



**BUREAU OF FISCAL
SERVICES
PROCUREMENT UNIT**

August 19, 2020

**Request for Proposals (RFP) 19-100
Controlled Disbursement and Direct Deposit Services**

Responses to Bidder Questions and Amendment #2

To All Potential Bidders:

Attached are the Department's Responses to Bidder Questions received for the above referenced RFP.

Additionally, the Department is issuing Amendment #2 as clarification to:

- Amend RFP Table 3.1, Requirements 1.5, 2.8, 2.14, 3.3, 3.4, 3.5, 3.6, and 4.1
- Amend RFP Table 3.2, Requirements 3.1, 17.1, and 18.1
- Amend RFP Section 6.1.2
- Amend Exhibits Table of Contents
- Amend Exhibit F
- Amend RFP Exhibit O, Article VII, Article X, and Article XX

Corrected pages are attached to this document. All deletions are shown as strikethrough **red text** and additions are made in **blue** text.

All other requirements and conditions remain as indicated in the RFP.

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#	RFP Page # / Section	Question	Response
1	General Question	Do you anticipate extending the bid due date?	The Department will not be modifying the Schedule of Events or the Proposal Due Date at this time.
2	General Question	What additional details are you willing to provide, if any, beyond what is stated in bid documents concerning how you will identify the winning bid?	The Department believes the information concerning how to identify the winning bid has been adequately published.
3	General Question	Was this bid posted to the nationwide free bid notification website at www.mygovwatch.com/free ?	No.
4	General Question	Other than your own website, where was this bid posted?	The bid opportunity was also advertised on the New York State Contract Reporter as well as distributed to a potential bidders list.
5	General Question	<p>Please provide analysis statements from incumbent. Pricing can be redacted. If a summary statement is available for a one year period that would be ideal, otherwise we will need 12 months due to the Departments seasonality.</p> <p>The reason we need this is that these statement will provide volume information beyond the number of checks, ACH and wires. It will give non incumbent banks a better view into on line banking activity including current day and previous day data storage needs. The information sharing will not harm the incumbent and will surely facilitate fairness in terms other banks having a more complete picture of usage which allows banks to more fully understand their costs. This is critically important given the requirement for bundled pricing.</p> <p>As well, please provide the average collected balance for all accounts in scope with this RFP for the past year. For clarity, average collected is different than ledger balance. Ledger is what had been deposited. Collected is what is available to NYS after considering check float. Existing banks should be able to pull this for you with ease. We do see the chart on Page 4 of Exhibits showing “Average Monthly Deposit Balances” – do those figures</p>	See Attachment 19-100 QA Response to Questions 5, 6, 14, 24, 25, and 98.

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		meet the above definition? Therefore it appears the Department pays for its service primarily via Direct Fee at this time (we understand your right to change that). Is that correct?	
6	General Question	Can you provide copies of your monthly account analysis statements/invoices from your current bank(s) for all existing accounts required for this solution?	See Attachment 19-100 QA Response to Questions 5, 6, 14, 24, 25, and 98.
7	General Question	What are the main differences between DTF-specific portions of the 2018 RFP – Module 1 and this RFP?	This RFP does not contain Remote Deposit Services for DTF as included in Module 1 of RFP 17-01, Banking Services, issued jointly by DTF and OSC in October 2017. Module 1 was subsequently canceled in January 2019.
8	General Question	Can we submit the RFP in the bank format?	When available, Bidders must use the format specified by the RFP.
9	General Question	In bidder's final submitted printed responses to the RPF, to keep responses clear, can bidders include only the question number, and the associated response?	Bidders must use the format and response forms provided by the RFP to respond.
10	General Question	The bidder can offer high level information regarding information security practices within its proposal. The bank does not go into extensive detail within proposals as we view that to be risky. We always offer to meet upon award in person and to provide a deep dive into this arena. As well, upon the signing of a nondisclosure agreement by NYS we can provide additional information in writing. Is this acceptable?	The Bidder should provide the information necessary to respond to the requirements. As a reminder, Bidders have the opportunity to request exemption from disclosure. Please follow the process outlined in RFP Section 5.2.20.
11	General Question	Will you consider splitting the Direct Deposit and Check services between 2 providers?	No.
12	General Question	Will you consider a provider that does not have retail bank branches in The State of NY?	Only if the Bidder has an office with a physical location in NYS.
13	General Question	Will you consider a bid for ACH only?	No.

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14	General Question	Can the Department please provide 12 months of analysis statements, with pricing redacted, for each of the accounts within the scope of this RFP? The information will provide all bidders, not just the incumbents, visibility into services used and detailed volume data.	See Attachment 19-100 QA Response to Questions 5, 6, 14, 24, 25, and 98.
15	Schedule of Events Page 5	Would the Department add approximately one week in between when Bidders receive answers to round 2 questions and when the proposal is due (i.e., move the proposal deadline to 10/16)? We ask this because we find this period very challenging. Often, a great deal of new information is provided in round 2 answers and bidders require time for many people to review the answers while also finalizing pricing and contract/legal reviews and actually producing and mailing the final product. As well, bidders continue to need to split their time with COVID related issues making "business as usual" time lines challenging.	The Department will not be modifying the Schedule of Events or the Proposal Due Date at this time. Upon receipt of questions for Round Two, we will reevaluate this request.
16	Preface: B. Proposal Questions / Inquiries Page 7	If a bidder takes exceptions to an attachment, exhibit or appendix item that is not required to be returned with the RFP response, should we nonetheless include the document as a reference for our exceptions? If we do need to then include the original document, can we place it in the administrative proposal Volume 2?	<p>Bidders should not submit exceptions to the RFP, exhibits, appendices or attachments with their proposals except as allowed for in Section. G. Contract Signing of the RFP Preface.</p> <p>All clarifications and exceptions, including those relating to the terms and conditions of the RFP, are to be resolved prior to the submission of a bid by utilizing the Question and Answer periods.</p> <p>During these Question and Answer periods, Bidders should bring forward terms and conditions in the RFP and Exhibit O, Preliminary Base Contract that would prohibit a Bidder from bidding.</p>
17	Preface: B. Proposal Questions / Inquiries Page 7	Where should bidders include their list of exceptions and comments?	Exceptions as allowed for in Section G. Contract Signing of the RFP Preface must be submitted in proposal Volume Two, Tab 1. See RFP Section 6.1.2 (page 92).

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18	G. Contract Signing Page 8	<p>The Department notes that it “will not negotiate from any Bidder supplied documents.”</p> <p>We understand the goal. Can you confirm that you will accept certain key document such as our Deposit Agreement, Signature Cards and a custom Terms & Conditions Booklet (which will have had general contract terms removed so that they can be dealt with in the main Contract, but will generally cover product and service information). All this to say, we must have certain documents included in the agreement and recognize they would fall last in order of precedence. Is that acceptable?</p>	Some Bidder-submitted terms may be included in the agreement subject to negotiation between the Bidder and the Department.
19	G. Contract Signing Page 8	Is the Department willing to use the bank provider’s agreement as the basis for negotiations with the Department’s terms incorporated to the extent possible?	No.
20	1.1 Page 10	Who is/ are your current provider(s) for the services being solicited in this RFP?	The current provider for these services is JP Morgan Chase Bank N.A.
21	1.2.1 Page 10	How is NYS shifting over to more electronic means of payment from paper check as you mention these are dropping?	Through communication and marketing to Taxpayers, the Department continues to encourage the use of Direct Deposit vs. receiving a paper check.
22	1.2.1 Page 10	<p>A. What is the timeline from the day issuance file is send to the Bidder through value date – e.g. disbursement points?</p> <p>B. How is interest incurred by NYS if refunds are not issued within 45 days of 4/15 and 10/15?</p>	<p>A. Typically, the timeline from the issuance file through value date is 7 calendar days, but can vary.</p> <p>B. See Interest earned on refunds at the following link: https://www.tax.ny.gov/pit/file/more_info_refunds.htm</p>
23	1.2.1 Page 10	<p>A. Are you currently printing checks in-house today?</p> <p>B. Will you outsource check print to the Bidder?</p>	<p>A. The Department prints checks in-house.</p> <p>B. Outsourcing of the check printing is not in scope of this contract.</p>

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24	1.1 Background Page 10	<p>Can the state provide an Account Analysis statement of all the line item services and volumes for one month for each of the accounts in scope?</p> <p>The justification being the monthly analysis statements will provide volume information regarding the ancillary services that support the number of checks, ACH and wires. It will provide the challenger banks the whole picture into your account structure and services such as information reporting</p>	See Attachment 19-100 QA Response to Questions 5, 6, 14, 24, 25, and 98.
25	1.1 Background Page 10	<p>If the state cannot provide account analysis statements, can the state provide the following monthly transaction volumes:</p> <p>Electronic Credits Paper Debits Electronic Debits Deposited Item Returned Deposited Items Redeposited Returned Item Returned Item Image Viewed Full/Positive Pay Maintenance Full/Positive Pay - per Item Positive Pay Exceptions Transmission Input ARP Transmission Output Previous Day Reporting Current Day Reporting Unauthorized ACH Return ACH Return ACH Notification of Change ACH Monthly Maintenance ACH Originated Addenda Item ACH Received Addenda Item ACH File Confirmation Email ACH Item Adjustment, Delete ACH Reversal</p>	See Attachment 19-100 QA Response to Questions 5, 6, 14, 24, 25, and 98.

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26	1.1 Background Page 10	What is the total combined average monthly collected balances in all the states accounts?	See RFP Exhibit A - Volumes for the Average Monthly Deposited Balances of the accounts for these services.
27	1.1 Background Page 10	Who are the incumbent banks?	The current provider for these services is JP Morgan Chase Bank N.A.
28	1.2.1 Personal Income Tax Refunds Page 10	Can the Department please provide the dollar value of ACH transactions by month, for the past 3 years, noting any peak individual dates in the past 3 years?	See Attachment 19-100 QA Response to Question 28.
29	1.2.3 Miscellaneous Check Services Page 11	Are these "Misc Check Services" direct deposit or paper check? What are these services in relation to?	These services are related to paper checks.
30	1.2.3 Miscellaneous Check Services Page 11	Please define Exchange account checks issued	Exchange account checks are checks issued as a result of a forgery claim or instances where a valid tax check needs to be split and issued to multiple parties.
31	1.4 Implementation Page 12	Will the State provide a single-point-of-contact during implementation to serve as a conduit representing the State operating areas? If so, what authority will the single-point-of-contact have?	The Department will provide an implementation team including a project lead who has the appropriate authority to make decisions regarding the implementation.
32	2.Qualifying Requirements Page 14	Please clarify the meaning of "contracts" as it relates to the requirements in 1.7 / Attachment 7. Is NYS requesting the actual contractual document that we have in place with our clients or does this refer to an initiative/project that we perform services for our client?	The Department does not require the submission of actual contract documents. An initiative or project is acceptable, as long as the Bidder was engaged by the customer to perform the services described for the required length of time and required volume(s).

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33	2.Qualifying Requirements & Attachment 7 Page 14	Will the information provided related to contracts, either the contract itself (if required) or summary information requested in Attachment 7, regarding our clients become public record within NYS?	Yes. As stated in RFP Section 5.2.20. Request for Exemption from Disclosure, the bids are presumptively available for public inspection. If this would be unacceptable to Bidders, they must apply to the Department for trade secret protection of their bid at the time of bid submission. Please follow the process outlined in RFP Section 5.2.20.
34	1.6 Page 14	With respect to these average daily balances listed in Exhibit A – Volumes, are these amounts that you expect to be collateralized and do they stay relatively stable over time? Why is there a negative balance in June and why are the deposits so low in comparison to total notional and transaction sizes? Is this for the last fiscal calendar year?	These are the amount the Department expects the Bidder to collateralize and they can fluctuate depending on the peak time periods. The bank reports what will be paid from the account on a certain day and OSC funds it to cover the payments. If the disbursement amount posts to the account first, a negative collected balance would result. This represents calendar year 2019.
35	Table 3.1, Functional Requirements 2.0 Check Disbursement Processing Requirement 1.1 Page 16	Department prefers checks display a bank address within NYS and a NYS American Bankers Association Routing Transfer Number. Please note that the Bank's address is not listed on checks. The Department can choose to list its address. Also note that most citizens are not in tune with controlled disbursement site routing numbers. We see that this is a preferred element but we wanted to share the above for information purpose as the Department weighs the importance of having a NYS based controlled disbursement site and possible misconceptions about the bank address being displayed on checks (it is not) or constituency awareness of routing numbers.	The Department appreciates this information.
36	Table 3.1, Functional Requirements Page 16	Confirm that NYS requires 5 bank accounts, please let us know the legal entity names and proposed ZBA structure. How will these 5 accounts be funded to make the refund payments?	The Department requires 5 bank accounts structured as follows with funding descriptions:

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		<p>Can you share an estimated incoming/outgoing wire volumes per account?</p> <p>Are wires domestic only?</p> <p>Can you also share incoming ACH volumes per account on a monthly basis?</p>	<p>1 - Main account – “PIT Special Refund Account” - zero balance account, money received (typically via wire), ACHs issued and funds the controlled disbursement subaccounts.</p> <p>2 - Subaccount – “PIT First Issuance Account” - controlled disbursement, checks only, funded by the main account #1.</p> <p>3 - Subaccount – “PIT Duplicate Issuance Account” - controlled disbursement, checks only, funded by the main account #1.</p> <p>4 - Subaccount – “PIT Triplicate Issuance Account” - controlled disbursement, checks only, funded by the main account #1.</p> <p>5 - Main account - “PIT Exchange Account” - credits from bank for forgery claims, outgoing ACH (used to be checks, new process switched to ACH).</p> <p>Wires are domestic and approximately one is received each business day, and the accounts receive very few, if any incoming ACHs.</p>
37	<p>Table 3.1, Functional Requirements</p> <p>2.0 Check Disbursement Processing</p> <p>Requirement 1.1</p> <p>Page 16</p>	<p>The Department indicates 5 bank accounts are needed. Can the Department please identify the purpose for each of the accounts?</p>	<p>The Department requires 5 bank accounts structured as follows with funding descriptions:</p> <p>1 - Main account – “PIT Special Refund Account” - zero balance account, money received (typically via wire), ACHs issued and funds the controlled disbursement subaccounts.</p> <p>2 - Subaccount – “PIT First Issuance Account” - controlled disbursement, checks only, funded by the main account #1.</p> <p>3 - Subaccount – “PIT Duplicate Issuance Account” - controlled disbursement, checks only, funded by the main account #1.</p> <p>4 - Subaccount – “PIT Triplicate Issuance Account” - controlled disbursement, checks only, funded by the main account #1.</p> <p>5 - Main account - “PIT Exchange Account” - credits from bank for forgery claims, outgoing ACH (used to be checks, new process switched to ACH).</p>

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38	Table 3.1. Functional Requirements Requirement 2.5 Page 23	A. What percentage of checks do you anticipate to be “on-us”? B. What locations (or proximity) would beneficiaries be cashing checks? Do you anticipate checks to be cashed across the entire state of NY?	A. The Department does not track this information. B. Check cashing is dependent on Taxpayer location. Yes, we do anticipate checks to be cashed across the entire state of NY.
39	Table 1.0. Qualifying Requirements Requirement 1.5 Page 19	Can you tell us what you mean by “ automated method to provide name of customer’s bank, contact name, contact information and average time to report failed transactions to the Department. ” We don’t quite understand this requirement. What exactly are you doing presently when an ACH transaction fails? Please walk us through an example of your current work flow if you could. Also, as you describe your current process, can you more fully detail this automated method currently used to obtain customers bank, contact name and contact information?	The Department assumes the question is referring to Table 3.1, Requirement 1.5. See RFP Amendment #2.
40	Table 3.1. Functional Requirements Requirement 2.1 Page 19	Describe “ the impact of future dated checks on the processing of an issuance file and associated reporting. ” How far out into the future do the future dates go?	Typically, it is 7 calendar days, but can vary.
41	Table 3.1. Functional Requirements Requirement 2.1 Page 19	A. What ERP and TWS system are you utilizing to transmit issuance files? B. What is the frequency of these files on a daily and weekly basis? C. What is the file format you will be sending these check issuance files? Will you be moving to the latest payment format standards?	A. The Department uses Sterling File Transfer Service to transmit issuance files. B. These files are transmitted daily. C. Check issuance files are flat file in NACHA file format. The file layouts will be determined during implementation; however, the Department has no plans to change the file layouts provided in Exhibit B.

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42	Table 3.1. Functional Requirements Requirement 2.1 Page 19	How many digits does the State utilize in its check number?	Exhibit B Check Issue File Layout, Check Issue File – Sample shows the Department currently uses 8 digits allowed for Check number.
43	Table 3.1. Functional Requirements Requirement 2.1 Page 19	How are stop payments initiated? (e.g. Web-based portal or file)	As required in Table 3.1, Functional Requirement 2.6, the Bidder must provide the ability to remove (void, cancel, stop, delete) single or multiple items (batch) from the outstanding check issuance file both by online entry and via file transmission.
44	Table 3.1. Functional Requirements Requirement 2.1 Page 19	Why does the State future date check files? And how far into the future?	Future dating of check files allows time for collating and mailing. Typically check files are dated 7 calendar days into the future, though other timeframes may occur.
45	Table 3.1. Functional Requirements Requirement 2.1 Page 19	What percentage of your checks are future dated? How many days in the future do you/could you date issue records?	100% of the Department's checks are future dated. The Department future dates each check a minimum of 1 business day, but typically they are dated 7 calendar days into the future.
46	Table 3.1. Functional Requirements Requirement 2.4 Page 22	Will the Department use payee validation in conjunction with positive pay for the check disbursement accounts? If so, is the maximum payee name length 50 characters?	No.

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47	Table 3.1. Functional Requirements Requirement 2.6 Page 23	How do you currently submit cancels, voids, and stop payments? If via file transmission, please provide the file layout used for these transactions.	Cancels, voids, and stop payments are currently initiated through the bank's web-based portal.						
48	Table 3.1. Functional Requirements Requirement 2.6 Page 23	How many stop payments do you place per year?	Approximately 180,000 stop payments are placed annually.						
49	Table 3.1. Functional Requirements Requirement 2.7 Page 24	Please provide the average number of outstanding checks broken down by each check disbursement account.	<table><tr><td>Subaccount - "PIT First Issuance Account"</td><td>416,942</td></tr><tr><td>Subaccount - "PIT Duplicate Issuance Account"</td><td>4,403</td></tr><tr><td>Subaccount - "PIT Triplicate Issuance Account"</td><td>53</td></tr></table>	Subaccount - "PIT First Issuance Account"	416,942	Subaccount - "PIT Duplicate Issuance Account"	4,403	Subaccount - "PIT Triplicate Issuance Account"	53
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50	Table 3.1. Functional Requirements Requirement 2.7 Page 24	Please provide the required format for the list of outstanding checks.	See Exhibits B and C which reference the file formats to be used for outstanding checks.						

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51	Table 3.1. Functional Requirements Requirement 2.7 Page 24	How frequently do you request the list of outstanding checks? Monthly? Quarterly?	Currently the Department requests a list of outstanding checks three times a year - April, June, and September.
52	Table 3.1. Functional Requirements Requirement 2.8 Page 25	<p>A. The Bidder must:</p> <p>Provide a letter of receipt to the Department for each forgery affidavit filed on the Department accounts. The Bidder must also obtain a written confirmation from the bank of first deposit that the affidavit has been received.</p> <p>We can report that we are very accustomed to working with NYS on forgeries and we have an excellent fraud team and a well-tuned electronic process in place.</p> <p>The Department would simply scan a completed forgery affidavit and then email it to your dedicated customer service advisor. In response, the Department will be sent a receipt acknowledgement and a case number. This case number will allow the Department to track its forgery cases online, monthly or even daily.</p> <p>Is the email acknowledgement with case number in compliance with the requirement for a “written confirmation”? If not, can the requirement be reworded such that our electronic solution is in compliance?</p> <p>The bank of first deposit is not required to provide written confirmation that they have received the affidavit therefore we literally cannot enforce this requirement on behalf of the Department. Can this clause be struck?</p> <p>B. Provide the Department a copy of the denial letter from the bank of first deposit and a copy of the documentation justifying</p>	<p>A. See RFP Amendment #2.</p> <p>B. See RFP Amendment #2.</p>

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		<p>the denial within two Business Days, when a forgery claim is denied.</p> <p>In cases of denials, we will provide any denial letter and justification information we receive. Can the language here be modified to reflect this please? This request reflects the limited control we have over the 3rd party bank.</p> <p>In terms of the two day deadline, we ask that we be able to negotiate the time line upon award. We can at that time share with the Department the fraud area's SLA. Is this acceptable?</p> <p>C. If the Bidder, for any reason, cannot provide a photocopy/ image of a paid check to support a forgery claim, the Department may file the forgery claim on behalf of the claimant and the Bidder must reimburse the Department.</p> <p>Firstly, if there is an image problem it would be due to the bank of first deposit not capturing a clear image of the endorsed check when cashed or deposited. Can the Department explain why they believe it would be the responsibility of the Bidder to reimburse the State for a fraudulent check if the bank of first deposit failed to capture an image of the check in question?</p> <p>Related, is it possible that the clause only relates to when the Bidder is the bank of first deposit? In which case it would in fact be our responsibility if we failed to capture an image of the item. In that case we would be willing to take responsibility.</p> <p>Can we clarify this language to reflect this line of thinking?</p> <p>D. Investigate a forgery affidavit and make a determination as to its validity within 90 days, and reimburse the Department within one Business Day of receipt of the money from the bank of first deposit. The Bidder must credit an account identified by the</p>	<p>C. Where the paying bank is unable to produce a copy of a check that it honored and paid, it is the paying bank's responsibility to assume the corresponding loss from any fraud. If there was not a clear image of the endorsed check when cashed or deposited at the bank of first deposit, then the paying bank should not have paid the check on presentation from the presenting bank. To the extent that a Bidder is the paying bank, it is the Bidder's obligation to seek indemnification from the presenting bank (i.e., the bank of first deposit). This obligation does not rest with the Department. Regardless of the availability of indemnification from the bank of first deposit, the paying bank (i.e., the selected Bidder) must be liable for such loss.</p> <p>D. See RFP Amendment #2.</p>

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		<p>Department at implementation and each credit must identify the claim reference number(s) involved.</p> <p>The industry standard for forgery determinations is 90 days, and most cases will be resolved within that time line. However, in some instances cases take longer than 90 days to resolve and that is due to the bank of first deposit. Therefore we cannot be held to a hard stop at 90 days when there is no legal imperative for the bank of first deposit to meet that time line. It is a goal/standard not a legal requirement. A hard stop at 90 days is not legally enforceable.</p> <p>We can strive to “investigate a forgery and make a determination within 90 days” and in most cases we will succeed. Would it be acceptable to reflect that reality in the language?</p> <p>In terms of the one day requirement for reimbursing the Department, realistically all banks will violate that. In successful cases, we will reimburse the State timely. We would like to negotiate the exact number of days upon award. Is that acceptable?</p> <p>E. Provide the Department with a monthly listing of the status of all outstanding forgery claims.</p> <p>As noted above, the Department can track its forgery cases online daily or even monthly. Is this acceptable? As we all move forward with technological advances we prefer to eliminate older manual practices that can contain human errors.</p>	E. Online tracking meets the Department's Requirement of providing a listing.
53	Table 3.1. Functional Requirements Requirement 2.10	<p>Please clarify what is meant by “access options, including any limitations (i.e. maximum number of characters allowed in fields);” To what types of fields is the Department referring?</p>	The Department is referring to the fields the Bidder will make available in their online application.

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54	Table 3.1. Functional Requirements Requirement 2.11 Page 27	Please describe this review and QA process.	When updates are needed to the Department's checks (such as new check stock or a new signatory), the Department may engage the bank before making changes to the specifications and may provide test checks to ensure that checks pass all bank requirements.
55	Table 3.1. Functional Requirements Requirement 2.11 Page 27	Can the Department please provide sample images of your check stock?	The Department declines to provide sample images of check stock at this time.
56	Table 3.1. Functional Requirements Requirement 2.13 Page 27	For paid check images, can the Department accept an XML file with Zipped TIFF images (two images/check)?	No.
57	Table 3.1. Functional Requirements Requirement 2.14 Page 29	<p>We ask that DTF reconsider the nuance below in order to broaden the number of qualified bidders. Will the Department consider an alternative indexing approach?</p> <p>The Proposer's indexing approach must ensure that:</p> <p>Each image must have a file name consisting of the Deposit Locator Number ("DLN" or "A unique alphanumeric identifier, assigned by DTF, identifying each payment and/or return. The length is 12 characters and is comprised of the tax type, processing year, and sequential number"), and a three-character suffix (e.g., 123456789112.001 and 123456789112.002). The suffix is to represent the sequential number of images (On page</p>	<p>The Department will not consider an alternative indexing approach.</p> <p>Please note: This requirement has been amended in response to Question 119.</p>

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		one of a return, the front would be the .001 and the back would be the .002).	
58	Table 3.1. Functional Requirements Requirement 3.1 & 3.4 Page 30	<p>Requirement 3.1 says the “Bidder must ensure direct deposit files received from the Department by the daily cut-off time will be processed the next business day.” Requirement 3.4 says we must “hold and warehouse the direct deposit file until pay date”.</p> <p>This is a language issue but we want to clarify so Bank’s aren’t operating in conflict with the requirement. ACH files are processed upon receipt, typically at the next available NACHA window, with the settlement date driving when the ACH will be credited to recipients’ accounts. The way the requirement is worded makes it sound as though we are to do nothing with the files until the settlement date which is not how it works.</p> <p>Therefore we ask that we be allowed to process ACH files sooner, as long as they have been authorized by the NY Tax Department for release and settlement is applied on your desired settlement date (specified in the ach origination file)? We assume this is acceptable as there is no other way to proceed. Can you confirm please?</p>	<p>The Bidder must process the direct deposit file received from the Department by the daily cut-off time the next business day and hold (warehouse) the payment transactions until the pay date ensuring the Taxpayer receives the money on the date indicated in the direct deposit file.</p> <p>See RFP Amendment #2.</p>
59	Table 3.1. Functional Requirements Requirement 3.1 Page 30	<p>Please provide volumes for the following:</p> <ul style="list-style-type: none"> - ACH file transmissions - Reversals and Deletes - ACH Addenda Originated 	<p>Calendar Year 2019:</p> <ul style="list-style-type: none"> - ACH file transmissions = approximately 260 (@5/ week) - Reversals and Deletes = 251 reversals, 18 deletions <p>The Department is unclear what is being referred to as ACH Addenda Originated.</p>
60	Table 3.1. Functional Requirements Requirement 3.1	Does the Department initiate any ACH transactions through an online portal or are all transactions initiated using a NACHA formatted file transmission? If using a portal as well, please provide the frequency and volume of payments.	The Department initiates ACH transactions through a file transmission.

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61	Table 3.1. Functional Requirements Requirement 3.2 Page 31	<p>Bidder must work with the Department to provide a means by which the Department can be, and remain, compliant with all NACHA Rules and Guidelines, which includes a means by which ACH entries will be systematically corrected/changed in response to any NOC received by the ODFI.</p> <p>We take this to mean Tax requires the Bank to correct your NOCs systemically, which to most bankers is interpreted to mean you wish to have what is often called a NOC Manager service whereby the Bank repairs your NOCs on your behalf. Is that an accurate interpretation?</p> <p>Is the Department currently using a bank tool that systemically corrects NOCs? If so, can you more fully describe the current solution being utilized? Again, we want to ensure we are understanding the requirement and also offering the Department the best solution.</p> <p>We do strongly recommend the NOC Manager tool as it does alleviate the need for the State to deal with NOCs. This tool was built by banks to support large issuers of ACH like the Department so that they don't have to deal with NOCs. The Bank would simply address the corrections on the State's behalf.</p>	<p>Yes, the Department is requiring the Bidder to systematically repair NOCs on its behalf.</p> <p>The Department is currently using a systematic process provided by the Incumbent.</p>
62	Table 3.1. Functional Requirements Requirement 3.3 Page 31	Please describe your current authorization procedure to release each file with your current vendor with regards to timing, access, and presentment.	Currently, the Department calls in and enters control totals via IVR to verify and release each ACH file. This is done on the day the file is sent to the bank.

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63	Table 3.1. Functional Requirements Requirement 3.3 Page 31	Please describe your confirmation and authorization process. How will the Department Staff authorize the bank to release the file?	Currently, the Department calls in and enters control totals via IVR to verify and release each ACH file. The Department prefers this to be done through an online portal.
64	Table 3.1. Functional Requirements Requirement 3.4 Page 32	<p>The Bidder must hold and warehouse the ACH file until the pay date. Once authorization is received, the payments must be released to the NACHA system.</p> <p>As the Department knows, for ACH payments, the settlement dates chosen are key. Most clients send their ACH files to the Bank within 3 days of the settlement date. We can store items that have settlement dates up to 30 days in the future. Based on the behaviors of our larger clients we believe that warehousing for up to 30 days before for the settlement date will suffice. Is that correct?</p>	Yes. See Amendment #2.
65	Table 3.1. Functional Requirements Requirement 3.4 Page 32	How many days in advance will the files be sent and warehoused for value date?	Files are usually sent one week in advance but can be as few as one day. Occasionally files are sent up to two weeks in advance.
66	Table 3.1. Functional Requirements Requirement 3.4 Page 32	<p>Is the State utilizing any Automated Programmable Interface's (API)? If so, which ones?</p> <p>If not, would the State consider utilizing API technology?</p>	No. The Department has no plans to consider utilizing API technology at this time.

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67	Table 3.1. Functional Requirements Requirement 3.4 Page 32	What is the approximate number of ACH files sent per month?	Approximately 20 ACH files are sent per month (one per business day).
68	Table 3.1. Functional Requirements Requirement 3.4 Page 32	Does the State originate “balanced” or “unbalanced” ACH files?	The Department originates unbalanced ACH files.
69	Table 3.1. Functional Requirements Requirement 3.4 Page 32	How does the state originate ACH items? (e.g. direct file transmission or web-based bank portal)	The Department originates ACH transactions through a direct file transmission.
70	Table 3.1. Functional Requirements Requirement 3.4 Page 32	Does the State utilize Same Day ACH? If so how many items per month?	The Department does not utilize same day ACH.
71	Table 3.1. Functional Requirements Requirement 3.11 Page 32	It is the Department’s requirement the bidder “provide the control structure for the Controlled Disbursement account [i.e., how transfers into/out of the account will be identified and segregated from other ACH Credit transactions (“ACH Credit entries occur when an originator initiates a transfer to move funds into a	The Department assumes the question is in reference to Table 3.1, Requirement 3.5.

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		<p>receiver's account. Examples of an ACH Credit are a payroll transaction, a tax payment or a social security payment”)].”</p> <p>When referring to “the control structure” are you referring to how transactions are reported to the Department?</p> <p>Is it the intent of the Department to initiate ACH transactions from the Controlled Disbursement Accounts?</p>	<p>Control structure refers to how transfers into and out of our accounts will be identified and segregated from other ACH Credit transactions.</p> <p>No, the Department will use the Controlled Disbursement Accounts to issue checks only.</p>
72	<p>Table 3.1. Functional Requirements</p> <p>Requirement 3.4</p> <p>Page 32</p>	<p>How far in advance will you send your files to the bank? How long will the bank need to warehouse your file?</p> <p>How will authorization of the file release by the Department be communicated to the bank?</p>	<p>The files are sent typically less than a week in advance of the pay date, as close as one day, but could be up to two weeks on occasion.</p> <p>Currently, the Department calls in and enters control totals via IVR to verify and release each ACH file.</p>
73	<p>Table 3.1. Functional Requirements</p> <p>Requirement 3.7</p> <p>Page 33</p>	<p>Please confirm if you are referring to Rejects or Returns. Rejects and Returns are two different types of exceptions. We assume you are referring to Returns which we receive from the RDFI or ACH Operator.</p>	<p>The Department is referring to instances where ACH payments were unsuccessful.</p>
74	<p>Table 3.1. Functional Requirements</p> <p>Requirement 3.10</p> <p>Page 34</p>	<p>Does the State's current provider maintain a list of valid/approved receiver name and account number combinations?</p> <p>Does the State's current provider do some sort of account validation on all ACH originated items to verify account ownership?</p>	<p>No.</p> <p>No.</p>
75	<p>Table 3.1. Functional Requirements</p> <p>Requirement 3.10</p>	<p>Does the State utilize an Account Validation service today? If so, who is the provider? And what would be the volumes on a monthly basis?</p>	<p>The Department does not utilize an Account Validation service.</p>

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76	Table 3.1. Functional Requirements Requirement 3.10 Page 34	Do you currently receive Returns on originated items where the account number and name on account do not match the name provided for the account? If so, what Return reason code is reported to you for these types of returns?	No.
77	Table 3.1. Functional Requirements Requirement 3.11 Page 35	Please confirm this question is in regards to ACH Returns and not Rejects. Returns and Rejects are two separate exception items.	The Department is referring to instances where ACH payments were unsuccessful.
78	Table 3.1. Functional Requirements Requirement 3.13 Page 36	Please describe the RDFI process.	Information on the R17 Opt-In process can be found at the following link: https://www.nacha.org/rules/return-questionable-transaction
79	Table 3.1. Functional Requirements Requirement 3.12 Page 36	How many reversals per day do you have? What causes a reversal?	During calendar year 2019, the Department had 251 reversals. The daily reversal volume fluctuates. Examples of reversals can be from incorrect ACH data due to Taxpayer error or fraudulent refund recovery.
80	Table 3.1. Functional Requirements Requirement 4.2	Please provide a sample of your current ARP format you are utilizing today.	The Department is not mandating a specific format and declines to provide a sample ARP report at this time.

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81	Table 3.1. Functional Requirements Requirement 4.2 Page 37	Does the State utilize an ARP Stale Date feature? If so, on how many accounts?	The Department is unfamiliar with the ARP Stale Date feature.
82	Table 3.1. Functional Requirements Requirement 4.2 Page 37	Can you clarify “on demand” and “agreed-upon format?”	Generally, the Department only requires ARP reports at the end of a month. However, there may be occasions where the Department needs information found on an ARP report at another time and would request it from the successful Bidder. During implementation, it is the Department's expectation that the successful Bidder and the Department would discuss available formatting options.
83	Table 3.1. Functional Requirements Requirement 4.2 Page 37	Can the Department provide a sample of your current “ACH Credits Activity Report”? This will allow bidders to confirm which fields are required and the associated formatting.	The Department assumes this question is in reference to Table 3.1, Requirement 4.1. See RFP Amendment #2.
84	Table 3.2. Development/Support Service Requirements Requirement 2.1 Page 39	We are not able to track and comply with client’s regulations (NYS DFS Regulations) as to do so would be untenable. Banks are heavily regulated and as such are all held to very high standards. We look forward to negotiating this clause. It will be our goal to eliminate the requirement by showing the Department mitigating factors. Is this acceptable?	As stated in Table 3.2, Requirement 2.1, <i>“if the Bidder is not required to and will not comply with DFS banking regulations, identify any substantially equivalent standards with which Bidder complies.”</i>

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85	Table 3.2. Development/Support Service Requirements Requirement 3.1 Page 41	<p>SOC 2 reports are not available at the enterprise/company level. Therefore any requests for SOC 2 reports must be limited to the services under the contract, not the enterprise.</p> <p>Also we prefer that the explicit way in which the report must be given and along with search functions be made less prescriptive and more flexible perhaps noting “in a manner agreeable to both parties.”</p> <p>Is this acceptable?</p>	See RFP Amendment #2.
86	Table 3.2. Development/Support Service Requirements Requirement 3.1 Page 41	Is a SOC 2 required?	No, it is not required. As stated in Table 3.2 Development/Support Service Requirements, Requirement 3.1, the Department requires <i>"an independent service auditors' report, for the Bidder's company and any Subcontractor company, on operational controls that focus on one or more control domains including security, availability, confidentiality, processing integrity and privacy."</i>
87	Table 3.2. Development/Support Service Requirements Requirement 3.1 Page 42	<p>Bidder is “required to abide by all Department confidentiality policies and procedures”.</p> <p>We cannot agree to track and comply with all of our clients’ policies and procedures as to do so would be untenable.</p> <p>Would the Department consider modifying this term in recognition of the fact no bank will be able to truly comply with this term?</p> <p>The primary mitigant is that Banks are heavily regulated and all track to the same regulations regarding confidentiality. We would be pleased to relay our confidentiality policies and procedures.</p> <p>Perhaps the Department could allow bidders to relay their confidentiality policies and procedures and score each bidders response? Is that acceptable?</p>	<p>The Department clarifies Table 3.2, Requirement 3.1 as follows:</p> <p>Bidders "are required to abide by all Department confidentiality policies and procedures identified in RFP 19-100; and"</p>

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			No, the Department will not allow Bidders to relay their own policies and procedures. Bidders should provide the necessary information to meet the required response.
88	Table 3.2. Development/Support Service Requirements Requirement 3.1 Page 42	<p>“are required to abide by all Department confidentiality policies and procedures;”</p> <p>The Bank has its own policies and procedures as it relates to information security. The bank cannot adopt each client's policies, but notes that its policies drive the same end goal – data protection. As well, Banks are heavily regulated and monitored. We can share more with you post award on all that we do regarding this topic.</p> <p>Is this acceptable?</p>	<p>The Department clarifies Table 3.2, Requirement 3.1 as follows:</p> <p>Bidders "are required to abide by all Department confidentiality policies and procedures identified in RFP 19-100; and"</p>
89	Table 3.2. Development/Support Service Requirements Requirement 5.1 Page 43	<p>A SOC 1 report can be provided for our online banking service after a non-disclosure agreement is in place. We would send it via secure e mail.</p> <p>Is this acceptable?</p>	The State would be willing to sign an NDA in order to receive the SOC 1 report. The Requirement allows for "or other secure electronic file transfer method" to be agreed to by both parties.
90	Table 3.2. Development/Support Service Requirements Requirement 5.1 Page 43	Bidder requires that NYDTF sign a non-disclosure agreement to receive a SOC 1. Will NYDTF sign a nondisclosure agreement?	Yes, the State would be willing to sign an NDA.

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91	Table 3.2. Development/Support Service Requirements Requirement 8.1 Page 45	<p>“The Proposer must provide the Department access to a UAT environment that mimics end-to- end production and be compatible with the Department’s UAT environment.”</p> <p>Due to security controls, the Proposer is unable to grant any third party the ability to access to the Proposer’s UAT environment of proprietary systems and technology that are not specific to a particular client, such as our online banking portal.</p> <p>However, we do work with clients to facilitate testing of functionality and integration with client systems in such a way that mimic’s the Proposer’s end-to-end production environment. We also enable UAT testing of client-specific custom systems.</p> <p>Please clarify your meaning of “access to a UAT environment.” Please confirm that the Department does not expect (nor require) the ability to access the Proposer’s proprietary UAT environment other than in the course of testing the functionality to be used in the production environment.</p>	<p>The Department clarifies Table 3.2, Requirement 8.1 as follows:</p> <p>The Department will work with the successful Bidder to run transactions end to end in their test environment. The UAT environment will be used for testing the functionality to be used in the production environment. The Department does not expect Department staff to be granted access to the Bidder's test environment.</p>
92	Table 3.2. Development/Support Service Requirements Requirement 9.1 Page 46	<p>The Bidder must adhere to generally accepted information technology standards for development, documentation, maintenance and enhancement of the services to ensure the applications are secure from vulnerabilities and defects. This includes the use of auditable (by the Bidder) procedures for quality and version control and recommended practices as described in the links below, including any updates:</p> <ul style="list-style-type: none"> The CWE/SANS Top 25 Programming Errors – http://cwe.mitre.org/top25; and http://www.sans.org/top25-software-errors/ The Open Web Application Security Projects (“OWASP”) “Top Ten Project” – http://www.owasp.org 	<p>If the Bidder is not developing\programming their own digital solution and using a third-party solution to provide the digital service, the highlighted section would not apply. The Bidder should be aware of NYS ITS Security policies regarding the management of the data transfer such as NYS Encryption Standard NYS-S14-007 or the general Information Security Policy NYS-P03-002 for this section.</p>

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		Would the Department consider placing a period after the word “practices” and deleting the highlighted section above which does not apply to the services under consideration?	
93	Table 3.2. Development/Support Service Requirements Requirement 17.1 Page 57	<p>“Prior to destruction of records, the Bidder shall request permission from the Department, in writing, to destroy such records.”</p> <p>The Bank cannot agree to ask the Department for permission before proceeding with record destruction. The Bank follows its own process in terms of retention and secure destruction, largely driven by Bank regulations and other applicable federal laws. Is the Department willing to strike this clause? Or perhaps make it a preferred as opposed to required term (realistically we don't think any bank can agree to this term)?</p>	See RFP Amendment #2.
94	Table 3.4. Cash Management Requirements Requirement 4.1 Page 64	How many accounts use reverse positive pay?	None of the Department's accounts use reverse positive pay.
95	4.1. Bidder Fees Page 72	<p>There is a line item for wires in the pricing section. There is no pricing line item for incoming ACH or checks being deposited. Perhaps there are so few you want us to add those costs to the other pricing line items available? Please advise.</p> <p>We recognize that how the Department answer the question directly above may shed light on the absence of the pricing line items.</p>	ACH Credits will be infrequent and have no material cost to this contract. There are no checks being deposited into the accounts for these services.
96	4.3. Method of Compensation Page 74	Please clarify the terms “Direct Fee” and “Compensating Balances”.	Compensation by “Direct Fee” means that the State, at its discretion, pays the bank cash for services following receipt of an invoice to the appropriate NYS Agency. Payment is made in accordance with voucher and audit

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			<p>procedures as referenced in the contract and applicable New York State law. The State may elect to pay some or all of the subject services by Direct Fee.</p> <p>Compensation by a “Compensating Balance” means that the State, at its discretion, pays the bank using earned credits from monies that are on deposit with the bank, either in the form of a zero interest certificate of deposit or other OSC-approved accounts. Such monies earn credit on the average daily balances based on the monthly rate established by OSC, which is used to offset part or all of the bank’s fees for services.</p>
97	<p>4.3. Method of Compensation</p> <p>4.3.2, Payment by Compensating Balance</p> <p>Page 75</p>	<p>Would the Department please revert back to the language used in RFP 17-01 which does not include the STIP calculation?</p> <p>The existing formula is not something we have ever agreed to and is frankly onerous as it goes back 3 years, dragging out-of-date rates into the current day market. As well, it draws in non-market rates, namely the STIP rate.</p> <p>Here is the language from the last RFP, which we in earnest ask the Department to consider:</p> <p>Depending upon the method of compensation chosen by the State, the following procedures will be used to determine the payment for services:</p> <p>1. Payment by Direct Fee</p> <p>If the State elects to pay by Direct Fee, the State may choose to either offset the fee payment with Earnings Credits (as hereinafter defined) or request Earnings Credits reimbursement from the Proposer. If, for any month, the Earnings Credits exceeds the monthly bank charges, the Proposer shall carry forward the excess to the following month or, at the election of the State, such excess may be applied against the cost of services for any other Compensating Balance relationship the Proposer has with the</p>	<p>The calculation methods for determining earnings credit must remain as stated in this RFP 19-100; the bank’s proposal is not acceptable.</p> <p>The STIP rate is based on market rates for investments of the highest quality and most liquid items available for investment. STIP investments are guided by State Finance Law and the investment pool does not contain investments with a risk profile higher than that of liquid collateralized bank deposits that can be turned to cash at any time.</p> <p>The STIP rate is published monthly in the Comptrollers Monthly Report on State Funds Cash Basis of Accounting (Schedule 6), which is available on the Office of the State Comptroller’s internet site. https://www.osc.state.ny.us/sites/default/files/reports/documents/pdf/2020-06/cash-basis-may-2020.pdf (See Schedule 6, p. 46)</p> <p>See attachment, 19-100 QA Response to Question 97, for informational purposes, which shows the monthly, historic ECR, STIP, and contract rates from April 1997 to June 2020.</p>

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		<p>State. Earnings Credits are to be calculated using the following formula:</p> <p>$\text{Earnings Credits} = (\text{average available account balance}) \times (1 - \text{RR}) \times (\text{ECR}) \times \text{Time}$</p> <p>Where:</p> <p>RR = Federal Reserve Bank Reserve Requirement percentage.</p> <p>ECR = Earnings Credit Rate, the determination of which is described below.</p> <p>Time = number of days in period/365.</p> <p>The ECR is the monthly average investment rate on the 13-week Treasury Bill, as determined at the weekly auction and published on the US Treasury website, or the Proposers standard rate, whichever is greater. The Earnings Credit Rate shall be determined by the State and confirmed with the Proposer.</p> <p>Payment for services by Direct Fee must be billed by the Proposer to the appropriate State and will be paid in accordance with the voucher and audit procedures set forth in the contract. When payment is by Direct Fee, the Proposer must provide a monthly bank account analysis electronically (currently an 822 file) to the State along with the invoice to the State as applicable. This analysis must include the monthly volume and total costs associated with the Accounts.</p> <p>2. Payment by Compensating Balances</p> <p>If the State elects to pay by Compensating Balances, an account specific to this use may need to be established. The value of the Compensating Balances shall be calculated using the same formula as shown above under "Payment by Direct Fees" The</p>	

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		<p>Earnings Credit Rate shall be determined by OSC and confirmed with the Proposer. If payment is made via Compensating Balances, the Proposer must provide a monthly bank account analysis electronically (currently an 822 file) to the State. This analysis must include the monthly volume and total costs associated with the Accounts. All excess Earnings Credits on a monthly basis must be carried forward to offset future payments throughout the life of the Contract.</p> <p>Also, please note that it is implied but we would like to confirm that if the Department does not generate enough earnings credit via compensating balances to pay for services that it will timely (monthly) pay any services fees owed.</p>	
98	4.3. Method of Compensation 4.3.2, Payment by Compensating Balance Page 75	Please provide the average monthly collected balances for all of the Department of Taxation and Finance checking accounts	See Attachment 19-100 QA Response to Questions 5, 6, 14, 24, 25, and 98 for the average monthly collected balances for the accounts covered under this RFP.
99	4.3. Method of Compensation 4.3.2, Payment by Compensating Balance Page 75	Can you please provide detail as to where we would find the supporting model every month for the OSC's Short Term Investment Pool Rate and the three year average spread? We would need to match our internal calculations to those provided to us each month by the OSC. "The ECR shall be determined based on an OSC computation which factors a three-year average spread between OSC's Short Term Investment Pool Rate and the monthly average investment rate on three-month Treasury Bill..... or the bank's standard rate, whichever is greater."	Following the last Monday auction of each month, OSC's Cash Management Unit sends an email to the banks which provides the current month ECR calculation (based on the monthly average investment rate on the 13 week Treasury Bill) and the Contract rate which equals the ECR plus the three-year average spread between OSC's Short Term Investment Pool (STIP) rate and the ECR. See Attachment 19-100 QA Response to Question 97, referenced above.
100	5.2.9.A Administrative Contract Conditions	Workers' Compensation and Disability Benefits Certifications: Can the Department please provide samples of forms C 105.2 and Si-12 and CE 200?	The forms should be obtained by following the instructions on the New York State Workers' Compensation Board website: http://www.wcb.ny.gov/content/main/forms/AllForms.jsp

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101	5.2.9.A Administrative Contract Conditions Page 83	Proof of Disability Benefits Coverage: Can the Department please provide samples of forms DB-120.1, Form DB-155 and Form CE-200?	The forms should be obtained by following the instructions on the New York State Workers' Compensation Board website: http://www.wcb.ny.gov/content/main/forms/AllForms.jsp
102	6.2 Proposal Submission Page 92	Will we be allowed to submit a digital response in place of a hard copy?	No, Bidders must submit their responses in accordance with Section 6.2 of the RFP.
103	6.2 Proposal Submission Page 92	Are electronic signatures acceptable?	No.
104	6.2 Proposal Submission Page 92	Exhibit L Contractor Sales Tax Certifications: ST 220 TD. Where should the completed form be included in our response?	The ST-220-TD should not be included in the proposal submission. The completed form should be mailed to: NYS TAX DEPARTMENT DATA ENTRY SECTION WA HARIMAN CAMPUS ALBANY, NY 12227-0826 See ST-220-TD form for detailed instructions.
105	6.2 Proposal Submission Page 92	Where in our response should we include the NYS OSC Substitute Form W-9?	If the Bidder is not currently registered in the OSC Vendor File, the completed Form W-9 should be submitted with your proposal in Volume Two Tab 2.
106	6.2 Proposal Submission Page 92	Where in our response should we include the Exhibit N, DTF 202 form?	Exhibit N does not need to be submitted with your proposal. The successful Bidder must follow the instructions on the form regarding form submission.

