the analysis statement where ECR could assist with offsetting those fees.

7.2.2.5 Safety Deposit Box is required for the City. The City will not be charged for such box that must be at least 8'A" x 11" in size.

We can provide a safe deposit box at no cost to the City.

7.2.2.6 Branch Locations are utilized by various departments to make night deposits for the pools, golf course, and others. Please provide a listing of branch locations that offer a night depository drop off box.

Commerce Bank has a branch at 1820 E. 20th Street, Joplin, MO 64804.

7.2.2.7 Depository Credit/Debit Card Transactions: The City currently accepts MasterCard and VISA credit cards as a means for payment at the following locations:

- Public Works-1Machine
- Finance - 2 Machines
- Parks Athletic Complex-1Machine
- Parks Pools-1Machine
- Municipal Court- 2 Machines
- Golf Course -1Machine
- Jail-1Machine
- Police-1Machine
- Health- 2 Machines
- Library-1Machine
- Museum-1Machine
- MAPS —1Machine

A separate merchant number is needed for each location. Additional locations could be added in the future. Also, the City requires EMV Chip Card technology on these machines.

The City can be assured that Commerce Bank Merchant Services understands our clients' businesses and the unique challenges they face. Our investment in high-touch service is demonstrated through the sole ownership and direct management of our merchant services portfolio. Commerce Bank does not sell off business: an approach that is at odds with many of our acquiring peers, who view merchant processing as a quick stop-and-drop product rather than an ongoing objective to provide quality service that reduces pricey fees. You will find this differentiator positions Commerce Bank to provide extremely competitive discount rates.

We can add Discover and American Express, should the City ever require at the same rate listed below for Visa and MasterCard. We can also provide the City with multiple merchant accounts. EMV chip technology is fully supported by our solutions.

Commerce Bank's proposed discount rate and fees for Merchant Services are as follows:

- **Merchant Discount Rate: .12%**
- **Other Bankcard Fees: $.04 transaction fee, $10 monthly fee**
- **No fees for statements**

7.2.2.8 Direct Deposit of Payroll Checks is currently a benefit to employees. The bank should indicate the minimum number of working days prior to the date of payment that the City would be required to deposit payroll monies and provide the transmission information. Funds should be available to employees at their respective banks at the time of opening on the date of payment. The City of Joplin is on a bi-weekly payroll schedule (26) pay periods per year.

Commerce Bank is a Direct Member of NACHA (the regulatory body for the ACH Network), an active leader in the ACH community and one of the largest providers of ACH services in the region.

Our ACH service enables the City to send future dated ACH debit transactions as well as future and Same-Day credit transactions. Our customer can deliver ACH files to Commerce in several ways:

Direct File Transmission

This method is typically used by companies who create their own ACH files or have a system that will create NACHA formatted files. Transmissions can be made by the City or a third-party provider. Commerce supports a wide variety of transmission protocols to allow ACH files to Commerce for processing. Commerce Bank uses file control total verification and generates file receipt confirmations to identify each submitted file. File verifications can be entered via IVR or online through Commerce Connections. Customers that cannot generate a NACHA formatted file are encouraged to use Commerce Connections to transmit payment information.

Security of the files the City transmits is based on the access and identification codes Commerce assigns in confidence to the City when the Service is implemented. Access is allowed only via specific telephone lines. The number to dial will be provided when the Service is implemented. The City will receive detailed transmission procedures upon implementation of the Service.

The City must provide the total dollar amount of the file for verification and accounting purposes by 6:00 p.m. (CT) prior to completion of a successful transmission. Your company must provide the totals through Commerce Bank's ACH File Scheduler, an automated voice response system, using a unique Customer ID and PIN. Another option to provide the total dollar amount /control totals of the file for verification would be through ACH Risk Manager, our online application provided through our cash management application, Commerce Connections.

Commerce Connections

This method allows companies to initiate ACH transactions through an online application. Access is controlled through numerous layers of security and requires Enhanced Security. We offer a user- friendly ACH origination module. Templates can be created to save bank account information. The Customer can also upload a NACHA-formatted file or a custom formatted file to Commerce Connections.

Commerce Connections also includes a robust reporting tool that details all ACH activity. Information is available for 90 days online. The City can query information based on Activation, Approval, Processing, or Effective Entry Date and can also upload a NACHA-formatted file to Commerce Connections.

