



## CITY OF BATTLE CREEK

### ADDENDUM #1

RFP: 2020-001R

TITLE: Banking and Related Services

ADDENDUM ISSUED: November 7, 2019

***NOTE!*** City Hall has Security on the 1<sup>st</sup> floor. Please allow extra time to get through Security when dropping off your bid.

The following questions were asked and answered:

Products and Services, Question 12: What financial software is the City currently using? **Tyler Technologies - New World ERP/Logos product**

Products and Services, Question 16: Are the idle funds liquid? Long term? Can you provide the 12-month average? **The idle funds are sweep accounts that are held short term only. Checking accounts have balances only due to timing, and collections in the property tax account are typically disbursed within 15 days.**

- Property Tax account has a daily average balance over the last 12 months of \$212,273;
- A/P account has a 12 month average balance of \$673,800
- Income Tax account has a 12 month average balance of \$91,834
- Payroll account has a 12 month average balance of \$2024.
- Deposit Clearing account has a 12 month average balance of \$1,957,979

Is \$6,000,000 the target balance that you keep in the Pooled Trust (non-money market) Account, so that excess funds over \$6,000,000 are used for investment? **The City does not necessarily have a target balance. We are constantly looking at the money market balance and liquid funds availability to insure regular transactions, bond payments and any non-recurring transactions can be covered. The remainder is typically invested.**

Where are your institutional investments managed? **Comerica**

What is the average monthly balance in your Money Market account? **The Pool Money Market account 12 month average balance is \$11,603,557.**

Do you require interest to post at the individual account level? **Not required, but we must have the ability to identify how much interest is earned specific to the property tax account (interest earned on those funds must be shared with other taxing jurisdictions).**

Do you receive online Bill Pay payments for utility payments from the city's residents? **Yes**

Just to confirm the number of operating accounts (11): **YES - item k below varies and could be more than 5 at any given time.**

- a. 1 Deposit Clearing Account
- b. 1 A/P Account
- c. 1 Income Tax Account
- d. 1 Payroll Account
- e. 1 Returned Items Account
- f. 1 Water Checking Account
- g. 1 Flexible Spending Account
- h. 1 Property Tax Account
- i. 2 Pooled Trust Accounts, including a Money Market
- j. 1 Recreation Account
- k. Up to 5 current Contractor Retention / Bond Escrow Agreement accounts (not being bid on, per the RFP)

Electronic download of checks: what file type does the City prefer? (e.g., .csv, .bai, etc.) **The City currently uses a .txt file, but we are open to other options as long as they meet the import criteria for our Tyler software.**

Monthly Check Image CD: which accounts does the City request a monthly CD to be created for? **A/P account, Income Tax account, and Payroll account.**

Does the City currently have and use an online archive of check images? **It is currently available, and the archive is kept for two years, but the City rarely uses it.**

Just to clarify, other than the three accounts (A/P, Tax, and Payroll), do you write checks out of any other account? **No.**

Do you use Check Block for any non-check writing accounts? **No.**

Do you upload files using a secured, direct transmission portal? If so, how many accounts use direct transmission? **The City uses a web-based on-line portal (secure transfer site) for 4 accounts (A/P account, Income Tax account, Payroll account, and Water Checking account).**

Do you use a NACHA file format for uploaded ACH files? **Yes, we believe so.**

Just to clarify, how many accounts do you originate online ACH & wires from? **ACH origination comes from A/P account, Income Tax account, Payroll account, and Water Checking account. Wires all originate from the Deposit Clearing account.**

Just to clarify that you originate ACH payments to employees, vendors, and tax payers? **Yes**

Do you upload the ACH payments via a secured, direct transmission portal or through web-based online portal? **The City uses a web-based on-line portal (secure transfer site) for 4 accounts (A/P**

**account, Income Tax account, Payroll account, and Water Checking account) (same answer as question above).**

Do you use online ACH templates for reoccurring payments? **No**

Just to clarify what is meant: “addressing subsequent transfers to other financial institutions?” Page 9, Question 4.3(A)(15) **Payroll direct deposits is an example: employee deposits must be in their accounts by the opening of business on Friday. What timing is needed from your bank in order to achieve that time line?**

Which accounts do you originate domestic wires from? **Deposit Clearing account**

Which accounts do you receive domestic wires into? **Deposit Clearing account**

Which accounts do you originate and/or receive international wires from? **Deposit Clearing account.**

What countries do you originate and/or receive international wires from? **International wires are very infrequent, but we have seen wires come from/go to Germany and Denmark.**

What is the purpose of international wires? **The City has international customers who may need to pay landing fees at our airport or may have other types of business transactions with the City. In certain instances it could be cost prohibitive for them to pay via credit card, so they may take advantage of paying with a wire transfer.**

What are the average monthly collected balances are for the City of Battle Creek in the aggregate and a recent statement? See first question and next page.