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107	6.2 Proposal Submission Page 92	Where do we include sample account agreements and service descriptions? In Volume Two, Administrative Requirements?	Volume Two Tab 1.
108	6.2 Proposal Submission Page 93	<p>Can you please clarify the shipping instructions using a delivery service such as FedEx?</p> <p>You've requested the proposals be addressed to the Campus address but have FedEx deliver it to the Green Island, NY address.</p> <p>FedEx will only deliver to the address on the shipping label – so can we use the Green Island, NY address for the shipping label and then include an additional label on the package that includes the Campus address?</p>	<p>Please use the Green Island address for the shipping label. Please also have a label on the outside of the package or shipping container outlining the following information:</p> <p>“BID ENCLOSED” RFP 19-100 Controlled Disbursement and Direct Deposit Services [Bid Due Date and time]</p>
109	6.2 Proposal Submission Page 93	Where in our response should we list redactions of proprietary and confidential information?	Volume Two Tab 1, "Request for Exemption from Disclosure, if applicable".
110	Table 2. Qualifying Requirements Requirement 1.7 Page 14	Are references required to be government entities?	No.
111	Table 3.1. Functional Requirements Requirement 2.2 Page 20	This is a multifaceted requirement that references presentments, paid check files and images of checks. The required response is twofold: An affirmation is required and there is a second component to answer yes or no regarding the timing of a daily check clear file.	The Department declines to amend this Requirement. The affirmation corresponds to the mandatory portion of this Requirement. It does not correspond to the Department's preferred 7:00 A.M. delivery time.

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		<p>A bidder might be able to affirm the ability to create and send files of paid checks and images however, cannot meet the preferred time of 7:00 a.m. ET.</p> <p>As such, we request the Department consider rewording the requirement as follows:</p> <p>“The Bidder must affirm understanding of, and agreement to create and send daily files of paid checks and images to the Department”. With the remaining verbiage as it stands today.</p>	
112	<p>Table 3.1. Functional Requirements</p> <p>Requirement 3.5</p> <p>Page 32</p>	<p>This requirement on the left and the first two bullets on the right are very clear to us. The 3rd bullet on the right is not.</p> <p>“provide the control structure for the Controlled Disbursement account [i.e., how transfers into/out of the account will be identified and segregated from other ACH Credit transactions (“ACH Credit entries occur when an originator initiates a transfer to move funds into a receiver’s account. Examples of an ACH Credit are a payroll transaction, a tax payment or a social security payment”).”</p> <p>This requirement (3.5) has to do with ACH direct deposit. Therefore this account will be a zero balance account not a Controlled Disbursement Account which is only used for check issuances.</p> <p>For the zero balance account, it will pull money from the parent account (the Comptroller Special Refund Master Concentration Account) as needed to fund the outgoing ACH. The pull of money from the parent account will be clearly identified and easily recognized as compared to the actual outgoing ACH payments which can settle to the account as a batch amount (file total) or single entry (every single ACH payment). Most large issues of</p>	See RFP Amendment #2.

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		<p>ACH prefer batch settlement but it is entirely up to the Department.</p> <p>Is this clarification acceptable? Or perhaps we are not understanding in which case can the Department please clarify?</p>	
113	<p>Table 3.1. Functional Requirements</p> <p>Requirement 3.10</p> <p>Page 34</p>	<p>Requirement 3.10 says we must provide a return item file that contains “Account number and name on the account does not match the name provided for the account number”</p> <p>The main issue with this requirement is that the US ACH system does NOT validate whether the account name in an ACH origination file “matches” the name on the account. The only way to obtain this service is through a second service called Account Validation. Given this information is true for all bidders can the Department clarify?</p> <p>Please also confirm the source of the account number and the account name you want included is in the ACH origination file we received from the NY Tax Department? In other words you want us to return to you in the return item file the information you sent to us for account number and name? Is that correct?</p> <p>Is the Department requiring Account Validation services which can validate that the payee account name and account number match? This needs to be clear to bidders so that we are all including the same service offering in our bundled pricing.</p>	<p>This Requirement does not require the successful Bidder to validate that the account number and name on the account do not match the name provided for the account number. It requires the successful Bidder to provide this information to the Department if it is received from the Taxpayer's depository financial institution.</p> <p>Yes, this is correct.</p> <p>No.</p>
114	<p>Table 3.1. Functional Requirements</p> <p>Requirement 3.6</p> <p>Page 33</p>	<p>The Bidder must provide an acknowledgement file, containing batch and file information, using the standard NACHA file format.</p> <p>We want to clarify that there is no standard NACHA acknowledgement file format.</p>	<p>See RFP Amendment #2.</p>

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		<p>Would the Department kindly adjust the language to address this clarification?</p> <p>All bidders do provide acknowledgement files of course and we look forward to describing ours.</p>	
115	<p>Table 3.2. Development and Support/Service Requirements</p> <p>Requirement 4.1</p>	<p>Describe how this Requirement will be met.</p> <p>The description should include:</p> <ul style="list-style-type: none"> the prevention of unauthorized access to systems (i.e., code, data and network security); record keeping of such attempts; the methods used to address these attempts by the Bidder, and the method used to communicate them to the Department; and the method used to record access to systems and data and how long these records are maintained. <p>This requirement is asking banks to disclose very sensitive information. Proposals are subject to FOIL and subject to human error; sensitive information could be inadvertently revealed.</p> <p>Would the Department consider handling sensitive information such as is being asked for here outside of the FOIL eligible materials?</p> <p>This is just one example where we are hesitant to respond due to the sensitive nature of the information. Please take our question to be a global question that may apply to multiple sections of the RFP.</p>	<p>No, see Section 5.1.5, Proposal Security. Bidders should include enough information in their proposal to respond to each Response Requirement.</p>
116	Table 3.2. Development and Support/Service Requirements	<p>Banks will need to adhere to record retention requirements driven by banking regulations and other applicable laws. Therefore, requirements in this section such as “transfer all Dept. data from bidders system to Department” and “removal of Department data</p>	<p>See RFP Amendment #2.</p>

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	Requirement 18.1	<p>form Bidders system” cannot be complied with and generally would not apply.</p> <p>Would the Department be willing to add wording that basically says something like Bank’s must comply unless doing so would conflict with banking regulations?</p> <p>As well we recall from previous RFP work for the Department, it is in some cases not feasible to isolate and delete a single client’s records from certain types of storage. It is akin to trying to find a needle in a haystack. Such records will be securely destroyed at a certain time. Therefore we ask that the Department work with bidders to create a carve-out for that aspect as well. Is this agreeable?</p>	
117	<p>Table 3.4. Cash Management Requirements</p> <p>Requirement 5.1</p>	<p>We cannot provide custom float schedules in this era of automation. We will be disqualified if NYS stands firm on this requirement.</p> <p>Would NYS consider allowing bidders to disclose their float charts and scoring same as opposed to mandating float charts? Notably, this RFP is really about disbursements as opposed to collections. It would be a shame to eliminate otherwise strong bidders on this point.</p> <p>We have excellent options from which the Department can choose that have been agreeable to NYS in general. For clarity, they are as follows so that you can make an informed decision when you evaluate this request:</p> <p>For Remote Deposit:</p> <p>Our best schedule is 23, which is 0 on us and 1 day for other domestic and two days for Canadian checks in US Dollars which can now be processed via Remote Deposit.</p>	<p>RFP 19-100 Requirement 5.1 specified that the funds availability provided must be “equivalent to the funds availability provided to a Bank by the Federal Reserve for checks processed through the Federal Reserve; and [to the] funds availability provided to the Bank by financial institutions for checks processed through direct send programs.” RFP 19-100 Requirement 5.1 did not request “custom float schedules” and the question does not seem applicable.</p> <p>Respondent should affirm its understanding of, and agreement to, comply with [Requirement 5.1], or, alternatively, provide clarification regarding its question to identify, with specificity, what specific requirement it is addressing in its question.</p>

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		<p>There are two strong choices for branch and vault deposits:</p> <ul style="list-style-type: none"> Option 1: Schedule 9 which is very much in line with the Federal Reserve Schedule. 0 days on us, and heavily 1 day for other domestic checks, with some more remote checks taking 2 days. Foreign are always 4 days. Option 2: Schedule 31 which is one day float for all checks excluding foreign which are 4 days. <p>Related to this topic of float charts for checks:</p> <p>There is no mention of check deposits nor any volumes provided. Yet float charts for checks are addressed with this requirement. Will there be check deposits? And if so what are the annual volumes of domestic, Canadian in US dollars and other foreign? Are you planning to use remote deposit?</p> <p>As well, the Department indicates that there will be incoming wires and ACH. But does not provide annual volumes for these. Given we are being asked to comply with bundled pricing we would need to know the annual volumes of both.</p>	<p>There are no checks being deposited into the accounts for these services. Remote deposit is out of scope for this contract.</p> <p>RFP Attachment 22 provides an estimated annual Fedwire volume of 250. ACH Credits will be infrequent and have no material cost to this contract.</p>
118	Table 3.1. Functional Requirements 2.0 Check Disbursement Processing & 3.0 Direct Deposit Services	<p>In files transmitted to the Bank for checks and direct deposit, will any e mail address, home addresses, SS numbers be included? We certainly don't need any of that information for check or ACH issuances so it is our preference it not be included so as to prevent unnecessary sharing of PII.</p>	<p>The files transmitted to the bank will not contain email address, home address, or complete SSNs.</p>
119	Table 3.1. Functional Requirements Requirement 2.14	<p>We have several questions regarding the formatting of the image file:</p> <p>A. Can the Department please provide a document containing a sample of the file?</p>	<p>A. The Department is unable to provide a sample of the file. The file is a collection of TIFF image files using the naming convention provided in Requirement 2.14</p>

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		<p>B. There is a reference returns in the requirement, is the department referring to positive pay returns or deposited items?</p> <p>C. How will DTF provide the DLN number to the bank? Please provide additional information since deposited items are not in scope of the RFP.</p> <p>D. Can DTF please provide definitions for the data fields?</p>	<p>B. See RFP Amendment #2.</p> <p>C. The DLN is provided in the check issue file layout. See RFP Exhibit B.</p> <p>D. There are no data fields other than the TIFF image file naming convention as described in Requirement 2.14.</p>
120	Exhibit O – Preliminary Base Contract Page 36	<p>J. <u>Immediately</u> notify DTF of instances of fraud or misconduct in connection with performance of the Agreement, including any instance of employee or Subcontractor discipline or termination(s) related to misconduct in the performance of the Services required in this Agreement;</p> <p>We will look to negotiate the term “immediately” post award, and would request that DTF also have the obligation to notify the bank if it suspects any misconduct. Is this acceptable?</p>	The Department is open to negotiating non-material changes to the base contract with the successful bidder after the Notification of Intent to Award.
121	Exhibit O – Preliminary Base Contract Page 37	<p>T. <u>Notify the Department in writing whenever non-material deviation from any of the Requirements contained in the Agreement is necessary. Such notification shall specify the reason strict adherence to a Requirement is not possible and the specific time period(s) during which such adherence is not possible. Written approval from the Department is required to release the Contractor from strict adherence to Requirements and procedures. Material deviations are not permitted and may be considered a Material Breach of this Agreement;</u></p> <p>Post award, we would want to negotiate and further clarify this clause for written notification of non-material deviations. Is this acceptable?</p>	The Department is open to negotiating non-material changes to the base contract with the successful bidder after the Notification of Intent to Award.

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#	RFP Page # / Section	Question	Response
122	Exhibit O – Preliminary Base Contract Page 38	<p>ARTICLE V. AGREEMENT TERM The initial term of the Agreement shall commence upon approval of the New York State Attorney General (AG) and the Office of the State Comptroller (OSC) and be effective through 12/31/2026. The Contract may be renewed, at DTF's sole discretion, for one (1) two-year extension through 12/31/2028.</p> <p>The contract renewal shall be mutually agreed to by Bank and DTF. Is this acceptable?</p>	The Department is open to negotiating non-material changes to the base contract with the successful bidder after the Notification of Intent to Award.
123	Exhibit O – Preliminary Base Contract Tax Secrecy – Required Forms and Training Page 42	<p>We look forward to working the DTF post award on defining which employees would need to sign the DTF-202 Form and take the annual DTF training. Is this acceptable?</p> <p>Notably, under the Bank's Code of Conduct, bank employees are required to keep customer sensitive information confidential.</p>	The Department is open to negotiating non-material changes to the base contract with the successful bidder after the Notification of Intent to Award.
124	Exhibit O – Preliminary Base Contract ARTICLE VII. SECRECY PROVISIONS C and D Page 43	It is generally inconsistent with policy for a regulated financial institution to accept responsibility for indirect or consequential damages or unlimited liability in a contract. In addition, this provision seems to be inconsistent with the language set forth in in capital letters in Section XXI, Indemnification, under paragraph C. Would DTF agree to revise the indemnity provision in this Article to limit the bank's liability to damages to the State directly resulting from the bank's negligence and make it subject to a dollar cap?	<p>Regarding indirect or consequential damages, the Department is open to negotiating non-material changes to the base contract with the successful bidder after the Notification of Intent to Award.</p> <p>Regarding the unlimited liability provisions, the Attorney General has final approval and will not approve the contract if there are any changes to this language.</p>
125	Exhibit O – Preliminary Base Contract F. Ownership and return of State Data Page 44	In the proposal, the Bank is offering standard services. No development of intellectual property is contemplated. Each party will retain ownership of its own information. We suggest clarifying that the Bank can return State information upon written request, except as required to retain copies by its retention policies and applicable law, and in its back up systems.	The Department is open to negotiating non-material changes to the base contract with the successful bidder after the Notification of Intent to Award.

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126	Exhibit O – Preliminary Base Contract Article VII. Secrecy Provisions E. Additional Remedies Related to a Security Breach Page 44	<p>Section E, last paragraph regarding this statement: “In the event of a material security breach, the State may terminate this Agreement and obtain a refund of the prorated portion of any Fees paid applicable to the remaining portion of this Agreement in addition to any other remedies available to it.”</p> <p>What is a “material security breach” in the context of this contract?</p> <p>We would look forward to better understanding what this means in the context of the services being provided and would want to negotiate this clause upon award.</p> <p>Also, the state does not pay in advance but rather in arrears so the concept of a refund does make sense. Also, “other remedies” is vague and would require definition.</p> <p>Is this all acceptable?</p>	<p>In the event of a Material Breach, under Article VII, the Department may terminate this Agreement.</p> <p>The Department is open to negotiating non-material changes to the base contract with the successful bidder after the Notification of Intent to Award.</p> <p>See RFP Amendment #2.</p>
127	Exhibit O – Preliminary Base Contract Section F, paragraph 3 Page 44	<p>Regarding this statement: “Contractor will destroy or return all data and records to the State upon completion of the work hereunder.”</p> <p>What does “completion of work” mean? We look forward to discussing this and possibly revising the language. Possibly, a better standard would be when agreement is terminated. Also as noted earlier returning and destroying data and records cannot conflict with the Bank’s record retention or law and we look forward to striking the right balance, language wise, on that topic upon award.</p> <p>Is this acceptable?</p>	<p>The Department is open to negotiating non-material changes to the base contract with the successful bidder after the Notification of Intent to Award.</p>
128	Exhibit O – Preliminary Base Contract	<p>ARTICLE X. MAINTENANCE AND ENHANCEMENTS Contractor agrees to perform Maintenance and Enhancement</p>	<p>See RFP Amendment #2.</p>

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#	RFP Page # / Section	Question	Response
	Article X. Maintenance & Enhancements Page 47	<p>Services for the duration of this Agreement. An activity constituting Maintenance which Contractor performs generally for other customers receiving products or services that are part of the Services shall be performed for DTF for no additional compensation. <u>The prior written authorization of a Department program manager is required prior to Contractor performing any Maintenance.</u> The prior written authorization of a Change Control Representative is required prior to Contractor performing any Enhancement Services. Contractor agrees to perform Enhancement Services as detailed in Appendix C, Change Control Procedure, of the RFP and Article XV, Change Control Procedures of this Agreement.</p> <p>We would look forward to negotiation this clause post award. The services NYS is contemplating in the RFP are standard banking services used by consumers, small business, medium and large businesses, public sector clients, and not-for-profits across the country. It would not be reasonable to need to obtain prior written authorization from DTF to perform maintenance or enhancements to our check issuance, ACH issuance, or online banking platform. Is DTF open to negotiating this language?</p>	
129	Exhibit O – Preliminary Base Contract Article X. Maintenance & Enhancements Page 47	<p>ARTICLE XI. SERVICES MANAGEMENT A. Site(s) <u>The State shall have the right to disapprove any change in Site location(s) if the State determines that such change would adversely affect provisions of the Services. The Contractor's Sites must be in compliance with applicable building codes, regulations and laws.</u></p> <p>Similar to above, we would look forward to negotiation this clause post award. The services NYS is contemplating in the RFP are used by consumers, small business, medium and large businesses, public sector clients, and not-for-profits across the country. It would not be reasonable to need to obtain prior written authorization from DTF regarding site location to support check</p>	The Department is open to negotiating non-material changes to the base contract with the successful bidder after the Notification of Intent to Award.

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		issuance, ACH issuance, or line banking platform. Is DTF open to negotiating this language?	
130	Exhibit O – Preliminary Base Contract C. Staff Resources Page 47	<p>2. Removal of Management and Staff Personnel The Department shall have the right to require the removal of any Contractor staff person assigned to this project for work related cause upon written notification to the Contractor. Such notification shall set forth the reasons for the request for removal. Once an employee is removed, Contractor shall promptly provide an equivalent substitution.</p> <p>We would ask that “require” be replace with “request” and look forward to negotiation this clause if awarded the contract, in order to remain consistent with the Bank’s policies.</p>	The Department is open to negotiating non-material changes to the base contract with the successful bidder after the Notification of Intent to Award.
131	Exhibit O – Preliminary Base Contract Personnel changes by Contractor Page 47	Some changes are unplanned and we cannot guarantee that such notice will occur on a 14 day timeframe. The Contractor will endeavor to provide notice of key personnel changes in advance to the extent reasonably possible. Is this acceptable?	This timeframe is in reference to planned changes.
132	Exhibit O – Preliminary Base Contract ARTICLE XVII. RESERVED RIGHTS B and E Page 52	As these requirements are inconsistent with the bank’s privacy and personnel policies, we would ask to narrow and mutually agree on the scope of these requirements upon award.	The Department is open to negotiating non-material changes to the base contract with the successful bidder after the Notification of Intent to Award.
133	Exhibit O – Preliminary Base Contract B. Reimbursement	4. If the Contractor fails to timely implement the production services by the agreed-upon dates, then Contractor shall reimburse the State, as the case may be, for any loss incurred by the State, as the case may be as a result of Contractor’s failure.	The Department is open to negotiating non-material changes to the base contract with the successful bidder after the Notification of Intent to Award.

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#	RFP Page # / Section	Question	Response
	Page 53	<p>5. If the Contractor fails to timely implement system modifications by the agreed-upon dates, then Contractor shall reimburse the State, as the case may be, for any loss incurred by the State, as the case may be as a result of Contractor's failure.</p> <p>6. If the Contractor fails to support State efforts related to criminal investigation of employees of the Contractor or the Subcontractor, then Contractor shall reimburse the State, as the case may be, for any loss incurred by the State, as the case may be as a result of Contractor's failure.</p> <p>7. If the Contractor fails to process disbursements in a timely manner as specified in the Requirements, then the Contractor shall reimburse the State for any loss incurred by the State as a result of Contractor's failure.</p> <p>We would look forward to negotiating these clauses which appear to us to be broad and vague. In addition, we are offering standard rather than developing customized services in the response. We would require a better understanding through examples and appreciate more clarity and definition. Is such negotiation post award acceptable?</p>	
134	Exhibit O – Preliminary Base Contract Page 54	<p>D. Other Remedies The remedies set forth above are not exclusive. The State may retain from amounts otherwise payable to Contractor such money as may be necessary to satisfy any claim for damages or Reimbursements the State may have against Contractor.</p> <p>This clause as well is broad and vague. We would require a better understanding through examples and appreciate more clarity and definition. Is such negotiation post award acceptable?</p>	The Department is open to negotiating non-material changes to the base contract with the successful bidder after the Notification of Intent to Award.
135	Exhibit O – Preliminary Base Contract	We respectfully request the right to terminate for cause under certain circumstances and would look forward to negotiation of the exact language post award. This has historically and very	The Department is open to negotiating non-material changes to the base contract with the successful bidder after the Notification of Intent to Award.

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#	RFP Page # / Section	Question	Response
	Article XX. Termination or Suspension Page 54	recently been agreeable to other parts of NYS. Is this acceptable to DTF?	
136	Exhibit O – Preliminary Base Contract Limitation of Liability Page 57	We very much like the approach to the cap. And we understand certain of the carve-outs such as personal injury. There is, however, a primary problem we would like to negotiate. The concept of 3rd parties, a cap for breach, and the types of services the Bank must provide should there be a breach are priorities for negotiation post award. These discussions will greatly benefit from thinking through the types of services that are in scope with the RFP. Is this acceptable?	The Department is open to negotiating non-material changes to the base contract with the successful bidder after the Notification of Intent to Award.
137	Exhibit O – Preliminary Base Contract Extension of Use Page 67	There are credit aspects (for which we must adhere to regulatory frameworks) related to ACH issuance and other risk related factors that require the Bank to perform due diligence on clients and determine if services can be provided and if so to price according to volumes, risk and reward. We would not be able to agree to this term as currently written. Extension of use would require Bank Approval along with the already provided for State approval. Is this acceptable?	The extension on use clause is simply a provision for other state agencies to potentially use the terms and conditions under this contract. The contractor would still be required to enter into a separate agreement with another entity.
138	Exhibit O – Preliminary Base Contract RFP - 5.2.18 Subcontractors RFP p. 88	We offer a wide array of services to our clients. Each service has many features and options. In the course of providing these services we may employ agents, employees or vendors to service all of our clients as opposed to a particular client. In general, we will disclose in a proposal response any agents or vendors retained by us for a specific engagement for the provision of services to a specific client and/or contract. We are not retaining any vendors or subcontractors in exclusive support of this contract therefore we are not planning to make any subcontractor	The Department will review the information in the proposal.

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#	RFP Page # / Section	Question	Response
	Exhibit O. p.61	<p>related disclosures or meet any subcontractor related reporting requirements.</p> <p>It is our intention to add this information in our proposal as a point of clarification. Our including this in the Q&A is an FYI only. Notably, we take full responsibility for any of our agents, vendors and bank-wide subcontractors.</p>	
139	Exhibit O – Preliminary Base Contract	Please confirm there are no liquidated damages associated with this RFP under the Preliminary Base Contract.	Confirmed.
140	<p>Exhibit O – Preliminary Base Contract</p> <p>Information Security Breach and Notification</p> <p>D and E</p>	The bank would generally not have the necessary information to make actual notifications to the recipients. Appropriate remedies will be dependent on the nature of the breach. We would look forward to negotiation of the scope of such possible remedies, and costs for which the bank may accept liability, post-award.	The Department is open to negotiating non-material changes to the base contract with the successful bidder after the Notification of Intent to Award.
141	Appendix A	Please confirm there are no liquidated damages associated with this RFP under the Standard Clauses for NYS Contracts.	Confirmed.
142	<p>Exhibit A</p> <p>Page 4</p>	<p>We note that the average monthly deposit balances are very low, typically ranging between 8,000 and 17,000 with a peak of 213,000. Therefore it appears the Department pays for the banking services via direct payment as opposed to compensating balances. Is that correct?</p> <p>Does the Department plan to continue to pay via direct payment? We realize you have the right to change your payment approach; that's fine. We are simply looking for insights into the Department's current intentions.</p>	<p>The Department currently pays by direct fee.</p> <p>The Department is unable to determine this at this time.</p>

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143	Exhibit A Page 4	Can you please estimate the daily peak origination dollar value of ACH?	Approximately \$300 million.
144	Exhibit B Page 5	Do you have flexibility in the check issuance file to remove unused fields, spaces, or unnecessary leading zeros?	No, the Department currently has no plans to make changes to our systems.
145	Exhibit B Page 5	Do you have flexibility to reorder the data items in the check issuance file? For instance, moving the Document Locator Number after the Payee Name fields?	No, the Department currently has no plans to make changes to our systems.
146	Exhibit C Page 6	If the Document Locator Number is a required field in the paid check file, do you have flexibility to accept this field after the payee name field?	No, the Department currently has no plans to make changes to our systems.
147	Exhibit E Page 9	Do you have flexibility to include bidder specific information in certain fields that you have left blank or indicate 0?	No, the Department currently has no plans to make changes to our systems.
148	Exhibit F Page 11	Can you provide the file specifications? Is this the acknowledgement/confirmation that we have received/processed your file?	See Amendment #2. Yes, this is the acknowledgement file.
149	Exhibit G Page 13	What is populated in the Type 7 record, position 36-94? The specs do not indicate a value, but the sample file looks as if the actual return or no reason is populated. Please confirm. Do you have flexibility in this field?	The Type 7 record, position 36-94 is the addenda information. It is used to update changed information as well as reject information. No, the Department does not have flexibility in this field.
150	Exhibit H Page 17	Can you provide the file specifications for this report? How does this report differ from Exhibit G?	The Department is unable to provide file specifications for this report. Exhibit H is a summary report file provided by the current provider. Exhibit G is a detail transaction file record layout.

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151	Exhibit I Page 18	The File specifications on page 18 indicate in the Type 5 record, position 54-63 a value of TAX REFUND. The sample on page 19 indicates REVERSAL in the Type 5 record, position 54-63. Which value will it be?	This value will be 'REVERSAL' and would be confirmed during implementation.

RFP 19-100 Q&A Round 1 - Response to Questions 5, 6, 14, 24, 25, and 98

The figures below represent one year's history of the average monthly account(s) ledger balance associated with RFP 19-100 Controlled Disbursement & Direct Deposit Services (CY 2019).

Account 1 (Controlled Disbursement)	January	February	March	April	May	June
Account Monthly Average Net Ledger Balance	\$2	(\$4)	\$0	(\$123)	\$28	\$61
	July	August	September	October	November	December
	(\$15)	(\$10)	\$50	\$16	\$197,718	\$34
Account 2 (Controlled Disbursement)	January	February	March	April	May	June
Account Monthly Average Net Ledger Balance	\$0	\$0	\$0	\$0	\$0	\$0
	July	August	September	October	November	December
	\$0	\$0	\$0	(\$1)	(\$1)	(\$1)
Account 3 (Controlled Disbursement)	January	February	March	April	May	June
Account Monthly Average Net Ledger Balance	\$0	\$0	\$0	\$0	\$0	\$0
	July	August	September	October	November	December
	\$0	\$0	\$0	\$0	\$0	\$0
Account 4 (Direct Deposit)	January	February	March	April	May	June
Account Monthly Average Net Ledger Balance	\$11,506	\$16,918	\$13,801	\$13,254	\$11,411	(\$157,025)
	July	August	September	October	November	December
	\$19,152	\$14,516	\$8,603	\$13,846	\$15,315	\$17,052
Summary of Accounts 1 - 4	January	February	March	April	May	June
Accounts Monthly Summary Average Net Ledger Balance	\$11,508	\$16,914	\$13,801	\$13,131	\$11,439	(\$156,964)
	July	August	September	October	November	December
	\$19,137	\$14,506	\$8,653	\$13,861	\$213,032	\$17,085

ACCOUNT ANALYSIS STATEMENT
FOR JANUARY 2019

SUMMARY OF ACCOUNTS

BALANCE AND COMPENSATION ANALYSIS

AFP CODE	DESCRIPTION	BALANCE INFORMATION	COMPENSATION INFORMATION
	AVERAGE NET LEDGER BALANCE LESS AVERAGE FLOAT BALANCE		
	AVERAGE NET COLLECTED BALANCE AVG POSITIVE COLLECTED BALANCE LESS DDA BAL RESRVE REQUIRMENT INVESTABLE BALANCE		
	BAL EQUIVLNT-TOT SERVICE CHRGS		
	EXCESS/(DEFICIT) INVESTBLE BAL		
	EARNINGS ALLOWANCE		
	BAL COMPENSABLE SRVC CHARGES		
	EXCESS/(DEFICIT) EARNING ALLOW		
	SERVICE CHARGE AMOUNT		

Enterprise Services Bureau



ACCOUNTS INCLUDED IN SUMMARY



ACCOUNT ANALYSIS STATEMENT
FOR JANUARY 2019

SUMMARY OF ACCOUNTS

ACTIVITY SUMMARY

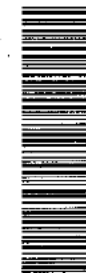
PRODUCT LINE AND DESCRIPTION	BANK SERVICE CODE	AFP SERVICE CODE	UNIT PRICE (\$)	VOLUME	SERVICE CHARGE (\$)	BALANCE EQUIVALENT (\$)	FEE BASED CHARGES (\$)
ACCOUNT SERVICES							
ACCOUNT MAINTENANCE				4			
DEBIT POSTED - ELECTRONIC				59			
CREDIT POSTED- ELECTRONIC				129			
STATEMENT CYCLES				1			
STATEMENT CYCLES - ENHANCED				3			
SUBTOTAL							
DISBURSEMENT SERVICES							
CONTROLLED DISB FUNDING				145			
CONTROLLED DISB ACCT MAINT				3			
EXCEPTION NOTIFICATION - ACCT				3			
CONTROLLED DISB CHECK POSTED				50,670			
IMAGE STORAGE PER ITEM				51,082			
CHECK INQUIRY MAINTENANCE				3			
RECON REPORT / STATEMENT MAINT				3			
DATA DOWNLOAD				3			
EXTENDED REPORT RETENTION				6			
EXTENDED PAID CHK DATA STORAGE				51,082			
SUBTOTAL							
RECONCILIATION SERVICES							
POSITIVE PAY MAINTENANCE				3			
EXCEPTION ITEM				417			
CHECK EXCEPTION RETURN				412			
IMAGE CAPTURE PER ITEM				51,082			
FULL RECONCILEMENT - MAINT				3			
FULL RECONCILEMENT - PER ITEM				50,670			
ISSUE INPUT FILE WITH RECON				176			
DATA ENTRY - MANUAL				1			
OUTPUT FILE				20			
SUBTOTAL							
WIRE - U.S.							
BOOK CREDIT				21			
SUBTOTAL							

ACCOUNT ANALYSIS STATEMENT
FOR JANUARY 2019

SUMMARY OF ACCOUNTS

ACTIVITY SUMMARY

PRODUCT LINE AND DESCRIPTION	BANK SERVICE CODE	AFP SERVICE CODE	UNIT PRICE (\$)	VOLUME	SERVICE CHARGE (\$)	BALANCE EQUIVALENT (\$)	FEE BASED CHARGES (\$)
AUTOMATED CLEARING HOUSE							
ACH MAINTENANCE				1			
DEBIT ORIGINATED				6			
CREDIT ORIGINATED				7,155			
DEBIT RECEIVED				5			
CREDIT RECEIVED				16			
RETURN NOTIFICATION - TRANSM				206			
ACH BATCH/FILE PROCESSED				7			
DELETION / REVERSAL - ELEC				1			
TRANSACTION BLOCK MAINTENANCE				4			
ACH TRANS BLOCK AUTHORIZED ID				1			
NOTIF OF CHANGE - TRANSM				54			
ARTIFICIAL INTEL MAINTENANCE				1			
ARTIFICIAL INTEL ITEM SCANNED				7,418			
SUBTOTAL							
JPMORGAN ACCESS							
ACCOUNTS REPORTED				8			
MONTHLY SERVICE				1			
TRANSACTIONS REPORTED - 45 DAY				1,114			
CONT DISB CHECKS REPORTED				108,308			
EXTENDED TRANSACTION DETAIL				218,858			
SUBTOTAL							
BALANCE BASED CHARGES							
BALANCE BASED CHARGES				11,506			
SUBTOTAL							
TOTAL CHARGE FOR SERVICES							
TOTAL FEE BASED CHARGES							
BAL COMPENSABLE SRVC CHARGES							
BAL EQUIVLNT-TOT SERVICE CHRGS							



RELATIONSHIP BALANCE COMPENSATION HISTORY

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ACCOUNT ANALYSIS STATEMENT
FOR JANUARY 2019

DETAIL OF ACCOUNT

BALANCE AND COMPENSATION ANALYSIS

AFP CODE	DESCRIPTION	BALANCE INFORMATION	COMPENSATION INFORMATION
	AVERAGE NET LEDGER BALANCE LESS AVERAGE FLOAT BALANCE		
	AVERAGE NET COLLECTED BALANCE AVG POSITIVE COLLECTED BALANCE LESS DDA BAL RESRVE REQUIRMENT INVESTABLE BALANCE		
	BAL EQUIVLNT-TOT SERVICE CHRGS		
	EXCESS/(DEFICIT) INVESTBLE BAL		
	EARNINGS ALLOWANCE		
	BAL COMPENSABLE SRVC CHARGES		
	EXCESS/(DEFICIT) EARNING ALLOW		
	SERVICE CHARGE AMOUNT		



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ACCOUNT ANALYSIS STATEMENT
FOR JANUARY 2019

DETAIL OF ACCOUNT

ACTIVITY SUMMARY

PRODUCT LINE AND DESCRIPTION	BANK SERVICE CODE	AFP SERVICE CODE	UNIT PRICE (\$)	VOLUME	SERVICE CHARGE (\$)	BALANCE EQUIVALENT (\$)	FEE BASED CHARGES (\$)
ACCOUNT SERVICES							
ACCOUNT MAINTENANCE				1			
DEBIT POSTED - ELECTRONIC				21			
CREDIT POSTED- ELECTRONIC				25			
STATEMENT CYCLES - ENHANCED				1			
SUBTOTAL							
DISBURSEMENT SERVICES							
CONTROLLED DISB FUNDING				42			
CONTROLLED DISB ACCT MAINT				1			
EXCEPTION NOTIFICATION - ACCT				1			
CONTROLLED DISB CHECK POSTED				49,665			
IMAGE STORAGE PER ITEM				50,062			
CHECK INQUIRY MAINTENANCE				1			
RECON REPORT / STATEMENT MAINT				1			
DATA DOWNLOAD				1			
EXTENDED REPORT RETENTION				2			
EXTENDED PAID CHK DATA STORAGE				50,062			
SUBTOTAL							
RECONCILIATION SERVICES							
POSITIVE PAY MAINTENANCE				1			
EXCEPTION ITEM				402			
CHECK EXCEPTION RETURN				397			
IMAGE CAPTURE PER ITEM				50,062			
FULL RECONCILEMENT - MAINT				1			
FULL RECONCILEMENT - PER ITEM				49,665			
ISSUE INPUT FILE WITH RECON				69			
DATA ENTRY - MANUAL				1			
OUTPUT FILE				20			
SUBTOTAL							
AUTOMATED CLEARING HOUSE							
CREDIT RECEIVED				4			
TRANSACTION BLOCK MAINTENANCE				1			
SUBTOTAL							

ACCOUNT ANALYSIS STATEMENT
FOR JANUARY 2019

DETAIL OF ACCOUNT

ACTIVITY SUMMARY

PRODUCT LINE AND DESCRIPTION	BANK SERVICE CODE	AFP SERVICE CODE	UNIT PRICE (\$)	VOLUME	SERVICE CHARGE (\$)	BALANCE EQUIVALENT (\$)	FEE BASED CHARGES (\$)
JPMORGAN ACCESS ACCOUNTS REPORTED TRANSACTIONS REPORTED - 45 DAY CONT DISB CHECKS REPORTED EXTENDED TRANSACTION DETAIL				1			
				470			
				53,072			
				107,092			
SUBTOTAL							
TOTAL CHARGE FOR SERVICES							
TOTAL FEE BASED CHARGES							
BAL COMPENSABLE SRVC CHARGES							
BAL EQUIVLNT-TOT SERVICE CHRGS							



ACCOUNT ANALYSIS STATEMENT
FOR JANUARY 2019

DETAIL OF ACCOUNT

BALANCE AND COMPENSATION ANALYSIS

AFP CODE	DESCRIPTION	BALANCE INFORMATION	COMPENSATION INFORMATION
	AVERAGE NET LEDGER BALANCE LESS AVERAGE FLOAT BALANCE		
	AVERAGE NET COLLECTED BALANCE AVG POSITIVE COLLECTED BALANCE LESS DDA BAL RESRVE REQUIRMENT INVESTABLE BALANCE		
	BAL EQUIVLNT-TOT SERVICE CHRGS		
	EXCESS/(DEFICIT) INVESTBLE BAL		
	EARNINGS ALLOWANCE		
	BAL COMPENSABLE SRVC CHARGES		
	EXCESS/(DEFICIT) EARNING ALLOW		
	SERVICE CHARGE AMOUNT		



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ACCOUNT ANALYSIS STATEMENT
FOR JANUARY 2019

DETAIL OF ACCOUNT

ACTIVITY SUMMARY

PRODUCT LINE AND DESCRIPTION	BANK SERVICE CODE	AFP SERVICE CODE	UNIT PRICE (\$)	VOLUME	SERVICE CHARGE (\$)	BALANCE EQUIVALENT (\$)	FEE BASED CHARGES (\$)
ACCOUNT SERVICES							
ACCOUNT MAINTENANCE				1			
DEBIT POSTED - ELECTRONIC				12			
CREDIT POSTED- ELECTRONIC				21			
STATEMENT CYCLES - ENHANCED				1			
SUBTOTAL							
DISBURSEMENT SERVICES							
CONTROLLED DISB FUNDING				33			
CONTROLLED DISB ACCT MAINT				1			
EXCEPTION NOTIFICATION - ACCT				1			
CONTROLLED DISB CHECK POSTED				971			
IMAGE STORAGE PER ITEM				986			
CHECK INQUIRY MAINTENANCE				1			
RECON REPORT / STATEMENT MAINT				1			
DATA DOWNLOAD				1			
EXTENDED REPORT RETENTION				2			
EXTENDED PAID CHK DATA STORAGE				986			
SUBTOTAL							
RECONCILIATION SERVICES							
POSITIVE PAY MAINTENANCE				1			
EXCEPTION ITEM				15			
CHECK EXCEPTION RETURN				15			
IMAGE CAPTURE PER ITEM				986			
FULL RECONCILEMENT - MAINT				1			
FULL RECONCILEMENT - PER ITEM				971			
ISSUE INPUT FILE WITH RECON				99			
SUBTOTAL							
AUTOMATED CLEARING HOUSE							
TRANSACTION BLOCK MAINTENANCE				1			
SUBTOTAL							
JPMORGAN ACCESS							
ACCOUNTS REPORTED				1			
TRANSACTIONS REPORTED - 45 DAY				52			

ACCOUNT ANALYSIS STATEMENT
FOR JANUARY 2019

DETAIL OF ACCOUNT

ACTIVITY SUMMARY

PRODUCT LINE AND DESCRIPTION	BANK SERVICE CODE	AFP SERVICE CODE	UNIT PRICE (\$)	VOLUME	SERVICE CHARGE (\$)	BALANCE EQUIVALENT (\$)	FEE BASED CHARGES (\$)
CONT DISB CHECKS REPORTED				1,036			
EXTENDED TRANSACTION DETAIL				2,178			
SUBTOTAL							
TOTAL CHARGE FOR SERVICES							
TOTAL FEE BASED CHARGES							
BAL COMPENSABLE SRVC CHARGES							
BAL EQUIVLNT-TOT SERVICE CHRGS							



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ACCOUNT ANALYSIS STATEMENT
FOR JANUARY 2019DETAIL OF ACCOUNTBALANCE AND COMPENSATION ANALYSIS

AFP CODE	DESCRIPTION	BALANCE INFORMATION	COMPENSATION INFORMATION
	AVERAGE NET LEDGER BALANCE LESS AVERAGE FLOAT BALANCE AVERAGE NET COLLECTED BALANCE AVG POSITIVE COLLECTED BALANCE LESS DDA BAL RESRVE REQUIRMENT INVESTABLE BALANCE BAL EQUIVLNT-TOT SERVICE CHRGS EXCESS/(DEFICIT) INVESTBLE BAL EARNINGS ALLOWANCE BAL COMPENSABLE SRVC CHARGES EXCESS/(DEFICIT) EARNING ALLOW SERVICE CHARGE AMOUNT		



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ACCOUNT ANALYSIS STATEMENT
FOR JANUARY 2019

DETAIL OF ACCOUNT

ACTIVITY SUMMARY

PRODUCT LINE AND DESCRIPTION	BANK SERVICE CODE	APP SERVICE CODE	UNIT PRICE (\$)	VOLUME	SERVICE CHARGE (\$)	BALANCE EQUIVALENT (\$)	FEE BASED CHARGES (\$)
ACCOUNT SERVICES							
ACCOUNT MAINTENANCE				1			
CREDIT POSTED- ELECTRONIC				16			
STATEMENT CYCLES - ENHANCED				1			
SUBTOTAL							
DISBURSEMENT SERVICES							
CONTROLLED DISB FUNDING				16			
CONTROLLED DISB ACCT MAINT				1			
EXCEPTION NOTIFICATION - ACCT				1			
CONTROLLED DISB CHECK POSTED				34			
IMAGE STORAGE PER ITEM				34			
CHECK INQUIRY MAINTENANCE				1			
RECON REPORT / STATEMENT MAINT				1			
DATA DOWNLOAD				1			
EXTENDED REPORT RETENTION				2			
EXTENDED PAID CHK DATA STORAGE				34			
SUBTOTAL							
RECONCILIATION SERVICES							
POSITIVE PAY MAINTENANCE				1			
IMAGE CAPTURE PER ITEM				34			
FULL RECONCILEMENT - MAINT				1			
FULL RECONCILEMENT - PER ITEM				34			
ISSUE INPUT FILE WITH RECON				8			
SUBTOTAL							
AUTOMATED CLEARING HOUSE							
TRANSACTION BLOCK MAINTENANCE				1			
SUBTOTAL							
JPMORGAN ACCESS							
ACCOUNTS REPORTED				1			
TRANSACTIONS REPORTED - 45 DAY				16			
CONT DISB CHECKS REPORTED				40			
EXTENDED TRANSACTION DETAIL				112			

ACCOUNT ANALYSIS STATEMENT
FOR JANUARY 2019

DETAIL OF ACCOUNT

ACTIVITY SUMMARY

PRODUCT LINE AND DESCRIPTION	BANK SERVICE CODE	AFP SERVICE CODE	UNIT PRICE (\$)	VOLUME	SERVICE CHARGE (\$)	BALANCE EQUIVALENT (\$)	FEE BASED CHARGES (\$)
SUBTOTAL							
TOTAL CHARGE FOR SERVICES							
TOTAL FEE BASED CHARGES							
BAL COMPENSABLE SRVC CHARGES							
BAL EQUIVLNT-TOT SERVICE CHRGS							



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ACCOUNT ANALYSIS STATEMENT
FOR JANUARY 2019

DETAIL OF ACCOUNT

BALANCE AND COMPENSATION ANALYSIS

AFP CODE	DESCRIPTION	BALANCE INFORMATION	COMPENSATION INFORMATION
	AVERAGE NET LEDGER BALANCE LESS AVERAGE FLOAT BALANCE		
	AVERAGE NET COLLECTED BALANCE AVG POSITIVE COLLECTED BALANCE LESS DDA BAL RESRVE REQUIRMENT INVESTABLE BALANCE		
	BAL EQUIVLNT-TOT SERVICE CHRGS		
	EXCESS/(DEFICIT) INVESTBLE BAL		
	EARNINGS ALLOWANCE		
	BAL COMPENSABLE SRVC CHARGES		
	EXCESS/(DEFICIT) EARNING ALLOW		
	SERVICE CHARGE AMOUNT		