Since Commerce Bank is a NACHA participant, all ACH credits and debits originated by a third party will be posted to the Customer's account on the date of settlement. Through Commerce Connections, the Customer will have access to online reports that show ACH receipt activity. ACH receipt activity can be viewed throughout the day of settlement using the Commerce Connections current day module. This information can be filtered and sorted in several methods. Many of the reports can be exported into standard forms such as BAI2 and CSV for importing into spreadsheet applications.

Commerce Connections also provides reporting so that customers can be made aware of ACH returns or Notifications of Change (NOCs) on a timely basis. Email notifications are available for ACH returns and NOCs.

Security procedures include secondary/dual approval. Dual approval requires a second authorized user to review and approve transactions. Enhanced Security (out of band authentication) enables authorized users to authenticate themselves by phone (entering a PIN) prior to gaining access to funds movement services.

7.2.2.9 On-line Banking Services including:

7.2.2.9.1 Positive Pay Services

Commerce Bank's Positive Pay Service reduces the City's fraud risk since the Bank pays only those checks you authorize. It also gives the City comprehensive and efficient control over all check disbursement activity by allowing the City a daily review of all exception items before final payment occurs.

How does it work?



When you issue checks, you also submit a file detailing those transactions to Commerce Bank. Please see the Appendix for the check issue file format. Commerce Bank also has the ability to custom map an Excel or .CSV file in lieu of our standard check issue file format if needed based on the City's system capabilities. On a daily basis, Commerce Bank will match all checks presented for payment against your check issue file. Commerce Bank will reject items received for payment that do not match the serial numbers, issue dates, payee information, and dollar amounts, as well as duplicate items, issued by the City to Commerce Bank. The Exception Items are then presented to the City for review to decision to accept or reject the item through our Positive Pay module in Commerce Connections by 10:30 a.m. CT.

You may also elect to have stale dated or high dollar checks reject as exceptions, providing the opportunity to review and determine whether the item should be paid or returned.

The City must notify Commerce Bank no later than 2:00 p.m. CT the same bank business day the Exception Items are reported, regarding final disposition instructions for each check. The City can receive notifications through secure email of Positive Pay exceptions. If the City fails to notify the Bank, the exception items will be paid. Commerce Bank's default disposition is to "Pay-All" items when not notified by the City by 2:00 p.m. CT on the same bank business day. However, if the City chooses to have all items returned in the instance that Commerce Bank is not notified by 2:00 p.m. CT, the City must complete an Alternative Default Disposition Agreement.

The City's checks that are presented for payment at any Commerce Bank retail branch location will be validated against the check date, account number, serial number and dollar amount. This process is otherwise known as Teller Line Positive Pay.

Positive Pay services prevent loss due to check fraud. This service requires a formatted issue file complete with issue, stop and void information, be sent to Commerce Bank at least 20 minutes prior to check disbursement. The files are loaded to our account reconciliation system every 20 minutes between 7:00 a.m. and 7:00 p.m. each business day, updating the teller and transit systems as they are loaded. Manual issues and voids may be entered via Commerce Connections for intraday checks.

7.2.2.9.2 On-line Stop Payment Services

Stop Payments may be entered in Commerce Connections with either a 6 or 12-month term. However, the best and most cost-effective way to make sure a check does not clear is to place a "void" on the check through our Positive Pay product. If a check is presented within a year of the void being placed on the check, the check will automatically be rejected. If a check that has a void on it is presented for payment after a year of the void being placed, the City will receive a Positive Pay exception email at which time the City is able to reject the item. Manual Stop Payments can also be initialized through our commercial customer support department by authorized City personnel.

7.2.2.9.3 Imaging

Images of checks will be available online through Commerce Connections for a period of 90 days. The City may also contact our customer service team to receive an electronic copy with same-day service. Commerce Bank can provide a CD with monthly cleared checks for all accounts as well as checking account and account analysis statements. Our CD-Rom service provides front and back images of your paid check activity, along with special zooming technology to review signatures, endorsements and other user-defined areas within your check.

Commerce Bank can provide images of paid checks for the City's accounts via Commerce Connections (for a period of 90 days), CD-ROM, DVD-ROM or Image Transmission. CD/DVD and Image Transmissions can be produced daily, weekly, bi-weekly, monthly, semi-monthly or custom calendar.