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ACCOUNT ANALYSIS STATEMENT
FOR JANUARY 2019

DETAIL OF ACCOUNT

ACTIVITY SUMMARY

PRODUCT LINE AND DESCRIPTION	BANK SERVICE CODE	AFP SERVICE CODE	UNIT PRICE (\$)	VOLUME	SERVICE CHARGE (\$)	BALANCE EQUIVALENT (\$)	FEE BASED CHARGES (\$)
ACCOUNT SERVICES							
ACCOUNT MAINTENANCE				1			
DEBIT POSTED - ELECTRONIC				26			
CREDIT POSTED- ELECTRONIC				67			
STATEMENT CYCLES				1			
SUBTOTAL							
DISBURSEMENT SERVICES							
CONTROLLED DISB FUNDING				54			
SUBTOTAL							
WIRE - U.S.							
BOOK CREDIT				21			
SUBTOTAL							
AUTOMATED CLEARING HOUSE							
ACH MAINTENANCE				1			
DEBIT ORIGINATED				6			
CREDIT ORIGINATED				7,155			
DEBIT RECEIVED				5			
CREDIT RECEIVED				12			
RETURN NOTIFICATION - TRANSM				206			
ACH BATCH/FILE PROCESSED				7			
DELETION / REVERSAL - ELEC				1			
TRANSACTION BLOCK MAINTENANCE				1			
ACH TRANS BLOCK AUTHORIZED ID				1			
NOTIF OF CHANGE - TRANSM				54			
ARTIFICIAL INTEL MAINTENANCE				1			
ARTIFICIAL INTEL ITEM SCANNED				7,418			
SUBTOTAL							
JPMORGAN ACCESS							
ACCOUNTS REPORTED				5			
MONTHLY SERVICE				1			
TRANSACTIONS REPORTED - 45 DAY				576			
CONT DISB CHECKS REPORTED				54,160			
EXTENDED TRANSACTION DETAIL				109,476			

ACCOUNT ANALYSIS STATEMENT
FOR JANUARY 2019

DETAIL OF ACCOUNT

ACTIVITY SUMMARY

PRODUCT LINE AND DESCRIPTION	BANK SERVICE CODE	AFP SERVICE CODE	UNIT PRICE (\$)	VOLUME	SERVICE CHARGE (\$)	BALANCE EQUIVALENT (\$)	FEE BASED CHARGES (\$)
SUBTOTAL				11,506			
BALANCE BASED CHARGES							
BALANCE BASED CHARGES							
SUBTOTAL							
TOTAL CHARGE FOR SERVICES							
TOTAL FEE BASED CHARGES							
BAL COMPENSABLE SRVC CHARGES							
BAL EQUIVLNT-TOT SERVICE CHRGS							



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ACCOUNT ANALYSIS STATEMENT
FOR FEBRUARY 2019

SUMMARY OF ACCOUNTS

BALANCE AND COMPENSATION ANALYSIS

AFP CODE	DESCRIPTION	BALANCE INFORMATION	COMPENSATION INFORMATION
	AVERAGE NET LEDGER BALANCE LESS AVERAGE FLOAT BALANCE		
	AVERAGE NET COLLECTED BALANCE AVG POSITIVE COLLECTED BALANCE LESS DDA BAL RESRVE REQUIRMENT INVESTABLE BALANCE		
	BAL EQUIVLNT-TOT SERVICE CHRGS		
	EXCESS/(DEFICIT) INVESTBLE BAL		
	EARNINGS ALLOWANCE		
	BAL COMPENSABLE SRVC CHARGES		
	EXCESS/(DEFICIT) EARNING ALLOW		
	SERVICE CHARGE AMOUNT		

ACCOUNTS INCLUDED IN SUMMARY



ACCOUNT ANALYSIS STATEMENT
FOR FEBRUARY 2019

SUMMARY OF ACCOUNTS

ACTIVITY SUMMARY

PRODUCT LINE AND DESCRIPTION	BANK SERVICE CODE	AFP SERVICE CODE	UNIT PRICE (\$)	VOLUME	SERVICE CHARGE (\$)	BALANCE EQUIVALENT (\$)	FEE BASED CHARGES (\$)
ACCOUNT SERVICES							
ACCOUNT MAINTENANCE				4			
DEBIT POSTED - ELECTRONIC				95			
CREDIT POSTED- ELECTRONIC				125			
STATEMENT CYCLES				1			
STATEMENT CYCLES - ENHANCED				3			
SUBTOTAL							
DISBURSEMENT SERVICES							
CHECK / DEBIT POSTED				1			
CONTROLLED DISB FUNDING				136			
CONTROLLED DISB ACCT MAINT				3			
EXCEPTION NOTIFICATION - ACCT				3			
CONTROLLED DISB CHECK POSTED				60,611			
IMAGE STORAGE PER ITEM				61,155			
CHECK INQUIRY MAINTENANCE				3			
RECON REPORT / STATEMENT MAINT				3			
DATA DOWNLOAD				3			
EXTENDED REPORT RETENTION				6			
EXTENDED PAID CHK DATA STORAGE				61,155			
SUBTOTAL							
RECONCILIATION SERVICES							
POSITIVE PAY MAINTENANCE				3			
EXCEPTION ITEM				525			
CHECK EXCEPTION RETURN				542			
IMAGE CAPTURE PER ITEM				61,155			
FULL RECONCILEMENT - MAINT				3			
FULL RECONCILEMENT - PER ITEM				60,612			
ISSUE INPUT FILE WITH RECON				117			
EXCESSIVE ARP REJECTS				153			
DATA ENTRY - MANUAL				3			
OUTPUT FILE				19			
SUBTOTAL							
WIRE - U.S.							
BOOK CREDIT				19			

ACCOUNT ANALYSIS STATEMENT
FOR FEBRUARY 2019

SUMMARY OF ACCOUNTS

ACTIVITY SUMMARY

PRODUCT LINE AND DESCRIPTION	BANK SERVICE CODE	AFP SERVICE CODE	UNIT PRICE (\$)	VOLUME	SERVICE CHARGE (\$)	BALANCE EQUIVALENT (\$)	FEE BASED CHARGES (\$)
SUBTOTAL							
AUTOMATED CLEARING HOUSE							
ACH MAINTENANCE				1			
DEBIT ORIGINATED				39			
CREDIT ORIGINATED				1,451,711			
DEBIT RECEIVED				39			
CREDIT RECEIVED				21			
RETURN NOTIFICATION - TRANSM				8,381			
ACH BATCH/FILE PROCESSED				18			
DELETION / REVERSAL - MANUAL				1			
TRANSACTION BLOCK MAINTENANCE				4			
ACH TRANS BLOCK AUTHORIZED ID				1			
NOTIF OF CHANGE - TRANSM				8,537			
ARTIFICIAL INTEL MAINTENANCE				1			
ARTIFICIAL INTEL ITEM SCANNED				1,477,007			
SUBTOTAL							
JPMORGAN ACCESS							
ACCOUNTS REPORTED				8			
MONTHLY SERVICE				1			
TRANSACTIONS REPORTED - 45 DAY				1,296			
CONT DISB CHECKS REPORTED				114,070			
EXTENDED TRANSACTION DETAIL				230,786			
SUBTOTAL							
BALANCE BASED CHARGES							
BALANCE BASED CHARGES				16,918			
SUBTOTAL							
TOTAL CHARGE FOR SERVICES							
TOTAL FEE BASED CHARGES							
BAL COMPENSABLE SRVC CHARGES							
BAL EQUIV LNT-TOT SERVICE CHRGS							



RELATIONSHIP BALANCE COMPENSATION HISTORY

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ACCOUNT ANALYSIS STATEMENT
FOR FEBRUARY 2019

DETAIL OF ACCOUNT

BALANCE AND COMPENSATION ANALYSIS

EARNINGS ALLOWANCE RATE: 2.450%
MULTIPLIER: \$ 532.06000

AFP CODE	DESCRIPTION	BALANCE INFORMATION	COMPENSATION INFORMATION
	AVERAGE NET LEDGER BALANCE LESS AVERAGE FLOAT BALANCE		
	AVERAGE NET COLLECTED BALANCE AVG POSITIVE COLLECTED BALANCE LESS DDA BAL RESRVE REQUIRMENT INVESTABLE BALANCE		
	BAL EQUIVLNT-TOT SERVICE CHRGS		
	EXCESS/(DEFICIT) INVESTBLE BAL		
	EARNINGS ALLOWANCE		
	BAL COMPENSABLE SRVC CHARGES		
	EXCESS/(DEFICIT) EARNING ALLOW		
	SERVICE CHARGE AMOUNT		



ACCOUNT ANALYSIS STATEMENT
FOR FEBRUARY 2019

DETAIL OF ACCOUNT

ACTIVITY SUMMARY

PRODUCT LINE AND DESCRIPTION	BANK SERVICE CODE	AFP SERVICE CODE	UNIT PRICE (\$)	VOLUME	SERVICE CHARGE (\$)	BALANCE EQUIVALENT (\$)	FEE BASED CHARGES (\$)
ACCOUNT SERVICES							
ACCOUNT MAINTENANCE				1			
DEBIT POSTED - ELECTRONIC				23			
CREDIT POSTED- ELECTRONIC				21			
STATEMENT CYCLES - ENHANCED				1			
SUBTOTAL							
DISBURSEMENT SERVICES							
CHECK / DEBIT POSTED				1			
CONTROLLED DISB FUNDING				38			
CONTROLLED DISB ACCT MAINT				1			
EXCEPTION NOTIFICATION - ACCT				1			
CONTROLLED DISB CHECK POSTED				60,035			
IMAGE STORAGE PER ITEM				60,418			
CHECK INQUIRY MAINTENANCE				1			
RECON REPORT / STATEMENT MAINT				1			
DATA DOWNLOAD				1			
EXTENDED REPORT RETENTION				2			
EXTENDED PAID CHK DATA STORAGE				60,418			
SUBTOTAL							
RECONCILIATION SERVICES							
POSITIVE PAY MAINTENANCE				1			
EXCEPTION ITEM				373			
CHECK EXCEPTION RETURN				381			
IMAGE CAPTURE PER ITEM				60,418			
FULL RECONCILEMENT - MAINT				1			
FULL RECONCILEMENT - PER ITEM				60,036			
ISSUE INPUT FILE WITH RECON				58			
DATA ENTRY - MANUAL				3			
OUTPUT FILE				19			
SUBTOTAL							
AUTOMATED CLEARING HOUSE							
DEBIT RECEIVED				4			
CREDIT RECEIVED -				2			
TRANSACTION BLOCK MAINTENANCE				1			

ACCOUNT ANALYSIS STATEMENT
FOR FEBRUARY 2019

DETAIL OF ACCOUNT

ACTIVITY SUMMARY

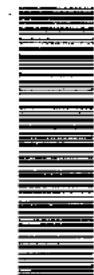
PRODUCT LINE AND DESCRIPTION	BANK SERVICE CODE	AFP SERVICE CODE	UNIT PRICE (\$)	VOLUME	SERVICE CHARGE (\$)	BALANCE EQUIVALENT (\$)	FEE BASED CHARGES (\$)
SUBTOTAL							
JPMORGAN ACCESS							
ACCOUNTS REPORTED				1			
TRANSACTIONS REPORTED - 45 DAY				437			
CONT DISB CHECKS REPORTED				56,438			
EXTENDED TRANSACTION DETAIL				113,780			
SUBTOTAL							
TOTAL CHARGE FOR SERVICES							
TOTAL FEE BASED CHARGES							
BAL COMPENSABLE SRVC CHARGES							
BAL EQUIVLNT-TOT SERVICE CHRGS							



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ACCOUNT ANALYSIS STATEMENT
FOR FEBRUARY 2019DETAIL OF ACCOUNTBALANCE AND COMPENSATION ANALYSISEARNINGS ALLOWANCE RATE: 2.450%
MULTIPLIER: \$ 532.06000

AFP CODE	DESCRIPTION	BALANCE INFORMATION	COMPENSATION INFORMATION
	AVERAGE NET LEDGER BALANCE LESS AVERAGE FLOAT BALANCE		
	AVERAGE NET COLLECTED BALANCE AVG POSITIVE COLLECTED BALANCE LESS DDA BAL RESRVE REQUIRMENT INVESTABLE BALANCE		
	BAL EQUIVLNT-TOT SERVICE CHRGS		
	EXCESS/(DEFICIT) INVESTBLE BAL		
	EARNINGS ALLOWANCE		
	BAL COMPENSABLE SRVC CHARGES		
	EXCESS/(DEFICIT) EARNING ALLOW		
	SERVICE CHARGE AMOUNT		



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ACCOUNT ANALYSIS STATEMENT
FOR FEBRUARY 2019

DETAIL OF ACCOUNT

ACTIVITY SUMMARY

PRODUCT LINE AND DESCRIPTION	BANK SERVICE CODE	AFP SERVICE CODE	UNIT PRICE (\$)	VOLUME	SERVICE CHARGE (\$)	BALANCE EQUIVALENT (\$)	FEE BASED CHARGES (\$)
ACCOUNT SERVICES							
ACCOUNT MAINTENANCE				1			
DEBIT POSTED - ELECTRONIC				16			
CREDIT POSTED- ELECTRONIC				19			
STATEMENT CYCLES - ENHANCED				1			
SUBTOTAL							
DISBURSEMENT SERVICES							
CONTROLLED DISB FUNDING				35			
CONTROLLED DISB ACCT MAINT				1			
EXCEPTION NOTIFICATION - ACCT				1			
CONTROLLED DISB CHECK POSTED				571			
IMAGE STORAGE PER ITEM				730			
CHECK INQUIRY MAINTENANCE				1			
RECON REPORT / STATEMENT MAINT				1			
DATA DOWNLOAD				1			
EXTENDED REPORT RETENTION				2			
EXTENDED PAID CHK DATA STORAGE				730			
SUBTOTAL							
RECONCILIATION SERVICES							
POSITIVE PAY MAINTENANCE				1			
EXCEPTION ITEM				150			
CHECK EXCEPTION RETURN				159			
IMAGE CAPTURE PER ITEM				730			
FULL RECONCILEMENT - MAINT				1			
FULL RECONCILEMENT - PER ITEM				571			
ISSUE INPUT FILE WITH RECON				55			
EXCESSIVE ARP REJECTS				151			
SUBTOTAL							
AUTOMATED CLEARING HOUSE							
TRANSACTION BLOCK MAINTENANCE				1			
SUBTOTAL							
JPMORGAN ACCESS							
ACCOUNTS REPORTED				1			

ACCOUNT ANALYSIS STATEMENT
FOR FEBRUARY 2019

DETAIL OF ACCOUNT

ACTIVITY SUMMARY

PRODUCT LINE AND DESCRIPTION	BANK SERVICE CODE	AFP SERVICE CODE	UNIT PRICE (\$)	VOLUME	SERVICE CHARGE (\$)	BALANCE EQUIVALENT (\$)	FEE BASED CHARGES (\$)
TRANSACTIONS REPORTED - 45 DAY				189			
CONT DISB CHECKS REPORTED				585			
EXTENDED TRANSACTION DETAIL				1,548			
SUBTOTAL							
TOTAL CHARGE FOR SERVICES							
TOTAL FEE BASED CHARGES							
BAL COMPENSABLE SRVC CHARGES							
BAL EQUIVLNT-TOT SERVICE CHRGS							



ACCOUNT ANALYSIS STATEMENT
FOR FEBRUARY 2019DETAIL OF ACCOUNTBALANCE AND COMPENSATION ANALYSISEARNINGS ALLOWANCE RATE: 2.450%
MULTIPLIER: \$ 532.06000

AFP CODE	DESCRIPTION	BALANCE INFORMATION	COMPENSATION INFORMATION
	AVERAGE NET LEDGER BALANCE LESS AVERAGE FLOAT BALANCE		
	AVERAGE NET COLLECTED BALANCE AVG POSITIVE COLLECTED BALANCE LESS DDA BAL RESRVE REQUIRMENT INVESTABLE BALANCE		
	BAL EQUIVLNT-TOT SERVICE CHRGS		
	EXCESS/(DEFICIT) INVESTBLE BAL		
	EARNINGS ALLOWANCE		
	BAL COMPENSABLE SRVC CHARGES		
	EXCESS/(DEFICIT) EARNING ALLOW		
	SERVICE CHARGE AMOUNT		



1003679120900000045

ACCOUNT ANALYSIS STATEMENT
FOR FEBRUARY 2019

DETAIL OF ACCOUNT

ACTIVITY SUMMARY

PRODUCT LINE AND DESCRIPTION	BANK SERVICE CODE	AFP SERVICE CODE	UNIT PRICE (\$)	VOLUME	SERVICE CHARGE (\$)	BALANCE EQUIVALENT (\$)	FEE BASED CHARGES (\$)
ACCOUNT SERVICES							
ACCOUNT MAINTENANCE				1			
DEBIT POSTED - ELECTRONIC				2			
CREDIT POSTED- ELECTRONIC				5			
STATEMENT CYCLES - ENHANCED				1			
SUBTOTAL							
DISBURSEMENT SERVICES							
CONTROLLED DISB FUNDING				7			
CONTROLLED DISB ACCT MAINT				1			
EXCEPTION NOTIFICATION - ACCT				1			
CONTROLLED DISB CHECK POSTED				5			
IMAGE STORAGE PER ITEM				7			
CHECK INQUIRY MAINTENANCE				1			
RECON REPORT / STATEMENT MAINT				1			
DATA DOWNLOAD				1			
EXTENDED REPORT RETENTION				2			
EXTENDED PAID CHK DATA STORAGE				7			
SUBTOTAL							
RECONCILIATION SERVICES							
POSITIVE PAY MAINTENANCE				1			
EXCEPTION ITEM				2			
CHECK EXCEPTION RETURN				2			
IMAGE CAPTURE PER ITEM				7			
FULL RECONCILEMENT - MAINT				1			
FULL RECONCILEMENT - PER ITEM				5			
ISSUE INPUT FILE WITH RECON				4			
EXCESSIVE ARP REJECTS				2			
SUBTOTAL							
AUTOMATED CLEARING HOUSE							
TRANSACTION BLOCK MAINTENANCE				1			
SUBTOTAL							
JPMORGAN ACCESS							
ACCOUNTS REPORTED				1			

ACCOUNT ANALYSIS STATEMENT
FOR FEBRUARY 2019

DETAIL OF ACCOUNT

ACTIVITY SUMMARY

PRODUCT LINE AND DESCRIPTION	BANK SERVICE CODE	AFP SERVICE CODE	UNIT PRICE (\$)	VOLUME	SERVICE CHARGE (\$)	BALANCE EQUIVALENT (\$)	FEE BASED CHARGES (\$)
TRANSACTIONS REPORTED - 45 DAY CONT DISB CHECKS REPORTED EXTENDED TRANSACTION DETAIL				10			
				6			
				32			
SUBTOTAL							
TOTAL CHARGE FOR SERVICES							
TOTAL FEE BASED CHARGES							
BAL COMPENSABLE SRVC CHARGES							
BAL EQUIVLNT-TOT SERVICE CHRGS							



ACCOUNT ANALYSIS STATEMENT
FOR FEBRUARY 2019

DETAIL OF ACCOUNT

BALANCE AND COMPENSATION ANALYSIS

EARNINGS ALLOWANCE RATE: 2.450%
MULTIPLIER: \$ 532.06000

AFP CODE	DESCRIPTION	BALANCE INFORMATION	COMPENSATION INFORMATION
	AVERAGE NET LEDGER BALANCE LESS AVERAGE FLOAT BALANCE		
	AVERAGE NET COLLECTED BALANCE AVG POSITIVE COLLECTED BALANCE LESS DDA BAL RESRVE REQUIRMENT INVESTABLE BALANCE		
	BAL EQUIVLNT-TOT SERVICE CHRGS		
	EXCESS/(DEFICIT) INVESTBLE BAL		
	EARNINGS ALLOWANCE		
	BAL COMPENSABLE SRVC CHARGES		
	EXCESS/(DEFICIT) EARNING ALLOW		
	SERVICE CHARGE AMOUNT		



ACCOUNT ANALYSIS STATEMENT
FOR FEBRUARY 2019

DETAIL OF ACCOUNT

ACTIVITY SUMMARY

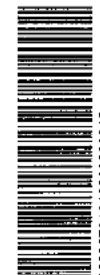
PRODUCT LINE AND DESCRIPTION	BANK SERVICE CODE	AFP SERVICE CODE	UNIT PRICE (\$)	VOLUME	SERVICE CHARGE (\$)	BALANCE EQUIVALENT (\$)	FEE BASED CHARGES (\$)
ACCOUNT SERVICES							
ACCOUNT MAINTENANCE				1			
DEBIT POSTED - ELECTRONIC				54			
CREDIT POSTED - ELECTRONIC				80			
STATEMENT CYCLES				1			
SUBTOTAL							
DISBURSEMENT SERVICES							
CONTROLLED DISB FUNDING				56			
SUBTOTAL							
WIRE - U.S.							
BOOK CREDIT				19			
SUBTOTAL							
AUTOMATED CLEARING HOUSE							
ACH MAINTENANCE				1			
DEBIT ORIGINATED				39			
CREDIT ORIGINATED				1,451,711			
DEBIT RECEIVED				35			
CREDIT RECEIVED				19			
RETURN NOTIFICATION - TRANSM				8,381			
ACH BATCH/FILE PROCESSED				18			
DELETION / REVERSAL - MANUAL				1			
TRANSACTION BLOCK MAINTENANCE				1			
ACH TRANS BLOCK AUTHORIZED ID				1			
NOTIF OF CHANGE - TRANSM				8,537			
ARTIFICIAL INTEL MAINTENANCE				1			
ARTIFICIAL INTEL ITEM SCANNED				1,477,007			
SUBTOTAL							
JPMORGAN ACCESS							
ACCOUNTS REPORTED				5			
MONTHLY SERVICE				1			
TRANSACTIONS REPORTED - 45 DAY				660			
CONT DISB CHECKS REPORTED				57,041			
EXTENDED TRANSACTION DETAIL				115,426			

ACCOUNT ANALYSIS STATEMENT
FOR FEBRUARY 2019

DETAIL OF ACCOUNT

ACTIVITY SUMMARY

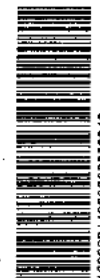
PRODUCT LINE AND DESCRIPTION	BANK SERVICE CODE	AFP SERVICE CODE	UNIT PRICE (\$)	VOLUME	SERVICE CHARGE (\$)	BALANCE EQUIVALENT (\$)	FEE BASED CHARGES (\$)
SUBTOTAL							
BALANCE BASED CHARGES							
BALANCE BASED CHARGES				16,918			
SUBTOTAL							
TOTAL CHARGE FOR SERVICES							
TOTAL FEE BASED CHARGES							
BAL COMPENSABLE SRVC CHARGES							
BAL EQUIVLNT-TOT SERVICE CHRGS							



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ACCOUNT ANALYSIS STATEMENT
FOR MARCH 2019SUMMARY OF ACCOUNTSBALANCE AND COMPENSATION ANALYSIS

AFP CODE	DESCRIPTION	BALANCE INFORMATION	COMPENSATION INFORMATION
	AVERAGE NET LEDGER BALANCE LESS AVERAGE FLOAT BALANCE		
	AVERAGE NET COLLECTED BALANCE AVG POSITIVE COLLECTED BALANCE LESS DDA BAL RESRVE REQUIRMENT INVESTABLE BALANCE		
	BAL EQUIVLNT-TOT SERVICE CHRGS		
	EXCESS/(DEFICIT) INVESTBLE BAL		
	EARNINGS ALLOWANCE		
	BAL COMPENSABLE SRVC CHARGES		
	EXCESS/(DEFICIT) EARNING ALLOW		
	SERVICE CHARGE AMOUNT		

ACCOUNTS INCLUDED IN SUMMARY

ACCOUNT ANALYSIS STATEMENT
FOR MARCH 2019

SUMMARY OF ACCOUNTS

ACTIVITY SUMMARY

PRODUCT LINE AND DESCRIPTION	BANK SERVICE CODE	AFP SERVICE CODE	UNIT PRICE (\$)	VOLUME	SERVICE CHARGE (\$)	BALANCE EQUIVALENT (\$)	FEE BASED CHARGES (\$)
ACCOUNT SERVICES							
ACCOUNT MAINTENANCE				4			
DEBIT POSTED - ELECTRONIC				112			
CREDIT POSTED- ELECTRONIC				151			
STATEMENT CYCLES				1			
STATEMENT CYCLES - ENHANCED				3			
SUBTOTAL							
DISBURSEMENT SERVICES							
CONTROLLED DISB FUNDING				153			
CONTROLLED DISB ACCT MAINT				3			
EXCEPTION NOTIFICATION - ACCT				3			
CONTROLLED DISB CHECK POSTED				246,340			
IMAGE STORAGE PER ITEM				246,823			
CHECK INQUIRY MAINTENANCE				3			
RECON REPORT / STATEMENT MAINT				3			
DATA DOWNLOAD				3			
EXTENDED REPORT RETENTION				6			
EXTENDED PAID CHK DATA STORAGE				246,823			
SUBTOTAL							
RECONCILIATION SERVICES							
POSITIVE PAY MAINTENANCE				3			
EXCEPTION ITEM				500			
CHECK EXCEPTION RETURN				470			
IMAGE CAPTURE PER ITEM				246,823			
FULL RECONCILEMENT - MAINT				3			
FULL RECONCILEMENT - PER ITEM				246,340			
ISSUE INPUT FILE WITH RECON				107			
EXCESSIVE ARP REJECTS				72			
OUTPUT FILE				21			
SUBTOTAL							
WIRE - U.S.							
BOOK CREDIT				21			
SUBTOTAL							

ACCOUNT ANALYSIS STATEMENT
FOR MARCH 2019

SUMMARY OF ACCOUNTS

ACTIVITY SUMMARY

PRODUCT LINE AND DESCRIPTION	BANK SERVICE CODE	AFP SERVICE CODE	UNIT PRICE (\$)	VOLUME	SERVICE CHARGE (\$)	BALANCE EQUIVALENT (\$)	FEE BASED CHARGES (\$)
AUTOMATED CLEARING HOUSE							
ACH MAINTENANCE				1			
DEBIT ORIGINATED				89			
CREDIT ORIGINATED				1,210,822			
DEBIT RECEIVED				49			
CREDIT RECEIVED				40			
RETURN NOTIFICATION - TRANSM				14,363			
ACH BATCH/FILE PROCESSED				31			
DELETION / REVERSAL - ELEC				2			
TRANSACTION BLOCK MAINTENANCE				4			
ACH TRANS BLOCK AUTHORIZED ID				1			
NOTIF OF CHANGE - TRANSM				14,321			
ARTIFICIAL INTEL MAINTENANCE				1			
ARTIFICIAL INTEL ITEM SCANNED				1,185,288			
SUBTOTAL							
JPMORGAN ACCESS							
ACCOUNTS REPORTED				8			
MONTHLY SERVICE				1			
TRANSACTIONS REPORTED - 45 DAY				1,227			
CONT DISB CHECKS REPORTED				482,097			
EXTENDED TRANSACTION DETAIL				966,640			
SUBTOTAL							
BALANCE BASED CHARGES							
BALANCE BASED CHARGES				13,801			
SUBTOTAL							
TOTAL CHARGE FOR SERVICES							
TOTAL FEE BASED CHARGES							
BAL COMPENSABLE SRVC CHARGES							
BAL EQUIVLNT-TOT SERVICE CHRGS							



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ACCOUNT ANALYSIS STATEMENT
FOR MARCH 2019

DETAIL OF ACCOUNT

BALANCE AND COMPENSATION ANALYSIS

AFP CODE	DESCRIPTION	BALANCE INFORMATION	COMPENSATION INFORMATION
	AVERAGE NET LEDGER BALANCE LESS AVERAGE FLOAT BALANCE		
	AVERAGE NET COLLECTED BALANCE AVG POSITIVE COLLECTED BALANCE LESS DDA BAL RESRVE REQUIRMENT INVESTABLE BALANCE		
	BAL EQUIVLNT-TOT SERVICE CHRGS		
	EXCESS/(DEFICIT) INVESTBLE BAL		
	EARNINGS ALLOWANCE		
	BAL COMPENSABLE SRVC CHARGES		
	EXCESS/(DEFICIT) EARNING ALLOW		
	SERVICE CHARGE AMOUNT		



ACCOUNT ANALYSIS STATEMENT
FOR MARCH 2019

DETAIL OF ACCOUNT

ACTIVITY SUMMARY

PRODUCT LINE AND DESCRIPTION	BANK SERVICE CODE	AFP SERVICE CODE	UNIT PRICE (\$)	VOLUME	SERVICE CHARGE (\$)	BALANCE EQUIVALENT (\$)	FEE BASED CHARGES (\$)
ACCOUNT SERVICES							
ACCOUNT MAINTENANCE				1			
DEBIT POSTED - ELECTRONIC				23			
CREDIT POSTED- ELECTRONIC				21			
STATEMENT CYCLES - ENHANCED				1			
SUBTOTAL							
DISBURSEMENT SERVICES							
CONTROLLED DISB FUNDING				42			
CONTROLLED DISB ACCT MAINT				1			
EXCEPTION NOTIFICATION - ACCT				1			
CONTROLLED DISB CHECK POSTED				245,922			
IMAGE STORAGE PER ITEM				246,323			
CHECK INQUIRY MAINTENANCE				1			
RECON REPORT / STATEMENT MAINT				1			
DATA DOWNLOAD				1			
EXTENDED REPORT RETENTION				2			
EXTENDED PAID CHK DATA STORAGE				246,323			
SUBTOTAL							
RECONCILIATION SERVICES							
POSITIVE PAY MAINTENANCE				1			
EXCEPTION ITEM				418			
CHECK EXCEPTION RETURN				388			
IMAGE CAPTURE PER ITEM				246,323			
FULL RECONCILEMENT - MAINT				1			
FULL RECONCILEMENT - PER ITEM				245,922			
ISSUE INPUT FILE WITH RECON				60			
OUTPUT FILE				21			
SUBTOTAL							
AUTOMATED CLEARING HOUSE							
DEBIT RECEIVED				2			
TRANSACTION BLOCK MAINTENANCE				1			
SUBTOTAL							
JPMORGAN ACCESS							

ACCOUNT ANALYSIS STATEMENT
FOR MARCH 2019

DETAIL OF ACCOUNT

ACTIVITY SUMMARY

PRODUCT LINE AND DESCRIPTION	BANK SERVICE CODE	AFP SERVICE CODE	UNIT PRICE (\$)	VOLUME	SERVICE CHARGE (\$)	BALANCE EQUIVALENT (\$)	FEE BASED CHARGES (\$)
ACCOUNTS REPORTED				1			
TRANSACTIONS REPORTED - 45 DAY				467			
CONT DISB CHECKS REPORTED				240,626			
EXTENDED TRANSACTION DETAIL				482,186			
SUBTOTAL							
TOTAL CHARGE FOR SERVICES							
TOTAL FEE BASED CHARGES							
BAL COMPENSABLE SRVC CHARGES							
BAL EQUIVLNT-TOT SERVICE CHRGS							



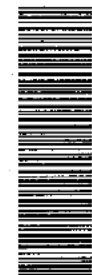
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ACCOUNT ANALYSIS STATEMENT
FOR MARCH 2019

DETAIL OF ACCOUNT

BALANCE AND COMPENSATION ANALYSIS

AFP CODE	DESCRIPTION	BALANCE INFORMATION	COMPENSATION INFORMATION
	AVERAGE NET LEDGER BALANCE LESS AVERAGE FLOAT BALANCE		
	AVERAGE NET COLLECTED BALANCE AVG POSITIVE COLLECTED BALANCE LESS DDA BAL RESRVE REQUIRMENT INVESTABLE BALANCE		
	BAL EQUIVLNT-TOT SERVICE CHRGS		
	EXCESS/(DEFICIT) INVESTBLE BAL		
	EARNINGS ALLOWANCE		
	BAL COMPENSABLE SRVC CHARGES		
	EXCESS/(DEFICIT) EARNING ALLOW		
	SERVICE CHARGE AMOUNT		



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ACCOUNT ANALYSIS STATEMENT
FOR MARCH 2019

DETAIL OF ACCOUNT

ACTIVITY SUMMARY

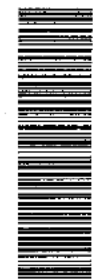
PRODUCT LINE AND DESCRIPTION	BANK SERVICE CODE	AFP SERVICE CODE	UNIT PRICE (\$)	VOLUME	SERVICE CHARGE (\$)	BALANCE EQUIVALENT (\$)	FEE BASED CHARGES (\$)
ACCOUNT SERVICES							
ACCOUNT MAINTENANCE				1			
DEBIT POSTED - ELECTRONIC				20			
CREDIT POSTED- ELECTRONIC				21			
STATEMENT CYCLES - ENHANCED				1			
SUBTOTAL							
DISBURSEMENT SERVICES							
CONTROLLED DISB FUNDING				41			
CONTROLLED DISB ACCT MAINT				1			
EXCEPTION NOTIFICATION - ACCT				1			
CONTROLLED DISB CHECK POSTED				407			
IMAGE STORAGE PER ITEM				488			
CHECK INQUIRY MAINTENANCE				1			
RECON REPORT / STATEMENT MAINT				1			
DATA DOWNLOAD				1			
EXTENDED REPORT RETENTION				2			
EXTENDED PAID CHK DATA STORAGE				488			
SUBTOTAL							
RECONCILIATION SERVICES							
POSITIVE PAY MAINTENANCE				1			
EXCEPTION ITEM				81			
CHECK EXCEPTION RETURN				81			
IMAGE CAPTURE PER ITEM				488			
FULL RECONCILEMENT - MAINT				1			
FULL RECONCILEMENT - PER ITEM				407			
ISSUE INPUT FILE WITH RECON				45			
EXCESSIVE ARP REJECTS				71			
SUBTOTAL							
AUTOMATED CLEARING HOUSE							
TRANSACTION BLOCK MAINTENANCE				1			
SUBTOTAL							
JPMORGAN ACCESS							
ACCOUNTS REPORTED				1			

ACCOUNT ANALYSIS STATEMENT
FOR MARCH 2019

DETAIL OF ACCOUNT

ACTIVITY SUMMARY

PRODUCT LINE AND DESCRIPTION	BANK SERVICE CODE	AFP SERVICE CODE	UNIT PRICE (\$)	VOLUME	SERVICE CHARGE (\$)	BALANCE EQUIVALENT (\$)	FEE BASED CHARGES (\$)
TRANSACTIONS REPORTED - 45 DAY				126			
CONT DISB CHECKS REPORTED				406			
EXTENDED TRANSACTION DETAIL				1,066			
SUBTOTAL							
TOTAL CHARGE FOR SERVICES							
TOTAL FEE BASED CHARGES							
BAL COMPENSABLE SRVC CHARGES							
BAL EQUIVLNT-TOT SERVICE CHRGS							



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ACCOUNT ANALYSIS STATEMENT
FOR MARCH 2019

DETAIL OF ACCOUNT

BALANCE AND COMPENSATION ANALYSIS

AFP CODE	DESCRIPTION	BALANCE INFORMATION	COMPENSATION INFORMATION
	AVERAGE NET LEDGER BALANCE LESS AVERAGE FLOAT BALANCE		
	AVERAGE NET COLLECTED BALANCE AVG POSITIVE COLLECTED BALANCE LESS DDA BAL RESRVE REQUIRMENT INVESTABLE BALANCE		
	BAL EQUIVLNT-TOT SERVICE CHRGS		
	EXCESS/(DEFICIT) INVESTBLE BAL		
	EARNINGS ALLOWANCE		
	BAL COMPENSABLE SRVC CHARGES		
	EXCESS/(DEFICIT) EARNING ALLOW		
	SERVICE CHARGE AMOUNT		



ACCOUNT ANALYSIS STATEMENT
FOR MARCH 2019

DETAIL OF ACCOUNT

ACTIVITY SUMMARY

PRODUCT LINE AND DESCRIPTION	BANK SERVICE CODE	AFP SERVICE CODE	UNIT PRICE (\$)	VOLUME	SERVICE CHARGE (\$)	BALANCE EQUIVALENT (\$)	FEE BASED CHARGES (\$)
ACCOUNT SERVICES							
ACCOUNT MAINTENANCE				1			
DEBIT POSTED - ELECTRONIC				1			
CREDIT POSTED- ELECTRONIC				6			
STATEMENT CYCLES - ENHANCED				1			
SUBTOTAL							
DISBURSEMENT SERVICES							
CONTROLLED DISB FUNDING				7			
CONTROLLED DISB ACCT MAINT				1			
EXCEPTION NOTIFICATION - ACCT				1			
CONTROLLED DISB CHECK POSTED				11			
IMAGE STORAGE PER ITEM				12			
CHECK INQUIRY MAINTENANCE				1			
RECON REPORT / STATEMENT MAINT				1			
DATA DOWNLOAD				1			
EXTENDED REPORT RETENTION				2			
EXTENDED PAID CHK DATA STORAGE				12			
SUBTOTAL							
RECONCILIATION SERVICES							
POSITIVE PAY MAINTENANCE				1			
EXCEPTION ITEM				1			
CHECK EXCEPTION RETURN				1			
IMAGE CAPTURE PER ITEM				12			
FULL RECONCILEMENT - MAINT				1			
FULL RECONCILEMENT - PER ITEM				11			
ISSUE INPUT FILE WITH RECON				2			
EXCESSIVE ARP REJECTS				1			
SUBTOTAL							
AUTOMATED CLEARING HOUSE							
TRANSACTION BLOCK MAINTENANCE				1			
SUBTOTAL							
JPMORGAN ACCESS							
ACCOUNTS REPORTED				1			

ACCOUNT ANALYSIS STATEMENT
FOR MARCH 2019

DETAIL OF ACCOUNT

ACTIVITY SUMMARY

PRODUCT LINE AND DESCRIPTION	BANK SERVICE CODE	AFP SERVICE CODE	UNIT PRICE (\$)	VOLUME	SERVICE CHARGE (\$)	BALANCE EQUIVALENT (\$)	FEE BASED CHARGES (\$)
TRANSACTIONS REPORTED - 45 DAY CONT DISB CHECKS REPORTED EXTENDED TRANSACTION DETAIL				8			
				11			
				38			
SUBTOTAL							
TOTAL CHARGE FOR SERVICES							
TOTAL FEE BASED CHARGES							
BAL COMPENSABLE SRVC CHARGES							
BAL EQUIVLNT-TOT SERVICE CHRGS							



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ACCOUNT ANALYSIS STATEMENT
FOR MARCH 2019

DETAIL OF ACCOUNT

BALANCE AND COMPENSATION ANALYSIS

AFP CODE	DESCRIPTION	BALANCE INFORMATION	COMPENSATION INFORMATION
	AVERAGE NET LEDGER BALANCE LESS AVERAGE FLOAT BALANCE AVERAGE NET COLLECTED BALANCE AVG POSITIVE COLLECTED BALANCE LESS DDA BAL RESRVE REQUIRMENT INVESTABLE BALANCE BAL EQUIVLNT-TOT SERVICE CHRGS EXCESS/(DEFICIT) INVESTBLE BAL EARNINGS ALLOWANCE BAL COMPENSABLE SRVC CHARGES EXCESS/(DEFICIT) EARNING ALLOW SERVICE CHARGE AMOUNT		



ACCOUNT ANALYSIS STATEMENT
FOR MARCH 2019

DETAIL OF ACCOUNT

ACTIVITY SUMMARY

PRODUCT LINE AND DESCRIPTION	BANK SERVICE CODE	AFP SERVICE CODE	UNIT PRICE (\$)	VOLUME	SERVICE CHARGE (\$)	BALANCE EQUIVALENT (\$)	FEE BASED CHARGES (\$)
ACCOUNT SERVICES							
ACCOUNT MAINTENANCE				1			
DEBIT POSTED - ELECTRONIC				68			
CREDIT POSTED- ELECTRONIC				103			
STATEMENT CYCLES				1			
SUBTOTAL							
DISBURSEMENT SERVICES							
CONTROLLED DISB FUNDING				63			
SUBTOTAL							
WIRE - U.S.							
BOOK CREDIT				21			
SUBTOTAL							
AUTOMATED CLEARING HOUSE							
ACH MAINTENANCE				1			
DEBIT ORIGINATED				89			
CREDIT ORIGINATED				1,210,822			
DEBIT RECEIVED				47			
CREDIT RECEIVED				40			
RETURN NOTIFICATION - TRANSM				14,363			
ACH BATCH/FILE PROCESSED				31			
DELETION / REVERSAL - ELEC				2			
TRANSACTION BLOCK MAINTENANCE				1			
ACH TRANS BLOCK AUTHORIZED ID				1			
NOTIF OF CHANGE - TRANSM				14,321			
ARTIFICIAL INTEL MAINTENANCE				1			
ARTIFICIAL INTEL ITEM SCANNED				1,185,288			
SUBTOTAL							
JPMORGAN ACCESS							
ACCOUNTS REPORTED				5			
MONTHLY SERVICE				1			
TRANSACTIONS REPORTED - 45 DAY				626			
CONT DISB CHECKS REPORTED				241,054			
EXTENDED TRANSACTION DETAIL				483,350			

ACCOUNT ANALYSIS STATEMENT
FOR MARCH 2019

DETAIL OF ACCOUNT

ACTIVITY SUMMARY

PRODUCT LINE AND DESCRIPTION	BANK SERVICE CODE	AFP SERVICE CODE	UNIT PRICE (\$)	VOLUME	SERVICE CHARGE (\$)	BALANCE EQUIVALENT (\$)	FEE BASED CHARGES (\$)		
SUBTOTAL									
BALANCE BASED CHARGES				13,801					
BALANCE BASED CHARGES									
SUBTOTAL									
TOTAL CHARGE FOR SERVICES									
TOTAL FEE BASED CHARGES									
BAL COMPENSABLE SRVC CHARGES									
BAL EQUIVLNT-TOT SERVICE CHRGS									



ACCOUNT ANALYSIS STATEMENT
FOR APRIL 2019

SUMMARY OF ACCOUNTS

BALANCE AND COMPENSATION ANALYSIS

AFP CODE	DESCRIPTION	BALANCE INFORMATION	COMPENSATION INFORMATION
	AVERAGE NET LEDGER BALANCE LESS AVERAGE FLOAT BALANCE		
	AVERAGE NET COLLECTED BALANCE AVG POSITIVE COLLECTED BALANCE LESS DDA BAL RESRVE REQUIRMENT INVESTABLE BALANCE		
	BAL EQUIVLNT-TOT SERVICE CHRGS		
	EXCESS/(DEFICIT) INVESTBLE BAL		
	EARNINGS ALLOWANCE		
	BAL COMPENSABLE SRVC CHARGES		
	EXCESS/(DEFICIT) EARNING ALLOW		
	SERVICE CHARGE AMOUNT		

ACCOUNTS INCLUDED IN SUMMARY



ACCOUNT ANALYSIS STATEMENT
FOR APRIL 2019

SUMMARY OF ACCOUNTS

ACTIVITY SUMMARY

PRODUCT LINE AND DESCRIPTION	BANK SERVICE CODE	AFP SERVICE CODE	UNIT PRICE (\$)	VOLUME	SERVICE CHARGE (\$)	BALANCE EQUIVALENT (\$)	FEE BASED CHARGES (\$)
ACCOUNT SERVICES							
ACCOUNT MAINTENANCE				4			
DEBIT POSTED - ELECTRONIC				130			
CREDIT POSTED- ELECTRONIC				165			
STATEMENT CYCLES				1			
STATEMENT CYCLES - ENHANCED				3			
SUBTOTAL							
DISBURSEMENT SERVICES							
CHECK / DEBIT POSTED				1			
CONTROLLED DISB FUNDING				158			
CONTROLLED DISB ACCT MAINT				3			
EXCEPTION NOTIFICATION - ACCT				3			
CONTROLLED DISB CHECK POSTED				507,309			
IMAGE STORAGE PER ITEM				507,805			
CHECK INQUIRY MAINTENANCE				3			
RECON REPORT / STATEMENT MAINT				3			
DATA DOWNLOAD				3			
EXTENDED REPORT RETENTION				6			
EXTENDED PAID CHK DATA STORAGE				507,805			
SUBTOTAL							
RECONCILIATION SERVICES							
POSITIVE PAY MAINTENANCE				3			
EXCEPTION ITEM				503			
CHECK EXCEPTION RETURN				486			
IMAGE CAPTURE PER ITEM				507,805			
FULL RECONCILEMENT - MAINT				3			
FULL RECONCILEMENT - PER ITEM				507,310			
ISSUE INPUT FILE WITH RECON				127			
EXCESSIVE ARP REJECTS				65			
OUTPUT FILE				22			
SUBTOTAL							
WIRE - U.S.							
BOOK CREDIT				22			

ACCOUNT ANALYSIS STATEMENT
FOR APRIL 2019

SUMMARY OF ACCOUNTS

ACTIVITY SUMMARY

PRODUCT LINE AND DESCRIPTION	BANK SERVICE CODE	AFP SERVICE CODE	UNIT PRICE (\$)	VOLUME	SERVICE CHARGE (\$)	BALANCE EQUIVALENT (\$)	FEE BASED CHARGES (\$)
SUBTOTAL							
AUTOMATED CLEARING HOUSE							
ACH MAINTENANCE				1			
DEBIT ORIGINATED				114			
CREDIT ORIGINATED				2,373,729			
DEBIT RECEIVED				65			
CREDIT RECEIVED				50			
ACH UNAUTHORIZED ENTRY FEE				2			
RETURN NOTIFICATION - TRANSM				27,113			
ACH BATCH/FILE PROCESSED				42			
TRANSACTION BLOCK MAINTENANCE				4			
ACH TRANS BLOCK AUTHORIZED ID				1			
NOTIF OF CHANGE - TRANSM				24,496			
ARTIFICIAL INTEL MAINTENANCE				1			
ARTIFICIAL INTEL ITEM SCANNED				2,377,517			
SUBTOTAL							
JPMORGAN ACCESS							
ACCOUNTS REPORTED				8			
MONTHLY SERVICE				1			
TRANSACTIONS REPORTED - 45 DAY				1,242			
CONT DISB CHECKS REPORTED				952,233			
EXTENDED TRANSACTION DETAIL				1,908,962			
SUBTOTAL							
BALANCE BASED CHARGES							
BALANCE BASED CHARGES				13,254			
SUBTOTAL							
TOTAL CHARGE FOR SERVICES							
TOTAL FEE BASED CHARGES							
BAL COMPENSABLE SRVC CHARGES							
BAL EQUIVLNT-TOT SERVICE CHRGS							