Our CD/DVD service provides front and back images of your paid check activity, along with special zooming technology to review signatures, endorsements and other user-defined areas within your check. Checking account statements and account analysis statements can be loaded on to the CD/DVD as well.

Image Transmissions provides a convenient method for storage of the City's paid checks to their internal archive system. Image Transmissions are scheduled for delivery on the bank business day following the customer indicated cycle cut-off.

7.2.2.9.4 On-line reporting for banking transactions

Commerce Connections is a comprehensive, web-based cash management system with information readily available whenever you need it.

This flexible system would allow the City to access and manage all daily disbursements and collections online on a secure website. Commerce Connections would allow the City to maximize cash balances and streamline transaction activity.

With Commerce Connections, the City would have the ability to:

- **View balances and transactions easily to calculate cash position and make timely decisions (information available for 90 days)**
- **Checking account data can be exported in a variety of formats**
- **Inquire about outstanding checks, enter stop payments, cancel stop payments, and view check images (information available for 90 days)**
- **View and download customer statements**
- **Transfer funds between Commerce accounts**
- **Initiate ACH transactions to and from accounts at other banks via:**
  - **Easy to use templates**
  - **Uploading an ACH file**
- **ACH Return Reports (Includes Notifications of Change)**
- **Initiate wire transfers to accounts at other banks**
- **Review the details of received ACH items**
- **EDI Reports**
- **View exception items and check images in order to decision them**
- **View lockbox deposited items, including exceptions**
- **Manage foreign currency exchange and letters of credit**
- **Receive time-sensitive broadcast messages**
- **Take control by setting up access privileges and taking advantage of built in security measures**

Initial training will be provided virtually, and ongoing support is available through Commerce Bank's Commercial Customer Support department. Customer Support is staffed Monday through Friday, 7:00 a.m. to 7:00 p.m. Support is accessible via email and over the phone.

7.2.2.9.5 On-line Wire Transfers & Account Transfers

Please refer to the Wire Transfer information provided in 7.2.1.

Commerce Connections allows the City to originate account transfers with the ability to build in approval workflows as designated by the City. The Account Transfers module allows authorized users to move funds between the City's accounts at Commerce Bank.

7.3 Compensation

Each month the bank will be compensated for the services provided. The following procedures will be followed:

7.3.1 The bank will compute the actual cost to service the account based on the transaction volumes and the actual services provided. All fees will be deducted from the general account.

Monthly Account Analysis statements will be provided to the City with the ability to group all accounts together. The City will be able to designate which account should be debited for the fees.

7.3.2 The bank will calculate interest earnings and deposit them into the general account and each of the special purpose checking accounts monthly.

The City may elect to pay for bank service fees either by having a designated account charged each month or by maintaining sufficient balances to fully offset fees after the earnings credit is applied. The City may also use a combination of the above.

Commerce Bank allows customers to pay their service charges either via direct debit to a designated account or through the submission of an invoice and payment. No late fees are assessed. If payment has not been made on an invoiced account after 3 months, then the operating account is automatically charged for the net service fee. Commerce Bank's Earnings Credit Rate (ECR) is an internally calculated interest rate derived from several short-term composite rates. The ECR, which allows customers to offset monthly depository service charges using available collected balances, is calculated each month and published on each customer's analysis statement.

The calculation of the bank's ECR Credit is as follow:

Earnings Credit = Avg Pos Avail Balance * [(ECR/days in yr)* Days in Cycle]

7.3.3 The charges calculated in this section shall be the sole compensation to the bank for account services provided.

All associated Treasury Management fees will display on your monthly Account Analysis statement showing a breakdown of volumes, pricing, and the overall net service charge. Merchant Services will provide a separate statement of similar information along with respective monthly service charge.

7.3.4 The bank agrees to abide by the service charges submitted in its proposal for a period of four (4) years and one additional year by agreement of both parties.

Commerce can comply.

7.4 Optional Banking Services

In addition to the basic services described the City requests proposals for optional services. A proposer may, under separate cover, submit optional proposals for other services that the proposer feels would be in the best interest of the City. The "Selection Criteria" set forth previously herein applies to the selection of a banking institution for optional banking service(s). The City may be interested in the following optional banking services:

7.4.1 Automatic Overnight Investments

At a mutually agreed upon time each working day, the prior day's net collected balance shall be invested overnight through the banking institution's own investment department at a stipulated percentage rate, i.e., 75 percent of prime, 80 percent of 180-day T-bill, etc.

Commerce will offer an automated repo sweep rate equal to 50% of the Federal Funds Interest On Excess Reserves (IOER) plus 0.01%. The City's repo rate would be 0.06%.

7.4.2 Other Optional Services as identified by the proposing bank.

Payment Cycle Review

Commerce Bank offers a Payment Cycle Review that includes completing a thorough on-site review of The City's back office processes, including payables and receivables functions. The Payment Cycle Review establishes opportunities to create efficiencies, reduce operational costs, and mitigate fraud with customized recommendations that best align with your objectives.

Overview-AP Card

As a flexible payment management solution, our AP Card program automate accounts payable within a single application and provides operation efficiencies, enhanced controls, and detailed reporting.

The AP Card program provides multiple acceptance options to fit your suppliers' unique payment needs. Whether you pay suppliers on a regular basis or need to accommodate an ad-hoc, one-time, or point-of-sale purchase, the flexibility of our solution will improve supplier relationships while maximizing your card volume and overall revenue share potential.

Key features of the AP Card program include:

- **No software to host**
- **Retain existing process and procedures**
- **Reduce check expenses**
- **Keep existing banking relationships**
- **Revenue share paid monthly**
- **Our AP Card solution offers multiple payment options**
- **"Pull" Payments: where Virtual cards are assigned to vendors and loaded with the exact invoice amount. An account number is provided with payment advice for one-time use.**
- **"Push" Payments: where payments are automatically deposited into the supplier's merchant account; payment advice is sent simultaneously, notifying the supplier of payment.**
- **Exact Match: where The City has the ability to only allow the supplier to charge the exact amount that is represented on the remittance notification, which gives the total sum to charge.**

- Private Network Transactions (PNT): where suppliers that choose to not accept card as a form of payment due to higher interchange rates, are provided through Commerce Bank a Private Network Virtual Card Program option. This enables the supplier to participate in a low-cost payment solution and allows the opportunity to still earn revenue share.
- Manual AP Payment (MAP): where during the ongoing supplier enrollment process (managed by Commerce Bank), The City identifies specific suppliers as a "Manual AP" opportunity. Manual AP is a term we use for suppliers that will accept a credit card payment through manual intervention, typically a phone call or web portal. As a value-added service, Commerce Bank will process these Manual AP supplier payments on behalf of The City when volume and supplier specific remittance criteria is met.

Payment Hub

To increase supplier payment options, Commerce Bank proposes employing Payment Hub in unison with our AP Card solution. The Payment Hub works with your existing accounting system to consolidate all your payment types into a single payment instruction file with a fully managed payment program.

Key features of the Payment Hub include:

- Maximize internal efficiencies
- Eliminates check writing costs
- Increases electronic payments
- Reduces or eliminates escheatment
- Reduces reconciliation time
- Provides secure payment data

The Payment Hub maintains all supplier assigned payment types, manages supplier information, facilitates payments, and creates a reconciliation file back to your ERP system. On top of these benefits, Payment Hub will provide the City complete visibility through the payment process and does not require extensive changes for the City's staff as it operates through the same ControlPay® platform as our AP Card solution.

Commerce Bank does all the heavy lifting with this solution since our in-house team of supplier enrollers contact your suppliers to quickly and effortlessly set them up with the payment option of their choice. Enrollment is ongoing throughout the life of the City's program.

The City has thousands of suppliers. Each supplier is unique in their payment acceptance criteria. While some suppliers accept electronic payments, others prefer a paper check. Managing these different payment types can get very complex. For businesses looking to streamline workflows, one-file payment processing is a simple solution. All payment types – Check, ACH, and Card –are all consolidated into one easy-to-generate file. Separation isn't necessary,making a quicker payment process that saves resources.

Check, ACH, and Virtual Card payments are drawn out of a pool-account that is owned by Commerce. Because of this, Commerce takes on fraud risk, following up on uncashed checks, and ultimately handling escheatment. This solution can also create pricing benefits by saving entities from extensive treasury fees and may even cut back on check writing and ACH processing fees.

CollectPay Online™

CollectPay Online from Commerce Bank is an electronic payment solution that broadens your customer's payment options. CollectPay Online enables customers to make payments over the phone or online. The service accepts payments by credit card, debit card or debit to a bank account.