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ACCOUNT ANALYSIS STATEMENT
FOR APRIL 2019

DETAIL OF ACCOUNT

BALANCE AND COMPENSATION ANALYSIS

AFP CODE	DESCRIPTION	BALANCE INFORMATION	COMPENSATION INFORMATION
	AVERAGE NET LEDGER BALANCE LESS AVERAGE FLOAT BALANCE		
	AVERAGE NET COLLECTED BALANCE AVG POSITIVE COLLECTED BALANCE LESS DDA BAL RESRVE REQUIRMENT INVESTABLE BALANCE		
	BAL EQUIVLNT-TOT SERVICE CHRGS		
	EXCESS/(DEFICIT) INVESTBLE BAL		
	EARNINGS ALLOWANCE		
	BAL COMPENSABLE SRVC CHARGES		
	EXCESS/(DEFICIT) EARNING ALLOW		
	SERVICE CHARGE AMOUNT		



ACCOUNT ANALYSIS STATEMENT
FOR APRIL 2019

DETAIL OF ACCOUNT

ACTIVITY SUMMARY

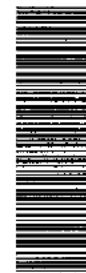
PRODUCT LINE AND DESCRIPTION	BANK SERVICE CODE	AFP SERVICE CODE	UNIT PRICE (\$)	VOLUME	SERVICE CHARGE (\$)	BALANCE EQUIVALENT (\$)	FEE BASED CHARGES (\$)
ACCOUNT SERVICES							
ACCOUNT MAINTENANCE				1			
DEBIT POSTED - ELECTRONIC				22			
CREDIT POSTED - ELECTRONIC				27			
STATEMENT CYCLES - ENHANCED				1			
SUBTOTAL							
DISBURSEMENT SERVICES							
CHECK / DEBIT POSTED				1			
CONTROLLED DISB FUNDING				44			
CONTROLLED DISB ACCT MAINT				1			
EXCEPTION NOTIFICATION - ACCT				1			
CONTROLLED DISB CHECK POSTED				506,693			
IMAGE STORAGE PER ITEM				507,112			
CHECK INQUIRY MAINTENANCE				1			
RECON REPORT / STATEMENT MAINT				1			
DATA DOWNLOAD				1			
EXTENDED REPORT RETENTION				2			
EXTENDED PAID CHK DATA STORAGE				507,112			
SUBTOTAL							
RECONCILIATION SERVICES							
POSITIVE PAY MAINTENANCE				1			
EXCEPTION ITEM				426			
CHECK EXCEPTION RETURN				409			
IMAGE CAPTURE PER ITEM				507,112			
FULL RECONCILEMENT - MAINT				1			
FULL RECONCILEMENT - PER ITEM				506,694			
ISSUE INPUT FILE WITH RECON				69			
OUTPUT FILE				22			
SUBTOTAL							
AUTOMATED CLEARING HOUSE							
CREDIT RECEIVED				5			
TRANSACTION BLOCK MAINTENANCE				1			
SUBTOTAL							

ACCOUNT ANALYSIS STATEMENT
FOR APRIL 2019

DETAIL OF ACCOUNT

ACTIVITY SUMMARY

PRODUCT LINE AND DESCRIPTION	BANK SERVICE CODE	APP SERVICE CODE	UNIT PRICE (\$)	VOLUME	SERVICE CHARGE (\$)	BALANCE EQUIVALENT (\$)	FEE BASED CHARGES (\$)
JPMORGAN ACCESS							
ACCOUNTS REPORTED				1			
TRANSACTIONS REPORTED - 45 DAY				480			
CONT DISB CHECKS REPORTED				475,520			
EXTENDED TRANSACTION DETAIL				952,005			
SUBTOTAL							
TOTAL CHARGE FOR SERVICES							
TOTAL FEE BASED CHARGES							
BAL COMPENSABLE SRVC CHARGES							
BAL EQUIVLNT-TOT SERVICE CHRGS							



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ACCOUNT ANALYSIS STATEMENT
FOR APRIL 2019

DETAIL OF ACCOUNT

BALANCE AND COMPENSATION ANALYSIS

APP CODE	DESCRIPTION	BALANCE INFORMATION	COMPENSATION INFORMATION
	AVERAGE NET LEDGER BALANCE LESS AVERAGE FLOAT BALANCE		
	AVERAGE NET COLLECTED BALANCE AVG POSITIVE COLLECTED BALANCE LESS DDA BAL RESRVE REQUIRMENT INVESTABLE BALANCE		
	BAL EQUIVLNT-TOT SERVICE CHRGS		
	EXCESS/(DEFICIT) INVESTBLE BAL		
	EARNINGS ALLOWANCE		
	BAL COMPENSABLE SRVC CHARGES		
	EXCESS/(DEFICIT) EARNING ALLOW		
	SERVICE CHARGE AMOUNT		



ACCOUNT ANALYSIS STATEMENT
FOR APRIL 2019

DETAIL OF ACCOUNT

ACTIVITY SUMMARY

PRODUCT LINE AND DESCRIPTION	BANK SERVICE CODE	AFP SERVICE CODE	UNIT PRICE (\$)	VOLUME	SERVICE CHARGE (\$)	BALANCE EQUIVALENT (\$)	FEE BASED CHARGES (\$)
ACCOUNT SERVICES							
ACCOUNT MAINTENANCE				1			
DEBIT POSTED - ELECTRONIC				19			
CREDIT POSTED- ELECTRONIC				22			
STATEMENT CYCLES - ENHANCED				1			
SUBTOTAL							
DISBURSEMENT SERVICES							
CONTROLLED DISB FUNDING				41			
CONTROLLED DISB ACCT MAINT				1			
EXCEPTION NOTIFICATION - ACCT				1			
CONTROLLED DISB CHECK POSTED				610			
IMAGE STORAGE PER ITEM				685			
CHECK INQUIRY MAINTENANCE				1			
RECON REPORT / STATEMENT MAINT.				1			
DATA DOWNLOAD				1			
EXTENDED REPORT RETENTION				2			
EXTENDED PAID CHK DATA STORAGE				685			
SUBTOTAL							
RECONCILIATION SERVICES							
POSITIVE PAY MAINTENANCE				1			
EXCEPTION ITEM				75			
CHECK EXCEPTION RETURN				75			
IMAGE CAPTURE PER ITEM				685			
FULL RECONCILEMENT - MAINT				1			
FULL RECONCILEMENT - PER ITEM				610			
ISSUE INPUT FILE WITH RECON				56			
EXCESSIVE ARP REJECTS				63			
SUBTOTAL							
AUTOMATED CLEARING HOUSE							
TRANSACTION BLOCK MAINTENANCE				1			
SUBTOTAL							
JPMORGAN ACCESS							
ACCOUNTS REPORTED				1			

ACCOUNT ANALYSIS STATEMENT
FOR APRIL 2019

DETAIL OF ACCOUNT

ACTIVITY SUMMARY

PRODUCT LINE AND DESCRIPTION	BANK SERVICE CODE	AFP SERVICE CODE	UNIT PRICE (\$)	VOLUME	SERVICE CHARGE (\$)	BALANCE EQUIVALENT (\$)	FEE BASED CHARGES (\$)
TRANSACTIONS REPORTED - 45 DAY				120			
CONT DISB CHECKS REPORTED				587			
EXTENDED TRANSACTION DETAIL				1,414			
SUBTOTAL							
TOTAL CHARGE FOR SERVICES							
TOTAL FEE BASED CHARGES							
BAL COMPENSABLE SRVC CHARGES							
BAL EQUIVLNT-TOT SERVICE CHRGS							



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ACCOUNT ANALYSIS STATEMENT
FOR APRIL 2019

DETAIL OF ACCOUNT

BALANCE AND COMPENSATION ANALYSIS

AFP CODE	DESCRIPTION	BALANCE INFORMATION	COMPENSATION INFORMATION
	AVERAGE NET LEDGER BALANCE LESS AVERAGE FLOAT BALANCE AVERAGE NET COLLECTED BALANCE AVG POSITIVE COLLECTED BALANCE LESS DDA BAL RESRVE REQUIRMENT INVESTABLE BALANCE BAL EQUIVLNT-TOT SERVICE CHRGS EXCESS/(DEFICIT) INVESTBLE BAL EARNINGS ALLOWANCE BAL COMPENSABLE SRVC CHARGES EXCESS/(DEFICIT) EARNING ALLOW SERVICE CHARGE AMOUNT		



ACCOUNT ANALYSIS STATEMENT
FOR APRIL 2019

DETAIL OF ACCOUNT

ACTIVITY SUMMARY

PRODUCT LINE AND DESCRIPTION	BANK SERVICE CODE	AFP SERVICE CODE	UNIT PRICE (\$)	VOLUME	SERVICE CHARGE (\$)	BALANCE EQUIVALENT (\$)	FEE BASED CHARGES (\$)
ACCOUNT SERVICES							
ACCOUNT MAINTENANCE				1			
DEBIT POSTED - ELECTRONIC				2			
CREDIT POSTED - ELECTRONIC				6			
STATEMENT CYCLES - ENHANCED				1			
SUBTOTAL							
DISBURSEMENT SERVICES							
CONTROLLED DISB FUNDING				8			
CONTROLLED DISB ACCT MAINT				1			
EXCEPTION NOTIFICATION - ACCT				1			
CONTROLLED DISB CHECK POSTED				6			
IMAGE STORAGE PER ITEM				8			
CHECK INQUIRY MAINTENANCE				1			
RECON REPORT / STATEMENT MAINT				1			
DATA DOWNLOAD				1			
EXTENDED REPORT RETENTION				2			
EXTENDED PAID CHK DATA STORAGE				8			
SUBTOTAL							
RECONCILIATION SERVICES							
POSITIVE PAY MAINTENANCE				1			
EXCEPTION ITEM				2			
CHECK EXCEPTION RETURN				2			
IMAGE CAPTURE PER ITEM				8			
FULL RECONCILEMENT - MAINT				1			
FULL RECONCILEMENT - PER ITEM				6			
ISSUE INPUT FILE WITH RECON				2			
EXCESSIVE ARP REJECTS				2			
SUBTOTAL							
AUTOMATED CLEARING HOUSE							
TRANSACTION BLOCK MAINTENANCE				1			
SUBTOTAL							
JPMORGAN ACCESS							
ACCOUNTS REPORTED				1			

ACCOUNT ANALYSIS STATEMENT
FOR APRIL 2019

DETAIL OF ACCOUNT

ACTIVITY SUMMARY

PRODUCT LINE AND DESCRIPTION	BANK SERVICE CODE	AFP SERVICE CODE	UNIT PRICE (\$)	VOLUME	SERVICE CHARGE (\$)	BALANCE EQUIVALENT (\$)	FEE BASED CHARGES (\$)
TRANSACTIONS REPORTED - 45 DAY				10			
CONT DISB CHECKS REPORTED				6			
EXTENDED TRANSACTION DETAIL				32			
SUBTOTAL							
TOTAL CHARGE FOR SERVICES							
TOTAL FEE BASED CHARGES							
BAL COMPENSABLE SRVC CHARGES							
BAL EQUIVLNT-TOT SERVICE CHRGS							

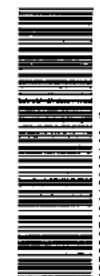


ACCOUNT ANALYSIS STATEMENT
FOR APRIL 2019

DETAIL OF ACCOUNT

BALANCE AND COMPENSATION ANALYSIS

AFP CODE	DESCRIPTION	BALANCE INFORMATION	COMPENSATION INFORMATION
	AVERAGE NET LEDGER BALANCE LESS AVERAGE FLOAT BALANCE		
	AVERAGE NET COLLECTED BALANCE AVG POSITIVE COLLECTED BALANCE LESS DDA BAL RESRVE REQUIRMENT INVESTABLE BALANCE		
	BAL EQUIVLNT-TOT SERVICE CHRGS		
	EXCESS/(DEFICIT) INVESTBLE BAL		
	EARNINGS ALLOWANCE		
	BAL COMPENSABLE SRVC CHARGES		
	EXCESS/(DEFICIT) EARNING ALLOW		
	SERVICE CHARGE AMOUNT		



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ACCOUNT ANALYSIS STATEMENT
FOR APRIL 2019

DETAIL OF ACCOUNT

ACTIVITY SUMMARY

PRODUCT LINE AND DESCRIPTION	BANK SERVICE CODE	AFP SERVICE CODE	UNIT PRICE (\$)	VOLUME	SERVICE CHARGE (\$)	BALANCE EQUIVALENT (\$)	FEE BASED CHARGES (\$)
ACCOUNT SERVICES							
ACCOUNT MAINTENANCE				1			
DEBIT POSTED - ELECTRONIC				87			
CREDIT POSTED- ELECTRONIC				110			
STATEMENT CYCLES				1			
SUBTOTAL							
DISBURSEMENT SERVICES							
CONTROLLED DISB FUNDING				65			
SUBTOTAL							
WIRE - U.S.							
BOOK CREDIT				22			
SUBTOTAL							
AUTOMATED CLEARING HOUSE							
ACH MAINTENANCE				1			
DEBIT ORIGINATED				114			
CREDIT ORIGINATED				2,373,729			
DEBIT RECEIVED				65			
CREDIT RECEIVED				45			
ACH UNAUTHORIZED ENTRY FEE				2			
RETURN NOTIFICATION - TRANSM				27,113			
ACH BATCH/FILE PROCESSED				42			
TRANSACTION BLOCK MAINTENANCE				1			
ACH TRANS BLOCK AUTHORIZED ID				1			
NOTIF OF CHANGE - TRANSM				24,496			
ARTIFICIAL INTEL MAINTENANCE				1			
ARTIFICIAL INTEL ITEM SCANNED				2,377,517			
SUBTOTAL							
JPMORGAN ACCESS							
ACCOUNTS REPORTED				5			
MONTHLY SERVICE				1			
TRANSACTIONS REPORTED - 45 DAY				632			
CONT DISB CHECKS REPORTED				476,120			
EXTENDED TRANSACTION DETAIL				953,511			

ACCOUNT ANALYSIS STATEMENT
FOR APRIL 2019

DETAIL OF ACCOUNT

ACTIVITY SUMMARY

PRODUCT LINE AND DESCRIPTION	BANK SERVICE CODE	AFP SERVICE CODE	UNIT PRICE (\$)	VOLUME	SERVICE CHARGE (\$)	BALANCE EQUIVALENT (\$)	FEE BASED CHARGES (\$)
SUBTOTAL							
BALANCE BASED CHARGES							
BALANCE BASED CHARGES				13,254			
SUBTOTAL							
TOTAL CHARGE FOR SERVICES							
TOTAL FEE BASED CHARGES							
BAL COMPENSABLE SRVC CHARGES							
BAL EQUIVLNT-TOT SERVICE CHRGS							



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ACCOUNT ANALYSIS STATEMENT
FOR MAY 2019

SUMMARY OF ACCOUNTS

BALANCE AND COMPENSATION ANALYSIS

AFP CODE	DESCRIPTION	BALANCE INFORMATION	COMPENSATION INFORMATION
	AVERAGE NET LEDGER BALANCE LESS AVERAGE FLOAT BALANCE AVERAGE NET COLLECTED BALANCE AVG POSITIVE COLLECTED BALANCE LESS DDA BAL RESRVE REQUIRMENT INVESTABLE BALANCE BAL EQUIVLNT-TOT SERVICE CHRGS EXCESS/(DEFICIT) INVESTBLE BAL EARNINGS ALLOWANCE BAL COMPENSABLE SRVC CHARGES EXCESS/(DEFICIT) EARNING ALLOW SERVICE CHARGE AMOUNT		

ACCOUNTS INCLUDED IN SUMMARY



ACCOUNT ANALYSIS STATEMENT
FOR MAY 2019

SUMMARY OF ACCOUNTS

ACTIVITY SUMMARY

PRODUCT LINE AND DESCRIPTION	BANK SERVICE CODE	AFP SERVICE CODE	UNIT PRICE (\$)	VOLUME	SERVICE CHARGE (\$)	BALANCE EQUIVALENT (\$)	FEE BASED CHARGES (\$)
ACCOUNT SERVICES							
ACCOUNT MAINTENANCE				4			
DEBIT POSTED - ELECTRONIC				113			
CREDIT POSTED- ELECTRONIC				165			
STATEMENT CYCLES				1			
STATEMENT CYCLES - ENHANCED				3			
SUBTOTAL							
DISBURSEMENT SERVICES							
CONTROLLED DISB FUNDING				154			
CONTROLLED DISB ACCT MAINT				3			
EXCEPTION NOTIFICATION - ACCT				3			
CONTROLLED DISB CHECK POSTED				496,735			
IMAGE STORAGE PER ITEM				497,150			
CHECK INQUIRY MAINTENANCE				3			
RECON REPORT / STATEMENT MAINT				3			
DATA DOWNLOAD				3			
EXTENDED REPORT RETENTION				6			
EXTENDED PAID CHK DATA STORAGE				497,150			
SUBTOTAL							
RECONCILIATION SERVICES							
POSITIVE PAY MAINTENANCE				3			
EXCEPTION ITEM				440			
CHECK EXCEPTION RETURN				413			
IMAGE CAPTURE PER ITEM				497,150			
FULL RECONCILEMENT - MAINT				3			
FULL RECONCILEMENT - PER ITEM				496,735			
ISSUE INPUT FILE WITH RECON				143			
EXCESSIVE ARP REJECTS				19			
OUTPUT FILE				22			
SUBTOTAL							
WIRE - U.S.							
BOOK CREDIT				22			
SUBTOTAL							

ACCOUNT ANALYSIS STATEMENT
FOR MAY 2019

SUMMARY OF ACCOUNTS

ACTIVITY SUMMARY

PRODUCT LINE AND DESCRIPTION	BANK SERVICE CODE	AFP SERVICE CODE	UNIT PRICE (\$)	VOLUME	SERVICE CHARGE (\$)	BALANCE EQUIVALENT (\$)	FEE BASED CHARGES (\$)
AUTOMATED CLEARING HOUSE							
ACH MAINTENANCE				1			
DEBIT ORIGINATED				94			
CREDIT ORIGINATED				387,783			
DEBIT RECEIVED				50			
CREDIT RECEIVED				52			
ACH UNAUTHORIZED ENTRY FEE				1			
RETURN NOTIFICATION - TRANSM				8,749			
ACH BATCH/FILE PROCESSED				46			
TRANSACTION BLOCK MAINTENANCE				4			
ACH TRANS BLOCK AUTHORIZED ID				1			
NOTIF OF CHANGE - TRANSM				6,349			
ARTIFICIAL INTEL MAINTENANCE				1			
ARTIFICIAL INTEL ITEM SCANNED				383,964			
SUBTOTAL							
JPMORGAN ACCESS							
ACCOUNTS REPORTED				8			
MONTHLY SERVICE				1			
TRANSACTIONS REPORTED - 45 DAY				1,197			
CONT DISB CHECKS REPORTED				1,060,844			
EXTENDED TRANSACTION DETAIL				2,124,066			
SUBTOTAL							
BALANCE BASED CHARGES							
BALANCE BASED CHARGES				11,411			
SUBTOTAL							
TOTAL CHARGE FOR SERVICES							
TOTAL FEE BASED CHARGES							
BAL COMPENSABLE SRVC CHARGES							
BAL EQUIVLNT-TOT SERVICE CHRGS							



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RELATIONSHIP BALANCE COMPENSATION HISTORY

[illegible]

11/11/2016

ACCOUNT ANALYSIS STATEMENT
FOR MAY 2019

DETAIL OF ACCOUNT

BALANCE AND COMPENSATION ANALYSIS

AFP CODE	DESCRIPTION	BALANCE INFORMATION	COMPENSATION INFORMATION
	AVERAGE NET LEDGER BALANCE LESS AVERAGE FLOAT BALANCE AVERAGE NET COLLECTED BALANCE AVG POSITIVE COLLECTED BALANCE LESS DDA BAL RESRVE REQUIRMENT INVESTABLE BALANCE BAL EQUIVLNT-TOT SERVICE CHRGS EXCESS/(DEFICIT) INVESTBLE BAL EARNINGS ALLOWANCE BAL COMPENSABLE SRVC CHARGES EXCESS/(DEFICIT) EARNING ALLOW SERVICE CHARGE AMOUNT		



ACCOUNT ANALYSIS STATEMENT
FOR MAY 2019

DETAIL OF ACCOUNT

ACTIVITY SUMMARY

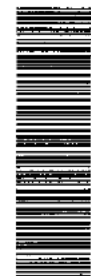
PRODUCT LINE AND DESCRIPTION	BANK SERVICE CODE	AFP SERVICE CODE	UNIT PRICE (\$)	VOLUME	SERVICE CHARGE (\$)	BALANCE EQUIVALENT (\$)	FEE BASED CHARGES (\$)
ACCOUNT SERVICES							
ACCOUNT MAINTENANCE				1			
DEBIT POSTED - ELECTRONIC				27			
CREDIT POSTED- ELECTRONIC				22			
STATEMENT CYCLES - ENHANCED				1			
SUBTOTAL							
DISBURSEMENT SERVICES							
CONTROLLED DISB FUNDING				44			
CONTROLLED DISB ACCT MAINT				1			
EXCEPTION NOTIFICATION - ACCT				1			
CONTROLLED DISB CHECK POSTED				495,904			
IMAGE STORAGE PER ITEM				496,287			
CHECK INQUIRY MAINTENANCE				1			
RECON REPORT / STATEMENT MAINT				1			
DATA DOWNLOAD				1			
EXTENDED REPORT RETENTION				2			
EXTENDED PAID CHK DATA STORAGE				496,287			
SUBTOTAL							
RECONCILIATION SERVICES							
POSITIVE PAY MAINTENANCE				1			
EXCEPTION ITEM				408			
CHECK EXCEPTION RETURN				381			
IMAGE CAPTURE PER ITEM				496,287			
FULL RECONCILEMENT - MAINT				1			
FULL RECONCILEMENT - PER ITEM				495,904			
ISSUE INPUT FILE WITH RECON				78			
OUTPUT FILE				22			
SUBTOTAL							
AUTOMATED CLEARING HOUSE							
DEBIT RECEIVED				5			
TRANSACTION BLOCK MAINTENANCE				1			
SUBTOTAL							
JPMORGAN ACCESS							

ACCOUNT ANALYSIS STATEMENT
FOR MAY 2019

DETAIL OF ACCOUNT

ACTIVITY SUMMARY

PRODUCT LINE AND DESCRIPTION	BANK SERVICE CODE	AFP SERVICE CODE	UNIT PRICE (\$)	VOLUME	SERVICE CHARGE (\$)	BALANCE EQUIVALENT (\$)	FEE BASED CHARGES (\$)
ACCOUNTS REPORTED				1			
TRANSACTIONS REPORTED - 45 DAY				506			
CONT DISB CHECKS REPORTED				529,580			
EXTENDED TRANSACTION DETAIL				1,060,169			
SUBTOTAL							
TOTAL CHARGE FOR SERVICES							
TOTAL FEE BASED CHARGES							
BAL COMPENSABLE SRVC CHARGES							
BAL EQUIVLNT-TOT SERVICE CHRGS							



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ACCOUNT ANALYSIS STATEMENT
FOR MAY 2019

DETAIL OF ACCOUNT

BALANCE AND COMPENSATION ANALYSIS

AFP CODE	DESCRIPTION	BALANCE INFORMATION	COMPENSATION INFORMATION
	AVERAGE NET LEDGER BALANCE	0	0.00
	LESS AVERAGE FLOAT BALANCE	0	0.00
	AVERAGE NET COLLECTED BALANCE		
	AVG POSITIVE COLLECTED BALANCE		
	LESS DDA BAL RESRVE REQUIRMENT		
	INVESTABLE BALANCE		
	BAL EQUIVLNT-TOT SERVICE CHRGS		
	EXCESS/(DEFICIT) INVESTBLE BAL		
	EARNINGS ALLOWANCE		
	BAL COMPENSABLE SRVC CHARGES		
	EXCESS/(DEFICIT) EARNING ALLOW		
	SERVICE CHARGE AMOUNT		



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ACCOUNT ANALYSIS STATEMENT
FOR MAY 2019

DETAIL OF ACCOUNT

ACTIVITY SUMMARY

PRODUCT LINE AND DESCRIPTION	BANK SERVICE CODE	AFP SERVICE CODE	UNIT PRICE (\$)	VOLUME	SERVICE CHARGE (\$)	BALANCE EQUIVALENT (\$)	FEE BASED CHARGES (\$)
ACCOUNT SERVICES							
ACCOUNT MAINTENANCE				1			
DEBIT POSTED - ELECTRONIC				18			
CREDIT POSTED- ELECTRONIC				22			
STATEMENT CYCLES - ENHANCED				1			
SUBTOTAL							
DISBURSEMENT SERVICES							
CONTROLLED DISB FUNDING				40			
CONTROLLED DISB ACCT MAINT				1			
EXCEPTION NOTIFICATION - ACCT				1			
CONTROLLED DISB CHECK POSTED				825			
IMAGE STORAGE PER ITEM				856			
CHECK INQUIRY MAINTENANCE				1			
RECON REPORT / STATEMENT MAINT				1			
DATA DOWNLOAD				1			
EXTENDED REPORT RETENTION				2			
EXTENDED PAID CHK DATA STORAGE				856			
SUBTOTAL							
RECONCILIATION SERVICES							
POSITIVE PAY MAINTENANCE				1			
EXCEPTION ITEM				31			
CHECK EXCEPTION RETURN				31			
IMAGE CAPTURE PER ITEM				856			
FULL RECONCILEMENT - MAINT				1			
FULL RECONCILEMENT - PER ITEM				825			
ISSUE INPUT FILE WITH RECON				62			
EXCESSIVE ARP REJECTS				18			
SUBTOTAL							
AUTOMATED CLEARING HOUSE							
TRANSACTION BLOCK MAINTENANCE				1			
SUBTOTAL							
JPMORGAN ACCESS							
ACCOUNTS REPORTED				1			

ACCOUNT ANALYSIS STATEMENT
FOR MAY 2019

DETAIL OF ACCOUNT

ACTIVITY SUMMARY

PRODUCT LINE AND DESCRIPTION	BANK SERVICE CODE	AFP SERVICE CODE	UNIT PRICE (\$)	VOLUME	SERVICE CHARGE (\$)	BALANCE EQUIVALENT (\$)	FEE BASED CHARGES (\$)
TRANSACTIONS REPORTED - 45 DAY CONT DISB CHECKS REPORTED EXTENDED TRANSACTION DETAIL				68			
				828			
				1,792			
SUBTOTAL							
TOTAL CHARGE FOR SERVICES							
TOTAL FEE BASED CHARGES							
BAL COMPENSABLE SRVC CHARGES							
BAL EQUIVLNT-TOT SERVICE CHRGS							

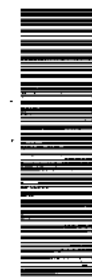


ACCOUNT ANALYSIS STATEMENT
FOR MAY 2019

DETAIL OF ACCOUNT

BALANCE AND COMPENSATION ANALYSIS

AFP CODE	DESCRIPTION	BALANCE INFORMATION	COMPENSATION INFORMATION
	AVERAGE NET LEDGER BALANCE LESS AVERAGE FLOAT BALANCE		
	AVERAGE NET COLLECTED BALANCE AVG POSITIVE COLLECTED BALANCE LESS DDA BAL RESRVE REQUIRMENT INVESTABLE BALANCE		
	BAL EQUIVLNT-TOT SERVICE CHRGS		
	EXCESS/(DEFICIT) INVESTBLE BAL		
	EARNINGS ALLOWANCE		
	BAL COMPENSABLE SRVC CHARGES		
	EXCESS/(DEFICIT) EARNING ALLOW		
	SERVICE CHARGE AMOUNT		



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ACCOUNT ANALYSIS STATEMENT
FOR MAY 2019

DETAIL OF ACCOUNT

ACTIVITY SUMMARY

PRODUCT LINE AND DESCRIPTION	BANK SERVICE CODE	AFP SERVICE CODE	UNIT PRICE (\$)	VOLUME	SERVICE CHARGE (\$)	BALANCE EQUIVALENT (\$)	FEE BASED CHARGES (\$)
ACCOUNT SERVICES							
ACCOUNT MAINTENANCE				1			
DEBIT POSTED - ELECTRONIC				1			
CREDIT POSTED- ELECTRONIC				6			
STATEMENT CYCLES - ENHANCED				1			
SUBTOTAL							
DISBURSEMENT SERVICES							
CONTROLLED DISB FUNDING				7			
CONTROLLED DISB ACCT MAINT				1			
EXCEPTION NOTIFICATION - ACCT				1			
CONTROLLED DISB CHECK POSTED				6			
IMAGE STORAGE PER ITEM				7			
CHECK INQUIRY MAINTENANCE				1			
RECON REPORT / STATEMENT MAINT				1			
DATA DOWNLOAD				1			
EXTENDED REPORT RETENTION				2			
EXTENDED PAID CHK DATA STORAGE				7			
SUBTOTAL							
RECONCILIATION SERVICES							
POSITIVE PAY MAINTENANCE				1			
EXCEPTION ITEM				1			
CHECK EXCEPTION RETURN				1			
IMAGE CAPTURE PER ITEM				7			
FULL RECONCILEMENT - MAINT				1			
FULL RECONCILEMENT - PER ITEM				6			
ISSUE INPUT FILE WITH RECON				3			
EXCESSIVE ARP REJECTS				1			
SUBTOTAL							
AUTOMATED CLEARING HOUSE							
TRANSACTION BLOCK MAINTENANCE				1			
SUBTOTAL							
JPMORGAN ACCESS							
ACCOUNTS REPORTED				1			

ACCOUNT ANALYSIS STATEMENT
FOR MAY 2019

DETAIL OF ACCOUNT

ACTIVITY SUMMARY

PRODUCT LINE AND DESCRIPTION	BANK SERVICE CODE	AFP SERVICE CODE	UNIT PRICE (\$)	VOLUME	SERVICE CHARGE (\$)	BALANCE EQUIVALENT (\$)	FEE BASED CHARGES (\$)	
TRANSACTIONS REPORTED - 45 DAY				5				
CONT DISB CHECKS REPORTED				5				
EXTENDED TRANSACTION DETAIL				20				
SUBTOTAL								
TOTAL CHARGE FOR SERVICES								
TOTAL FEE BASED CHARGES								
BAL COMPENSABLE SRVC CHARGES								
BAL EQUIVLNT-TOT SERVICE CHRGS								



1044446121000000045

ACCOUNT ANALYSIS STATEMENT
FOR MAY 2019

DETAIL OF ACCOUNT

BALANCE AND COMPENSATION ANALYSIS

AFP CODE	DESCRIPTION	BALANCE INFORMATION	COMPENSATION INFORMATION
	AVERAGE NET LEDGER BALANCE LESS AVERAGE FLOAT BALANCE		
	AVERAGE NET COLLECTED BALANCE AVG POSITIVE COLLECTED BALANCE LESS DDA BAL RESRVE REQUIRMENT INVESTABLE BALANCE		
	BAL EQUIVLNT-TOT SERVICE CHRGS		
	EXCESS/(DEFICIT) INVESTBLE BAL		
	EARNINGS ALLOWANCE		
	BAL COMPENSABLE SRVC CHARGES		
	EXCESS/(DEFICIT) EARNING ALLOW		
	SERVICE CHARGE AMOUNT		



1044448121000000045

ACCOUNT ANALYSIS STATEMENT
FOR MAY 2019

DETAIL OF ACCOUNT

ACTIVITY SUMMARY

PRODUCT LINE AND DESCRIPTION	BANK SERVICE CODE	AFP SERVICE CODE	UNIT PRICE (\$)	VOLUME	SERVICE CHARGE (\$)	BALANCE EQUIVALENT (\$)	FEE BASED CHARGES (\$)
ACCOUNT SERVICES							
ACCOUNT MAINTENANCE				1			
DEBIT POSTED - ELECTRONIC				67			
CREDIT POSTED- ELECTRONIC				115			
STATEMENT CYCLES				1			
SUBTOTAL							
DISBURSEMENT SERVICES							
CONTROLLED DISB FUNDING				63			
SUBTOTAL							
WIRE - U.S.							
BOOK CREDIT				22			
SUBTOTAL							
AUTOMATED CLEARING HOUSE							
ACH MAINTENANCE				1			
DEBIT ORIGINATED				94			
CREDIT ORIGINATED				387,783			
DEBIT RECEIVED				45			
CREDIT RECEIVED				52			
ACH UNAUTHORIZED ENTRY FEE				1			
RETURN NOTIFICATION - TRANSM				8,749			
ACH BATCH/FILE PROCESSED				46			
TRANSACTION BLOCK MAINTENANCE				1			
ACH TRANS BLOCK AUTHORIZED ID				1			
NOTIF OF CHANGE - TRANSM				6,349			
ARTIFICIAL INTEL MAINTENANCE				1			
ARTIFICIAL INTEL ITEM SCANNED				383,964			
SUBTOTAL							
JPMORGAN ACCESS							
ACCOUNTS REPORTED				5			
MONTHLY SERVICE				1			
TRANSACTIONS REPORTED - 45 DAY				618			
CONT DISB CHECKS REPORTED				530,431			
EXTENDED TRANSACTION DETAIL				1,062,085			

ACCOUNT ANALYSIS STATEMENT
FOR MAY 2019

DETAIL OF ACCOUNT

ACTIVITY SUMMARY

PRODUCT LINE AND DESCRIPTION	BANK SERVICE CODE	AFP SERVICE CODE	UNIT PRICE (\$)	VOLUME	SERVICE CHARGE (\$)	BALANCE EQUIVALENT (\$)	FEE BASED CHARGES (\$)
SUBTOTAL							
BALANCE BASED CHARGES							
BALANCE BASED CHARGES				11,411			
SUBTOTAL							
TOTAL CHARGE FOR SERVICES							
TOTAL FEE BASED CHARGES							
BAL COMPENSABLE SRVC CHARGES							
BAL EQUIVLNT-TOT SERVICE CHRGS							



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ACCOUNT ANALYSIS STATEMENT
FOR JUNE 2019SUMMARY OF ACCOUNTSBALANCE AND COMPENSATION ANALYSIS

AFP CODE	DESCRIPTION	BALANCE INFORMATION	COMPENSATION INFORMATION
	AVERAGE NET LEDGER BALANCE LESS AVERAGE FLOAT BALANCE		
	AVERAGE NET COLLECTED BALANCE AVG POSITIVE COLLECTED BALANCE LESS DDA BAL RESRVE REQUIRMENT INVESTABLE BALANCE		
	BAL EQUIVLNT-TOT SERVICE CHRGS		
	EXCESS/(DEFICIT) INVESTBLE BAL		
	EARNINGS ALLOWANCE		
	BAL COMPENSABLE SRVC CHARGES		
	EXCESS/(DEFICIT) EARNING ALLOW		
	SERVICE CHARGE AMOUNT		

ACCOUNTS INCLUDED IN SUMMARY

1040466130300000046

ACCOUNT ANALYSIS STATEMENT
FOR JUNE 2019

SUMMARY OF ACCOUNTS

ACTIVITY SUMMARY

PRODUCT LINE AND DESCRIPTION	BANK SERVICE CODE	AFP SERVICE CODE	UNIT PRICE (\$)	VOLUME	SERVICE CHARGE (\$)	BALANCE EQUIVALENT (\$)	FEE BASED CHARGES (\$)
ACCOUNT SERVICES							
NEGATIVE COLLECTED BAL FEE				1			
ACCOUNT MAINTENANCE				4			
DEBIT POSTED - ELECTRONIC				68			
CREDIT POSTED- ELECTRONIC				142			
STATEMENT CYCLES				1			
STATEMENT CYCLES - ENHANCED				3			
SUBTOTAL							
DISBURSEMENT SERVICES							
CONTROLLED DISB FUNDING				137			
CONTROLLED DISB ACCT MAINT				3			
EXCEPTION NOTIFICATION - ACCT				3			
CONTROLLED DISB CHECK POSTED				160,406			
IMAGE STORAGE PER ITEM				160,766			
CHECK INQUIRY MAINTENANCE				3			
RECON REPORT / STATEMENT MAINT				3			
DATA DOWNLOAD				3			
EXTENDED REPORT RETENTION				6			
EXTENDED PAID CHK DATA STORAGE				160,766			
SUBTOTAL							
RECONCILIATION SERVICES							
POSITIVE PAY MAINTENANCE				3			
EXCEPTION ITEM				362			
CHECK EXCEPTION RETURN				351			
IMAGE CAPTURE PER ITEM				160,766			
FULL RECONCILEMENT - MAINT				3			
FULL RECONCILEMENT - PER ITEM				160,406			
ISSUE INPUT FILE WITH RECON				218			
DATA ENTRY - MANUAL				4			
OUTPUT FILE				20			
SUBTOTAL							
WIRE - U.S.							
BOOK CREDIT				20			

ACCOUNT ANALYSIS STATEMENT
FOR JUNE 2019

SUMMARY OF ACCOUNTS

ACTIVITY SUMMARY

PRODUCT LINE AND DESCRIPTION	BANK SERVICE CODE	AFP SERVICE CODE	UNIT PRICE (\$)	VOLUME	SERVICE CHARGE (\$)	BALANCE EQUIVALENT (\$)	FEE BASED CHARGES (\$)
SUBTOTAL							
AUTOMATED CLEARING HOUSE							
ACH MAINTENANCE				1			
DEBIT ORIGINATED				44			
CREDIT ORIGINATED				96,734			
DEBIT RECEIVED				13			
CREDIT RECEIVED				40			
RETURN NOTIFICATION - TRANSM				1,722			
ACH BATCH/FILE PROCESSED				27			
DELETION / REVERSAL - ELEC				2			
TRANSACTION BLOCK MAINTENANCE				4			
ACH TRANS BLOCK AUTHORIZED ID				1			
NOTIF OF CHANGE - TRANSM				926			
ARTIFICIAL INTEL MAINTENANCE				1			
ARTIFICIAL INTEL ITEM SCANNED				96,731			
SUBTOTAL							
JPMORGAN ACCESS							
ACCOUNTS REPORTED				8			
MONTHLY SERVICE				1			
TRANSACTIONS REPORTED - 45 DAY				1,026			
CONT DISB CHECKS REPORTED				336,443			
EXTENDED TRANSACTION DETAIL				674,940			
SUBTOTAL							
BALANCE BASED CHARGES							
BALANCE BASED CHARGES				15,081			
SUBTOTAL							
TOTAL CHARGE FOR SERVICES							
TOTAL FEE BASED CHARGES							
BAL COMPENSABLE SRVC CHARGES							
BAL EQUIVLNT-TOT SERVICE CHRGS							



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RELATIONSHIP BALANCE COMPENSATION HISTORY

[illegible]

11/11/2016

ACCOUNT ANALYSIS STATEMENT
FOR JUNE 2019DETAIL OF ACCOUNTBALANCE AND COMPENSATION ANALYSIS

AFP CODE	DESCRIPTION	BALANCE INFORMATION	COMPENSATION INFORMATION
	AVERAGE NET LEDGER BALANCE LESS AVERAGE FLOAT BALANCE		
	AVERAGE NET COLLECTED BALANCE AVG POSITIVE COLLECTED BALANCE LESS DDA BAL RESRVE REQUIRMENT INVESTABLE BALANCE		
	BAL EQUIVLNT-TOT SERVICE CHRGS		
	EXCESS/(DEFICIT) INVESTBLE BAL		
	EARNINGS ALLOWANCE		
	BAL COMPENSABLE SRVC CHARGES		
	EXCESS/(DEFICIT) EARNING ALLOW		
	SERVICE CHARGE AMOUNT		



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ACCOUNT ANALYSIS STATEMENT
FOR JUNE 2019

DETAIL OF ACCOUNT

ACTIVITY SUMMARY

PRODUCT LINE AND DESCRIPTION	BANK SERVICE CODE	AFP SERVICE CODE	UNIT PRICE (\$)	VOLUME	SERVICE CHARGE (\$)	BALANCE EQUIVALENT (\$)	FEE BASED CHARGES (\$)
ACCOUNT SERVICES							
ACCOUNT MAINTENANCE				1			
DEBIT POSTED - ELECTRONIC				20			
CREDIT POSTED- ELECTRONIC				20			
STATEMENT CYCLES - ENHANCED				1			
SUBTOTAL							
DISBURSEMENT SERVICES							
CONTROLLED DISB FUNDING				40			
CONTROLLED DISB ACCT MAINT				1			
EXCEPTION NOTIFICATION - ACCT				1			
CONTROLLED DISB CHECK POSTED				159,122			
IMAGE STORAGE PER ITEM				159,453			
CHECK INQUIRY MAINTENANCE				1			
RECON REPORT / STATEMENT MAINT				1			
DATA DOWNLOAD				1			
EXTENDED REPORT RETENTION				2			
EXTENDED PAID CHK DATA STORAGE				159,453			
SUBTOTAL							
RECONCILIATION SERVICES							
POSITIVE PAY MAINTENANCE				1			
EXCEPTION ITEM				328			
CHECK EXCEPTION RETURN				322			
IMAGE CAPTURE PER ITEM				159,453			
FULL RECONCILEMENT - MAINT				1			
FULL RECONCILEMENT - PER ITEM				159,122			
ISSUE INPUT FILE WITH RECON				107			
OUTPUT FILE				20			
SUBTOTAL							
AUTOMATED CLEARING HOUSE							
TRANSACTION BLOCK MAINTENANCE				1			
SUBTOTAL							
JPMORGAN ACCESS							
ACCOUNTS REPORTED				1			

ACCOUNT ANALYSIS STATEMENT
FOR JUNE 2019

DETAIL OF ACCOUNT

ACTIVITY SUMMARY

PRODUCT LINE AND DESCRIPTION	BANK SERVICE CODE	AFP SERVICE CODE	UNIT PRICE (\$)	VOLUME	SERVICE CHARGE (\$)	BALANCE EQUIVALENT (\$)	FEE BASED CHARGES (\$)
TRANSACTIONS REPORTED - 45 DAY CONT DISB CHECKS REPORTED EXTENDED TRANSACTION DETAIL				421			
				166,900			
				334,648			
SUBTOTAL							
TOTAL CHARGE FOR SERVICES							
TOTAL FEE BASED CHARGES							
BAL COMPENSABLE SRVC CHARGES							
BAL EQUIVLNT-TOT SERVICE CHRGS							



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ACCOUNT ANALYSIS STATEMENT
FOR JUNE 2019DETAIL OF ACCOUNTBALANCE AND COMPENSATION ANALYSIS

[REDACTED]			
AFP CODE	DESCRIPTION	BALANCE INFORMATION	COMPENSATION INFORMATION
[REDACTED]	AVERAGE NET LEDGER BALANCE LESS AVERAGE FLOAT BALANCE AVERAGE NET COLLECTED BALANCE AVG POSITIVE COLLECTED BALANCE LESS DDA BAL RESRVE REQUIRMENT INVESTABLE BALANCE BAL EQUIVLNT-TOT SERVICE CHRGS EXCESS/(DEFICIT) INVESTBLE BAL EARNINGS ALLOWANCE BAL COMPENSABLE SRVC CHARGES EXCESS/(DEFICIT) EARNING ALLOW SERVICE CHARGE AMOUNT	[REDACTED]	



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ACCOUNT ANALYSIS STATEMENT
FOR JUNE 2019

DETAIL OF ACCOUNT

ACTIVITY SUMMARY

PRODUCT LINE AND DESCRIPTION	BANK SERVICE CODE	AFP SERVICE CODE	UNIT PRICE (\$)	VOLUME	SERVICE CHARGE (\$)	BALANCE EQUIVALENT (\$)	FEE BASED CHARGES (\$)
ACCOUNT SERVICES							
ACCOUNT MAINTENANCE				1			
DEBIT POSTED - ELECTRONIC				14			
CREDIT POSTED- ELECTRONIC				20			
STATEMENT CYCLES - ENHANCED				1			
SUBTOTAL							
DISBURSEMENT SERVICES							
CONTROLLED DISB FUNDING				34			
CONTROLLED DISB ACCT MAINT				1			
EXCEPTION NOTIFICATION - ACCT				1			
CONTROLLED DISB CHECK POSTED				1,275			
IMAGE STORAGE PER ITEM				1,303			
CHECK INQUIRY MAINTENANCE				1			
RECON REPORT / STATEMENT MAINT				1			
DATA DOWNLOAD				1			
EXTENDED REPORT RETENTION				2			
EXTENDED PAID CHK DATA STORAGE				1,303			
SUBTOTAL							
RECONCILIATION SERVICES							
POSITIVE PAY MAINTENANCE				1			
EXCEPTION ITEM				33			
CHECK EXCEPTION RETURN				28			
IMAGE CAPTURE PER ITEM				1,303			
FULL RECONCILEMENT - MAINT				1			
FULL RECONCILEMENT - PER ITEM				1,275			
ISSUE INPUT FILE WITH RECON				109			
DATA ENTRY - MANUAL				4			
SUBTOTAL							
AUTOMATED CLEARING HOUSE							
TRANSACTION BLOCK MAINTENANCE				1			
SUBTOTAL							
JPMORGAN ACCESS							
ACCOUNTS REPORTED				1			

ACCOUNT ANALYSIS STATEMENT
FOR JUNE 2019

DETAIL OF ACCOUNT

ACTIVITY SUMMARY

PRODUCT LINE AND DESCRIPTION	BANK SERVICE CODE	AFP SERVICE CODE	UNIT PRICE (\$)	VOLUME	SERVICE CHARGE (\$)	BALANCE EQUIVALENT (\$)	FEE BASED CHARGES (\$)
TRANSACTIONS REPORTED - 45 DAY CONT DISB CHECKS REPORTED EXTENDED TRANSACTION DETAIL				66			
				1,308			
				2,748			
SUBTOTAL							
TOTAL CHARGE FOR SERVICES							
TOTAL FEE BASED CHARGES							
BAL COMPENSABLE SRVC CHARGES							
BAL EQUIVLNT-TOT SERVICE CHRGS							



ACCOUNT ANALYSIS STATEMENT
FOR JUNE 2019DETAIL OF ACCOUNT 802 000000000886673656BALANCE AND COMPENSATION ANALYSIS

AFP CODE	DESCRIPTION	BALANCE INFORMATION	COMPENSATION INFORMATION
	AVERAGE NET LEDGER BALANCE LESS AVERAGE FLOAT BALANCE		
	AVERAGE NET COLLECTED BALANCE AVG POSITIVE COLLECTED BALANCE LESS DDA BAL RESRVE REQUIRMENT INVESTABLE BALANCE		
	BAL EQUIVLNT-TOT SERVICE CHRGS		
	EXCESS/(DEFICIT) INVESTBLE BAL		
	EARNINGS ALLOWANCE		
	BAL COMPENSABLE SRVC CHARGES		
	EXCESS/(DEFICIT) EARNING ALLOW		
	SERVICE CHARGE AMOUNT		



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ACCOUNT ANALYSIS STATEMENT
FOR JUNE 2019

DETAIL OF ACCOUNT

ACTIVITY SUMMARY

PRODUCT LINE AND DESCRIPTION	BANK SERVICE CODE	AFP SERVICE CODE	UNIT PRICE (\$)	VOLUME	SERVICE CHARGE (\$)	BALANCE EQUIVALENT (\$)	FEE BASED CHARGES (\$)
ACCOUNT SERVICES							
ACCOUNT MAINTENANCE				1			
DEBIT POSTED - ELECTRONIC				1			
CREDIT POSTED- ELECTRONIC				7			
STATEMENT CYCLES - ENHANCED				1			
SUBTOTAL							
DISBURSEMENT SERVICES							
CONTROLLED DISB FUNDING				8			
CONTROLLED DISB ACCT MAINT				1			
EXCEPTION NOTIFICATION - ACCT				1			
CONTROLLED DISB CHECK POSTED				9			
IMAGE STORAGE PER ITEM				10			
CHECK INQUIRY MAINTENANCE				1			
RECON REPORT / STATEMENT MAINT				1			
DATA DOWNLOAD				1			
EXTENDED REPORT RETENTION				2			
EXTENDED PAID CHK DATA STORAGE				10			
SUBTOTAL							
RECONCILIATION SERVICES							
POSITIVE PAY MAINTENANCE				1			
EXCEPTION ITEM				1			
CHECK EXCEPTION RETURN				1			
IMAGE CAPTURE PER ITEM				10			
FULL RECONCILEMENT - MAINT				1			
FULL RECONCILEMENT - PER ITEM				9			
ISSUE INPUT FILE WITH RECON				2			
SUBTOTAL							
AUTOMATED CLEARING HOUSE							
TRANSACTION BLOCK MAINTENANCE				1			
SUBTOTAL							
JPMORGAN ACCESS							
ACCOUNTS REPORTED				1			
TRANSACTIONS REPORTED - 45 DAY				12			

ACCOUNT ANALYSIS STATEMENT
FOR JUNE 2019

DETAIL OF ACCOUNT

ACTIVITY SUMMARY

PRODUCT LINE AND DESCRIPTION	BANK SERVICE CODE	AFP SERVICE CODE	UNIT PRICE (\$)	VOLUME	SERVICE CHARGE (\$)	BALANCE EQUIVALENT (\$)	FEE BASED CHARGES (\$)
CONT DISB CHECKS REPORTED				10			
EXTENDED TRANSACTION DETAIL				44			
SUBTOTAL							
TOTAL CHARGE FOR SERVICES							
TOTAL FEE BASED CHARGES							
BAL COMPENSABLE SRVC CHARGES							
BAL EQUIVLNT-TOT SERVICE CHRGS							



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ACCOUNT ANALYSIS STATEMENT
FOR JUNE 2019DETAIL OF ACCOUNTBALANCE AND COMPENSATION ANALYSIS

AFP CODE	DESCRIPTION	BALANCE INFORMATION	COMPENSATION INFORMATION
	AVERAGE NET LEDGER BALANCE LESS AVERAGE FLOAT BALANCE		
	AVERAGE NET COLLECTED BALANCE AVG POSITIVE COLLECTED BALANCE LESS DDA BAL RESRVE REQUIRMENT INVESTABLE BALANCE		
	BAL EQUIVLNT-TOT SERVICE CHRGS		
	EXCESS/(DEFICIT) INVESTBLE BAL		
	EARNINGS ALLOWANCE		
	BAL COMPENSABLE SRVC CHARGES		
	EXCESS/(DEFICIT) EARNING ALLOW		
	SERVICE CHARGE AMOUNT		



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ACCOUNT ANALYSIS STATEMENT
FOR JUNE 2019

DETAIL OF ACCOUNT

ACTIVITY SUMMARY

PRODUCT LINE AND DESCRIPTION	BANK SERVICE CODE	AFP SERVICE CODE	UNIT PRICE (\$)	VOLUME	SERVICE CHARGE (\$)	BALANCE EQUIVALENT (\$)	FEE BASED CHARGES (\$)
ACCOUNT SERVICES							
NEGATIVE COLLECTED BAL FEE				1			
ACCOUNT MAINTENANCE				1			
DEBIT POSTED - ELECTRONIC				33			
CREDIT POSTED- ELECTRONIC				95			
STATEMENT CYCLES				1			
SUBTOTAL							
DISBURSEMENT SERVICES							
CONTROLLED DISB FUNDING				55			
SUBTOTAL							
WIRE - U.S.							
BOOK CREDIT				20			
SUBTOTAL							
AUTOMATED CLEARING HOUSE							
ACH MAINTENANCE				1			
DEBIT ORIGINATED				44			
CREDIT ORIGINATED				96,734			
DEBIT RECEIVED				13			
CREDIT RECEIVED				40			
RETURN NOTIFICATION - TRANSM				1,722			
ACH BATCH/FILE PROCESSED				27			
DELETION / REVERSAL - ELEC				2			
TRANSACTION BLOCK MAINTENANCE				1			
ACH TRANS BLOCK AUTHORIZED ID				1			
NOTIF OF CHANGE - TRANSM				926			
ARTIFICIAL INTEL MAINTENANCE				1			
ARTIFICIAL INTEL ITEM SCANNED				96,731			
SUBTOTAL							
JPMORGAN ACCESS							
ACCOUNTS REPORTED				5			
MONTHLY SERVICE				1			
TRANSACTIONS REPORTED - 45 DAY				527			
CONT DISB CHECKS REPORTED				168,225			

ACCOUNT ANALYSIS STATEMENT
FOR JUNE 2019

DETAIL OF ACCOUNT

ACTIVITY SUMMARY

PRODUCT LINE AND DESCRIPTION	BANK SERVICE CODE	AFP SERVICE CODE	UNIT PRICE (\$)	VOLUME	SERVICE CHARGE (\$)	BALANCE EQUIVALENT (\$)	FEE BASED CHARGES (\$)
EXTENDED TRANSACTION DETAIL				337,500			
SUBTOTAL							
BALANCE BASED CHARGES				15,081			
BALANCE BASED CHARGES							
SUBTOTAL							
TOTAL CHARGE FOR SERVICES							
TOTAL FEE BASED CHARGES							
BAL COMPENSABLE SRVC CHARGES							
BAL EQUIVLNT-TOT SERVICE CHRGS							



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ACCOUNT ANALYSIS STATEMENT
FOR JULY 2019

SUMMARY OF ACCOUNTS

BALANCE AND COMPENSATION ANALYSIS

AFP CODE	DESCRIPTION	BALANCE INFORMATION	COMPENSATION INFORMATION
	AVERAGE NET LEDGER BALANCE LESS AVERAGE FLOAT BALANCE		
	AVERAGE NET COLLECTED BALANCE AVG POSITIVE COLLECTED BALANCE LESS DDA BAL RESRVE REQUIRMENT INVESTABLE BALANCE		
	BAL EQUIVLNT-TOT SERVICE CHRGS		
	EXCESS/(DEFICIT) INVESTBLE BAL		
	EARNINGS ALLOWANCE		
	BAL COMPENSABLE SRVC CHARGES		
	EXCESS/(DEFICIT) EARNING ALLOW		
	SERVICE CHARGE AMOUNT		

ACCOUNTS INCLUDED IN SUMMARY

ACCOUNT ANALYSIS STATEMENT
FOR JULY 2019

SUMMARY OF ACCOUNTS

ACTIVITY SUMMARY

PRODUCT LINE AND DESCRIPTION	BANK SERVICE CODE	AFP SERVICE CODE	UNIT PRICE (\$)	VOLUME	SERVICE CHARGE (\$)	BALANCE EQUIVALENT (\$)	FEE BASED CHARGES (\$)
ACCOUNT SERVICES							
ACCOUNT MAINTENANCE				4			
DEBIT POSTED - ELECTRONIC				71			
CREDIT POSTED- ELECTRONIC				142			
STATEMENT CYCLES				1			
STATEMENT CYCLES - ENHANCED				3			
SUBTOTAL							
DISBURSEMENT SERVICES							
CHECK / DEBIT POSTED				3			
CONTROLLED DISB FUNDING				138			
CONTROLLED DISB ACCT MAINT				3			
EXCEPTION NOTIFICATION - ACCT				3			
CONTROLLED DISB CHECK POSTED				138,585			
IMAGE TRANSMISSION PER ITEM				4,570			
IMAGE STORAGE PER ITEM				139,044			
IMAGE TRANSMISSION PER TRANS				1			
CHECK INQUIRY MAINTENANCE				3			
RECON REPORT / STATEMENT MAINT				3			
DATA DOWNLOAD				3			
EXTENDED REPORT RETENTION				6			
EXTENDED PAID CHK DATA STORAGE				139,044			
SUBTOTAL							
RECONCILIATION SERVICES							
POSITIVE PAY MAINTENANCE				3			
EXCEPTION ITEM				512			
CHECK EXCEPTION RETURN				444			
IMAGE CAPTURE PER ITEM				139,044			
FULL RECONCILEMENT - MAINT				3			
FULL RECONCILEMENT - PER ITEM				138,587			
ISSUE INPUT FILE WITH RECON				384			
DATA ENTRY - MANUAL				46			
OUTPUT FILE				22			
SUBTOTAL							
WIRE - U.S.							
BOOK CREDIT				22			

ACCOUNT ANALYSIS STATEMENT
FOR JULY 2019

SUMMARY OF ACCOUNTS

ACTIVITY SUMMARY

PRODUCT LINE AND DESCRIPTION	BANK SERVICE CODE	AFP SERVICE CODE	UNIT PRICE (\$)	VOLUME	SERVICE CHARGE (\$)	BALANCE EQUIVALENT (\$)	FEE BASED CHARGES (\$)
SUBTOTAL							
AUTOMATED CLEARING HOUSE							
ACH MAINTENANCE				1			
DEBIT ORIGINATED				39			
CREDIT ORIGINATED				68,461			
DEBIT RECEIVED				14			
CREDIT RECEIVED				39			
RETURN NOTIFICATION - TRANSM				1,632			
ACH BATCH/FILE PROCESSED				25			
DELETION / REVERSAL - ELEC				2			
TRANSACTION BLOCK MAINTENANCE				4			
ACH TRANS BLOCK AUTHORIZED ID				1			
NOTIF OF CHANGE - TRANSM				860			
ARTIFICIAL INTEL MAINTENANCE				1			
ARTIFICIAL INTEL ITEM SCANNED				68,451			
SUBTOTAL							
JPMORGAN ACCESS							
ACCOUNTS REPORTED				8			
MONTHLY SERVICE				1			
TRANSACTIONS REPORTED - 45 DAY				1,108			
CONT DISB CHECKS REPORTED				227,886			
EXTENDED TRANSACTION DETAIL				457,942			
SUBTOTAL							
BALANCE BASED CHARGES							
BALANCE BASED CHARGES				19,151			
SUBTOTAL							
TOTAL CHARGE FOR SERVICES							
TOTAL FEE BASED CHARGES							
BAL COMPENSABLE SRVC CHARGES							
BAL EQUIV/LNT-TOT SERVICE CHRGS							



ACCOUNT ANALYSIS STATEMENT
FOR JULY 2019

DETAIL OF ACCOUNT

BALANCE AND COMPENSATION ANALYSIS

AFP CODE	DESCRIPTION	BALANCE INFORMATION	COMPENSATION INFORMATION
	AVERAGE NET LEDGER BALANCE LESS AVERAGE FLOAT BALANCE		
	AVERAGE NET COLLECTED BALANCE AVG POSITIVE COLLECTED BALANCE LESS DDA BAL RESRVE REQUIRMENT INVESTABLE BALANCE		
	BAL EQUIVLNT-TOT SERVICE CHRGS		
	EXCESS/(DEFICIT) INVESTBLE BAL		
	EARNINGS ALLOWANCE		
	BAL COMPENSABLE SRVC CHARGES		
	EXCESS/(DEFICIT) EARNING ALLOW		
	SERVICE CHARGE AMOUNT		



ACCOUNT ANALYSIS STATEMENT
FOR JULY 2019

DETAIL OF ACCOUNT

ACTIVITY SUMMARY

PRODUCT LINE AND DESCRIPTION	BANK SERVICE CODE	AFP SERVICE CODE	UNIT PRICE (\$)	VOLUME	SERVICE CHARGE (\$)	BALANCE EQUIVALENT (\$)	FEE BASED CHARGES (\$)
ACCOUNT SERVICES							
ACCOUNT MAINTENANCE				1			
DEBIT POSTED - ELECTRONIC				22			
CREDIT POSTED- ELECTRONIC				22			
STATEMENT CYCLES - ENHANCED				1			
SUBTOTAL							
DISBURSEMENT SERVICES							
CHECK / DEBIT POSTED				3			
CONTROLLED DISB FUNDING				44			
CONTROLLED DISB ACCT MAINT				1			
EXCEPTION NOTIFICATION - ACCT				1			
CONTROLLED DISB CHECK POSTED				132,785			
IMAGE TRANSMISSION PER ITEM				4,319			
IMAGE STORAGE PER ITEM				133,223			
CHECK INQUIRY MAINTENANCE				1			
RECON REPORT / STATEMENT MAINT				1			
DATA DOWNLOAD				1			
EXTENDED REPORT RETENTION				2			
EXTENDED PAID CHK DATA STORAGE				133,223			
SUBTOTAL							
RECONCILIATION SERVICES							
POSITIVE PAY MAINTENANCE				1			
EXCEPTION ITEM				433			
CHECK EXCEPTION RETURN				426			
IMAGE CAPTURE PER ITEM				133,223			
FULL RECONCILEMENT - MAINT				1			
FULL RECONCILEMENT - PER ITEM				132,787			
ISSUE INPUT FILE WITH RECON				157			
DATA ENTRY - MANUAL				5			
OUTPUT FILE				22			
SUBTOTAL							
AUTOMATED CLEARING HOUSE							
TRANSACTION BLOCK MAINTENANCE				1			

ACCOUNT ANALYSIS STATEMENT
FOR JULY 2019

DETAIL OF ACCOUNT

ACTIVITY SUMMARY

PRODUCT LINE AND DESCRIPTION	BANK SERVICE CODE	AFP SERVICE CODE	UNIT PRICE (\$)	VOLUME	SERVICE CHARGE (\$)	BALANCE EQUIVALENT (\$)	FEE BASED CHARGES (\$)
SUBTOTAL							
JPMORGAN ACCESS							
ACCOUNTS REPORTED				1			
TRANSACTIONS REPORTED - 45 DAY				475			
CONT DISB CHECKS REPORTED				108,624			
EXTENDED TRANSACTION DETAIL				218,180			
SUBTOTAL							
TOTAL CHARGE FOR SERVICES							
TOTAL FEE BASED CHARGES							
BAL COMPENSABLE SRVC CHARGES							
BAL EQUIVLNT-TOT SERVICE CHRGS							



ACCOUNT ANALYSIS STATEMENT
FOR JULY 2019

DETAIL OF ACCOUNT

BALANCE AND COMPENSATION ANALYSIS

AFP CODE	DESCRIPTION	BALANCE INFORMATION	COMPENSATION INFORMATION
	AVERAGE NET LEDGER BALANCE LESS AVERAGE FLOAT BALANCE		
	AVERAGE NET COLLECTED BALANCE AVG POSITIVE COLLECTED BALANCE LESS DDA BAL RESRVE REQUIRMENT INVESTABLE BALANCE		
	BAL EQUIVLNT-TOT SERVICE CHRGS		
	EXCESS/(DEFICIT) INVESTBLE BAL		
	EARNINGS ALLOWANCE		
	BAL COMPENSABLE SRVC CHARGES		
	EXCESS/(DEFICIT) EARNING ALLOW		
	SERVICE CHARGE AMOUNT		



ACCOUNT ANALYSIS STATEMENT
FOR JULY 2019

DETAIL OF ACCOUNT

ACTIVITY SUMMARY

PRODUCT LINE AND DESCRIPTION	BANK SERVICE CODE	AFP SERVICE CODE	UNIT PRICE (\$)	VOLUME	SERVICE CHARGE (\$)	BALANCE EQUIVALENT (\$)	FEE BASED CHARGES (\$)
ACCOUNT SERVICES							
ACCOUNT MAINTENANCE				1			
DEBIT POSTED - ELECTRONIC				13			
CREDIT POSTED- ELECTRONIC				22			
STATEMENT CYCLES - ENHANCED				1			
SUBTOTAL							
DISBURSEMENT SERVICES							
CONTROLLED DISB FUNDING				35			
CONTROLLED DISB ACCT MAINT				1			
EXCEPTION NOTIFICATION - ACCT				1			
CONTROLLED DISB CHECK POSTED				5,798			
IMAGE TRANSMISSION PER ITEM				251			
IMAGE STORAGE PER ITEM				5,819			
CHECK INQUIRY MAINTENANCE				1			
RECON REPORT / STATEMENT MAINT				1			
DATA DOWNLOAD				1			
EXTENDED REPORT RETENTION				2			
EXTENDED PAID CHK DATA STORAGE				5,819			
SUBTOTAL							
RECONCILIATION SERVICES							
POSITIVE PAY MAINTENANCE				1			
EXCEPTION ITEM				79			
CHECK EXCEPTION RETURN				18			
IMAGE CAPTURE PER ITEM				5,819			
FULL RECONCILEMENT - MAINT				1			
FULL RECONCILEMENT - PER ITEM				5,798			
ISSUE INPUT FILE WITH RECON				223			
DATA ENTRY - MANUAL				41			
SUBTOTAL							
AUTOMATED CLEARING HOUSE							
TRANSACTION BLOCK MAINTENANCE				1			
SUBTOTAL							
JPMORGAN ACCESS							

ACCOUNT ANALYSIS STATEMENT
FOR JULY 2019

DETAIL OF ACCOUNT

ACTIVITY SUMMARY

PRODUCT LINE AND DESCRIPTION	BANK SERVICE CODE	AFP SERVICE CODE	UNIT PRICE (\$)	VOLUME	SERVICE CHARGE (\$)	BALANCE EQUIVALENT (\$)	FEE BASED CHARGES (\$)
ACCOUNTS REPORTED				1			
TRANSACTIONS REPORTED - 45 DAY				53			
CONT DISB CHECKS REPORTED				5,308			
EXTENDED TRANSACTION DETAIL				10,722			
SUBTOTAL							
TOTAL CHARGE FOR SERVICES							
TOTAL FEE BASED CHARGES							
BAL COMPENSABLE SRVC CHARGES							
BAL EQUIVLNT-TOT SERVICE CHRGS							



ACCOUNT ANALYSIS STATEMENT
FOR JULY 2019

DETAIL OF ACCOUNT

BALANCE AND COMPENSATION ANALYSIS

AFP CODE	DESCRIPTION	BALANCE INFORMATION	COMPENSATION INFORMATION
	AVERAGE NET LEDGER BALANCE LESS AVERAGE FLOAT BALANCE		
	AVERAGE NET COLLECTED BALANCE AVG POSITIVE COLLECTED BALANCE LESS DDA BAL RESRVE REQUIRMENT INVESTABLE BALANCE		
	BAL EQUIVLNT-TOT SERVICE CHRGS		
	EXCESS/(DEFICIT) INVESTBLE BAL		
	EARNINGS ALLOWANCE		
	BAL COMPENSABLE SRVC CHARGES		
	EXCESS/(DEFICIT) EARNING ALLOW		
	SERVICE CHARGE AMOUNT		



ACCOUNT ANALYSIS STATEMENT
FOR JULY 2019

DETAIL OF ACCOUNT

ACTIVITY SUMMARY

PRODUCT LINE AND DESCRIPTION	BANK SERVICE CODE	AFP SERVICE CODE	UNIT PRICE (\$)	VOLUME	SERVICE CHARGE (\$)	BALANCE EQUIVALENT (\$)	FEE BASED CHARGES (\$)
ACCOUNT SERVICES				1			
ACCOUNT MAINTENANCE				2			
CREDIT POSTED- ELECTRONIC				1			
STATEMENT CYCLES - ENHANCED							
SUBTOTAL							
DISBURSEMENT SERVICES				2			
CONTROLLED DISB FUNDING				1			
CONTROLLED DISB ACCT MAINT				1			
EXCEPTION NOTIFICATION - ACCT				2			
CONTROLLED DISB CHECK POSTED				2			
IMAGE STORAGE PER ITEM				1			
CHECK INQUIRY MAINTENANCE				1			
RECON REPORT / STATEMENT MAINT				1			
DATA DOWNLOAD				2			
EXTENDED REPORT RETENTION				2			
EXTENDED PAID CHK DATA STORAGE							
SUBTOTAL							
RECONCILIATION SERVICES				1			
POSITIVE PAY MAINTENANCE				2			
IMAGE CAPTURE PER ITEM				1			
FULL RECONCILEMENT - MAINT				2			
FULL RECONCILEMENT - PER ITEM				4			
ISSUE INPUT FILE WITH RECON							
SUBTOTAL							
AUTOMATED CLEARING HOUSE				1			
TRANSACTION BLOCK MAINTENANCE							
SUBTOTAL							
JPMORGAN ACCESS				1			
ACCOUNTS REPORTED				1			
TRANSACTIONS REPORTED - 45 DAY				1			
CONT DISB CHECKS REPORTED				4			
EXTENDED TRANSACTION DETAIL							

ACCOUNT ANALYSIS STATEMENT
FOR JULY 2019

DETAIL OF ACCOUNT

ACTIVITY SUMMARY

PRODUCT LINE AND DESCRIPTION	BANK SERVICE CODE	AFP SERVICE CODE	UNIT PRICE (\$)	VOLUME	SERVICE CHARGE (\$)	BALANCE EQUIVALENT (\$)	FEE BASED CHARGES (\$)
SUBTOTAL							
TOTAL CHARGE FOR SERVICES							
TOTAL FEE BASED CHARGES							
BAL COMPENSABLE SRVC CHARGES							
BAL EQUIVLNT-TOT SERVICE CHRGS							



ACCOUNT ANALYSIS STATEMENT
FOR JULY 2019

DETAIL OF ACCOUNT

BALANCE AND COMPENSATION ANALYSIS

AFP CODE	DESCRIPTION	BALANCE INFORMATION	COMPENSATION INFORMATION
	AVERAGE NET LEDGER BALANCE LESS AVERAGE FLOAT BALANCE AVERAGE NET COLLECTED BALANCE AVG POSITIVE COLLECTED BALANCE LESS DDA BAL RESRVE REQUIRMENT INVESTABLE BALANCE BAL EQUIVLNT-TOT SERVICE CHRGS EXCESS/(DEFICIT) INVESTBLE BAL EARNINGS ALLOWANCE BAL COMPENSABLE SRVC CHARGES EXCESS/(DEFICIT) EARNING ALLOW SERVICE CHARGE AMOUNT		



ACCOUNT ANALYSIS STATEMENT
FOR JULY 2019

DETAIL OF ACCOUNT

ACTIVITY SUMMARY

PRODUCT LINE AND DESCRIPTION	BANK SERVICE CODE	AFP SERVICE CODE	UNIT PRICE (\$)	VOLUME	SERVICE CHARGE (\$)	BALANCE EQUIVALENT (\$)	FEE BASED CHARGES (\$)
ACCOUNT SERVICES							
ACCOUNT MAINTENANCE				1			
DEBIT POSTED - ELECTRONIC				36			
CREDIT POSTED- ELECTRONIC				96			
STATEMENT CYCLES				1			
SUBTOTAL							
DISBURSEMENT SERVICES							
CONTROLLED DISB FUNDING				57			
IMAGE TRANSMISSION PER TRANS				1			
SUBTOTAL							
WIRE - U.S.							
BOOK CREDIT				22			
SUBTOTAL							
AUTOMATED CLEARING HOUSE							
ACH MAINTENANCE				1			
DEBIT ORIGINATED				39			
CREDIT ORIGINATED				68,461			
DEBIT RECEIVED				14			
CREDIT RECEIVED				39			
RETURN NOTIFICATION - TRANSM				1,632			
ACH BATCH/FILE PROCESSED				25			
DELETION / REVERSAL - ELEC				2			
TRANSACTION BLOCK MAINTENANCE				1			
ACH TRANS BLOCK AUTHORIZED ID				1			
NOTIF OF CHANGE - TRANSM				860			
ARTIFICIAL INTEL MAINTENANCE				1			
ARTIFICIAL INTEL ITEM SCANNED				68,451			
SUBTOTAL							
JPMORGAN ACCESS							
ACCOUNTS REPORTED				5			
MONTHLY SERVICE				1			
TRANSACTIONS REPORTED - 45 DAY				579			
CONT DISB CHECKS REPORTED				113,953			

ACCOUNT ANALYSIS STATEMENT
FOR JULY 2019

DETAIL OF ACCOUNT

ACTIVITY SUMMARY

PRODUCT LINE AND DESCRIPTION	BANK SERVICE CODE	AFP SERVICE CODE	UNIT PRICE (\$)	VOLUME	SERVICE CHARGE (\$)	BALANCE EQUIVALENT (\$)	FEE BASED CHARGES (\$)
EXTENDED TRANSACTION DETAIL				229,036			
SUBTOTAL							
BALANCE BASED CHARGES							
BALANCE BASED CHARGES				19,151			
SUBTOTAL							
TOTAL CHARGE FOR SERVICES							
TOTAL FEE BASED CHARGES							
BAL COMPENSABLE SRVC CHARGES							
BAL EQUIVLNT-TOT SERVICE CHRGS							



ACCOUNT ANALYSIS STATEMENT
FOR AUGUST 2019

SUMMARY OF ACCOUNTS

BALANCE AND COMPENSATION ANALYSIS

AFP CODE	DESCRIPTION	BALANCE INFORMATION	COMPENSATION INFORMATION
	AVERAGE NET LEDGER BALANCE LESS AVERAGE FLOAT BALANCE		
	AVERAGE NET COLLECTED BALANCE AVG POSITIVE COLLECTED BALANCE LESS DDA BAL RESRVE REQUIRMENT INVESTABLE BALANCE		
	BAL EQUIVLNT-TOT SERVICE CHRGS		
	EXCESS/(DEFICIT) INVESTBLE BAL		
	EARNINGS ALLOWANCE		
	BAL COMPENSABLE SRVC CHARGES		
	EXCESS/(DEFICIT) EARNING ALLOW		
	SERVICE CHARGE AMOUNT		

ACCOUNTS INCLUDED IN SUMMARY

ACCOUNT ANALYSIS STATEMENT
FOR AUGUST 2019

SUMMARY OF ACCOUNTS

ACTIVITY SUMMARY

PRODUCT LINE AND DESCRIPTION	BANK SERVICE CODE	AFP SERVICE CODE	UNIT PRICE (\$)	VOLUME	SERVICE CHARGE (\$)	BALANCE EQUIVALENT (\$)	FEE BASED CHARGES (\$)
ACCOUNT SERVICES							
ACCOUNT MAINTENANCE				4			
DEBIT POSTED - ELECTRONIC				80			
CREDIT POSTED- ELECTRONIC				162			
STATEMENT CYCLES				1			
STATEMENT CYCLES - ENHANCED				3			
SUBTOTAL							
DISBURSEMENT SERVICES							
CHECK / DEBIT POSTED				3			
CONTROLLED DISB FUNDING				161			
CONTROLLED DISB ACCT MAINT				3			
EXCEPTION NOTIFICATION - ACCT				3			
CONTROLLED DISB CHECK POSTED				191,885			
IMAGE TRANSMISSION PER ITEM				6,744			
IMAGE STORAGE PER ITEM				192,316			
IMAGE TRANSMISSION PER TRANS				1			
CHECK INQUIRY MAINTENANCE				3			
RECON REPORT / STATEMENT MAINT				3			
DATA DOWNLOAD				3			
EXTENDED REPORT RETENTION				6			
EXTENDED PAID CHK DATA STORAGE				192,316			
SUBTOTAL							
RECONCILIATION SERVICES							
POSITIVE PAY MAINTENANCE				3			
EXCEPTION ITEM				400			
CHECK EXCEPTION RETURN				386			
IMAGE CAPTURE PER ITEM				192,316			
FULL RECONCILEMENT - MAINT				3			
FULL RECONCILEMENT - PER ITEM				191,887			
ISSUE INPUT FILE WITH RECON				415			
DATA ENTRY - MANUAL				5			
OUTPUT FILE				22			
SUBTOTAL							
WIRE - U.S.							
BOOK CREDIT				22			

ACCOUNT ANALYSIS STATEMENT
FOR AUGUST 2019

SUMMARY OF ACCOUNTS

ACTIVITY SUMMARY

PRODUCT LINE AND DESCRIPTION	BANK SERVICE CODE	AFP SERVICE CODE	UNIT PRICE (\$)	VOLUME	SERVICE CHARGE (\$)	BALANCE EQUIVALENT (\$)	FEE BASED CHARGES (\$)
SUBTOTAL							
AUTOMATED CLEARING HOUSE							
ACH MAINTENANCE				1			
DEBIT ORIGINATED				36			
CREDIT ORIGINATED				47,709			
DEBIT RECEIVED				16			
CREDIT RECEIVED				43			
ACH UNAUTHORIZED ENTRY FEE				2			
RETURN NOTIFICATION - TRANSM				1,095			
ACH BATCH/FILE PROCESSED				27			
DELETION / REVERSAL - ELEC				1			
TRANSACTION BLOCK MAINTENANCE				4			
ACH TRANS BLOCK AUTHORIZED ID				1			
NOTIF OF CHANGE - TRANSM				594			
ARTIFICIAL INTEL MAINTENANCE				1			
ARTIFICIAL INTEL ITEM SCANNED				47,690			
SUBTOTAL							
JPMORGAN ACCESS							
ACCOUNTS REPORTED				8			
MONTHLY SERVICE				1			
TRANSACTIONS REPORTED - 45 DAY				1,204			
CONT DISB CHECKS REPORTED				418,589			
EXTENDED TRANSACTION DETAIL				839,566			
SUBTOTAL							
BALANCE BASED CHARGES							
BALANCE BASED CHARGES				14,516			
SUBTOTAL							
TOTAL CHARGE FOR SERVICES							
TOTAL FEE BASED CHARGES							
BAL COMPENSABLE SRVC CHARGES							
BAL EQUIVLNT-TOT SERVICE CHRGS							



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1997, 1998, 1999, 2000, 2001, 2002, 2003, 2004, 2005, 2006, 2007, 2008, 2009, 2010, 2011, 2012, 2013, 2014, 2015, 2016, 2017, 2018, 2019, 2020, 2021, 2022, 2023, 2024, 2025, 2026, 2027, 2028, 2029, 2030, 2031, 2032, 2033, 2034, 2035, 2036, 2037, 2038, 2039, 2040, 2041, 2042, 2043, 2044, 2045, 2046, 2047, 2048, 2049, 2050, 2051, 2052, 2053, 2054, 2055, 2056, 2057, 2058, 2059, 2060, 2061, 2062, 2063, 2064, 2065, 2066, 2067, 2068, 2069, 2070, 2071, 2072, 2073, 2074, 2075, 2076, 2077, 2078, 2079, 2080, 2081, 2082, 2083, 2084, 2085, 2086, 2087, 2088, 2089, 2090, 2091, 2092, 2093, 2094, 2095, 2096, 2097, 2098, 2099, 2100, 2101, 2102, 2103, 2104, 2105, 2106, 2107, 2108, 2109, 2110, 2111, 2112, 2113, 2114, 2115, 2116, 2117, 2118, 2119, 2120, 2121, 2122, 2123, 2124, 2125, 2126, 2127, 2128, 2129, 2130, 2131, 2132, 2133, 2134, 2135, 2136, 2137, 2138, 2139, 2140, 2141, 2142, 2143, 2144, 2145, 2146, 2147, 2148, 2149, 2150, 2151, 2152, 2153, 2154, 2155, 2156, 2157, 2158, 2159, 2160, 2161, 2162, 2163, 2164, 2165, 2166, 2167, 2168, 2169, 2170, 2171, 2172, 2173, 2174, 2175, 2176, 2177, 2178, 2179, 2180, 2181, 2182, 2183, 2184, 2185, 2186, 2187, 2188, 2189, 2190, 2191, 2192, 2193, 2194, 2195, 2196, 2197, 2198, 2199, 2200, 2201, 2202, 2203, 2204, 2205, 2206, 2207, 2208, 2209, 2210, 2211, 2212, 2213, 2214, 2215, 2216, 2217, 2218, 2219, 2220, 2221, 2222, 2223, 2224, 2225, 2226, 2227, 2228, 2229, 2230, 2231, 2232, 2233, 2234, 2235, 2236, 2237, 2238, 2239, 2240, 2241, 2242, 2243, 2244, 2245, 2246, 2247, 2248, 2249, 2250, 2251, 2252, 2253, 2254, 2255, 2256, 2257, 2258, 2259, 2260, 2261, 2262, 2263, 2264, 2265, 2266, 2267, 2268, 2269, 2270, 2271, 2272, 2273, 2274, 2275, 2276, 2277, 2278, 2279, 2280, 2281, 2282, 2283, 2284, 2285, 2286, 2287, 2288, 2289, 2290, 2291, 2292, 2293, 2294, 2295, 2296, 2297, 2298, 2299, 2300, 2301, 2302, 2303, 2304, 2305, 2306, 2307, 2308, 2309, 2310, 2311, 2312, 2313, 2314, 2315, 2316, 2317, 2318, 2319, 2320, 2321, 2322, 2323, 2324, 2325, 2326, 2327, 2328, 2329, 2330, 2331, 2332, 2333, 2334, 2335, 2336, 2337, 2338, 2339, 2340, 2341, 2342, 2343, 2344, 2345, 2346, 2347, 2348, 2349, 2350, 2351, 2352, 2353, 2354, 2355, 2356, 2357, 2358, 2359, 2360, 2361, 2362, 2363, 2364, 2365, 2366, 2367, 2368, 2369, 2370, 2371, 2372, 2373, 2374, 2375, 2376, 2377, 2378, 2379, 2380, 2381, 2382, 2383, 2384, 2385, 2386, 2387, 2388, 2389, 2390, 2391, 2392, 2393, 2394, 2395, 2396, 2397, 2398, 2399, 2400, 2401, 2402, 2403, 2404, 2405, 2406, 2407, 2408, 2409, 2410, 2411, 2412, 2413, 2414, 2415, 2416, 2417, 2418, 2419, 2420, 2421, 2422, 2423, 2424, 2425, 2426, 2427, 2428, 2429, 2430, 2431, 2432, 2433, 2434, 2435, 2436, 2437, 2438, 2439, 2440, 2441, 2442, 2443, 2444, 2445, 2446, 2447, 2448, 2449, 2450, 2451, 2452, 2453, 2454, 2455, 2456, 2457, 2458, 2459, 2460, 2461, 2462, 2463, 2464, 2465, 2466, 2467, 2468, 2469, 2470, 2471, 2472, 2473, 2474, 2475, 2476, 2477, 2478, 2479, 2480, 2481, 2482, 2483, 2484, 2485, 2486, 2487, 2488, 2489, 2490, 2491, 2492, 2493, 2494, 2495, 2496, 2497, 2498, 2499, 2500, 2501, 2502, 2503, 2504, 2505, 2506, 2507, 2508, 2509, 2510, 2511, 2512, 2513, 2514, 2515, 2516, 2517, 2518, 2519, 2520, 2521, 2522, 2523, 2524, 2525, 2526, 2527, 2528, 2529, 2530, 2531, 2532, 2533, 2534, 2535, 2536, 2537, 2538, 2539, 2540, 2541, 2542, 2543, 2544, 2545, 2546, 2547, 2548, 2549, 2550, 2551, 2552, 2553, 2554, 2555, 2556, 2557, 2558, 2559, 2560, 2561, 2562, 2563, 2564, 2565, 2566, 2567, 2568, 2569, 2570, 2571, 2572, 2573, 2574, 2575, 2576, 2577, 2578, 2579, 2580, 2581, 2582, 2583, 2584, 2585, 2586, 2587, 2588, 2589, 2590, 2591, 2592, 2593, 2594, 2595, 2596, 2597, 2598, 2599, 2600, 2601, 2602, 2603, 2604, 2605, 2606, 2607, 2608, 2609, 2610, 2611, 2612, 2613, 2614, 2615, 2616, 2617, 2618, 2619, 2620, 2621, 2622, 2623, 2624, 2625, 2626, 2627, 2628, 2629, 2630, 2631, 2632, 2633, 2634, 2635, 2636, 2637, 2638, 2639, 2640, 2641, 2642, 2643, 2644, 2645, 2646, 2647, 2648, 2649, 2650, 2651, 2652, 2653, 2654, 2655, 2656, 2657, 2658, 2659, 2660, 2661, 2662, 2663, 2664, 2665, 2666, 2667, 2668, 2669, 2670, 2671, 2672, 2673, 2674, 2675, 2676, 2677, 2678, 26

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ACCOUNT ANALYSIS STATEMENT
FOR AUGUST 2019

DETAIL OF ACCOUNT

BALANCE AND COMPENSATION ANALYSIS

AFP CODE	DESCRIPTION	BALANCE INFORMATION	COMPENSATION INFORMATION
	AVERAGE NET LEDGER BALANCE LESS AVERAGE FLOAT BALANCE		
	AVERAGE NET COLLECTED BALANCE AVG POSITIVE COLLECTED BALANCE LESS DDA BAL RESRVE REQUIRMENT INVESTABLE BALANCE		
	BAL EQUIVLNT-TOT SERVICE CHRGS		
	EXCESS/(DEFICIT) INVESTBLE BAL		
	EARNINGS ALLOWANCE		
	BAL COMPENSABLE SRVC CHARGES		
	EXCESS/(DEFICIT) EARNING ALLOW		
	SERVICE CHARGE AMOUNT		



ACCOUNT ANALYSIS STATEMENT
FOR AUGUST 2019

DETAIL OF ACCOUNT

ACTIVITY SUMMARY

PRODUCT LINE AND DESCRIPTION	BANK SERVICE CODE	AFP SERVICE CODE	UNIT PRICE (\$)	VOLUME	SERVICE CHARGE (\$)	BALANCE EQUIVALENT (\$)	FEE BASED CHARGES (\$)
ACCOUNT SERVICES							
ACCOUNT MAINTENANCE				1			
DEBIT POSTED - ELECTRONIC				22			
CREDIT POSTED- ELECTRONIC				25			
STATEMENT CYCLES - ENHANCED				1			
SUBTOTAL							
DISBURSEMENT SERVICES							
CHECK / DEBIT POSTED				3			
CONTROLLED DISB FUNDING				44			
CONTROLLED DISB ACCT MAINT				1			
EXCEPTION NOTIFICATION - ACCT				1			
CONTROLLED DISB CHECK POSTED				184,787			
IMAGE TRANSMISSION PER ITEM				6,564			
IMAGE STORAGE PER ITEM				185,184			
CHECK INQUIRY MAINTENANCE				1			
RECON REPORT / STATEMENT MAINT				1			
DATA DOWNLOAD				1			
EXTENDED REPORT RETENTION				2			
EXTENDED PAID CHK DATA STORAGE				185,184			
SUBTOTAL							
RECONCILIATION SERVICES							
POSITIVE PAY MAINTENANCE				1			
EXCEPTION ITEM				367			
CHECK EXCEPTION RETURN				357			
IMAGE CAPTURE PER ITEM				185,184			
FULL RECONCILEMENT - MAINT				1			
FULL RECONCILEMENT - PER ITEM				184,789			
ISSUE INPUT FILE WITH RECON				168			
DATA ENTRY - MANUAL				2			
OUTPUT FILE				22			
SUBTOTAL							
AUTOMATED CLEARING HOUSE							
CREDIT RECEIVED				3			
TRANSACTION BLOCK MAINTENANCE				1			

ACCOUNT ANALYSIS STATEMENT
FOR AUGUST 2019

DETAIL OF ACCOUNT

ACTIVITY SUMMARY

PRODUCT LINE AND DESCRIPTION	BANK SERVICE CODE	AFP SERVICE CODE	UNIT PRICE (\$)	VOLUME	SERVICE CHARGE (\$)	BALANCE EQUIVALENT (\$)	FEE BASED CHARGES (\$)
SUBTOTAL							
JPMORGAN ACCESS							
ACCOUNTS REPORTED				1			
TRANSACTIONS REPORTED - 45 DAY				474			
CONT DISB CHECKS REPORTED				202,002			
EXTENDED TRANSACTION DETAIL				404,948			
SUBTOTAL							
TOTAL CHARGE FOR SERVICES							
TOTAL FEE BASED CHARGES							
BAL COMPENSABLE SRVC CHARGES							
BAL EQUIVLNT-TOT SERVICE CHRGS							



ACCOUNT ANALYSIS STATEMENT
FOR AUGUST 2019

DETAIL OF ACCOUNT

BALANCE AND COMPENSATION ANALYSIS

AFP CODE	DESCRIPTION	BALANCE INFORMATION	COMPENSATION INFORMATION
	AVERAGE NET LEDGER BALANCE LESS AVERAGE FLOAT BALANCE		
	AVERAGE NET COLLECTED BALANCE AVG POSITIVE COLLECTED BALANCE LESS DDA BAL RESRVE REQUIRMENT INVESTABLE BALANCE		
	BAL EQUIVLNT-TOT SERVICE CHRGS		
	EXCESS/(DEFICIT) INVESTBLE BAL		
	EARNINGS ALLOWANCE		
	BAL COMPENSABLE SRVC CHARGES		
	EXCESS/(DEFICIT) EARNING ALLOW		
	SERVICE CHARGE AMOUNT		



ACCOUNT ANALYSIS STATEMENT
FOR AUGUST 2019

DETAIL OF ACCOUNT

ACTIVITY SUMMARY

PRODUCT LINE AND DESCRIPTION	BANK SERVICE CODE	AFP SERVICE CODE	UNIT PRICE (\$)	VOLUME	SERVICE CHARGE (\$)	BALANCE EQUIVALENT (\$)	FEE BASED CHARGES (\$)
ACCOUNT SERVICES							
ACCOUNT MAINTENANCE				1			
DEBIT POSTED - ELECTRONIC				17			
CREDIT POSTED- ELECTRONIC				22			
STATEMENT CYCLES - ENHANCED				1			
SUBTOTAL							
DISBURSEMENT SERVICES							
CONTROLLED DISB FUNDING				39			
CONTROLLED DISB ACCT MAINT				1			
EXCEPTION NOTIFICATION - ACCT				1			
CONTROLLED DISB CHECK POSTED				7,070			
IMAGE TRANSMISSION PER ITEM				178			
IMAGE STORAGE PER ITEM				7,101			
CHECK INQUIRY MAINTENANCE				1			
RECON REPORT / STATEMENT MAINT				1			
DATA DOWNLOAD				1			
EXTENDED REPORT RETENTION				2			
EXTENDED PAID CHK DATA STORAGE				7,101			
SUBTOTAL							
RECONCILIATION SERVICES							
POSITIVE PAY MAINTENANCE				1			
EXCEPTION ITEM				30			
CHECK EXCEPTION RETURN				26			
IMAGE CAPTURE PER ITEM				7,101			
FULL RECONCILEMENT - MAINT				1			
FULL RECONCILEMENT - PER ITEM				7,070			
ISSUE INPUT FILE WITH RECON				243			
DATA ENTRY - MANUAL				3			
SUBTOTAL							
AUTOMATED CLEARING HOUSE TRANSACTION BLOCK MAINTENANCE				1			
SUBTOTAL							
JPMORGAN ACCESS							

ACCOUNT ANALYSIS STATEMENT
FOR AUGUST 2019

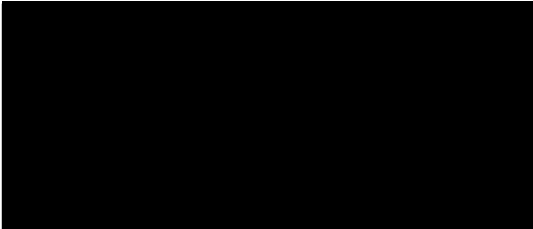
DETAIL OF ACCOUNT

ACTIVITY SUMMARY

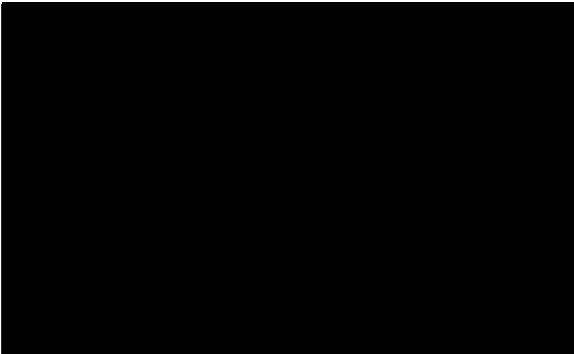
PRODUCT LINE AND DESCRIPTION	BANK SERVICE CODE	AFP SERVICE CODE	UNIT PRICE (\$)	VOLUME	SERVICE CHARGE (\$)	BALANCE EQUIVALENT (\$)	FEE BASED CHARGES (\$)
ACCOUNTS REPORTED				1			
TRANSACTIONS REPORTED - 45 DAY				77			
CONT DISB CHECKS REPORTED				7,245			
EXTENDED TRANSACTION DETAIL				14,642			
SUBTOTAL							
TOTAL CHARGE FOR SERVICES							
TOTAL FEE BASED CHARGES							
BAL COMPENSABLE SRVC CHARGES							
BAL EQUIVLNT-TOT SERVICE CHRGS							