Customized payment scheduling allows customers to decide when to pay. Customers can view their bill summary information online. This service is designed to improve your customer's bill payment experience while simplifying your accounts receivable processing and posting activities. CollectPay Online offers secure authentication through your website or through a fully hosted solution. A robust dashboard enables you to research customer transactions, enter payments on their behalf and generate a variety of reports. Real-time reporting enables you to respond to patient inquiries quickly and efficiently. The service also manages your PCI compliance.

ACH Risk Manager

Stop unauthorized ACH transactions from settling to your organization's accounts with ACH Risk Manager from Commerce Bank.

Electronic Payment Authorizations (EPA), commonly referred to as ACH Filters, provide fraud protection against unauthorized ACH transactions presented to business accounts. Protection is available through both ACH filters and ACH blocks with the EPA service. When an ACH block is placed on an account, all incoming debits (and credits, if desired) attempting to post to the account are blocked automatically and returned unauthorized. ACH filters provide the City the ability to create and maintain payment filters, allowing only authorized ACH items to post to your account.

The ACH Risk Manager module of Commerce Connections offers the enhanced ability to make "pay/no pay" decisions on rejected ACH transactions. Any item attempting to post to an ACH Risk Manager account which is not identified as a preauthorized ACH transaction will suspend as an exception, providing the opportunity to review the transaction and decide whether or not it should be paid. The ACH Risk Manager module provides the ability to add, delete, modify or search for unlimited EPA filters established at any time during the use of the product.

Email Notifications

ACH Risk Manager offers the City the ability to receive email notifications for "triggering" events providing information regarding various activities performed by the City within ACH Risk Manager or activities within the City's ACH Commerce Bank accounts. The notifications will also prompt the City when rejected items are available for decisioning through EPA.

CommercePayments™

EXHIBIT A: PROPOSAL– BANKING SERVICES

CommercePayments™ solutions are provided by Commerce Bank.

Exhibit A: Proposal–Banking Services

The undersigned, a banking institution maintaining branch offices within the city limits of the City of Joplin, Missouri, submits the following bid for banking services for the four-year period beginning July 1, 2021, as per specifications and exhibits attached.

1. Bank Services to be provided:
   a. Demand deposit checking account services
   b. Additional checking accounts as specified in this Request for Proposal
   c. Electronic fund transfer notification and on-line banking
   d. Account reporting, maintenance, and service
   e. Credit/Debit card services
   f. Other services as specified in this Request for Proposal

2. Charges for Services

   Please complete all items on the questionnaire and attach any supplemental material you wish. You may use a separate sheet of paper to answer the following questions. If there are other services your financial institution can provide that would benefit the City, please provide the cost of those services and how they would benefit the City. If your financial institution does not or cannot provide a specifically requested service, please indicate so. Please submit samples of reports (e.g., check printouts, bank statements, account analysis, etc.) The City retains the right to select any and/or all items listed in this questionnaire as services to be provided by the financial institution receiving the contract.

3. Contact

Who may we contact at your financial institution regarding this proposal?

Aaron Smith	**Vice President**
Name	Title
1820 E. 20th in Joplin, MO.	**(417) 626-4037**
Office Address	Phone

CommercePayments™

EXHIBIT A-1: OPTIONAL BANKING SERVICE FEES

CommercePayments™ solutions are provided by Commerce Bank.

Exhibit A-1 Optional Banking Services Fee

Monthly Checking Account Fees: (Please state your fees for the following services)

a	Account maintenance fee, (monthly)	**Please refer to the attached Pricing and Fee Schedule for details on Service Fees.**
b	Deposits, per deposit (450)	
c	Wire transfers (in) per transfer (30)	
d	Wire transfers (out) per transfer (15)	
e	Access for wire transfers and account inquiry	
f	Stop payment, per item (5)	
g	Check processing, per item (1,000)	
h	Direct deposit charges (please itemize) (1,300)	
i	Daily earnings rate on funds remaining in account at close of business day	
j	Bankcard discount rate ($650,000)	
k	Other bankcard related fees	
l	Fee for printed monthly statement (if applicable)	
m	Fee for check imaging (please itemize)	
n	Positive Pay Services (please itemize)	
o	Other charges (list and describe)	➢ **Merchant Discount Rate: .12%** ➢ **Other Bankcard Fees: $.04 transaction fee, $10 monthly fee**

4. Interest payment on account balances (describe the formula proposed to calculate interest for collected fund balances).

   Earnings Credit = Ave Pos Avail Balance*[(ECR/365)*Days in Cycle]

5. Wire transfers (describe security procedures).

   Commerce Bank security procedures include approval for certain funds transfer activities such Wire Transfers. Dual approval requires a second authorized user to review and approve transactions. Transactions without the proper approvals will not be processed by Commerce Bank. Commerce Connections provide multiple levels of security to transmit data via the internet and for limiting user's capabilities.

6. Safekeeping Services (describe fee structure and procedures).

   Commerce Bank will waive our normal safekeeping custody fees, except for the $100 per item fee for bonds bought from another dealer and delivered into Joplin's Commerce custody account. For example, if Joplin bought a $2 million US T-Note from dealer-X with it delivered into Joplin's Commerce custody account, Joplin would be charged $100 once with no other custody fees for that investment. If Joplin bought the same $2 million from Commerce, there would be no custody fees for that bond.

CommercePayments™

APPENDIX

CommercePayments™ solutions are provided by Commerce Bank.

Commerce Bank

Treasury Pricing Proposal

Customer Name: City of Joplin

Commerce Bank	
Average Collected Balance	$95,000,000.00
Less Reserve Requirement - 0%	$0.00
Net Collected Balance	**$95,000,000.00**
Earnings Credit Rate	0.20%
Total Monthly Treasury Services Charges	$3,187.75
Earnings Credit Allowance	$15,833.33
Net Monthly Service Fees Due	**$0.00**

Service Code Description	Volume	Price	Monthly Charge
Account Maintenance	9	$14.000	$126.00
Paper DDA Statement	9	$4.000	$36.00
Check Only Debits	1,400	$0.160	$224.00
Deposits/Credits Posted	15	$0.250	$3.75
ZBA Maintenance	2	$26.000	$52.00
ZBA Master Maintenance	1	$12.500	$12.50
Subtotal - General Account Services			**$454.25**
Checks Deposited	1,500	$0.150	$225.00
Return Deposited Items	10	$11.500	$115.00
Return Item Maintenance	1	$15.000	$15.00
Return Item Email Advice	1	$3.000	$3.00
Recleared Checks	1	$8.000	$8.00
Cash Deposits	100,000	$0.0015/over $15,000	$150.00
Subtotal - Depository Services			**$516.00**
Automated Stop Payment	5	$20.000	$100.00
Cashier's Check	1	$3.000	$3.00
Money Order	1	$2.000	$2.00
Subtotal - Disbursement Services			**$105.00**
ACH Return/NOC	1	$6.500	$6.50
ACH File Originated	26	$10.000	$260.00
ACH Monthly Maintenance	1	$30.000	$30.00
ACH Items Originated	1,300	$0.130	$169.00
Account Transfer - CC	1	$2.000	$2.00
ACH Debits Received	100	$0.160	$16.00
ACH Credits Received	440	$0.150	$66.00
Subtotal - ACH Services			**$549.50**
Wire Transfer Incoming	30	$13.000	$390.00
Wire Advice - Email	45	$3.000	$135.00
Wire Out - CC	15	$13.000	$195.00
Subtotal - Wire Transfer Services			**$720.00**
Prem Pos Pay per Item	1,000	$0.100	$100.00
Premium Positive Pay Maintenance	1	$80.000	$80.00
Pos Pay Alerts-Acct	1	$2.000	$2.00
Pos Pay Alerts-Email	1	$3.000	$3.00
CD ROM Production	1	$30.000	$30.00
Imaged Item	1,000	$0.040	$40.00

Service Code Description	Volume	Price	Monthly Charge
Image Maintenance	1	$25.000	$25.00
Subtotal - Reconciliation Services			**$280.00**
Connections Balance Rpt	9	$30.000	$270.00
Connections Base Charge	1	$45.000	$45.00
Connections Current Day	9	$22.000	$198.00
Connections ACH Module	1	$32.000	$32.00
Connections Wire Module	1	$18.000	$18.00
Subtotal - Information Reporting Services			**$563.00**
TOTAL			**$3,187.75**

For more information please contact Lacy Martin at Lacy.Martin@CommerceBank.com or 417-837-5249.

Any service utilized that is not contained within the proposal will be charged at standard rates. All charges assume standard processing requirements are met, additional fees may apply for exception processing. The proposed pricing is guaranteed for 60 days.