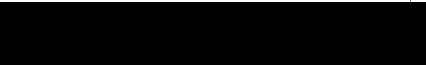
ACCOUNT ANALYSIS STATEMENT
FOR AUGUST 2019



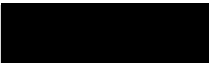
DETAIL OF ACCOUNT [REDACTED]



BALANCE AND COMPENSATION ANALYSIS



AFP CODE	DESCRIPTION	BALANCE INFORMATION	COMPENSATION INFORMATION
[REDACTED]	AVERAGE NET LEDGER BALANCE LESS AVERAGE FLOAT BALANCE	[REDACTED]	
	AVERAGE NET COLLECTED BALANCE AVG POSITIVE COLLECTED BALANCE LESS DDA BAL RESRVE REQUIRMENT INVESTABLE BALANCE		
	BAL EQUIVLNT-TOT SERVICE CHRGS		
	EXCESS/(DEFICIT) INVESTBLE BAL		
	EARNINGS ALLOWANCE		
	BAL COMPENSABLE SRVC CHARGES		
	EXCESS/(DEFICIT) EARNING ALLOW		
	SERVICE CHARGE AMOUNT		



ACCOUNT ANALYSIS STATEMENT
FOR AUGUST 2019

DETAIL OF ACCOUNT

ACTIVITY SUMMARY

PRODUCT LINE AND DESCRIPTION	BANK SERVICE CODE	AFP SERVICE CODE	UNIT PRICE (\$)	VOLUME	SERVICE CHARGE (\$)	BALANCE EQUIVALENT (\$)	FEE BASED CHARGES (\$)
ACCOUNT SERVICES							
ACCOUNT MAINTENANCE				1			
DEBIT POSTED - ELECTRONIC				3			
CREDIT POSTED- ELECTRONIC				11			
STATEMENT CYCLES - ENHANCED				1			
SUBTOTAL							
DISBURSEMENT SERVICES							
CONTROLLED DISB FUNDING				14			
CONTROLLED DISB ACCT MAINT				1			
EXCEPTION NOTIFICATION - ACCT				1			
CONTROLLED DISB CHECK POSTED				28			
IMAGE TRANSMISSION PER ITEM				2			
IMAGE STORAGE PER ITEM				31			
CHECK INQUIRY MAINTENANCE				1			
RECON REPORT / STATEMENT MAINT				1			
DATA DOWNLOAD				1			
EXTENDED REPORT RETENTION				2			
EXTENDED PAID CHK DATA STORAGE				31			
SUBTOTAL							
RECONCILIATION SERVICES							
POSITIVE PAY MAINTENANCE				1			
EXCEPTION ITEM				3			
CHECK EXCEPTION RETURN				3			
IMAGE CAPTURE PER ITEM				31			
FULL RECONCILEMENT - MAINT				1			
FULL RECONCILEMENT - PER ITEM				28			
ISSUE INPUT FILE WITH RECON				4			
SUBTOTAL							
AUTOMATED CLEARING HOUSE							
TRANSACTION BLOCK MAINTENANCE				1			
SUBTOTAL							
JPMORGAN ACCESS							
ACCOUNTS REPORTED				1			

ACCOUNT ANALYSIS STATEMENT
FOR AUGUST 2019

DETAIL OF ACCOUNT

ACTIVITY SUMMARY

PRODUCT LINE AND DESCRIPTION	BANK SERVICE CODE	AFP SERVICE CODE	UNIT PRICE (\$)	VOLUME	SERVICE CHARGE (\$)	BALANCE EQUIVALENT (\$)	FEE BASED CHARGES (\$)
TRANSACTIONS REPORTED - 45 DAY CONT DISB CHECKS REPORTED EXTENDED TRANSACTION DETAIL				18			
				29			
				94			
SUBTOTAL							
TOTAL CHARGE FOR SERVICES TOTAL FEE BASED CHARGES BAL COMPENSABLE SRVC CHARGES BAL EQUIVLNT-TOT SERVICE CHRGS							



ACCOUNT ANALYSIS STATEMENT
FOR AUGUST 2019

DETAIL OF ACCOUNT

BALANCE AND COMPENSATION ANALYSIS

AFP CODE	DESCRIPTION	BALANCE INFORMATION	COMPENSATION INFORMATION
	AVERAGE NET LEDGER BALANCE LESS AVERAGE FLOAT BALANCE AVERAGE NET COLLECTED BALANCE AVG POSITIVE COLLECTED BALANCE LESS DDA BAL RESRVE REQUIRMENT INVESTABLE BALANCE BAL EQUIVLNT-TOT SERVICE CHRGS EXCESS/(DEFICIT) INVESTBLE BAL EARNINGS ALLOWANCE BAL COMPENSABLE SRVC CHARGES EXCESS/(DEFICIT) EARNING ALLOW SERVICE CHARGE AMOUNT		



ACCOUNT ANALYSIS STATEMENT
FOR AUGUST 2019

DETAIL OF ACCOUNT

ACTIVITY SUMMARY

PRODUCT LINE AND DESCRIPTION	BANK SERVICE CODE	AFP SERVICE CODE	UNIT PRICE (\$)	VOLUME	SERVICE CHARGE (\$)	BALANCE EQUIVALENT (\$)	FEE BASED CHARGES (\$)
ACCOUNT SERVICES							
ACCOUNT MAINTENANCE				1			
DEBIT POSTED - ELECTRONIC				38			
CREDIT POSTED- ELECTRONIC				104			
STATEMENT CYCLES				1			
SUBTOTAL							
DISBURSEMENT SERVICES							
CONTROLLED DISB FUNDING				64			
IMAGE TRANSMISSION PER TRANS				1			
SUBTOTAL							
WIRE - U.S.							
BOOK CREDIT				22			
SUBTOTAL							
AUTOMATED CLEARING HOUSE							
ACH MAINTENANCE				1			
DEBIT ORIGINATED				36			
CREDIT ORIGINATED				47,709			
DEBIT RECEIVED				16			
CREDIT RECEIVED				40			
ACH UNAUTHORIZED ENTRY FEE				2			
RETURN NOTIFICATION - TRANSM				1,095			
ACH BATCH/FILE PROCESSED				27			
DELETION / REVERSAL - ELEC				1			
TRANSACTION BLOCK MAINTENANCE				1			
ACH TRANS BLOCK AUTHORIZED ID				1			
NOTIF OF CHANGE - TRANSM				594			
ARTIFICIAL INTEL MAINTENANCE				1			
ARTIFICIAL INTEL ITEM SCANNED				47,690			
SUBTOTAL							
JPMORGAN ACCESS							
ACCOUNTS REPORTED				5			
MONTHLY SERVICE				1			
TRANSACTIONS REPORTED - 45 DAY				635			

ACCOUNT ANALYSIS STATEMENT
FOR AUGUST 2019

DETAIL OF ACCOUNT

ACTIVITY SUMMARY

PRODUCT LINE AND DESCRIPTION	BANK SERVICE CODE	AFP SERVICE CODE	UNIT PRICE (\$)	VOLUME	SERVICE CHARGE (\$)	BALANCE EQUIVALENT (\$)	FEE BASED CHARGES (\$)
CONT DISB CHECKS REPORTED				209,313			
EXTENDED TRANSACTION DETAIL				419,882			
SUBTOTAL							
BALANCE BASED CHARGES							
BALANCE BASED CHARGES				14,516			
SUBTOTAL							
TOTAL CHARGE FOR SERVICES							
TOTAL FEE BASED CHARGES							
BAL COMPENSABLE SRVC CHARGES							
BAL EQUIVLNT-TOT SERVICE CHRGS							



ACCOUNT ANALYSIS STATEMENT
FOR SEPTEMBER 2019

SUMMARY OF ACCOUNTS

BALANCE AND COMPENSATION ANALYSIS

APP CODE	DESCRIPTION	BALANCE INFORMATION	COMPENSATION INFORMATION
	AVERAGE NET LEDGER BALANCE LESS AVERAGE FLOAT BALANCE AVERAGE NET COLLECTED BALANCE AVG POSITIVE COLLECTED BALANCE LESS DDA BAL RESRVE REQUIRMENT INVESTABLE BALANCE BAL EQUIVLNT-TOT SERVICE CHRGS EXCESS/(DEFICIT) INVESTBLE BAL EARNINGS ALLOWANCE BAL COMPENSABLE SRVC CHARGES EXCESS/(DEFICIT) EARNING ALLOW SERVICE CHARGE AMOUNT		

ACCOUNTS INCLUDED IN SUMMARY

ACCOUNT ANALYSIS STATEMENT
FOR SEPTEMBER 2019

SUMMARY OF ACCOUNTS

ACTIVITY SUMMARY

PRODUCT LINE AND DESCRIPTION	BANK SERVICE CODE	AFP SERVICE CODE	UNIT PRICE (\$)	VOLUME	SERVICE CHARGE (\$)	BALANCE EQUIVALENT (\$)	FEE BASED CHARGES (\$)
ACCOUNT SERVICES							
ACCOUNT MAINTENANCE				4			
DEBIT POSTED - ELECTRONIC				65			
CREDIT POSTED- ELECTRONIC				129			
STATEMENT CYCLES				1			
STATEMENT CYCLES - ENHANCED				3			
SUBTOTAL							
DISBURSEMENT SERVICES							
CONTROLLED DISB FUNDING				132			
CONTROLLED DISB ACCT MAINT				3			
EXCEPTION NOTIFICATION - ACCT				3			
CONTROLLED DISB CHECK POSTED				991,334			
IMAGE TRANSMISSION PER ITEM				108,889			
IMAGE STORAGE PER ITEM				991,737			
IMAGE TRANSMISSION PER TRANS				3			
CHECK INQUIRY MAINTENANCE				3			
RECON REPORT / STATEMENT MAINT				3			
DATA DOWNLOAD				3			
EXTENDED REPORT RETENTION				6			
EXTENDED PAID CHK DATA STORAGE				991,737			
SUBTOTAL							
RECONCILIATION SERVICES							
POSITIVE PAY MAINTENANCE				3			
EXCEPTION ITEM				315			
CHECK EXCEPTION RETURN				284			
IMAGE CAPTURE PER ITEM				991,737			
FULL RECONCILEMENT - MAINT				3			
FULL RECONCILEMENT - PER ITEM				991,334			
ISSUE INPUT FILE WITH RECON				357			
DATA ENTRY - MANUAL				1			
OUTPUT FILE				20			
SUBTOTAL							
WIRE - U.S.							
BOOK CREDIT				20			

ACCOUNT ANALYSIS STATEMENT
FOR SEPTEMBER 2019

SUMMARY OF ACCOUNTS

ACTIVITY SUMMARY

PRODUCT LINE AND DESCRIPTION	BANK SERVICE CODE	AFP SERVICE CODE	UNIT PRICE (\$)	VOLUME	SERVICE CHARGE (\$)	BALANCE EQUIVALENT (\$)	FEE BASED CHARGES (\$)
SUBTOTAL							
AUTOMATED CLEARING HOUSE							
ACH MAINTENANCE				1			
DEBIT ORIGINATED				17			
CREDIT ORIGINATED				41,272			
DEBIT RECEIVED				14			
CREDIT RECEIVED				28			
RETURN NOTIFICATION - TRANSM				889			
ACH BATCH/FILE PROCESSED				14			
DELETION / REVERSAL - MANUAL				1			
DELETION / REVERSAL - ELEC				1			
MONTHLY ACH RECEIVER FILE				1			
TRANSACTION BLOCK MAINTENANCE				4			
ACH TRANS BLOCK AUTHORIZED ID				1			
NOTIF OF CHANGE - TRANSM				463			
ARTIFICIAL INTEL MAINTENANCE				1			
ARTIFICIAL INTEL ITEM SCANNED				41,254			
SUBTOTAL							
JPMORGAN ACCESS							
ACCOUNTS REPORTED				8			
MONTHLY SERVICE				1			
TRANSACTIONS REPORTED - 45 DAY				1,174			
CONT DISB CHECKS REPORTED				1,838,800			
EXTENDED TRANSACTION DETAIL				3,679,972			
SUBTOTAL							
BALANCE BASED CHARGES							
BALANCE BASED CHARGES				8,603			
SUBTOTAL							
TOTAL CHARGE FOR SERVICES							
TOTAL FEE BASED CHARGES							
BAL COMPENSABLE SRVC CHARGES							
BAL EQUIVLNT-TOT SERVICE CHRGS							



RELATIONSHIP BALANCE COMPENSATION HISTORY

[illegible]

ACCOUNT ANALYSIS STATEMENT
FOR SEPTEMBER 2019

DETAIL OF ACCOUNT

BALANCE AND COMPENSATION ANALYSIS

AFP CODE	DESCRIPTION	BALANCE INFORMATION	COMPENSATION INFORMATION
	AVERAGE NET LEDGER BALANCE LESS AVERAGE FLOAT BALANCE AVERAGE NET COLLECTED BALANCE AVG POSITIVE COLLECTED BALANCE LESS DDA BAL RESRVE REQUIRMENT INVESTABLE BALANCE BAL EQUIVLNT-TOT SERVICE CHRGS EXCESS/(DEFICIT) INVESTBLE BAL EARNINGS ALLOWANCE BAL COMPENSABLE SRVC CHARGES EXCESS/(DEFICIT) EARNING ALLOW SERVICE CHARGE AMOUNT		



ACCOUNT ANALYSIS STATEMENT
FOR SEPTEMBER 2019

DETAIL OF ACCOUNT

ACTIVITY SUMMARY

PRODUCT LINE AND DESCRIPTION	BANK SERVICE CODE	AFP SERVICE CODE	UNIT PRICE (\$)	VOLUME	SERVICE CHARGE (\$)	BALANCE EQUIVALENT (\$)	FEE BASED CHARGES (\$)
ACCOUNT SERVICES							
ACCOUNT MAINTENANCE				1			
DEBIT POSTED - ELECTRONIC				23			
CREDIT POSTED- ELECTRONIC				21			
STATEMENT CYCLES - ENHANCED				1			
SUBTOTAL							
DISBURSEMENT SERVICES							
CONTROLLED DISB FUNDING				40			
CONTROLLED DISB ACCT MAINT				1			
EXCEPTION NOTIFICATION - ACCT				1			
CONTROLLED DISB CHECK POSTED				983,842			
IMAGE TRANSMISSION PER ITEM				107,241			
IMAGE STORAGE PER ITEM				984,228			
CHECK INQUIRY MAINTENANCE				1			
RECON REPORT / STATEMENT MAINT				1			
DATA DOWNLOAD				1			
EXTENDED REPORT RETENTION				2			
EXTENDED PAID CHK DATA STORAGE				984,228			
SUBTOTAL							
RECONCILIATION SERVICES							
POSITIVE PAY MAINTENANCE				1			
EXCEPTION ITEM				302			
CHECK EXCEPTION RETURN				273			
IMAGE CAPTURE PER ITEM				984,228			
FULL RECONCILEMENT - MAINT				1			
FULL RECONCILEMENT - PER ITEM				983,842			
ISSUE INPUT FILE WITH RECON				148			
DATA ENTRY - MANUAL				1			
OUTPUT FILE				20			
SUBTOTAL							
AUTOMATED CLEARING HOUSE							
DEBIT RECEIVED				3			
CREDIT RECEIVED				1			
TRANSACTION BLOCK MAINTENANCE				1			

ACCOUNT ANALYSIS STATEMENT
FOR SEPTEMBER 2019

DETAIL OF ACCOUNT

ACTIVITY SUMMARY

PRODUCT LINE AND DESCRIPTION	BANK SERVICE CODE	AFP SERVICE CODE	UNIT PRICE (\$)	VOLUME	SERVICE CHARGE (\$)	BALANCE EQUIVALENT (\$)	FEE BASED CHARGES (\$)
SUBTOTAL							
JPMORGAN ACCESS							
ACCOUNTS REPORTED				1			
TRANSACTIONS REPORTED - 45 DAY				505			
CONT DISB CHECKS REPORTED				912,098			
EXTENDED TRANSACTION DETAIL				1,825,225			
SUBTOTAL							
TOTAL CHARGE FOR SERVICES							
TOTAL FEE BASED CHARGES							
BAL COMPENSABLE SRVC CHARGES							
BAL EQUIVLNT-TOT SERVICE CHRGS							



ACCOUNT ANALYSIS STATEMENT
FOR SEPTEMBER 2019DETAIL OF ACCOUNTBALANCE AND COMPENSATION ANALYSIS

AFF CODE	DESCRIPTION	BALANCE INFORMATION	COMPENSATION INFORMATION
	AVERAGE NET LEDGER BALANCE LESS AVERAGE FLOAT BALANCE		
	AVERAGE NET COLLECTED BALANCE AVG POSITIVE COLLECTED BALANCE LESS DDA BAL RESRVE REQUIRMENT INVESTABLE BALANCE		
	BAL EQUIVLNT-TOT SERVICE CHRGS		
	EXCESS/(DEFICIT) INVESTBLE BAL		
	EARNINGS ALLOWANCE		
	BAL COMPENSABLE SRVC CHARGES		
	EXCESS/(DEFICIT) EARNING ALLOW		
	SERVICE CHARGE AMOUNT		



ACCOUNT ANALYSIS STATEMENT
FOR SEPTEMBER 2019

DETAIL OF ACCOUNT

ACTIVITY SUMMARY

PRODUCT LINE AND DESCRIPTION	BANK SERVICE CODE	AFP SERVICE CODE	UNIT PRICE (\$)	VOLUME	SERVICE CHARGE (\$)	BALANCE EQUIVALENT (\$)	FEE BASED CHARGES (\$)
ACCOUNT SERVICES							
ACCOUNT MAINTENANCE				1			
DEBIT POSTED - ELECTRONIC				11			
CREDIT POSTED- ELECTRONIC				20			
STATEMENT CYCLES - ENHANCED				1			
SUBTOTAL							
DISBURSEMENT SERVICES							
CONTROLLED DISB FUNDING				31			
CONTROLLED DISB ACCT MAINT				1			
EXCEPTION NOTIFICATION - ACCT				1			
CONTROLLED DISB CHECK POSTED				7,469			
IMAGE TRANSMISSION PER ITEM				1,645			
IMAGE STORAGE PER ITEM				7,486			
CHECK INQUIRY MAINTENANCE				1			
RECON REPORT / STATEMENT MAINT				1			
DATA DOWNLOAD				1			
EXTENDED REPORT RETENTION				2			
EXTENDED PAID CHK DATA STORAGE				7,486			
SUBTOTAL							
RECONCILIATION SERVICES							
POSITIVE PAY MAINTENANCE				1			
EXCEPTION ITEM				13			
CHECK EXCEPTION RETURN				11			
IMAGE CAPTURE PER ITEM				7,486			
FULL RECONCILEMENT - MAINT				1			
FULL RECONCILEMENT - PER ITEM				7,469			
ISSUE INPUT FILE WITH RECON				205			
SUBTOTAL							
AUTOMATED CLEARING HOUSE							
TRANSACTION BLOCK MAINTENANCE				1			
SUBTOTAL							
JPMORGAN ACCESS							
ACCOUNTS REPORTED				1			

ACCOUNT ANALYSIS STATEMENT
FOR SEPTEMBER 2019

DETAIL OF ACCOUNT

ACTIVITY SUMMARY

PRODUCT LINE AND DESCRIPTION	BANK SERVICE CODE	AFP SERVICE CODE	UNIT PRICE (\$)	VOLUME	SERVICE CHARGE (\$)	BALANCE EQUIVALENT (\$)	FEE BASED CHARGES (\$)
TRANSACTIONS REPORTED - 45 DAY				51			
CONT DISB CHECKS REPORTED				7,269			
EXTENDED TRANSACTION DETAIL				14,636			
SUBTOTAL							
TOTAL CHARGE FOR SERVICES							
TOTAL FEE BASED CHARGES							
BAL COMPENSABLE SRVC CHARGES							
BAL EQUIVLNT-TOT SERVICE CHRGS							



ACCOUNT ANALYSIS STATEMENT
FOR SEPTEMBER 2019

DETAIL OF ACCOUNT

BALANCE AND COMPENSATION ANALYSIS

AFP CODE	DESCRIPTION	BALANCE INFORMATION	COMPENSATION INFORMATION
	AVERAGE NET LEDGER BALANCE LESS AVERAGE FLOAT BALANCE AVERAGE NET COLLECTED BALANCE AVG POSITIVE COLLECTED BALANCE LESS DDA BAL RESRVE REQUIRMENT INVESTABLE BALANCE BAL EQUIVLNT-TOT SERVICE CHRGS EXCESS/(DEFICIT) INVESTBLE BAL EARNINGS ALLOWANCE BAL COMPENSABLE SRVC CHARGES EXCESS/(DEFICIT) EARNING ALLOW SERVICE CHARGE AMOUNT		



ACCOUNT ANALYSIS STATEMENT
FOR SEPTEMBER 2019

DETAIL OF ACCOUNT

ACTIVITY SUMMARY

PRODUCT LINE AND DESCRIPTION	BANK SERVICE CODE	AFP SERVICE CODE	UNIT PRICE (\$)	VOLUME	SERVICE CHARGE (\$)	BALANCE EQUIVALENT (\$)	FEE BASED CHARGES (\$)
ACCOUNT SERVICES				1			
ACCOUNT MAINTENANCE				10			
CREDIT POSTED- ELECTRONIC				1			
STATEMENT CYCLES - ENHANCED							
SUBTOTAL							
DISBURSEMENT SERVICES				10			
CONTROLLED DISB FUNDING				1			
CONTROLLED DISB ACCT MAINT				1			
EXCEPTION NOTIFICATION - ACCT				23			
CONTROLLED DISB CHECK POSTED				3			
IMAGE TRANSMISSION PER ITEM				23			
IMAGE STORAGE PER ITEM				1			
CHECK INQUIRY MAINTENANCE				1			
RECON REPORT / STATEMENT MAINT				1			
DATA DOWNLOAD				2			
EXTENDED REPORT RETENTION				23			
EXTENDED PAID CHK DATA STORAGE							
SUBTOTAL							
RECONCILIATION SERVICES				1			
POSITIVE PAY MAINTENANCE				23			
IMAGE CAPTURE PER ITEM				1			
FULL RECONCILEMENT - MAINT				23			
FULL RECONCILEMENT - PER ITEM				4			
ISSUE INPUT FILE WITH RECON							
SUBTOTAL							
AUTOMATED CLEARING HOUSE				1			
TRANSACTION BLOCK MAINTENANCE							
SUBTOTAL							
JPMORGAN ACCESS				1			
ACCOUNTS REPORTED				9			
TRANSACTIONS REPORTED - 45 DAY				20			
CONT DISB CHECKS REPORTED				58			
EXTENDED TRANSACTION DETAIL							

ACCOUNT ANALYSIS STATEMENT
FOR SEPTEMBER 2019

DETAIL OF ACCOUNT

ACTIVITY SUMMARY

PRODUCT LINE AND DESCRIPTION	BANK SERVICE CODE	AFP SERVICE CODE	UNIT PRICE (\$)	VOLUME	SERVICE CHARGE (\$)	BALANCE EQUIVALENT (\$)	FEE BASED CHARGES (\$)
SUBTOTAL							
TOTAL CHARGE FOR SERVICES							
TOTAL FEE BASED CHARGES							
BAL COMPENSABLE SRVC CHARGES							
BAL EQUIVLNT-TOT SERVICE CHRGS							



ACCOUNT ANALYSIS STATEMENT
FOR SEPTEMBER 2019

DETAIL OF ACCOUNT

BALANCE AND COMPENSATION ANALYSIS

AFP CODE	DESCRIPTION	BALANCE INFORMATION	COMPENSATION INFORMATION
	AVERAGE NET LEDGER BALANCE LESS AVERAGE FLOAT BALANCE		
	AVERAGE NET COLLECTED BALANCE AVG POSITIVE COLLECTED BALANCE LESS DDA BAL RESRVE REQUIRMENT INVESTABLE BALANCE		
	BAL EQUIVLNT-TOT SERVICE CHRGS		
	EXCESS/(DEFICIT) INVESTBLE BAL		
	EARNINGS ALLOWANCE		
	BAL COMPENSABLE SRVC CHARGES		
	EXCESS/(DEFICIT) EARNING ALLOW		
	SERVICE CHARGE AMOUNT		



ACCOUNT ANALYSIS STATEMENT
FOR SEPTEMBER 2019

DETAIL OF ACCOUNT

ACTIVITY SUMMARY

PRODUCT LINE AND DESCRIPTION	BANK SERVICE CODE	AFP SERVICE CODE	UNIT PRICE (\$)	VOLUME	SERVICE CHARGE (\$)	BALANCE EQUIVALENT (\$)	FEE BASED CHARGES (\$)
ACCOUNT SERVICES							
ACCOUNT MAINTENANCE				1			
DEBIT POSTED - ELECTRONIC				31			
CREDIT POSTED- ELECTRONIC				78			
STATEMENT CYCLES				1			
SUBTOTAL							
DISBURSEMENT SERVICES							
CONTROLLED DISB FUNDING				51			
IMAGE TRANSMISSION PER TRANS				3			
SUBTOTAL							
WIRE - U.S.							
BOOK CREDIT				20			
SUBTOTAL							
AUTOMATED CLEARING HOUSE							
ACH MAINTENANCE				1			
DEBIT ORIGINATED				17			
CREDIT ORIGINATED				41,272			
DEBIT RECEIVED				11			
CREDIT RECEIVED				27			
RETURN NOTIFICATION - TRANSM				889			
ACH BATCH/FILE PROCESSED				14			
DELETION / REVERSAL - MANUAL				1			
DELETION / REVERSAL - ELEC				1			
MONTHLY ACH RECEIVER FILE				1			
TRANSACTION BLOCK MAINTENANCE				1			
ACH TRANS BLOCK AUTHORIZED ID				1			
NOTIF OF CHANGE - TRANSM				463			
ARTIFICIAL INTEL MAINTENANCE				1			
ARTIFICIAL INTEL ITEM SCANNED				41,254			
SUBTOTAL							
JPMORGAN ACCESS							
ACCOUNTS REPORTED				5			
MONTHLY SERVICE				1			

ACCOUNT ANALYSIS STATEMENT
FOR SEPTEMBER 2019

DETAIL OF ACCOUNT

ACTIVITY SUMMARY

PRODUCT LINE AND DESCRIPTION	BANK SERVICE CODE	AFP SERVICE CODE	UNIT PRICE (\$)	VOLUME	SERVICE CHARGE (\$)	BALANCE EQUIVALENT (\$)	FEE BASED CHARGES (\$)
TRANSACTIONS REPORTED - 45 DAY CONT DISB CHECKS REPORTED EXTENDED TRANSACTION DETAIL				609			
				919,413			
				1,840,053			
SUBTOTAL							
BALANCE BASED CHARGES							
BALANCE BASED CHARGES				8,603			
SUBTOTAL							
TOTAL CHARGE FOR SERVICES							
TOTAL FEE BASED CHARGES							
BAL COMPENSABLE SRVC CHARGES							
BAL EQUIVLNT-TOT SERVICE CHRGS							



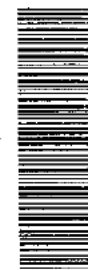
ACCOUNT ANALYSIS STATEMENT
FOR OCTOBER 2019

SUMMARY OF ACCOUNTS

BALANCE AND COMPENSATION ANALYSIS

AFP CODE	DESCRIPTION	BALANCE INFORMATION	COMPENSATION INFORMATION
	AVERAGE NET LEDGER BALANCE LESS AVERAGE FLOAT BALANCE		
	AVERAGE NET COLLECTED BALANCE AVG POSITIVE COLLECTED BALANCE LESS DDA BAL RESRVE REQUIRMENT INVESTABLE BALANCE		
	BAL EQUIVLNT-TOT SERVICE CHRGS		
	EXCESS/(DEFICIT) INVESTBLE BAL		
	EARNINGS ALLOWANCE		
	BAL COMPENSABLE SRVC CHARGES		
	EXCESS/(DEFICIT) EARNING ALLOW		
	SERVICE CHARGE AMOUNT		

ACCOUNTS INCLUDED IN SUMMARY



104025112330000045

ACCOUNT ANALYSIS STATEMENT
FOR OCTOBER 2019

SUMMARY OF ACCOUNTS

ACTIVITY SUMMARY

PRODUCT LINE AND DESCRIPTION	BANK SERVICE CODE	AFP SERVICE CODE	UNIT PRICE (\$)	VOLUME	SERVICE CHARGE (\$)	BALANCE EQUIVALENT (\$)	FEE BASED CHARGES (\$)
ACCOUNT SERVICES							
ACCOUNT MAINTENANCE				4			
DEBIT POSTED - ELECTRONIC				69			
CREDIT POSTED- ELECTRONIC				145			
STATEMENT CYCLES				1			
STATEMENT CYCLES - ENHANCED				3			
SUBTOTAL							
DISBURSEMENT SERVICES							
CONTROLLED DISB FUNDING				146			
CONTROLLED DISB ACCT MAINT				3			
EXCEPTION NOTIFICATION - ACCT				3			
CONTROLLED DISB CHECK POSTED				890,296			
IMAGE TRANSMISSION PER ITEM				36,480			
IMAGE STORAGE PER ITEM				890,759			
IMAGE TRANSMISSION PER TRANS				1			
CHECK INQUIRY MAINTENANCE				3			
RECON REPORT / STATEMENT MAINT				3			
DATA DOWNLOAD				3			
EXTENDED REPORT RETENTION				6			
EXTENDED PAID CHK DATA STORAGE				890,759			
SUBTOTAL							
RECONCILIATION SERVICES							
POSITIVE PAY MAINTENANCE				3			
EXCEPTION ITEM				354			
CHECK EXCEPTION RETURN				328			
IMAGE CAPTURE PER ITEM				890,759			
FULL RECONCILEMENT - MAINT				3			
FULL RECONCILEMENT - PER ITEM				890,296			
ISSUE INPUT FILE WITH RECON				424			
DATA ENTRY - MANUAL				2			
OUTPUT FILE				22			
SUBTOTAL							
WIRE - U.S.							
BOOK CREDIT				22			

ACCOUNT ANALYSIS STATEMENT
FOR OCTOBER 2019

SUMMARY OF ACCOUNTS

ACTIVITY SUMMARY

PRODUCT LINE AND DESCRIPTION	BANK SERVICE CODE	AFP SERVICE CODE	UNIT PRICE (\$)	VOLUME	SERVICE CHARGE (\$)	BALANCE EQUIVALENT (\$)	FEE BASED CHARGES (\$)
SUBTOTAL							
AUTOMATED CLEARING HOUSE							
ACH MAINTENANCE				1			
DEBIT ORIGINATED				17			
CREDIT ORIGINATED				98,025			
DEBIT RECEIVED				14			
CREDIT RECEIVED				32			
RETURN NOTIFICATION - TRANSM				1,302			
ACH BATCH/FILE PROCESSED				13			
DELETION / REVERSAL - MANUAL				1			
DELETION / REVERSAL - ELEC				1			
MONTHLY ACH RECEIVER FILE				1			
TRANSACTION BLOCK MAINTENANCE				4			
ACH TRANS BLOCK AUTHORIZED ID				1			
NOTIF OF CHANGE - TRANSM				864			
ARTIFICIAL INTEL MAINTENANCE				1			
ARTIFICIAL INTEL ITEM SCANNED				98,005			
SUBTOTAL							
JPMORGAN ACCESS							
ACCOUNTS REPORTED				8			
MONTHLY SERVICE				1			
TRANSACTIONS REPORTED - 45 DAY				1,318			
CONT DISB CHECKS REPORTED				1,884,455			
EXTENDED TRANSACTION DETAIL				3,771,564			
SUBTOTAL							
BALANCE BASED CHARGES							
BALANCE BASED CHARGES				13,845			
SUBTOTAL							
TOTAL CHARGE FOR SERVICES							
TOTAL FEE BASED CHARGES							
BAL COMPENSABLE SRVC CHARGES							
BAL EQUIVLNT-TOT SERVICE CHRGS							



1040251120400000045

ACCOUNT ANALYSIS STATEMENT
FOR OCTOBER 2019DETAIL OF ACCOUNTBALANCE AND COMPENSATION ANALYSIS

AFP CODE	DESCRIPTION	BALANCE INFORMATION	COMPENSATION INFORMATION
	AVERAGE NET LEDGER BALANCE LESS AVERAGE FLOAT BALANCE		
	AVERAGE NET COLLECTED BALANCE AVG POSITIVE COLLECTED BALANCE LESS DDA BAL RESRVE REQUIRMENT INVESTABLE BALANCE		
	BAL EQUIVLNT-TOT SERVICE CHRGS		
	EXCESS/(DEFICIT) INVESTBLE BAL		
	EARNINGS ALLOWANCE		
	BAL COMPENSABLE SRVC CHARGES		
	EXCESS/(DEFICIT) EARNING ALLOW		
	SERVICE CHARGE AMOUNT		



1040251120500000045

ACCOUNT ANALYSIS STATEMENT
FOR OCTOBER 2019

DETAIL OF ACCOUNT

ACTIVITY SUMMARY

PRODUCT LINE AND DESCRIPTION	BANK SERVICE CODE	AFP SERVICE CODE	UNIT PRICE (\$)	VOLUME	SERVICE CHARGE (\$)	BALANCE EQUIVALENT (\$)	FEE BASED CHARGES (\$)
ACCOUNT SERVICES							
ACCOUNT MAINTENANCE				1			
DEBIT POSTED - ELECTRONIC				23			
CREDIT POSTED- ELECTRONIC				28			
STATEMENT CYCLES - ENHANCED				1			
SUBTOTAL							
DISBURSEMENT SERVICES							
CONTROLLED DISB FUNDING				44			
CONTROLLED DISB ACCT MAINT				1			
EXCEPTION NOTIFICATION - ACCT				1			
CONTROLLED DISB CHECK POSTED				883,495			
IMAGE TRANSMISSION PER ITEM				36,143			
IMAGE STORAGE PER ITEM				883,939			
CHECK INQUIRY MAINTENANCE				1			
RECON REPORT / STATEMENT MAINT				1			
DATA DOWNLOAD				1			
EXTENDED REPORT RETENTION				2			
EXTENDED PAID CHK DATA STORAGE				883,939			
SUBTOTAL							
RECONCILIATION SERVICES							
POSITIVE PAY MAINTENANCE				1			
EXCEPTION ITEM				337			
CHECK EXCEPTION RETURN				311			
IMAGE CAPTURE PER ITEM				883,939			
FULL RECONCILEMENT - MAINT				1			
FULL RECONCILEMENT - PER ITEM				883,495			
ISSUE INPUT FILE WITH RECON				178			
DATA ENTRY - MANUAL				2			
OUTPUT FILE				22			
SUBTOTAL							
AUTOMATED CLEARING HOUSE							
DEBIT RECEIVED				1			
CREDIT RECEIVED				6			
TRANSACTION BLOCK MAINTENANCE				1			

ACCOUNT ANALYSIS STATEMENT
* FOR OCTOBER 2019

DETAIL OF ACCOUNT

ACTIVITY SUMMARY

PRODUCT LINE AND DESCRIPTION	BANK SERVICE CODE	AFP SERVICE CODE	UNIT PRICE (\$)	VOLUME	SERVICE CHARGE (\$)	BALANCE EQUIVALENT (\$)	FEE BASED CHARGES (\$)
SUBTOTAL							
JPMORGAN ACCESS							
ACCOUNTS REPORTED				1			
TRANSACTIONS REPORTED - 45 DAY				572			
CONT DISB CHECKS REPORTED				935,072			
EXTENDED TRANSACTION DETAIL				1,871,295			
SUBTOTAL							
TOTAL CHARGE FOR SERVICES							
TOTAL FEE BASED CHARGES							
BAL COMPENSABLE SRVC CHARGES							
BAL EQUIVLNT-TOT SERVICE CHRGS							



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ACCOUNT ANALYSIS STATEMENT
FOR OCTOBER 2019DETAIL OF ACCOUNTBALANCE AND COMPENSATION ANALYSIS

[REDACTED]			
AFP CODE	DESCRIPTION	BALANCE INFORMATION	COMPENSATION INFORMATION
[REDACTED]	AVERAGE NET LEDGER BALANCE LESS AVERAGE FLOAT BALANCE	[REDACTED]	[REDACTED]
	AVERAGE NET COLLECTED BALANCE AVG POSITIVE COLLECTED BALANCE LESS DDA BAL RESRVE REQUIRMENT INVESTABLE BALANCE		
	BAL EQUIVLNT-TOT SERVICE CHRGS		
	EXCESS/(DEFICIT) INVESTBLE BAL		
	EARNINGS ALLOWANCE		
	BAL COMPENSABLE SRVC CHARGES		
	EXCESS/(DEFICIT) EARNING ALLOW		
	SERVICE CHARGE AMOUNT		



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ACCOUNT ANALYSIS STATEMENT
FOR OCTOBER 2019

DETAIL OF ACCOUNT

ACTIVITY SUMMARY

PRODUCT LINE AND DESCRIPTION	BANK SERVICE CODE	AFP SERVICE CODE	UNIT PRICE (\$)	VOLUME	SERVICE CHARGE (\$)	BALANCE EQUIVALENT (\$)	FEE BASED CHARGES (\$)
ACCOUNT SERVICES							
ACCOUNT MAINTENANCE				1			
DEBIT POSTED - ELECTRONIC				11			
CREDIT POSTED- ELECTRONIC				22			
STATEMENT CYCLES - ENHANCED				1			
SUBTOTAL							
DISBURSEMENT SERVICES							
CONTROLLED DISB FUNDING				33			
CONTROLLED DISB ACCT MAINT				1			
EXCEPTION NOTIFICATION - ACCT				1			
CONTROLLED DISB CHECK POSTED				6,768			
IMAGE TRANSMISSION PER ITEM				336			
IMAGE STORAGE PER ITEM				6,787			
CHECK INQUIRY MAINTENANCE				1			
RECON REPORT / STATEMENT MAINT				1			
DATA DOWNLOAD				1			
EXTENDED REPORT RETENTION				2			
EXTENDED PAID CHK DATA STORAGE				6,787			
SUBTOTAL							
RECONCILIATION SERVICES							
POSITIVE PAY MAINTENANCE				1			
EXCEPTION ITEM				17			
CHECK EXCEPTION RETURN				17			
IMAGE CAPTURE PER ITEM				6,787			
FULL RECONCILEMENT - MAINT				1			
FULL RECONCILEMENT - PER ITEM				6,768			
ISSUE INPUT FILE WITH RECON				234			
SUBTOTAL							
AUTOMATED CLEARING HOUSE							
TRANSACTION BLOCK MAINTENANCE				1			
SUBTOTAL							
JPMORGAN ACCESS							
ACCOUNTS REPORTED				1			

ACCOUNT ANALYSIS STATEMENT
FOR OCTOBER 2019DETAIL OF ACCOUNTACTIVITY SUMMARY

PRODUCT LINE AND DESCRIPTION	BANK SERVICE CODE	AFP SERVICE CODE	UNIT PRICE (\$)	VOLUME	SERVICE CHARGE (\$)	BALANCE EQUIVALENT (\$)	FEE BASED CHARGES (\$)
TRANSACTIONS REPORTED - 45 DAY CONT DISB CHECKS REPORTED EXTENDED TRANSACTION DETAIL				52			
				7,113			
				14,332			
SUBTOTAL							
TOTAL CHARGE FOR SERVICES							
TOTAL FEE BASED CHARGES							
BAL COMPENSABLE SRVC CHARGES							
BAL EQUIVLNT-TOT SERVICE CHRGS							



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ACCOUNT ANALYSIS STATEMENT
FOR OCTOBER 2019

DETAIL OF ACCOUNT

BALANCE AND COMPENSATION ANALYSIS

AFP CODE	DESCRIPTION	BALANCE INFORMATION	COMPENSATION INFORMATION
	AVERAGE NET LEDGER BALANCE LESS AVERAGE FLOAT BALANCE		
	AVERAGE NET COLLECTED BALANCE AVG POSITIVE COLLECTED BALANCE LESS DDA BAL RESRVE REQUIRMENT INVESTABLE BALANCE		
	BAL EQUIVLNT-TOT SERVICE CHRGS		
	EXCESS/(DEFICIT) INVESTBLE BAL		
	EARNINGS ALLOWANCE		
	BAL COMPENSABLE SRVC CHARGES		
	EXCESS/(DEFICIT) EARNING ALLOW		
	SERVICE CHARGE AMOUNT		



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ACCOUNT ANALYSIS STATEMENT
FOR OCTOBER 2019

DETAIL OF ACCOUNT

ACTIVITY SUMMARY

PRODUCT LINE AND DESCRIPTION	BANK SERVICE CODE	AFP SERVICE CODE	UNIT PRICE (\$)	VOLUME	SERVICE CHARGE (\$)	BALANCE EQUIVALENT (\$)	FEE BASED CHARGES (\$)
ACCOUNT SERVICES							
ACCOUNT MAINTENANCE				1			
CREDIT POSTED- ELECTRONIC				14			
STATEMENT CYCLES - ENHANCED				1			
SUBTOTAL							
DISBURSEMENT SERVICES							
CONTROLLED DISB FUNDING				14			
CONTROLLED DISB ACCT MAINT				1			
EXCEPTION NOTIFICATION - ACCT				1			
CONTROLLED DISB CHECK POSTED				33			
IMAGE TRANSMISSION PER ITEM				1			
IMAGE STORAGE PER ITEM				33			
CHECK INQUIRY MAINTENANCE				1			
RECON REPORT / STATEMENT MAINT				1			
DATA DOWNLOAD				1			
EXTENDED REPORT RETENTION				2			
EXTENDED PAID CHK DATA STORAGE				33			
SUBTOTAL							
RECONCILIATION SERVICES							
POSITIVE PAY MAINTENANCE				1			
IMAGE CAPTURE PER ITEM				33			
FULL RECONCILEMENT - MAINT				1			
FULL RECONCILEMENT - PER ITEM				33			
ISSUE INPUT FILE WITH RECON				12			
SUBTOTAL							
AUTOMATED CLEARING HOUSE							
TRANSACTION BLOCK MAINTENANCE				1			
SUBTOTAL							
JPMORGAN ACCESS							
ACCOUNTS REPORTED				1			
TRANSACTIONS REPORTED - 45 DAY				15			
CONT DISB CHECKS REPORTED				36			
EXTENDED TRANSACTION DETAIL				102			

ACCOUNT ANALYSIS STATEMENT
FOR OCTOBER 2019

DETAIL OF ACCOUNT

ACTIVITY SUMMARY

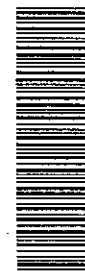
PRODUCT LINE AND DESCRIPTION	BANK SERVICE CODE	AFP SERVICE CODE	UNIT PRICE (\$)	VOLUME	SERVICE CHARGE (\$)	BALANCE EQUIVALENT (\$)	FEE BASED CHARGES (\$)
SUBTOTAL							
TOTAL CHARGE FOR SERVICES							
TOTAL FEE BASED CHARGES							
BAL COMPENSABLE SRVC CHARGES							
BAL EQUIVLNT-TOT SERVICE CHRGS							



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ACCOUNT ANALYSIS STATEMENT
FOR OCTOBER 2019DETAIL OF ACCOUNTBALANCE AND COMPENSATION ANALYSIS

AFP CODE	DESCRIPTION	BALANCE INFORMATION	COMPENSATION INFORMATION
	AVERAGE NET LEDGER BALANCE LESS AVERAGE FLOAT BALANCE		
	AVERAGE NET COLLECTED BALANCE AVG POSITIVE COLLECTED BALANCE LESS DDA BAL RESRVE REQUIRMENT INVESTABLE BALANCE		
	BAL EQUIVLNT-TOT SERVICE CHRGS		
	EXCESS/(DEFICIT) INVESTBLE BAL		
	EARNINGS ALLOWANCE		
	BAL COMPENSABLE SRVC CHARGES		
	EXCESS/(DEFICIT) EARNING ALLOW		
	SERVICE CHARGE AMOUNT		



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ACCOUNT ANALYSIS STATEMENT
FOR OCTOBER 2019

DETAIL OF ACCOUNT

ACTIVITY SUMMARY

PRODUCT LINE AND DESCRIPTION	BANK SERVICE CODE	AFP SERVICE CODE	UNIT PRICE (\$)	VOLUME	SERVICE CHARGE (\$)	BALANCE EQUIVALENT (\$)	FEE BASED CHARGES (\$)
ACCOUNT SERVICES							
ACCOUNT MAINTENANCE				1			
DEBIT POSTED - ELECTRONIC				35			
CREDIT POSTED- ELECTRONIC				81			
STATEMENT CYCLES				1			
SUBTOTAL							
DISBURSEMENT SERVICES							
CONTROLLED DISB FUNDING				55			
IMAGE TRANSMISSION PER TRANS				1			
SUBTOTAL							
WIRE - U.S.							
BOOK CREDIT				22			
SUBTOTAL							
AUTOMATED CLEARING HOUSE							
ACH MAINTENANCE				1			
DEBIT ORIGINATED				17			
CREDIT ORIGINATED				98,025			
DEBIT RECEIVED				13			
CREDIT RECEIVED				26			
RETURN NOTIFICATION - TRANSM				1,302			
ACH BATCH/FILE PROCESSED				13			
DELETION / REVERSAL - MANUAL				1			
DELETION / REVERSAL - ELEC				1			
MONTHLY ACH RECEIVER FILE				1			
TRANSACTION BLOCK MAINTENANCE				1			
ACH TRANS BLOCK AUTHORIZED ID				1			
NOTIF OF CHANGE - TRANSM				864			
ARTIFICIAL INTEL MAINTENANCE				1			
ARTIFICIAL INTEL ITEM SCANNED				98,005			
SUBTOTAL							
JPMORGAN ACCESS							
ACCOUNTS REPORTED				5			
MONTHLY SERVICE				1			

ACCOUNT ANALYSIS STATEMENT
FOR OCTOBER 2019

DETAIL OF ACCOUNT

ACTIVITY SUMMARY

PRODUCT LINE AND DESCRIPTION	BANK SERVICE CODE	AFP SERVICE CODE	UNIT PRICE (\$)	VOLUME	SERVICE CHARGE (\$)	BALANCE EQUIVALENT (\$)	FEE BASED CHARGES (\$)
TRANSACTIONS REPORTED - 45 DAY CONT DISB CHECKS REPORTED EXTENDED TRANSACTION DETAIL				679			
				942,234			
				1,885,835			
SUBTOTAL							
BALANCE BASED CHARGES				13,845	✓		
BALANCE BASED CHARGES							
SUBTOTAL							
TOTAL CHARGE FOR SERVICES							
TOTAL FEE BASED CHARGES							
BAL COMPENSABLE SRVC CHARGES							
BAL EQUIVLNT-TOT SERVICE CHRGS							



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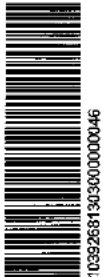
ACCOUNT ANALYSIS STATEMENT
FOR NOVEMBER 2019

SUMMARY OF ACCOUNTS

BALANCE AND COMPENSATION ANALYSIS

AFP CODE	DESCRIPTION	BALANCE INFORMATION	COMPENSATION INFORMATION
	AVERAGE NET LEDGER BALANCE LESS AVERAGE FLOAT BALANCE		
	AVERAGE NET COLLECTED BALANCE AVG POSITIVE COLLECTED BALANCE LESS DDA BAL RESRVE REQUIRMENT INVESTABLE BALANCE		
	BAL EQUIVLNT-TOT SERVICE CHRGS		
	EXCESS/(DEFICIT) INVESTBLE BAL		
	EARNINGS ALLOWANCE		
	BAL COMPENSABLE SRVC CHARGES		
	EXCESS/(DEFICIT) EARNING ALLOW		
	SERVICE CHARGE AMOUNT		

ACCOUNTS INCLUDED IN SUMMARY



ACCOUNT ANALYSIS STATEMENT
FOR NOVEMBER 2019

SUMMARY OF ACCOUNTS

ACTIVITY SUMMARY

PRODUCT LINE AND DESCRIPTION	BANK SERVICE CODE	AFP SERVICE CODE	UNIT PRICE (\$)	VOLUME	SERVICE CHARGE (\$)	BALANCE EQUIVALENT (\$)	FEE BASED CHARGES (\$)
ACCOUNT SERVICES							
ACCOUNT MAINTENANCE				4			
DEBIT POSTED - ELECTRONIC				67			
CREDIT POSTED- ELECTRONIC				127			
STATEMENT CYCLES				1			
STATEMENT CYCLES - ENHANCED				3			
SUBTOTAL							
BANKING CENTER SERVICES							
BRANCH ORDER CURRENCY STRAP				3			
BRANCH ORDER PROCESSED				1			
SUBTOTAL							
DISBURSEMENT SERVICES							
CHECK / DEBIT POSTED				1			
CONTROLLED DISB FUNDING				137			
CONTROLLED DISB ACCT MAINT				3			
EXCEPTION NOTIFICATION - ACCT				3			
CONTROLLED DISB CHECK POSTED				388,667			
IMAGE TRANSMISSION PER ITEM				18,711			
IMAGE STORAGE PER ITEM				389,087			
IMAGE TRANSMISSION PER TRANS				1			
CHECK INQUIRY MAINTENANCE				3			
RECON REPORT / STATEMENT MAINT				3			
DATA DOWNLOAD				3			
EXTENDED REPORT RETENTION				6			
EXTENDED PAID CHK DATA STORAGE				389,087			
SUBTOTAL							
RECONCILIATION SERVICES							
POSITIVE PAY MAINTENANCE				3			
EXCEPTION ITEM				333			
CHECK EXCEPTION RETURN				305			
IMAGE CAPTURE PER ITEM				389,087			
FULL RECONCILEMENT - MAINT				3			
FULL RECONCILEMENT - PER ITEM				388,667			
ISSUE INPUT FILE WITH RECON				309			
EXCESSIVE ARP REJECTS				4			

ACCOUNT ANALYSIS STATEMENT
FOR NOVEMBER 2019

SUMMARY OF ACCOUNTS

ACTIVITY SUMMARY

PRODUCT LINE AND DESCRIPTION	BANK SERVICE CODE	AFP SERVICE CODE	UNIT PRICE (\$)	VOLUME	SERVICE CHARGE (\$)	BALANCE EQUIVALENT (\$)	FEE BASED CHARGES (\$)
DATA ENTRY - MANUAL OUTPUT FILE				12 19			
SUBTOTAL							
WIRE - U.S. BOOK CREDIT				19			
SUBTOTAL							
AUTOMATED CLEARING HOUSE							
ACH MAINTENANCE				1			
DEBIT ORIGINATED				11			
CREDIT ORIGINATED				36,729			
DEBIT RECEIVED				15			
CREDIT RECEIVED				22			
RETURN NOTIFICATION - TRANSM				1,336			
ACH BATCH/FILE PROCESSED				11			
DELETION / REVERSAL - MANUAL				2			
DELETION / REVERSAL - ELEC				4			
MONTHLY ACH RECEIVER FILE				1			
TRANSACTION BLOCK MAINTENANCE				4			
ACH TRANS BLOCK AUTHORIZED ID				1			
NOTIF OF CHANGE - TRANSM				840			
ARTIFICIAL INTEL MAINTENANCE				1			
ARTIFICIAL INTEL ITEM SCANNED				36,717			
SUBTOTAL							
JPMORGAN ACCESS							
ACCOUNTS REPORTED				8			
MONTHLY SERVICE				1			
TRANSACTIONS REPORTED - 45 DAY				1,147			
CONT DISB CHECKS REPORTED				785,708			
EXTENDED TRANSACTION DETAIL				1,573,764			
SUBTOTAL							
BALANCE BASED CHARGES							
BALANCE BASED CHARGES				213,082			
SUBTOTAL							



ACCOUNT ANALYSIS STATEMENT
FOR NOVEMBER 2019SUMMARY OF ACCOUNTSACTIVITY SUMMARY

PRODUCT LINE AND DESCRIPTION	BANK SERVICE CODE	AFP SERVICE CODE	UNIT PRICE (\$)	VOLUME	SERVICE CHARGE (\$)	BALANCE EQUIVALENT (\$)	FEE BASED CHARGES (\$)
TOTAL CHARGE FOR SERVICES							
TOTAL FEE BASED CHARGES							
BAL COMPENSABLE SRVC CHARGES							
BAL EQUIVLNT-TOT SERVICE CHRGS							

ACCOUNT ANALYSIS STATEMENT
FOR NOVEMBER 2019DETAIL OF ACCOUNTBALANCE AND COMPENSATION ANALYSIS

AFP CODE	DESCRIPTION	BALANCE INFORMATION	COMPENSATION INFORMATION
	AVERAGE NET LEDGER BALANCE LESS AVERAGE FLOAT BALANCE		
	AVERAGE NET COLLECTED BALANCE AVG POSITIVE COLLECTED BALANCE LESS DDA BAL RESRVE REQUIRMENT INVESTABLE BALANCE		
	BAL EQUIVLNT-TOT SERVICE CHRGS		
	EXCESS/(DEFICIT) INVESTBLE BAL		
	EARNINGS ALLOWANCE		
	BAL COMPENSABLE SRVC CHARGES		
	EXCESS/(DEFICIT) EARNING ALLOW		
	SERVICE CHARGE AMOUNT		



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ACCOUNT ANALYSIS STATEMENT
FOR NOVEMBER 2019

DETAIL OF ACCOUNT

ACTIVITY SUMMARY

PRODUCT LINE AND DESCRIPTION	BANK SERVICE CODE	AFP SERVICE CODE	UNIT PRICE (\$)	VOLUME	SERVICE CHARGE (\$)	BALANCE EQUIVALENT (\$)	FEE BASED CHARGES (\$)
ACCOUNT SERVICES							
ACCOUNT MAINTENANCE				1			
DEBIT POSTED - ELECTRONIC				25			
CREDIT POSTED- ELECTRONIC				21			
STATEMENT CYCLES - ENHANCED				1			
SUBTOTAL							
BANKING CENTER SERVICES							
BRANCH ORDER CURRENCY STRAP				3			
BRANCH ORDER PROCESSED				1			
SUBTOTAL							
DISBURSEMENT SERVICES							
CHECK / DEBIT POSTED				1			
CONTROLLED DISB FUNDING				38			
CONTROLLED DISB ACCT MAINT				1			
EXCEPTION NOTIFICATION - ACCT				1			
CONTROLLED DISB CHECK POSTED				383,385			
IMAGE TRANSMISSION PER ITEM				18,467			
IMAGE STORAGE PER ITEM				383,779			
CHECK INQUIRY MAINTENANCE				1			
RECON REPORT / STATEMENT MAINT				1			
DATA DOWNLOAD				1			
EXTENDED REPORT RETENTION				2			
EXTENDED PAID CHK DATA STORAGE				383,779			
SUBTOTAL							
RECONCILIATION SERVICES							
POSITIVE PAY MAINTENANCE				1			
EXCEPTION ITEM				311			
CHECK EXCEPTION RETURN				287			
IMAGE CAPTURE PER ITEM				383,779			
FULL RECONCILEMENT - MAINT				1			
FULL RECONCILEMENT - PER ITEM				383,385			
ISSUE INPUT FILE WITH RECON				135			
DATA ENTRY - MANUAL				10			
OUTPUT FILE				19			

ACCOUNT ANALYSIS STATEMENT
FOR NOVEMBER 2019

DETAIL OF ACCOUNT

ACTIVITY SUMMARY

PRODUCT LINE AND DESCRIPTION	BANK SERVICE CODE	AFP SERVICE CODE	UNIT PRICE (\$)	VOLUME	SERVICE CHARGE (\$)	BALANCE EQUIVALENT (\$)	FEE BASED CHARGES (\$)
SUBTOTAL							
AUTOMATED CLEARING HOUSE							
DEBIT RECEIVED				6			
CREDIT RECEIVED				1			
TRANSACTION BLOCK MAINTENANCE				1			
SUBTOTAL							
JPMORGAN ACCESS							
ACCOUNTS REPORTED				1			
TRANSACTIONS REPORTED - 45 DAY				478			
CONT DISB CHECKS REPORTED				387,624			
EXTENDED TRANSACTION DETAIL				776,233			
SUBTOTAL							
BALANCE BASED CHARGES							
BALANCE BASED CHARGES				197,767			
SUBTOTAL							
TOTAL CHARGE FOR SERVICES							
TOTAL FEE BASED CHARGES							
BAL COMPENSABLE SRVC CHARGES							
BAL EQUIVLNT-TOT SERVICE CHRGS							



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ACCOUNT ANALYSIS STATEMENT
FOR NOVEMBER 2019DETAIL OF ACCOUNTBALANCE AND COMPENSATION ANALYSIS

AFP CODE	DESCRIPTION	BALANCE INFORMATION	COMPENSATION INFORMATION
	AVERAGE NET LEDGER BALANCE LESS AVERAGE FLOAT BALANCE		
	AVERAGE NET COLLECTED BALANCE AVG POSITIVE COLLECTED BALANCE LESS DDA BAL RESRVE REQUIRMENT INVESTABLE BALANCE		
	BAL EQUIVLNT-TOT SERVICE CHRGS		
	EXCESS/(DEFICIT) INVESTBLE BAL		
	EARNINGS ALLOWANCE		
	BAL COMPENSABLE SRVC CHARGES		
	EXCESS/(DEFICIT) EARNING ALLOW		
	SERVICE CHARGE AMOUNT		



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ACCOUNT ANALYSIS STATEMENT
FOR NOVEMBER 2019

DETAIL OF ACCOUNT

ACTIVITY SUMMARY

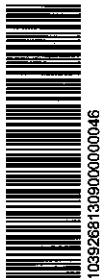
PRODUCT LINE AND DESCRIPTION	BANK SERVICE CODE	AFP SERVICE CODE	UNIT PRICE (\$)	VOLUME	SERVICE CHARGE (\$)	BALANCE EQUIVALENT (\$)	FEE BASED CHARGES (\$)
ACCOUNT SERVICES							
ACCOUNT MAINTENANCE				1			
DEBIT POSTED - ELECTRONIC				10			
CREDIT POSTED- ELECTRONIC				19			
STATEMENT CYCLES - ENHANCED				1			
SUBTOTAL							
DISBURSEMENT SERVICES							
CONTROLLED DISB FUNDING				29			
CONTROLLED DISB ACCT MAINT				1			
EXCEPTION NOTIFICATION - ACCT				1			
CONTROLLED DISB CHECK POSTED				5,233			
IMAGE TRANSMISSION PER ITEM				238			
IMAGE STORAGE PER ITEM				5,254			
CHECK INQUIRY MAINTENANCE				1			
RECON REPORT / STATEMENT MAINT				1			
DATA DOWNLOAD				1			
EXTENDED REPORT RETENTION				2			
EXTENDED PAID CHK DATA STORAGE				5,254			
SUBTOTAL							
RECONCILIATION SERVICES							
POSITIVE PAY MAINTENANCE				1			
EXCEPTION ITEM				17			
CHECK EXCEPTION RETURN				13			
IMAGE CAPTURE PER ITEM				5,254			
FULL RECONCILEMENT - MAINT				1			
FULL RECONCILEMENT - PER ITEM				5,233			
ISSUE INPUT FILE WITH RECON				168			
DATA ENTRY - MANUAL				2			
SUBTOTAL							
AUTOMATED CLEARING HOUSE							
TRANSACTION BLOCK MAINTENANCE				1			
SUBTOTAL							
JPMORGAN ACCESS							

ACCOUNT ANALYSIS STATEMENT
FOR NOVEMBER 2019

DETAIL OF ACCOUNT

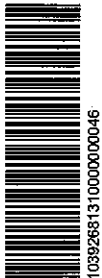
ACTIVITY SUMMARY

PRODUCT LINE AND DESCRIPTION	BANK SERVICE CODE	AFP SERVICE CODE	UNIT PRICE (\$)	VOLUME	SERVICE CHARGE (\$)	BALANCE EQUIVALENT (\$)	FEE BASED CHARGES (\$)
ACCOUNTS REPORTED				1			
TRANSACTIONS REPORTED - 45 DAY				52			
CONT DISB CHECKS REPORTED				5,176			
EXTENDED TRANSACTION DETAIL				10,452			
SUBTOTAL							
TOTAL CHARGE FOR SERVICES							
TOTAL FEE BASED CHARGES							
BAL COMPENSABLE SRVC CHARGES							
BAL EQUIVLNT-TOT SERVICE CHRGS							



ACCOUNT ANALYSIS STATEMENT
FOR NOVEMBER 2019DETAIL OF ACCOUNTBALANCE AND COMPENSATION ANALYSIS

AFP CODE	DESCRIPTION	BALANCE INFORMATION	COMPENSATION INFORMATION
	AVERAGE NET LEDGER BALANCE LESS AVERAGE FLOAT BALANCE		
	AVERAGE NET COLLECTED BALANCE AVG POSITIVE COLLECTED BALANCE LESS DDA BAL RESRVE REQUIRMENT INVESTABLE BALANCE		
	BAL EQUIVLNT-TOT SERVICE CHRGS		
	EXCESS/(DEFICIT) INVESTBLE BAL		
	EARNINGS ALLOWANCE		
	BAL COMPENSABLE SRVC CHARGES		
	EXCESS/(DEFICIT) EARNING ALLOW		
	SERVICE CHARGE AMOUNT		



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ACCOUNT ANALYSIS STATEMENT
FOR NOVEMBER 2019

DETAIL OF ACCOUNT

ACTIVITY SUMMARY

PRODUCT LINE AND DESCRIPTION	BANK SERVICE CODE	AFP SERVICE CODE	UNIT PRICE (\$)	VOLUME	SERVICE CHARGE (\$)	BALANCE EQUIVALENT (\$)	FEE BASED CHARGES (\$)
ACCOUNT SERVICES							
ACCOUNT MAINTENANCE				1			
DEBIT POSTED - ELECTRONIC				4			
CREDIT POSTED- ELECTRONIC				14			
STATEMENT CYCLES - ENHANCED				1			
SUBTOTAL							
DISBURSEMENT SERVICES							
CONTROLLED DISB FUNDING				18			
CONTROLLED DISB ACCT MAINT				1			
EXCEPTION NOTIFICATION - ACCT				1			
CONTROLLED DISB CHECK POSTED				49			
IMAGE TRANSMISSION PER ITEM				6			
IMAGE STORAGE PER ITEM				54			
CHECK INQUIRY MAINTENANCE				1			
RECON REPORT / STATEMENT MAINT				1			
DATA DOWNLOAD				1			
EXTENDED REPORT RETENTION				2			
EXTENDED PAID CHK DATA STORAGE				54			
SUBTOTAL							
RECONCILIATION SERVICES							
POSITIVE PAY MAINTENANCE				1			
EXCEPTION ITEM				5			
CHECK EXCEPTION RETURN				5			
IMAGE CAPTURE PER ITEM				54			
FULL RECONCILEMENT - MAINT				1			
FULL RECONCILEMENT - PER ITEM				49			
ISSUE INPUT FILE WITH RECON				6			
EXCESSIVE ARP REJECTS				4			
SUBTOTAL							
AUTOMATED CLEARING HOUSE							
TRANSACTION BLOCK MAINTENANCE				1			
SUBTOTAL							
JPMORGAN ACCESS							

ACCOUNT ANALYSIS STATEMENT
FOR NOVEMBER 2019

DETAIL OF ACCOUNT

ACTIVITY SUMMARY

PRODUCT LINE AND DESCRIPTION	BANK SERVICE CODE	AFP SERVICE CODE	UNIT PRICE (\$)	VOLUME	SERVICE CHARGE (\$)	BALANCE EQUIVALENT (\$)	FEE BASED CHARGES (\$)
ACCOUNTS REPORTED				1			
TRANSACTIONS REPORTED - 45 DAY				20			
CONT DISB CHECKS REPORTED				44			
EXTENDED TRANSACTION DETAIL				128			
SUBTOTAL							
TOTAL CHARGE FOR SERVICES							
TOTAL FEE BASED CHARGES							
BAL COMPENSABLE SRVC CHARGES							
BAL EQUIVLNT-TOT SERVICE CHRGS							



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ACCOUNT ANALYSIS STATEMENT
FOR NOVEMBER 2019

DETAIL OF ACCOUNT

BALANCE AND COMPENSATION ANALYSIS

AFP CODE	DESCRIPTION	BALANCE INFORMATION	COMPENSATION INFORMATION
	AVERAGE NET LEDGER BALANCE LESS AVERAGE FLOAT BALANCE		
	AVERAGE NET COLLECTED BALANCE AVG POSITIVE COLLECTED BALANCE LESS DDA BAL RESRVE REQUIRMENT INVESTABLE BALANCE		
	BAL EQUIVLNT-TOT SERVICE CHRGS		
	EXCESS/(DEFICIT) INVESTBLE BAL		
	EARNINGS ALLOWANCE		
	BAL COMPENSABLE SRVC CHARGES		
	EXCESS/(DEFICIT) EARNING ALLOW		
	SERVICE CHARGE AMOUNT		



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ACCOUNT ANALYSIS STATEMENT
FOR NOVEMBER 2019

DETAIL OF ACCOUNT

ACTIVITY SUMMARY

PRODUCT LINE AND DESCRIPTION	BANK SERVICE CODE	AFP SERVICE CODE	UNIT PRICE (\$)	VOLUME	SERVICE CHARGE (\$)	BALANCE EQUIVALENT (\$)	FEE BASED CHARGES (\$)
ACCOUNT SERVICES							
ACCOUNT MAINTENANCE				1			
DEBIT POSTED - ELECTRONIC				28			
CREDIT POSTED- ELECTRONIC				73			
STATEMENT CYCLES				1			
SUBTOTAL							
DISBURSEMENT SERVICES							
CONTROLLED DISB FUNDING				52			
IMAGE TRANSMISSION PER TRANS				1			
SUBTOTAL							
WIRE - U.S.							
BOOK CREDIT				19			
SUBTOTAL							
AUTOMATED CLEARING HOUSE							
ACH MAINTENANCE				1			
DEBIT ORIGINATED				11			
CREDIT ORIGINATED				36,729			
DEBIT RECEIVED				9			
CREDIT RECEIVED				21			
RETURN NOTIFICATION - TRANSM				1,336			
ACH BATCH/FILE PROCESSED				11			
DELETION / REVERSAL - MANUAL				2			
DELETION / REVERSAL - ELEC				4			
MONTHLY ACH RECEIVER FILE				1			
TRANSACTION BLOCK MAINTENANCE				1			
ACH TRANS BLOCK AUTHORIZED ID				1			
NOTIF OF CHANGE - TRANSM				840			
ARTIFICIAL INTEL MAINTENANCE				1			
ARTIFICIAL INTEL ITEM SCANNED				36,717			
SUBTOTAL							
JPMORGAN ACCESS							
ACCOUNTS REPORTED				5			
MONTHLY SERVICE				1			

ACCOUNT ANALYSIS STATEMENT
FOR NOVEMBER 2019

DETAIL OF ACCOUNT

ACTIVITY SUMMARY

PRODUCT LINE AND DESCRIPTION	BANK SERVICE CODE	AFP SERVICE CODE	UNIT PRICE (\$)	VOLUME	SERVICE CHARGE (\$)	BALANCE EQUIVALENT (\$)	FEE BASED CHARGES (\$)
TRANSACTIONS REPORTED - 45 DAY				597			
CONT DISB CHECKS REPORTED				392,864			
EXTENDED TRANSACTION DETAIL				786,951			
SUBTOTAL							
BALANCE BASED CHARGES				15,315			
BALANCE BASED CHARGES							
SUBTOTAL							
TOTAL CHARGE FOR SERVICES							
TOTAL FEE BASED CHARGES							
BAL COMPENSABLE SRVC CHARGES							
BAL EQUIVLNT-TOT SERVICE CHRGS							



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ACCOUNT ANALYSIS STATEMENT
FOR DECEMBER 2019

SUMMARY OF ACCOUNTS

BALANCE AND COMPENSATION ANALYSIS

AFP CODE	DESCRIPTION	BALANCE INFORMATION	COMPENSATION INFORMATION
	AVERAGE NET LEDGER BALANCE LESS AVERAGE FLOAT BALANCE		
	AVERAGE NET COLLECTED BALANCE AVG POSITIVE COLLECTED BALANCE LESS DDA BAL RESRVE REQUIRMENT INVESTABLE BALANCE		
	BAL EQUIVLNT-TOT SERVICE CHRGS		
	EXCESS/(DEFICIT) INVESTBLE BAL		
	EARNINGS ALLOWANCE		
	BAL COMPENSABLE SRVC CHARGES		
	EXCESS/(DEFICIT) EARNING ALLOW		
	SERVICE CHARGE AMOUNT		

ACCOUNTS INCLUDED IN SUMMARY



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ACCOUNT ANALYSIS STATEMENT
FOR DECEMBER 2019

SUMMARY OF ACCOUNTS

ACTIVITY SUMMARY

PRODUCT LINE AND DESCRIPTION	BANK SERVICE CODE	AFP SERVICE CODE	UNIT PRICE (\$)	VOLUME	SERVICE CHARGE (\$)	BALANCE EQUIVALENT (\$)	FEE BASED CHARGES (\$)
ACCOUNT SERVICES							
ACCOUNT MAINTENANCE				4			
DEBIT POSTED - ELECTRONIC				57			
CREDIT POSTED- ELECTRONIC				132			
STATEMENT CYCLES				1			
STATEMENT CYCLES - ENHANCED				3			
SUBTOTAL							
DISBURSEMENT SERVICES							
CONTROLLED DISB FUNDING				142			
CONTROLLED DISB ACCT MAINT				3			
EXCEPTION NOTIFICATION - ACCT				3			
CONTROLLED DISB CHECK POSTED				168,260			
IMAGE STORAGE PER ITEM				168,652			
CHECK INQUIRY MAINTENANCE				3			
RECON REPORT / STATEMENT MAINT				3			
DATA DOWNLOAD				3			
EXTENDED REPORT RETENTION				6			
EXTENDED PAID CHK DATA STORAGE				168,652			
SUBTOTAL							
RECONCILIATION SERVICES							
POSITIVE PAY MAINTENANCE				3			
EXCEPTION ITEM				365			
CHECK EXCEPTION RETURN				361			
IMAGE CAPTURE PER ITEM				168,652			
FULL RECONCILEMENT - MAINT				3			
FULL RECONCILEMENT - PER ITEM				168,260			
ISSUE INPUT FILE WITH RECON				168			
DATA ENTRY - MANUAL				1			
OUTPUT FILE				21			
SUBTOTAL							
WIRE - U.S.							
BOOK CREDIT				21			
SUBTOTAL							

ACCOUNT ANALYSIS STATEMENT
FOR DECEMBER 2019

SUMMARY OF ACCOUNTS

ACTIVITY SUMMARY

PRODUCT LINE AND DESCRIPTION	BANK SERVICE CODE	AFP SERVICE CODE	UNIT PRICE (\$)	VOLUME	SERVICE CHARGE (\$)	BALANCE EQUIVALENT (\$)	FEE BASED CHARGES (\$)
AUTOMATED CLEARING HOUSE							
ACH MAINTENANCE				1			
DEBIT ORIGINATED				7			
CREDIT ORIGINATED				5,184			
DEBIT RECEIVED				6			
CREDIT RECEIVED				20			
RETURN NOTIFICATION - TRANSM				327			
ACH BATCH/FILE PROCESSED				7			
DELETION / REVERSAL - ELEC				3			
MONTHLY ACH RECEIVER FILE				1			
TRANSACTION BLOCK MAINTENANCE				4			
ACH TRANS BLOCK AUTHORIZED ID				1			
NOTIF OF CHANGE - TRANSM				150			
ARTIFICIAL INTEL MAINTENANCE				1			
ARTIFICIAL INTEL ITEM SCANNED				5,169			
SUBTOTAL							
JPMORGAN ACCESS							
ACCOUNTS REPORTED				8			
MONTHLY SERVICE				1			
TRANSACTIONS REPORTED - 45 DAY				1,052			
CONT DISB CHECKS REPORTED				375,763			
EXTENDED TRANSACTION DETAIL				753,678			
SUBTOTAL							
BALANCE BASED CHARGES							
BALANCE BASED CHARGES				17,051			
SUBTOTAL							
TOTAL CHARGE FOR SERVICES							
TOTAL FEE BASED CHARGES							
BAL COMPENSABLE SRVC CHARGES							
BAL EQUIVLNT-TOT SERVICE CHRGS							



RELATIONSHIP BALANCE COMPENSATION HISTORY

[illegible]

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ACCOUNT ANALYSIS STATEMENT
FOR DECEMBER 2019**DETAIL OF ACCOUNT****BALANCE AND COMPENSATION ANALYSIS**

AFF CODE	DESCRIPTION	BALANCE INFORMATION	COMPENSATION INFORMATION
	AVERAGE NET LEDGER BALANCE LESS AVERAGE FLOAT BALANCE		
	AVERAGE NET COLLECTED BALANCE AVG POSITIVE COLLECTED BALANCE LESS DDA BAL RESRVE REQUIRMENT INVESTABLE BALANCE		
	BAL EQUIVLNT-TOT SERVICE CHRGS		
	EXCESS/(DEFICIT) INVESTBLE BAL		
	EARNINGS ALLOWANCE		
	BAL COMPENSABLE SRVC CHARGES		
	EXCESS/(DEFICIT) EARNING ALLOW		
	SERVICE CHARGE AMOUNT		



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ACCOUNT ANALYSIS STATEMENT
FOR DECEMBER 2019

DETAIL OF ACCOUNT

ACTIVITY SUMMARY

PRODUCT LINE AND DESCRIPTION	BANK SERVICE CODE	AFP SERVICE CODE	UNIT PRICE (\$)	VOLUME	SERVICE CHARGE (\$)	BALANCE EQUIVALENT (\$)	FEE BASED CHARGES (\$)
ACCOUNT SERVICES							
ACCOUNT MAINTENANCE				1			
DEBIT POSTED - ELECTRONIC				22			
CREDIT POSTED- ELECTRONIC				21			
STATEMENT CYCLES - ENHANCED				1			
SUBTOTAL							
DISBURSEMENT SERVICES							
CONTROLLED DISB FUNDING				42			
CONTROLLED DISB ACCT MAINT				1			
EXCEPTION NOTIFICATION - ACCT				1			
CONTROLLED DISB CHECK POSTED				164,020			
IMAGE STORAGE PER ITEM				164,398			
CHECK INQUIRY MAINTENANCE				1			
RECON REPORT / STATEMENT MAINT				1			
DATA DOWNLOAD				1			
EXTENDED REPORT RETENTION				2			
EXTENDED PAID CHK DATA STORAGE				164,398			
SUBTOTAL							
RECONCILIATION SERVICES							
POSITIVE PAY MAINTENANCE				1			
EXCEPTION ITEM				352			
CHECK EXCEPTION RETURN				349			
IMAGE CAPTURE PER ITEM				164,398			
FULL RECONCILEMENT - MAINT				1			
FULL RECONCILEMENT - PER ITEM				164,020			
ISSUE INPUT FILE WITH RECON				59			
DATA ENTRY - MANUAL				1			
OUTPUT FILE				21			
SUBTOTAL							
AUTOMATED CLEARING HOUSE							
DEBIT RECEIVED				1			
TRANSACTION BLOCK MAINTENANCE				1			
SUBTOTAL							

ACCOUNT ANALYSIS STATEMENT
FOR DECEMBER 2019

DETAIL OF ACCOUNT

ACTIVITY SUMMARY

PRODUCT LINE AND DESCRIPTION	BANK SERVICE CODE	AFP SERVICE CODE	UNIT PRICE (\$)	VOLUME	SERVICE CHARGE (\$)	BALANCE EQUIVALENT (\$)	FEE BASED CHARGES (\$)
JPMORGAN ACCESS ACCOUNTS REPORTED TRANSACTIONS REPORTED - 45 DAY CONT DISB CHECKS REPORTED EXTENDED TRANSACTION DETAIL				1			
				442			
				183,522			
				367,945			
SUBTOTAL							
TOTAL CHARGE FOR SERVICES							
TOTAL FEE BASED CHARGES							
BAL COMPENSABLE SRVC CHARGES							
BAL EQUIVLNT-TOT SERVICE CHRGS							



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ACCOUNT ANALYSIS STATEMENT
FOR DECEMBER 2019DETAIL OF ACCOUNTBALANCE AND COMPENSATION ANALYSIS

AFP CODE	DESCRIPTION	BALANCE INFORMATION	COMPENSATION INFORMATION
	AVERAGE NET LEDGER BALANCE LESS AVERAGE FLOAT BALANCE		
	AVERAGE NET COLLECTED BALANCE AVG POSITIVE COLLECTED BALANCE LESS DDA BAL RESRVE REQUIRMENT INVESTABLE BALANCE		
	BAL EQUIVLNT-TOT SERVICE CHRGS		
	EXCESS/(DEFICIT) INVESTBLE BAL		
	EARNINGS ALLOWANCE		
	BAL COMPENSABLE SRVC CHARGES		
	EXCESS/(DEFICIT) EARNING ALLOW		
	SERVICE CHARGE AMOUNT		



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ACCOUNT ANALYSIS STATEMENT
FOR DECEMBER 2019

DETAIL OF ACCOUNT

ACTIVITY SUMMARY

PRODUCT LINE AND DESCRIPTION	BANK SERVICE CODE	AFP SERVICE CODE	UNIT PRICE (\$)	VOLUME	SERVICE CHARGE (\$)	BALANCE EQUIVALENT (\$)	FEE BASED CHARGES (\$)
ACCOUNT SERVICES							
ACCOUNT MAINTENANCE				1			
DEBIT POSTED - ELECTRONIC				9			
CREDIT POSTED- ELECTRONIC				21			
STATEMENT CYCLES - ENHANCED				1			
SUBTOTAL							
DISBURSEMENT SERVICES							
CONTROLLED DISB FUNDING				30			
CONTROLLED DISB ACCT MAINT				1			
EXCEPTION NOTIFICATION - ACCT				1			
CONTROLLED DISB CHECK POSTED				4,191			
IMAGE STORAGE PER ITEM				4,205			
CHECK INQUIRY MAINTENANCE				1			
RECON REPORT / STATEMENT MAINT				1			
DATA DOWNLOAD				1			
EXTENDED REPORT RETENTION				2			
EXTENDED PAID CHK DATA STORAGE				4,205			
SUBTOTAL							
RECONCILIATION SERVICES							
POSITIVE PAY MAINTENANCE				1			
EXCEPTION ITEM				13			
CHECK EXCEPTION RETURN				12			
IMAGE CAPTURE PER ITEM				4,205			
FULL RECONCILEMENT - MAINT				1			
FULL RECONCILEMENT - PER ITEM				4,191			
ISSUE INPUT FILE WITH RECON				99			
SUBTOTAL							
AUTOMATED CLEARING HOUSE							
TRANSACTION BLOCK MAINTENANCE				1			
SUBTOTAL							
JPMORGAN ACCESS							
ACCOUNTS REPORTED				1			
TRANSACTIONS REPORTED - 45 DAY				44			

ACCOUNT ANALYSIS STATEMENT
FOR DECEMBER 2019

DETAIL OF ACCOUNT

ACTIVITY SUMMARY

PRODUCT LINE AND DESCRIPTION	BANK SERVICE CODE	AFP SERVICE CODE	UNIT PRICE (\$)	VOLUME	SERVICE CHARGE (\$)	BALANCE EQUIVALENT (\$)	FEE BASED CHARGES (\$)					
CONT DISB CHECKS REPORTED				4,299								
EXTENDED TRANSACTION DETAIL				8,688								
SUBTOTAL												
TOTAL CHARGE FOR SERVICES												
TOTAL FEE BASED CHARGES												
BAL COMPENSABLE SRVC CHARGES												
BAL EQUIVLNT-TOT SERVICE CHRGS												



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ACCOUNT ANALYSIS STATEMENT
FOR DECEMBER 2019DETAIL OF ACCOUNTBALANCE AND COMPENSATION ANALYSIS

AFP CODE	DESCRIPTION	BALANCE INFORMATION	COMPENSATION INFORMATION
	AVERAGE NET LEDGER BALANCE LESS AVERAGE FLOAT BALANCE		
	AVERAGE NET COLLECTED BALANCE AVG POSITIVE COLLECTED BALANCE LESS DDA BAL RESRVE REQUIRMENT INVESTABLE BALANCE		
	BAL EQUIVLNT-TOT SERVICE CHRGS		
	EXCESS/(DEFICIT) INVESTBLE BAL		
	EARNINGS ALLOWANCE		
	BAL COMPENSABLE SRVC CHARGES		
	EXCESS/(DEFICIT) EARNING ALLOW		
	SERVICE CHARGE AMOUNT		



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ACCOUNT ANALYSIS STATEMENT
FOR DECEMBER 2019

DETAIL OF ACCOUNT

ACTIVITY SUMMARY

PRODUCT LINE AND DESCRIPTION	BANK SERVICE CODE	AFP SERVICE CODE	UNIT PRICE (\$)	VOLUME	SERVICE CHARGE (\$)	BALANCE EQUIVALENT (\$)	FEE BASED CHARGES (\$)
ACCOUNT SERVICES							
ACCOUNT MAINTENANCE				1			
CREDIT POSTED- ELECTRONIC				19			
STATEMENT CYCLES - ENHANCED				1			
SUBTOTAL							
DISBURSEMENT SERVICES							
CONTROLLED DISB FUNDING				19			
CONTROLLED DISB ACCT MAINT				1			
EXCEPTION NOTIFICATION - ACCT.				1			
CONTROLLED DISB CHECK POSTED				49			
IMAGE STORAGE PER ITEM				49			
CHECK INQUIRY MAINTENANCE				1			
RECON REPORT / STATEMENT MAINT				1			
DATA DOWNLOAD				1			
EXTENDED REPORT RETENTION				2			
EXTENDED PAID CHK DATA STORAGE				49			
SUBTOTAL							
RECONCILIATION SERVICES							
POSITIVE PAY MAINTENANCE				1			
IMAGE CAPTURE PER ITEM				49			
FULL RECONCILEMENT - MAINT				1			
FULL RECONCILEMENT - PER ITEM				49			
ISSUE INPUT FILE WITH RECON				10			
SUBTOTAL							
AUTOMATED CLEARING HOUSE							
TRANSACTION BLOCK MAINTENANCE				1			
SUBTOTAL							
JPMORGAN ACCESS							
ACCOUNTS REPORTED				1			
TRANSACTIONS REPORTED - 45 DAY				21			
CONT DISB CHECKS REPORTED				53			
EXTENDED TRANSACTION DETAIL				148			

ACCOUNT ANALYSIS STATEMENT
FOR DECEMBER 2019

DETAIL OF ACCOUNT

ACTIVITY SUMMARY

PRODUCT LINE AND DESCRIPTION	BANK SERVICE CODE	AFP SERVICE CODE	UNIT PRICE (\$)	VOLUME	SERVICE CHARGE (\$)	BALANCE EQUIVALENT (\$)	FEE BASED CHARGES (\$)
SUBTOTAL							
TOTAL CHARGE FOR SERVICES							
TOTAL FEE BASED CHARGES							
BAL COMPENSABLE SRVC CHARGES							
BAL EQUIVLNT-TOT SERVICE CHRGS							



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ACCOUNT ANALYSIS STATEMENT
FOR DECEMBER 2019DETAIL OF ACCOUNTBALANCE AND COMPENSATION ANALYSIS

[REDACTED]		BALANCE INFORMATION	COMPENSATION INFORMATION
AFP CODE	DESCRIPTION		
[REDACTED]	AVERAGE NET LEDGER BALANCE LESS AVERAGE FLOAT BALANCE	[REDACTED]	
	AVERAGE NET COLLECTED BALANCE AVG POSITIVE COLLECTED BALANCE LESS DDA BAL RESRVE REQUIRMENT INVESTABLE BALANCE		
	BAL EQUIVLNT-TOT SERVICE CHRGS		
	EXCESS/(DEFICIT) INVESTBLE BAL		
	EARNINGS ALLOWANCE		
	BAL COMPENSABLE SRVC CHARGES		
	EXCESS/(DEFICIT) EARNING ALLOW		
	SERVICE CHARGE AMOUNT		



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ACCOUNT ANALYSIS STATEMENT
FOR DECEMBER 2019

DETAIL OF ACCOUNT

ACTIVITY SUMMARY

PRODUCT LINE AND DESCRIPTION	BANK SERVICE CODE	AFP SERVICE CODE	UNIT PRICE (\$)	VOLUME	SERVICE CHARGE (\$)	BALANCE EQUIVALENT (\$)	FEE BASED CHARGES (\$)
ACCOUNT SERVICES							
ACCOUNT MAINTENANCE				1			
DEBIT POSTED - ELECTRONIC				26			
CREDIT POSTED- ELECTRONIC				71			
STATEMENT CYCLES				1			
SUBTOTAL							
DISBURSEMENT SERVICES							
CONTROLLED DISB FUNDING				51			
SUBTOTAL							
WIRE - U.S.							
BOOK CREDIT				21			
SUBTOTAL							
AUTOMATED CLEARING HOUSE							
ACH MAINTENANCE				1			
DEBIT ORIGINATED				7			
CREDIT ORIGINATED				5,184			
DEBIT RECEIVED				5			
CREDIT RECEIVED				20			
RETURN NOTIFICATION - TRANSM				327			
ACH BATCH/FILE PROCESSED				7			
DELETION / REVERSAL - ELEC				3			
MONTHLY ACH RECEIVER FILE				1			
TRANSACTION BLOCK MAINTENANCE				1			
ACH TRANS BLOCK AUTHORIZED ID				1			
NOTIF OF CHANGE - TRANSM				150			
ARTIFICIAL INTEL MAINTENANCE				1			
ARTIFICIAL INTEL ITEM SCANNED				5,169			
SUBTOTAL							
JPMORGAN ACCESS							
ACCOUNTS REPORTED				5			
MONTHLY SERVICE				1			
TRANSACTIONS REPORTED - 45 DAY				545			
CONT DISB CHECKS REPORTED				187,889			

ACCOUNT ANALYSIS STATEMENT
FOR DECEMBER 2019

DETAIL OF ACCOUNT

ACTIVITY SUMMARY

PRODUCT LINE AND DESCRIPTION	BANK SERVICE CODE	AFP SERVICE CODE	UNIT PRICE (\$)	VOLUME	SERVICE CHARGE (\$)	BALANCE EQUIVALENT (\$)	FEE BASED CHARGES (\$)
EXTENDED TRANSACTION DETAIL				376,897			
SUBTOTAL							
BALANCE BASED CHARGES							
BALANCE BASED CHARGES				17,051			
SUBTOTAL							
TOTAL CHARGE FOR SERVICES							
TOTAL FEE BASED CHARGES							
BAL COMPENSABLE SRVC CHARGES							
BAL EQUIVLNT-TOT SERVICE CHRGS							



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RFP 19-100 Q&A Round 1 - Response to Question 28

Controlled Disbursement - Personal Income Tax (PIT) ACH Direct Deposit Amounts													
Processing Year 2019													
	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Total
Direct Deposit	\$24,367,818	\$1,246,597,665	\$1,172,509,704	\$2,737,308,438	\$807,590,750	\$169,306,505	\$134,030,793	\$99,337,277	\$128,122,322	\$478,780,737	\$345,561,358	\$71,340,224	\$7,414,853,592
Processing Year 2018													
	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Total
Direct Deposit	\$24,641,167	\$942,812,682	\$1,419,753,492	\$2,676,467,714	\$835,805,628	\$157,508,307	\$146,919,148	\$114,319,606	\$83,433,096	\$364,459,114	\$491,012,018	\$55,940,807	\$7,313,072,778
Processing Year 2017													
	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Total
Direct Deposit	\$23,126,572	\$923,485,811	\$906,730,258	\$3,135,078,900	\$705,391,744	\$158,082,528	\$118,790,824	\$89,582,313	\$104,383,358	\$214,876,935	\$398,840,849	\$113,655,710	\$6,892,025,801

19-100 Q&A response to Question 97

EARNINGS CREDIT		ECR	STIP	CONTRACT
YEAR	MONTH	RATE %	RATE %	RATE %
1997	JANUARY	5.18		
1997	FEBRUARY	5.14		
1997	MARCH	5.28		
1997	APRIL	5.32	5.480	
1997	MAY	5.24	5.600	
1997	JUNE	5.06	5.650	
1997	JULY	5.21	5.640	
1997	AUGUST	5.28	5.620	
1997	SEPTEMBER	5.10	5.580	
1997	OCTOBER	5.09	5.580	
1997	NOVEMBER	5.29	5.630	
1997	DECEMBER	5.33	5.720	
1998	JANUARY	5.17	5.680	
1998	FEBRUARY	5.24	5.620	
1998	MARCH	5.16	5.570	
1998	APRIL	5.11	5.570	
1998	MAY	5.16	5.540	
1998	JUNE	5.11	5.580	
1998	JULY	5.09	5.610	
1998	AUGUST	5.07	5.620	
1998	SEPTEMBER	4.81	5.560	
1998	OCTOBER	4.06	5.390	
1998	NOVEMBER	4.55	5.290	
1998	DECEMBER	4.53	5.240	
1999	JANUARY	4.42	5.110	
1999	FEBRUARY	4.56	5.000	
1999	MARCH	4.58	4.920	
1999	APRIL	4.37	4.890	
1999	MAY	4.63	4.900	
1999	JUNE	4.75	4.960	

EARNINGS CREDIT		ECR	STIP	CONTRACT
YEAR	MONTH	RATE %	RATE %	RATE %
1999	JULY	4.69	5.090	
1999	AUGUST	4.92	5.210	
1999	SEPTEMBER	4.83	5.380	
1999	OCTOBER	5.02	5.560	
1999	NOVEMBER	5.24	5.730	
1999	DECEMBER	5.40	5.860	
2000	JANUARY	5.50	5.920	
2000	FEBRUARY	5.76	5.900	
2000	MARCH	5.90	5.960	6.36
2000	APRIL	5.83	6.110	6.29
2000	MAY	6.05	6.270	6.51
2000	JUNE	5.90	6.520	6.36
2000	JULY	6.10	6.700	6.57
2000	AUGUST	6.29	6.770	6.76
2000	SEPTEMBER	6.17	6.740	6.64
2000	OCTOBER	6.30	6.710	6.77
2000	NOVEMBER	6.37	6.700	6.84
2000	DECEMBER	6.00	6.650	6.48
2001	JANUARY	5.35	6.340	5.84
2001	FEBRUARY	4.99	6.040	5.50
2001	MARCH	4.56	5.580	5.09
2001	APRIL	4.01	5.020	4.55
2001	MAY	3.75	4.640	4.31
2001	JUNE	3.56	4.270	4.12
2001	JULY	3.61	3.904	4.17
2001	AUGUST	3.45	3.701	4.00
2001	SEPTEMBER	2.93	3.483	3.47
2001	OCTOBER	2.22	3.005	2.75
2001	NOVEMBER	1.94	2.648	2.47
2001	DECEMBER	1.75	2.252	2.27