Commerce Bank

Demo Account, Inc
General Account
1111 Any Street
Your Town, USA

Bank Statement

Primary Account Number: 1234567

If you have questions about your statement, please call us at 800-746-8704.

Statement Date: Month DD, YYYY
Page Number: 1 of 2

COMMERCIAL CHECKING Account # 1234567

Account Summary Account # 1234567

Beginning Balance on Month DD, YYYY	$ 687,802.16
Deposits & Other Credits	+ 1,667,608.27
Withdrawals & Other Debits	- 1,757,503.87
Checks Paid	- 205,254.53
Ending Balance on Month DD, YYYY	$ 392,652.03

Daily Balance Summary Account # 1234567

Date	Balance	Date	Balance
MM-DD	717,346.38	MM-DD	988,768.88
MM-DD	348,603.13	MM-DD	392652.03

Deposits & Other Credits Account # 1234567

Description				Date Credited	Amount
Capital Markets Group		BondTrade 368777777		mm-dd	260,722.70
Ach ACH Settlement		66654323424		mm-dd	59,691.85
Trace No: 020066445532456					
Deposit		Ref Nbr:	2170659927	mm-dd	184,325.02
Lockbox Deposit	999999	Ref Nbr:	110823752	mm-dd	2,747.76
Deposit		Ref Nbr:	350602489	mm-dd	697,827.72
Wire Fed #00099 CB Seq 009999		ABC Company		mm-dd	290,000.00
Lockbox Deposit	999999	Ref Nbr:	350603659	mm-dd	12,378.62
Deposit		Ref Nbr:	350708869	mm-dd	119,853.20
Lockbox Deposit	999999	Ref Nbr:	350708909	mm-dd	40,061.40

Total Deposits & Other Credits **$ 1,667,608.27**

Withdrawals & Other Debits Account # 1234567

Description		Date Paid	Amount
Frb Settle Fed Settlement	70021909036	mm-dd	288,327.37
Trace No: 101000011909036			
Assmt EM1 35002 01867786	63631184720	mm-dd	2,542.96
051036500001402 FDIC			
Wire Fed #00885 CB Seq 005160	ABC Company	mm-dd	350,000.00
Frb Settle Fed Settlement	70032358999	mm-dd	205,816.03
Trace No: 101000012368999			
Returned Deposited Item	Advice Num: 306947	mm-dd	3,000.00
Frb Settle Fed Settlement	70042750384	mm-dd	357,040.59
Trace No: 101000012761495			
Wire Fed #00930 CB Seq 006014	ABC Company	mm-dd	300,000.00
Frb Settle Fed Settlement	70053016462	mm-dd	250,776.92
Trace No: 101000014127573			

Total Withdrawals and Other Debits **$ 1,757,503.87**

Checks Paid Account # 000002327

Date Paid	Check Number	Amount	Reference Number	Date Paid	Check Number	Amount	Reference Number
mm-dd	566	11.23	130196675	mm-dd	569	5,338.01	130209046
mm-dd	567	17,885.04	130194783	mm-dd	571*	73,250.56	110619174
mm-dd	568	97,951.20	130296899	mm-dd	572	10,818.49	130329269

* - Indicates a skip in sequential check numbers

Total Checks Paid **$ 205,254.53**

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS

Contact us at the address or phone number listed on page one of this statement. If you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt, please contact us as soon as possible. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

1) Tell us your name and account number.
2) Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe there is an error or why you need more information.
3) Tell us the dollar amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will recredit your account for the amount you think is in error, so that you will have use of the money during the time it takes us to complete our investigation.

The information above applies to checking, savings, or other consumer accounts established for personal, family, or household purposes.

If your checking or money market account has not activity for 12 consecutive months it will be considered dormant and assessed a $5 monthly fee. Regular savings accounts with no activity for 18 consecutive months will be considered dormant and assessed a $2 monthly fee.

NOT TRANSFERABLE AS DEFINED IN 12 CFR PART 204

Commerce Bank
Member FDIC

KANSAS CITY
1000 WALNUT
KANSAS CITY, MO 64106-2145

02-07-2099

SETTLEMENT DATE
01/31/2099

DEMO COMPANY
ATTN DEMO CUSTOMER
11223 ANYSTREET ST
KANSAS CITY MO 12345-6789

FROM 01/01/2099
TO 01/31/2099

ACCOUNT ANALYSIS GROUP STATEMENT

Group: 1001234567 **Commercial Checking** **Type 120**

Reserve may include, without limitation, the percentage of demand deposit account balances the bank holds as reserves required by the Federal Reserve Bank. Supervision and Assessment charges may include regulatory costs, deposit assessments and supervision fees.