EARNINGS CREDIT		ECR	STIP	CONTRACT
YEAR	MONTH	RATE %	RATE %	RATE %
2002	JANUARY	1.69	1.910	2.20
2002	FEBRUARY	1.76	1.783	2.26
2002	MARCH	1.85	1.783	2.33
2002	APRIL	1.75	1.815	2.22
2002	MAY	1.77	1.795	2.24
2002	JUNE	1.74	1.815	2.20
2002	JULY	1.71	1.800	2.16
2002	AUGUST	1.65	1.763	2.10
2002	SEPTEMBER	1.66	1.783	2.10
2002	OCTOBER	1.62	1.787	2.05
2002	NOVEMBER	1.27	1.507	1.69
2002	DECEMBER	1.22	1.341	1.63
2003	JANUARY	1.19	1.308	1.59
2003	FEBRUARY	1.18	1.280	1.58
2003	MARCH	1.15	1.265	1.55
2003	APRIL	1.16	1.269	1.56
2003	MAY	1.09	1.235	1.48
2003	JUNE	0.96	1.183	1.34
2003	JULY	0.92	1.055	1.29
2003	AUGUST	0.97	1.055	1.33
2003	SEPTEMBER	0.96	1.050	1.31
2003	OCTOBER	0.94	1.052	1.28
2003	NOVEMBER	0.95	1.041	1.28
2003	DECEMBER	0.91	1.063	1.23
2004	JANUARY	0.91	1.057	1.20
2004	FEBRUARY	0.94	1.038	1.21
2004	MARCH	0.95	1.032	1.19
2004	APRIL	0.95	1.035	1.17
2004	MAY	1.05	1.045	1.24
2004	JUNE	1.31	1.127	1.48

EARNINGS CREDIT		ECR	STIP	CONTRACT
YEAR	MONTH	RATE %	RATE %	RATE %
2004	JULY	1.37	1.326	1.53
2004	AUGUST	1.53	1.434	1.68
2004	SEPTEMBER	1.70	1.655	1.83
2004	OCTOBER	1.78	1.819	1.89
2004	NOVEMBER	2.12	1.957	2.21
2004	DECEMBER	2.37	2.145	2.44
2005	JANUARY	2.37	2.367	2.43
2005	FEBRUARY	2.58	2.507	2.64
2005	MARCH	2.81	2.597	2.86
2005	APRIL	2.84	2.850	2.89
2005	MAY	2.91	3.007	2.96
2005	JUNE	3.06	3.148	3.11
2005	JULY	3.28	3.302	3.33
2005	AUGUST	3.54	3.445	3.59
2005	SEPTEMBER	3.53	3.679	3.58
2005	OCTOBER	3.78	3.829	3.82
2005	NOVEMBER	4.00	3.968	4.04
2005	DECEMBER	3.98	4.156	4.02
2006	JANUARY	4.34	4.408	4.38
2006	FEBRUARY	4.56	4.499	4.59
2006	MARCH	4.63	4.595	4.66
2006	APRIL	4.70	4.848	4.73
2006	MAY	4.88	4.978	4.91
2006	JUNE	4.94	5.105	4.97
2006	JULY	5.09	5.320	5.12
2006	AUGUST	5.11	5.390	5.14
2006	SEPTEMBER	4.94	5.394	4.98
2006	OCTOBER	5.03	5.363	5.08
2006	NOVEMBER	5.07	5.353	5.13
2006	DECEMBER	4.97	5.357	5.03

EARNINGS CREDIT		ECR	STIP	CONTRACT
YEAR	MONTH	RATE %	RATE %	RATE %
2007	JANUARY	5.10	5.357	5.16
2007	FEBRUARY	5.17	5.343	5.24
2007	MARCH	5.09	5.333	5.16
2007	APRIL	5.02	5.315	5.10
2007	MAY	4.90	5.304	4.99
2007	JUNE	4.76	5.348	4.87
2007	JULY	4.97	5.363	5.09
2007	AUGUST	4.33	5.324	4.48
2007	SEPTEMBER	4.11	4.939	4.29
2007	OCTOBER	4.06	4.520	4.25
2007	NOVEMBER	3.47	4.458	3.69
2007	DECEMBER	3.15	4.333	3.41
2008	JANUARY	2.92	3.963	3.21
2008	FEBRUARY	2.26	3.200	2.58
2008	MARCH	1.40	2.793	1.76
2008	APRIL	1.36	2.345	1.75
2008	MAY	1.82	2.154	2.21
2008	JUNE	1.93	2.211	2.33
2008	JULY	1.75	2.287	2.16
2008	AUGUST	1.82	2.287	2.25
2008	SEPTEMBER	1.41	2.311	1.86
2008	OCTOBER	0.79	1.923	1.27
2008	NOVEMBER	0.30	1.466	0.81
2008	DECEMBER	0.04	0.738	0.57
2009	JANUARY	0.14	0.353	0.67
2009	FEBRUARY	0.31	0.422	0.85
2009	MARCH	0.24	0.379	0.78
2009	APRIL	0.17	0.374	0.71
2009	MAY	0.19	0.390	0.74
2009	JUNE	0.18	0.385	0.73

EARNINGS CREDIT		ECR	STIP	CONTRACT
YEAR	MONTH	RATE %	RATE %	RATE %
2009	JULY	0.19	0.324	0.74
2009	AUGUST	0.18	0.303	0.72
2009	SEPTEMBER	0.13	0.316	0.66
2009	OCTOBER	0.08	0.268	0.61
2009	NOVEMBER	0.06	0.272	0.59
2009	DECEMBER	0.07	0.265	0.59
2010	JANUARY	0.06	0.155	0.58
2010	FEBRUARY	0.10	0.153	0.61
2010	MARCH	0.15	0.167	0.66
2010	APRIL	0.16	0.202	0.66
2010	MAY	0.16	0.256	0.65
2010	JUNE	0.13	0.251	0.61
2010	JULY	0.16	0.236	0.63
2010	AUGUST	0.15	0.239	0.60
2010	SEPTEMBER	0.15	0.234	0.57
2010	OCTOBER	0.13	0.241	0.55
2010	NOVEMBER	0.14	0.245	0.53
2010	DECEMBER	0.15	0.234	0.51
2011	JANUARY	0.15	0.216	0.48
2011	FEBRUARY	0.14	0.201	0.45
2011	MARCH	0.11	0.188	0.38
2011	APRIL	0.06	0.180	0.31
2011	MAY	0.04	0.159	0.28
2011	JUNE	0.04	0.138	0.28
2011	JULY	0.03	0.153	0.26
2011	AUGUST	0.05	0.140	0.26
2011	SEPTEMBER	0.02	0.153	0.21
2011	OCTOBER	0.02	0.128	0.19
2011	NOVEMBER	0.01	0.127	0.15
2011	DECEMBER	0.01	0.125	0.13

EARNINGS CREDIT		ECR	STIP	CONTRACT
YEAR	MONTH	RATE %	RATE %	RATE %
2012	JANUARY	0.03	0.121	0.15
2012	FEBRUARY	0.10	0.110	0.21
2012	MARCH	0.09	0.124	0.20
2012	APRIL	0.08	0.154	0.19
2012	MAY	0.09	0.153	0.19
2012	JUNE	0.09	0.171	0.19
2012	JULY	0.10	0.173	0.20
2012	AUGUST	0.11	0.171	0.21
2012	SEPTEMBER	0.11	0.186	0.20
2012	OCTOBER	0.10	0.188	0.19
2012	NOVEMBER	0.10	0.186	0.19
2012	DECEMBER	0.08	0.182	0.16
2013	JANUARY	0.07	0.166	0.15
2013	FEBRUARY	0.10	0.148	0.18
2013	MARCH	0.09	0.160	0.18
2013	APRIL	0.06	0.160	0.15
2013	MAY	0.04	0.140	0.13
2013	JUNE	0.05	0.150	0.14
2013	JULY	0.04	0.157	0.13
2013	AUGUST	0.05	0.156	0.14
2013	SEPTEMBER	0.02	0.150	0.11
2013	OCTOBER	0.05	0.146	0.14
2013	NOVEMBER	0.07	0.151	0.16
2013	DECEMBER	0.07	0.156	0.16
2014	JANUARY	0.05	0.130	0.14
2014	FEBRUARY	0.06	0.120	0.15
2014	MARCH	0.05	0.120	0.14
2014	APRIL	0.03	0.140	0.12
2014	MAY	0.03	0.120	0.12
2014	JUNE	0.03	0.130	0.12

EARNINGS CREDIT		ECR	STIP	CONTRACT
YEAR	MONTH	RATE %	RATE %	RATE %
2014	JULY	0.03	0.130	0.12
2014	AUGUST	0.03	0.124	0.12
2014	SEPTEMBER	0.02	0.124	0.11
2014	OCTOBER	0.02	0.118	0.11
2014	NOVEMBER	0.02	0.128	0.11
2014	DECEMBER	0.04	0.106	0.12
2015	JANUARY	0.03	0.115	0.11
2015	FEBRUARY	0.02	0.109	0.11
2015	MARCH	0.02	0.113	0.11
2015	APRIL	0.02	0.101	0.11
2015	MAY	0.02	0.102	0.11
2015	JUNE	0.02	0.119	0.11
2015	JULY	0.03	0.134	0.12
2015	AUGUST	0.09	0.142	0.18
2015	SEPTEMBER	0.05	0.154	0.14
2015	OCTOBER	0.01	0.153	0.10
2015	NOVEMBER	0.13	0.147	0.22
2015	DECEMBER	0.26	0.221	0.35
2016	JANUARY	0.25	0.405	0.34
2016	FEBRUARY	0.33	0.456	0.42
2016	MARCH	0.32	0.461	0.41
2016	APRIL	0.24	0.461	0.34
2016	MAY	0.28	0.459	0.38
2016	JUNE	0.29	0.471	0.39
2016	JULY	0.31	0.491	0.41
2016	AUGUST	0.31	0.483	0.41
2016	SEPTEMBER	0.32	0.515	0.43
2016	OCTOBER	0.34	0.549	0.45
2016	NOVEMBER	0.45	0.552	0.56
2016	DECEMBER	0.53	0.633	0.64

EARNINGS CREDIT		ECR	STIP	CONTRACT
YEAR	MONTH	RATE %	RATE %	RATE %
2017	JANUARY	0.53	0.748	0.64
2017	FEBRUARY	0.54	0.745	0.66
2017	MARCH	0.78	0.798	0.90
2017	APRIL	0.83	0.973	0.95
2017	MAY	0.92	0.981	1.04
2017	JUNE	1.01	1.094	1.13
2017	JULY	1.10	1.197	1.22
2017	AUGUST	1.05	1.215	1.17
2017	SEPTEMBER	1.05	1.211	1.17
2017	OCTOBER	1.11	1.224	1.23
2017	NOVEMBER	1.27	1.241	1.39
2017	DECEMBER	1.38	1.375	1.49
2018	JANUARY	1.46	1.516	1.57
2018	FEBRUARY	1.61	1.545	1.72
2018	MARCH	1.75	1.654	1.85
2018	APRIL	1.79	1.892	1.89
2018	MAY	1.91	1.900	2.01
2018	JUNE	1.94	1.966	2.04
2018	JULY	2.00	2.055	2.10
2018	AUGUST	2.08	2.063	2.18
2018	SEPTEMBER	2.17	2.080	2.26
2018	OCTOBER	2.30	2.210	2.38
2018	NOVEMBER	2.39	2.301	2.47
2018	DECEMBER	2.43	2.432	2.51
2019	JANUARY	2.46	2.523	2.54
2019	FEBRUARY	2.44	2.490	2.52
2019	MARCH	2.46	2.470	2.53
2019	APRIL	2.44	2.495	2.51
2019	MAY	2.40	2.488	2.47
2019	JUNE	2.25	2.459	2.32

EARNINGS CREDIT		ECR	STIP	CONTRACT
YEAR	MONTH	RATE %	RATE %	RATE %
2019	JULY	2.16	2.378	2.23
2019	AUGUST	1.99	2.258	2.06
2019	SEPTEMBER	1.97	2.143	2.04
2019	OCTOBER	1.72	2.037	1.79
2019	NOVEMBER	1.58	1.846	1.66
2019	DECEMBER	1.57	1.741	1.65
2020	JANUARY	1.56	1.686	1.64
2020	FEBRUARY	1.57	1.609	1.64
2020	MARCH	0.39	1.531	0.49
2020	APRIL	0.17	1.037	0.29
2020	MAY	0.13	0.208	0.26
2020	JUNE	0.16	0.146	0.28

New York State Department of Taxation and Finance
Request for Proposals (RFP) 19-100
Controlled Disbursement and Direct Deposit Services

Amendment #2

8/19/2020

New York State Department of Taxation and Finance
Request for Proposals (RFP) 19-100
Controlled Disbursement and Direct Deposit Services

TABLE 3.1: FUNCTIONAL REQUIREMENTS

#	REQUIREMENT	REQUIRED RESPONSE
	Days ("Monday through Friday with the exception of legal bank holidays").	<ul style="list-style-type: none"> its customer service availability for Business Days; if the Bidder acts as intermediary between financial institutions; and the automated method (report or online functionality) to provide name of customer's bank, contact name, contact information; and the average time to report failed transactions to the Department. <p>Describe: <i>The space will expand as you type. Provide additional pages as necessary.</i></p>
1.6	<p>The Bidder must allow for Department Administrator(s) to manage Department user access to any online system(s) that are provided to fulfill the Requirements of this RFP.</p> <p>Note: Currently, there are approximately 30 users with unique user names and passwords; however, these numbers are subject to change.</p>	<p>The Bidder must affirm understanding of, and agreement to comply with, this Requirement.</p> <p><input type="checkbox"/> Yes, the Bidder affirms its understanding of, and agreement to comply with, this Requirement.</p>
2.	CHECK DISBURSEMENT PROCESSING	
2.1	The Bidder must accept daily separate and multiple future dated issuance files transmitted for each account and process the files ensuring that next day presentments are matched.	<p>The Bidder must affirm understanding of, and agreement to comply with, this Requirement.</p> <p><input type="checkbox"/> Yes, the Bidder affirms its understanding of, and</p>

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TABLE 3.1: FUNCTIONAL REQUIREMENTS

#	REQUIREMENT	REQUIRED RESPONSE
2.8	<p>The Bidder must:</p> <ul style="list-style-type: none"> Provide a letter of receipt to the Department for each forgery affidavit filed on the Department accounts. The Bidder must also obtain a written confirmation from the bank of first deposit that the affidavit has been received. Provide the Department a copy of the denial letter information from the bank of first deposit and a copy of the documentation justifying the denial within two Business Days, when a forgery claim is denied within an agreed upon timeframe. <ul style="list-style-type: none"> If the Bidder, for any reason, cannot provide a photocopy/ image of a paid check to support a forgery claim, the Department may file the forgery claim on behalf of the claimant and the Bidder must reimburse the Department. Investigate a forgery affidavit and make a determination as to its validity within 90 days, and reimburse the Department within one Business Day of receipt of the money from the bank of first deposit. The Bidder must credit an account identified by the Department at implementation and each credit must identify the claim reference number(s) involved. Provide the Department with a monthly listing of the status of all outstanding forgery claims. 	The Bidder must affirm understanding of, and agreement to comply with, this Requirement.
		<input type="checkbox"/> Yes, the Bidder affirms its understanding of, and agreement to comply with, this Requirement.
		<p>Describe the procedures for processing a forgery claim.</p> <p>The description should include a schedule of follow-up activities, resolution, and the average turnaround period for resolution of forgery claims.</p>
		<p>Describe:</p> <p><i>The space will expand as you type. Provide additional pages as necessary.</i></p>

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TABLE 3.1: FUNCTIONAL REQUIREMENTS

#	REQUIREMENT	REQUIRED RESPONSE
		<ul style="list-style-type: none"> the identification of any Subcontractors (e.g., application development). <p>Describe: <i>The space will expand as you type. Provide additional pages as necessary.</i></p>
2.14	<p>The Bidder's indexing approach must ensure that:</p> <ul style="list-style-type: none"> there is one multi-page (front and back) TIFF image file for each separate check; and each image file consists of fewer than one billion bytes. <p>Each image must have a file name consisting of the Deposit Locator Number ("DLN" or "A unique alphanumeric identifier, assigned by DTF, identifying each check payment and/or return. The length is 12 characters and is comprised of the tax type, processing year, and sequential number"), and a three-character suffix (e.g., 123456789112.001 and 123456789112.002). The suffix is to represent the sequential number of images (On page one of a return, the The front of the check would be the .001 and the back would be the .002).</p>	<p>The Bidder must affirm understanding of, and agreement to comply with, this Requirement.</p> <p><input type="checkbox"/> Yes, the Bidder affirms its understanding of, and agreement to comply with, this Requirement.</p>
2.15	<p>The Bidder must create a corresponding image index file for all scanned images.</p> <p>The image index file must include a reconciliation process that will guarantee that each check is imaged and that each image file is included on the image index file.</p>	<p>The Bidder must affirm understanding of, and agreement to comply with, this Requirement.</p> <p><input type="checkbox"/> Yes, the Bidder affirms its understanding of, and agreement to comply with, this Requirement.</p>

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Request for Proposals (RFP) 19-100
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TABLE 3.1: FUNCTIONAL REQUIREMENTS

#	REQUIREMENT	REQUIRED RESPONSE
3.2	<p>The Bidder must agree to work with the Department to provide a means by which the Department can be, and remain, compliant with all NACHA Rules, which must include a means by which Department ACH entries will be systematically corrected/changed in response to any Notification of Change (“NOC”) received by the ODFI.</p> <p>Note: All costs associated with compliance with this Requirement must be included in the Bidder’s fully loaded transaction fee.</p> <p>The Department estimates 500 NOC transactions per month, with the exception of February – April, in which there are approximately 5,000 NOC transactions per month.</p>	<p>The Bidder must affirm understanding of, and agreement to comply with, this Requirement.</p> <p><input type="checkbox"/> Yes, the Bidder affirms its understanding of, and agreement to comply with, this Requirement.</p> <p>Describe how this Requirement will be met.</p> <p>Describe: <i>The space will expand as you type. Provide additional pages as necessary.</i></p>
3.3	<p>The Bidder must implement the agreed-upon method for the confirmation and authorization to release each direct deposit file. Each file must be authorized by Department staff and processed by a secure, automated, and password protected system. The Department prefers this authorization be done through an online portal.</p> <p>See Exhibit F, Direct Deposit Confirmation Report File Sample.</p>	<p>The Bidder must affirm understanding of, and agreement to comply with, this Requirement.</p> <p><input type="checkbox"/> Yes, the Bidder affirms its understanding of, and agreement to comply with, this Requirement.</p> <p>Describe how this Requirement will be met.</p> <p>Describe: <i>The space will expand as you type. Provide additional pages as necessary.</i></p> <p>Authorization will be done through an online portal.</p> <p><input type="checkbox"/> Yes <input type="checkbox"/> No</p>

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TABLE 3.1: FUNCTIONAL REQUIREMENTS

#	REQUIREMENT	REQUIRED RESPONSE
3.4	<p>The Bidder must hold and warehouse the direct deposit payment transactions file until the pay date.</p> <p>Once authorization and release is received from the Department, the payments may be released to the NACHA system.</p>	<p>The Bidder must affirm understanding of, and agreement to comply with, this Requirement.</p>
		<p><input type="checkbox"/> Yes, the Bidder affirms its understanding of, and agreement to comply with, this Requirement.</p>
3.5	<p>The Bidder must transmit direct deposits so that funds are available for withdrawal by the taxpayer(s) at the opening of business on the specified dates contained on the data provided by the Department (Earliest specified date will be the next business day after the data is provided).</p>	<p>The Bidder must affirm understanding of, and agreement to comply with, this Requirement.</p>
		<p><input type="checkbox"/> Yes, the Bidder affirms its understanding of, and agreement to comply with, this Requirement.</p>
		<p>Describe how this Requirement will be met.</p> <p>The description should:</p> <ul style="list-style-type: none"> • identify when files need to be released in order to meet this Requirement; • provide its back-up timeframes to transmit to the ACH network and the plan to be implemented if, for any reason, the initial transmission is not initiated or the transmission fails; and • provide information on how the control structure for the Controlled Disbursement subaccount funding transfers account [i.e., how transfers into/out of the account will be identified and segregated from other ACH Credit transactions. ("ACH Credit entries occur when an originator initiates a transfer to move funds into a receiver's account. Examples of an ACH Credit are a payroll

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TABLE 3.1: FUNCTIONAL REQUIREMENTS

#	REQUIREMENT	REQUIRED RESPONSE
		<p>tax payment or a social security payment")}]</p> <p>Describe: <i>The space will expand as you type. Provide additional pages as necessary.</i></p>
3.6	<p>The Bidder must provide an acknowledgement file, containing batch and file information, using the standard NACHA file format determined during implementation.</p> <p>See Exhibit F – Direct Deposit Confirmation Report File Layout, Direct Deposit Confirmation Report File– Sample.</p>	<p>The Bidder must affirm understanding of, and agreement to comply with, this Requirement.</p> <p><input type="checkbox"/> Yes, the Bidder affirms its understanding of, and agreement to comply with, this Requirement.</p> <p>Describe the timeframe and method of delivery of the acknowledgement file to the Department.</p> <p>Describe: <i>The space will expand as you type. Provide additional pages as necessary.</i></p>
3.7	<p>The Bidder must provide ACH Credit rejection files that must contain all data elements in the original file, with the addition of the reject reason (based on the most recent publication of the NACHA Rules).</p> <p>The Bidder must follow file layouts determined during implementation.</p> <p>For file layouts, currently in use, refer to Exhibit G, Direct Deposit Reject File Layout, Direct Deposit Reject File – Sample.</p> <p>The Bidder must provide ACH Credit rejection reports, in addition to the file</p>	<p>The Bidder must affirm understanding of, and agreement to comply with, this Requirement.</p> <p><input type="checkbox"/> Yes, the Bidder affirms its understanding of, and agreement to comply with, this Requirement.</p> <p>Describe the transmission timeframe of the ACH Credit rejection file, from when the Bidder received the file from the rejecting bank to when the Department will receive the file from the Bidder.</p> <p>The description should include the format of the ACH rejection reports that will be</p>

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TABLE 3.1: FUNCTIONAL REQUIREMENTS

#	REQUIREMENT	REQUIRED RESPONSE
4.	REPORTING FOR DISBURSEMENTS	
4.1	<p>The Bidder must provide an online variable ACH Credits Activity Report, with real-time downloadable data, identifying if credit was received for deletes, reversals, and returns submitted the previous day.</p> <p>The Department prefers the ACH Credits Activity Report be sortable by transaction type (deletes, reversals, and returns) and summary totals, with detail for deletes, reversals, and returns.</p>	<p>The Bidder must affirm understanding of, and agreement to comply with, this Requirement.</p> <p><input type="checkbox"/> Yes, the Bidder affirms its understanding of, and agreement to comply with, this Requirement.</p> <p>Describe the sort capabilities that will be available.</p> <p>Describe: The space will expand as you type. Provide additional pages as necessary.</p>
4.2	<p>The Bidder must provide the Department with month-to-date and on demand electronic ARP reports in an agreed-upon format.</p> <p>The Bidder must follow report specifications determined during implementation.</p>	<p>The Bidder must affirm understanding of, and agreement to comply with, this Requirement.</p> <p><input type="checkbox"/> Yes, the Bidder affirms its understanding of, and agreement to comply with, this Requirement.</p> <p>Describe:</p> <ul style="list-style-type: none"> the ARP reporting options; the frequency of reports; the formatting details on such reports; the delivery timeframes; and any options for customizing. <p>The Bidder should provide samples of reports.</p> <p>Describe: The space will expand as you type. Provide additional pages as necessary.</p>

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TABLE 3.2: DEVELOPMENT/SUPPORT SERVICE REQUIREMENTS

#	REQUIREMENT	REQUIRED RESPONSE
3.1	<p>The Bidder and any Subcontractor must utilize generally accepted industry standards and procedures to minimize the risks associated with physical and logical access, the availability of systems, confidentiality of information, processing integrity, and the privacy of personal information.</p> <p>At the Department's request, the Bidder will directly provide the Department with an independent service auditors' report, for the Bidder's company and any Subcontractor company, on operational controls that focus on one or more control domains including security, availability, confidentiality, processing integrity and privacy. Such report will cover the design and effectiveness of controls and may include a SOC 2 report. The Department will request the control domain(s) to be covered in the report.</p> <p>The Bidder will provide such reports to the Department as a searchable document in a format agreeable by both partiesPDF using a secure communication channel, e.g., using IBM Aspera Sendvault or other secure electronic file transfer method, encrypted with a password to open the file, with the password provided separately.</p> <p>The Department will agree to keep confidential and restrict access to such reports to only those of its employees, agents and external auditors who have a need-to-know for the Authorized Purpose, and to those parties to whom disclosure is required by law ("Authorized Persons"). The Bidder will ensure that in the performance of the services under this Agreement, the Bidder, its employees, directors, officers and Subcontractors who may receive or have access to confidential information:</p>	<p>The Bidder must affirm understanding of, and agreement to comply with, this Requirement.</p> <div style="border: 1px solid black; padding: 5px; margin: 5px 0;"> <input type="checkbox"/> Yes, the Bidder affirms its understanding of, and agreement to comply with, this Requirement. </div> <p>Describe how this Requirement will be met.</p> <p>The description should include:</p> <ul style="list-style-type: none"> the approach used to present the Bidder's secrecy, security and confidentiality provisions to employees for signature; the Bidder's existing confidentiality procedures; the screening process, including background check policies, for staff to be hired by the Bidder, as well as any other persons having access to the processing area; and identification and designation of high risk areas (e.g., data transmission areas) and any unique internal control and security procedures used to mitigate this risk. <div style="border: 1px solid black; padding: 5px; margin-top: 10px;"> <p>Describe: The space will expand as you type. Provide additional pages as necessary.</p> </div>

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TABLE 3.2: DEVELOPMENT/SUPPORT SERVICE REQUIREMENTS		
#	REQUIREMENT	REQUIRED RESPONSE
	need-to-know for the authorized purpose, and to authorized persons.	
17.	RECORD AND FILE DESTRUCTION	
17.1	<p>The Department requires that when records maintained by the Bidder on behalf of the Department in connection with these services become obsolete (as determined by the Department or consistent with any vendor industry banking regulatory retention requirements), such records shall be destroyed in such a manner that it cannot be recreated and the security of the data will be maintained. The destruction of data must be performed in accordance with industry best practices.</p> <p>Prior to destruction of records, the Bidder shall request permission from the Department, in writing, to destroy such records.</p> <p>After the destruction of the records, an officer or principal of the Bidder shall certify to the Department, in writing and under penalty of perjury, that such destruction has been completed in accordance with the Office of Information Technology Services Policy for Sanitization/Secure Disposal in NYS-S13-003 found here:</p> <p>https://its.ny.gov/sites/default/files/documents/nys-s13-003_sanitization_secure_disposal_standard.pdf</p>	<p>The Bidder must affirm understanding of, and agreement to comply with, this Requirement.</p> <p><input type="checkbox"/> Yes, the Bidder affirms its understanding of, and agreement to comply with, this Requirement.</p> <p>Describe how this Requirement will be met.</p> <p>Describe: <i>The space will expand as you type. Provide additional pages as necessary.</i></p>
18.	TRANSITION PLAN	
18.1	<p>The Bidder will work with the Department to develop a detailed transition plan: (i) upon notification of the Department's intent to terminate the Agreement or any portion thereof; or (ii) at least one year prior to the expiration date of the Agreement for the services covered in this RFP. The Department will prescribe the</p>	<p>The Bidder must affirm understanding of, and agreement to comply with, this Requirement.</p> <p><input type="checkbox"/> Yes, the Bidder affirms its understanding of, and agreement to comply with, this Requirement.</p>

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TABLE 3.2: DEVELOPMENT/SUPPORT SERVICE REQUIREMENTS

#	REQUIREMENT	REQUIRED RESPONSE
	<p>disengagement process to be followed during the transition phase of the contract.</p> <p>This will include, but not be limited to, (unless doing so would conflict with banking regulations):</p> <ul style="list-style-type: none"> • paper records, including, but not limited to, work papers, photo copies, computer printouts, and transcripts, must be returned to Department or destroyed by shredding or disintegrating. Paper records should be shredded to 5/16-inch-wide strips or smaller; • inactivation of all Department accounts and access on the Bidder's system; • transfer of all Department data from the Bidder's system to the Department; • project plan to include time for the abandoned property procedures at the Department (see Note); • removal of all Department data from the Bidder's system. Storage devices such as hard disk drives, thumb drives, and other magnetic media such as tapes, diskettes, or CDs/DVDs must be physically destroyed or securely overwritten to prevent unauthorized disclosure of Department data; and • the Bidder must comply with all record destruction policies in accordance with the Office of Information Technology Services Policy for Sanitization/Secure Disposal in NYS-S13-003 found here: https://its.ny.gov/sites/default/files/documents/nys-s13-003_sanitization_secure_disposal_standard.pdf. 	<p>Describe how this Requirement will be met.</p> <p>Describe: <i>The space will expand as you type. Provide additional pages as necessary.</i></p>

6. Proposal Submission Requirements

The Bidder must provide a response that clearly and precisely provides all required information. Emphasis should be placed on conformance with the RFP instructions, responsiveness to the RFP requirements and clarity of the intent.

Proposals that do not comply with these instructions or do not meet the full intent of all of the requirements of this RFP may be subject to scoring reductions during the evaluation process or may be deemed non-responsive. The Department does not require, nor desire, any excessive promotional material which does not specifically address the response requirements of this RFP. To assist Bidders, the Department has provided **Attachment 3, Bidder's Checklist**. A proposal that does not provide all the information requested may be subject to rejection.

Faxes or electronically transmitted proposals will not be accepted.

6.1. Proposal Content and Organization

To facilitate in the evaluation process, the Bidder must organize the proposal into three distinct volumes as follows:

Volume One: Qualifying and Technical Requirements

Volume Two: Administrative Requirements

Volume Three: Financial Requirements

6.1.1. Volume One Format

Volume One should contain a table of contents with page numbers and each section should be tabbed as follows:

- A. Tab 1 – Executive Summary
- B. Tab 2 – Qualifying Requirements
- C. Tab 3 – Technical Requirements

6.1.2. Volume Two Format

- A. Tab 1 – Cover Letter (See **Section 5.2.10, Cover Letter**)
 - Bidder-Proposed Change(s), if applicable (See **Section 5.2.20 5.2.19, Bidder-Proposed Change(s) to Contract Terms**)
 - Request for exemption from Disclosure, if applicable (See **Section 5.2.24 5.2.20, Request for Exemption from Disclosure**)
- B. Tab 2 – Administrative Requirements Response Forms

6.1.3. Volume Three Format

This volume must contain **Attachment 22, Financial Response Form**.

6.2. Proposal Submission

The Bidder must submit two originals and two copies of **Volume One: Qualifying and Technical Requirements**, **Volume Two: Administrative Requirements**, and **Volume Three: Financial Requirements**. All volumes must be bound separately, be clearly identified and should contain page numbers.

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Exhibit F – Direct Deposit Confirmation Report File Layout, Direct Deposit Confirmation Report File– Sample

```

01  :PROGID:-NACHA-FILE-HDR-REC.
02  :PROGID:-FHR-TYPE                      PIC X(01).
02  :PROGID:-FHR-PRIORITY-CODE             PIC X(02).
02  :PROGID:-FHR-DESTINATION               PIC X(10).
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02  :PROGID:-FHR-ORIGIN                    PIC X(10).
02  :PROGID:-FHR-TRNS-DATE.
    03  :PROGID:-FHR-TRNS-YY                PIC 99.
    03  :PROGID:-FHR-TRNS-MM                PIC 99.
    03  :PROGID:-FHR-TRNS-DD                PIC 99.
02  :PROGID:-FHR-TRNS-TIME.
    03  :PROGID:-FHR-TRNS-HH                PIC 99.
    03  :PROGID:-FHR-TRNS-MMIN              PIC 99.
02  :PROGID:-FHR-ID-MODIFIER               PIC X(01).
02  :PROGID:-FHR-REC-SIZE                   PIC X(03).
02  :PROGID:-FHR-BLOCK-SIZE                PIC X(02).
02  :PROGID:-FHR-FORMAT-CODE               PIC X(01).
02  :PROGID:-FHR-DEST-NAME                 PIC X(23).
    88  :PROGID:-FHR-DEST-NAME-OK
        VALUES 'STATE OF NEW YORK      '
                'NY STATE                 '
                'STATE OF NY - PIT REFUN'.
02  :PROGID:-FHR-ORIGIN-NAME                PIC X(23).
02  :PROGID:-FHR-REFERENCE                  PIC X(08).

01  :PROGID:-NACHA-BATCH-HDR-REC.
02  :PROGID:-BHR-TYPE                      PIC X(01).
02  FILLER                                PIC X(03).
02  :PROGID:-BHR-COMPANY-NAME               PIC X(16).
02  :PROGID:-BHR-COMPANY-NMBR              PIC X(20).
02  :PROGID:-BHR-COMPANY-ID                 PIC X(10).
02  :PROGID:-BHR-ENTRY-CODE                 PIC X(03).
02  :PROGID:-BHR-ENTRY-TYPE                 PIC X(10).
02  :PROGID:-BHR-DESCR-DATE                 PIC X(06).
02  :PROGID:-BHR-EFFECT-DATE.
    03  :PROGID:-BHR-EFF-YY                  PIC 99.
    03  :PROGID:-BHR-EFF-MM                  PIC 99.
    03  :PROGID:-BHR-EFF-DD                  PIC 99.
02  :PROGID:-BHR-SETTLEMENT                  PIC X(03).
02  :PROGID:-BHR-STATUS-CODE                 PIC X(01).
02  :PROGID:-BHR-DFI-ID                     PIC 9(08).
02  :PROGID:-BHR-BATCHNO                     PIC 9(07).

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02  :PROGID:-EDR6-TYPE                      PIC X(01).

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02 :PROGID:-EDR6-TRNSX-CODE          PIC 9(02).
02 :PROGID:-EDR6-ABA-NO              PIC 9(09).
02 :PROGID:-EDR6-DFI-ACCT-NO        PIC X(17).
02 :PROGID:-EDR6-REFUND-AMT         PIC 9(8)V99.
02 :PROGID:-EDR6-TP-ID              PIC 9(09).
02 FILLER                          PIC X(06).
02 :PROGID:-EDR6-TP-NAME            PIC X(22).
02 FILLER                          PIC X(02).
02 :PROGID:-EDR6-RECORD-IND         PIC X(01).
02 :PROGID:-EDR6-TRACE-NO          PIC X(15).

01 :PROGID:-NACHA-ENTRY-DTL-REC-7.
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02 :PROGID:-EDR7-ORIG-TRACE-NO.
03 :PROGID:-EDR7-REFNO            PIC X(08).
03 :PROGID:-EDR7-CNT              PIC 9(07).
02 :PROGID:-EDR7-DT-DEAD-OR-FILLER.
03 :PROGID:-EDR7-DEAD-YY          PIC XX.
03 :PROGID:-EDR7-DEAD-MM          PIC XX.
03 :PROGID:-EDR7-DEAD-DD          PIC XX.
02 :PROGID:-EDR7-ORIG-ABA-NO      PIC X(08).

02 :PROGID:-EDR7-ADDENDA          PIC X(35).
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03 :PROGID:-EDR7-NXX-DESC          PIC X(23).
03 :PROGID:-EDR7-NXX-ORIG-AMT      PIC 9(08)V99.
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03 :PROGID:-EDR7-TXX-DESC          PIC X(23).
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03 FILLER                          PIC X(26).
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03 :PROGID:-EDR7-C03-NEW-ABA       PIC X(09).
03 FILLER                          PIC X(03).
03 :PROGID:-EDR7-C03-NEW-ACCT      PIC X(17).
03 FILLER                          PIC X(06).
02 :PROGID:-EDR7-C04 REDEFINES :PROGID:-EDR7-ADDENDA.
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03 FILLER                          PIC X(13).
02 :PROGID:-EDR7-C05 REDEFINES :PROGID:-EDR7-ADDENDA.
03 :PROGID:-EDR7-C05-NEW-TX-CD     PIC X(02).
03 FILLER                          PIC X(33).
02 :PROGID:-EDR7-C06 REDEFINES :PROGID:-EDR7-ADDENDA.

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03 FILLER                          PIC X(03).
03 :PROGID:-EDR7-C06-NEW-TX-CD     PIC X(02).
03 FILLER                          PIC X(13).
02 :PROGID:-EDR7-C07  REDEFINES  :PROGID:-EDR7-ADDENDA.
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03 :PROGID:-EDR7-C07-NEW-ACCT      PIC X(17).
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03 FILLER                          PIC X(07).
02 FILLER                          PIC X(24).

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02 FILLER                          PIC X(03).
02 :PROGID:-BCR-ENTRY-CNT         PIC 9(06).
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02 :PROGID:-BCR-CREDIT-AMT        PIC 9(10)V99.
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02 :PROGID:-BCR-DFI-NO            PIC 9(08).
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01 :PROGID:-NACHA-FILE-CTRL-REC.
02 :PROGID:-FCR-TYPE              PIC X(01).
02 :PROGID:-FCR-BATCH-CNT         PIC 9(06).
02 :PROGID:-FCR-BLOCK-CNT        PIC 9(06).
02 :PROGID:-FCR-ENTRY-CNT        PIC 9(08).
02 :PROGID:-FCR-ENTRY-HASH        PIC 9(10).
02 :PROGID:-FCR-DEBIT-AMT         PIC 9(10)V99.
02 :PROGID:-FCR-CREDIT-AMT        PIC 9(10)V99.
02 FILLER                          PIC X(39).

```

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Exhibit F — Direct Deposit Confirmation Report File — Sample

DIRECT DEPOSIT CONFIRMATION REPORT FILE - SAMPLE													
1	2	3	4	5	6	7	8	9					
123456789012345678901234567890123456789012345678901234567890123456789012345678901234													
1011741270001	0210000211610041610A094101	NY STATE	VENDOR NAME										
5200	NY STATE	9999999999		ADM	9999999999		999999999999999						
9999999999999999XXXX		0000000000		9999999999		1	NY STATE		9999999999999999				
705	VENDOR NAME				00010000001								
705	ELECTRONIC FUNDS TRANSFER DIVISION						00020000001						
705	TRANSACTION REPORT						00030000001						
705					00040000001								
705	NY STATE						00050000001						
705					00060000001								
705	ORIGIN NUMBER	ACCOUNT NUMBER	COMPANY IDENTIFICATION		DATE	00070000001							
705	9999999999	9999999999	9999999999		10/12/16	00080000001							
705	=====										00090000001		
705	BANK FILE NAME	CUSTOMER FILE DESCRIPTION	CREATE DATE	CREATE TIME	00100000001								
705	00110000001												
705	TN99VL	NY STATE	10/04/16	16/10/00	00120000001								
705	00130000001												
705	DEBITS		CREDITS		00140000001								
705	ITEMS	AMOUNT	ITEMS	AMOUNT	00150000001								
705	00160000001												
705	EFT	3948	1307293091	00170000001									
705	FILE TOTAL	3948	1307293091	00180000001									
705	00190000001												
705	=====										00200000001		
705	TRANSACTION DISTRIBUTION						00210000001						
705					00220000001								
705	WAREHOUSE	3948	00230000001										
705	00240000001												
705	TOT INCL BANKNAME PRENOTES	3948	00250000001										
705	=====										00260000001		
705	TRANSACTION SETTLEMENT DATES						00270000001						
705					00280000001								
705					00290000001								
705	TOTAL RELEASED						00300000001						
705	=====										00310000001		
705	10/12/16	3948	1307293091	00320000001									
705	00330000001												
705	TOTAL WAREHOUSED	3948	1307293091	00340000001									
705	=====										00350000001		
705	TOTAL SETTLEMENT				3948	1307293091	00360000001						
705	00370000001												
820000003807412700010000000000000000					13072930911741270001					021000020000001			
90000010000010000003807412700010000000000000000					1307293091								

whether or not to delay notifications due to law enforcement investigations. Contractor agrees that the Department shall have final approval over the form, content, mode of transmission, and timing of any notice to be provided concerning a breach of the security of the Department Information. Nothing contained herein shall be interpreted as reducing or altering Contractor's obligations under section 899-aa of the General Business Law.

E. Additional Remedies Related to a Security Breach

Contractor shall, in conjunction with the State, reasonably cooperate with any federal or State agencies that may investigate a security breach.

Contractor shall be liable for the costs associated with a security breach, including but not limited to, remediation cost, fees and expenses including cost of any forensic investigation, replacement or restoration required due to any virus, information security breach or any other incident compromising the availability, privacy, security, integrity or usability of any State and/or taxpayer data, and any financial loss suffered by the State and, where applicable, the non-State data subject.

At the State's option where a security breach involves "private information" (as defined in State Technology Law, Section 208), Contractor shall:

1. Pay the cost of providing required notices to all three credit bureaus;
2. Provide affected individuals with identity monitoring services, including credit monitoring, for a period of no less than 36 months;
3. Provide affected individuals with identity theft insurance for a period of no less than 36 months;
4. Provide identity restoration services to affected individuals who, within 36 months of a security breach, have their identity compromised as a result of a security breach;
5. Provide call center support to assist affected individuals for a period of no less than 90 days after notice of a security breach has been distributed to all affected individuals; and

In the event of a ~~material security breach~~ **Material Breach**, the State may terminate this Agreement and obtain a refund of the prorated portion of any Fees paid applicable to the remaining portion of this Agreement in addition to any other remedies available to it.

F. Ownership and Return of the State's Data

The State retains sole ownership and intellectual property rights in and to all information, data, databases, data compilations, reports, charts, graphs, diagrams, or other information provided or made accessible by the State to the Contractor, or created by the Contractor pursuant to the Agreement. The Contractor shall not copy or use such records except to carry out contracted work under the terms herein, and shall not transfer nor display such records to any other party not involved in the performance of this Agreement. The Contractor does not have the right to retain such data.

The Contractor must, during the term of the Agreement (including any extensions and/or transition or disengagement), provide the State with access to any such data maintained by the Contractor. The Contractor must, in accordance with applicable law and the

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Contractor shall, at the Department's request, provide reasonable cooperation in support of performance monitoring or audit of Subcontractors' or third-party services supporting the provision of the Services.

ARTICLE X. MAINTENANCE AND ENHANCEMENTS

Contractor agrees to perform Maintenance and Enhancement Services for the duration of this Agreement. An activity constituting Maintenance which Contractor performs generally for other customers receiving products or services that are part of the Services shall be performed for DTF for no additional compensation. ~~The prior written authorization of a Department program manager is required prior to Contractor performing any Maintenance.~~ The prior written authorization of a Change Control Representative is required prior to Contractor performing any Enhancement Services. Contractor agrees to perform Enhancement Services as detailed in Appendix C, Change Control Procedure, of the RFP and Article XV, Change Control Procedures of this Agreement.

ARTICLE XI. SERVICES MANAGEMENT

A. Site(s)

The State shall have the right to disapprove any change in Site location(s) if the State determines that such change would adversely affect provisions of the Services. The Contractor's Sites must be in compliance with applicable building codes, regulations and laws.

B. Information Technology Security Requirements

In the event Contractor is a Covered Entity subject to regulations of the New York State Department of Financial Services, Contractor shall be deemed to be subject to sections 500.05, 500.06, 500.08, 500.12, 500.14, 500.15, and 500.16 of 23 NYCRR §500 et seq, regardless of its size or revenue.

In the event Contractor is not a Covered Entity, Contractor agrees to have in place cybersecurity safeguards and protections consistent with the safeguards and protections of 23 NYCRR §500 et seq and no less stringent than any cybersecurity requirements required by the Contractor's home state.

C. Staff Resources

1. Management and Staff

Contractor shall provide management and staff resources to support the delivery of the Services in accordance with Requirements.

2. Removal of Management and Staff Personnel

The Department shall have the right to require the removal of any Contractor staff person assigned to this project for work related cause upon written notification to the Contractor. Such notification shall set forth the reasons for the request for removal. Once an employee is removed, Contractor shall promptly provide an equivalent substitution.

3. Personnel Changes by Contractor

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Information, **as provided in Article VII of this Agreement**, including, **but not limited to**, taxpayer data or tax administration policies and procedures and/or any other data security breach as set forth in the RFP or the Agreement.

4. Failure of Contractor to activate the Disaster Recovery Plan within a reasonable period of time, as determined by the State, in the event a disaster/disruption event occurs.
5. Failure of the Contractor to remain a responsible Contractor consistent with applicable New York State law, regulations and/or policy.
6. A finding that the certification filed by the Contractor in accordance with Procurement Lobbying was intentionally false or intentionally incomplete.
7. A finding that the information filed by the Contractor in accordance with the requirements for Vendor Responsibility is incomplete, untrue or inaccurate.
8. Failure of Contractor to maintain Vendor Responsibility substantially similar to, or superior to, its status as of the execution of this Agreement.
9. A finding that the certification filed by the Contractor in accordance with Section 5-a of the Tax Law was not timely filed, was intentionally false or intentionally incomplete.
10. Failure of Contractor to cooperate fully with DTF, or their designees during reviews or audits conducted in connection with the Services.
11. Failure of the Contractor to provide customer service within CONUS as required by the RFP.

If it is subsequently determined for any reason that the Contractor was not in Material Breach or that the Contractor's failure to perform or make progress in performance was due to causes beyond the control and without the fault or negligence of the Contractor, the State will have the option to deem the Termination or Suspension for Cause to have been issued hereunder as a Termination or Suspension for Convenience or to allow the Contractor to resume performance under the Agreement without an increase in cost.

In the event of Termination or Suspension for Cause, Contractor shall be liable for the State's direct damages resulting from such Material Breach, subject to the limitations and exclusions contained in Article XXI (Indemnification and Limitation of Liability).

B. Termination or Suspension for Convenience

The State may terminate or suspend this Agreement in whole or in part, or terminate or suspend the Services with respect to a specific matter or matters, without cause upon 30 days prior written notice without penalty or other early termination charges due.

C. Notice of Termination or Suspension

In the event of termination or suspension of the Agreement by the State, a written notice of termination or suspension will be issued. Except as otherwise provided, where any notice is required to be provided by the State to Contractor, such notice will be delivered in accordance with Article XXX.N (Notices).

D. Transition Plan