If you have any questions concerning your Account Analysis Statement, please feel free to contact your Account Officer or Commercial Customer Support at 800-224-5446.

ANALYSIS SUMMARY

Average Ledger Balance		115,120.00
Less Average Float		0.00
Average Collected Balance		115,120.00
Positive Collected Balance		115,120.00
Reserve		-11,512.00
Average Available Balance		103,608.00
Less Balance Required		-100,000.00
Net Available Balance		3,608.00
Reserves On Excess(Deficit)		-1,000.00
Total Deficit Balance		2,608.00
Earnings Credit Allowance	RATE 1.000%	88.00
Total Charge For Services		100.00
Net Charge For Services		12.00
SERVICE CHARGE AMOUNT		**$12.00**

ACCOUNTS INCLUDED IN GROUP 1001234567

ACCOUNT #	ACCOUNT #	ACCOUNT #	ACCOUNT #
1234567	12346	12347	12348

1001234567 1001234567

Commerce Bank
Member FDIC

FROM 01-01-2099
TO 01-31-2099

DEMO COMPANY

Account: 1001234567

SERVICES ANALYZED

SERVICE	NUMBER UNITS	UNIT PRICE	CHARGE FOR SERVICE	BALANCE REQUIRED
GENERAL ACCOUNT SERVICES				
0021 ACCOUNT MAINTENANCE	1	10.0000	10.00	1,000.00
0035 SUPERVISION&ASSESSMENT	100,000	0.0000	4.20	88,890.00
1027 AUTO INTEGRATED SWEEP	1	10.0000	10.00	10.00
1111 CHECKS\DEBITS POSTED	100	0.1000	10.00	10.00
1113 DEPOSITS\CREDITS POST	100	0.1000	10.00	10.00
1201 ZBA MASTER MAINTENANCE	10	0.1000	1.00	1,000.00
TOTAL GENERAL ACCOUNT SERVICES			**45.20**	**90,920.00**
DEPOSITORY SERVICES				
2121 CHECKS DEPOSITED	1	10.0000	10.00	1,000.00
2301 RETURN DEPOSITED ITEMS	1,000	0.0100	10.00	1,000.00
2303 RETURN ITEM MAINTENANC	1	10.0000	10.00	1,000.00
2308 RTN ITEM ALT ADDRESS	1	10.0000	10.00	1,000.00
TOTAL DEPOSITORY SERVICES			**40.00**	**4,000.00**
FUNDS TRANSFER SERVICES				
5042 ACH DEBITS RECEIVED	1	0.1000	0.10	10.00
5044 ACH CREDITS RECEIVED	1	0.1000	0.10	10.00
5066 ACH MONTHLY MAINT - CC	10	0.1000	1.00	1,000.00
TOTAL FUNDS TRANSFER SERVICES			**1.20**	**1,020.00**
RECONCILIATION SERVICES				
6101 CD ROM PRODUCTION	1	0.1000	0.10	10.00
6103 IMAGED ITEMS	100,000	0.0000	1.00	1,000.00
6104 IMAGE MAINTENANCE	1	0.1000	0.10	10.00
TOTAL RECONCILIATION SERVICES			**1.20**	**1,020.00**
INFORMATION REPORTING SERVICES				
7062 CONN BALANCE REPT	1	10.0000	10.00	1,000.00
7063 CONN BASE CHARGE	100,000	0.0000	1.00	1,000.00
7064 CONNECTIONS TX DETAIL	1	0.1000	0.10	10.00
7065 CONN CURRENT DAY	1	0.1000	0.10	10.00
7072 CONNECTIONS ACH MODULE	100,000	0.0000	1.00	1,000.00
7081 CONN ERD DDA STMT	1	0.1000	0.10	10.00
7092 CONN INVESTMENT ACCT	1	0.1000	0.10	10.00
TOTAL INFORMATION REPORTING SERVICES			**12.40**	**3,040.00**
TOTAL CHARGE FOR SERVICES			**$100.00**	**$100,000.00**