**This addendum must be acknowledged or your bid may be deemed non-responsive.**

**Account Analysis  
Relationship Summary  
September 2019**

Account Number [REDACTED]  
 Settlement Period Ends September 2019  
 Statement Date October 9, 2019  
 Page 1 of 4

CITY OF BATTLE CREEK  
 ACCOUNTS PAYABLE  
 10 N DIVISION ST RM 205  
 BATTLE CREEK, MI 490144004

For Questions Regarding Your Statement, Contact:  
 [REDACTED]  
 [REDACTED]

**Relationship Summary**

Account Number	Account Name	Investable Balance	Excess/ (Deficit) Balance
(020) D [REDACTED]	CITY OF BATTLE CREEK	\$56,264.09	( \$670,369.45 )
(020) D [REDACTED]	CITY OF BATTLE CREEK	\$22,500.00	( \$1,084,842.10 )
(020) D [REDACTED]	CITY OF BATTLE CREEK	\$139,934.23	\$128,295.19
(020) D [REDACTED]	CITY OF BATTLE CREEK	\$87,735.82	\$37,612.12
(020) D [REDACTED]	CITY OF BATTLE CREEK	\$22,500.00	( \$594,434.54 )
(020) D [REDACTED]	CITY OF BATTLE CREEK	\$58,079.47	( \$204,951.84 )
(020) D [REDACTED]	CITY OF BATTLE CREEK	\$54,419.89	( \$1,113,062.89 )
(020) D [REDACTED]	CITY OF BATTLE CREEK	\$12,339.94	( \$20,445.80 )
(020) D [REDACTED]	CITY OF BATTLE CREEK	\$22,500.00	( \$179,205.06 )
(020) D [REDACTED]	CITY OF BATTLE CREEK	\$546,991.87	\$556,698.70
(020) D [REDACTED]	CITY OF BATTLE CREEK	\$560,686.65	\$570,788.58
	<b>Total</b>	<b>\$1,583,951.96</b>	<b>( \$2,573,917.09 )</b>

**Balance Summary**

Average Ledger Balance	\$2,041,853.59
Less Average Float	<u>\$281,906.97</u>
Average Collected Balance	\$1,759,946.62
Average Negative Collected Balance	\$0.00
Average Positive Collected Balance	\$1,759,946.62
Positive Collected Balance	\$1,759,946.62
Less Federal Reserve Requirement at 10.000000% of Positive Collected Balance	<u>\$175,994.66</u>
Investable Balance	\$1,583,951.96
Positive Collected Balance	\$1,759,946.62
Less Balance Required for Services	<u>\$4,333,863.71</u>
Excess/(Deficit) Balance	( \$2,573,917.09 )

**Account Analysis  
Relationship Summary  
September 2019**

CITY OF BATTLE CREEK

Account Number	██████████
Settlement Period Ends	September 2019
Statement Date	October 9, 2019
	Page 2 of 4

<b>Results Summary</b>
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**Analyzed Results**

Earnings Credit at 0.900000% of Investable Balance	\$1,171.67
Less Total Analyzed Fees	<u>\$2,885.28</u>
Total Analyzed Results	( \$1,713.61 )
 Total Analyzed Service Charges This Statement	 \$1,713.61

The Total Deficit Analyzed Result of \$1,713.61 will be Charged to Account XXXXX ██████████ on 10/10/19.
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<b>Service Detail</b>
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Service Description	Volume	Unit Price	Total Fee	Balance Required
<b>Account Reconciliation Plan (ARP)</b>				
ARP Data Entry Via Web	2	\$0.6500000	\$1.30	\$1,952.68
ARP Checks - Full	694	\$0.0400	\$27.76	\$41,697.19
ARP File Output-Transmission	3	\$10.0000	\$30.00	\$45,061.80
ARP Maintenance-Full Img POS Pay	3	\$85.0000	\$255.00	\$383,025.30
<b>Automated Clearing House (ACH)</b>				
ACH Customer Activity Report-Fax	4	\$27.5000	\$110.00	\$165,226.60
ACH Items Originated	4,274	\$0.1200	\$512.88	\$770,376.53
ACH Positive Pay Item	328	\$0.0600000	\$19.68	\$29,560.54
ACH Positive Pay Monthly Maint	8	\$30.0000	\$240.00	Waived
ACH Positive Pay Rules	4	\$10.0000	\$40.00	\$60,082.40
ACH File	19	\$15.0000	\$220.00	\$330,453.20
ACH Returned Item	12	\$4.0000	\$48.00	\$72,098.88
ACH Monthly Maintenance	5	\$35.0000	\$175.00	Waived
ACH Notification Of Change	2	\$4.0000	\$8.00	\$12,016.48
ACH Data Changed Per NOC	2	\$10.0000	\$20.00	\$30,041.20
<b>Business Sweep</b>				
Sweep Maintenance Investment	3	\$50.0000	\$150.00	\$225,309.00
Sweep Debit	30	\$0.5500000	\$16.50	\$24,783.99
Sweep Credit	29	\$0.5500000	\$15.95	\$23,957.86
<b>Checking</b>				
Credit	148	\$0.1000	\$14.80	\$22,230.49



**Account Analysis  
Relationship Summary  
September 2019**

Account Number	[REDACTED]
Settlement Period Ends	September 2019
Statement Date	October 9, 2019
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CITY OF BATTLE CREEK

**Service Detail-Continued**

Service Description	Volume	Unit Price	Total Fee	Balance Required
Credit	18	\$1.5000	\$27.00	\$40,555.62
Debit	725	\$0.1000	\$72.50	\$108,899.37
Debit	5	\$0.25000000	\$1.25	\$1,877.58
Account Balance Fee (Per Thousand)	2,044	\$0.1250	\$255.53	Waived
Account Maintenance	8	\$5.0000	\$40.00	\$60,082.40
Account Maintenance	3	\$27.0000	\$81.00	\$121,666.86
Cash Processing - Branch	41,137	\$0.02250000	\$925.59	Waived
Deposit Error Correction - Check	6	\$4.0000	\$24.00	\$36,049.44
Electronic Credit	223	\$0.1000	\$22.30	\$33,495.93
Electronic Debit	344	\$0.1000	\$34.40	\$51,670.86
Items Deposited	9,877	\$0.0500	\$493.85	\$741,792.34
<b>Electronic Data Interchange (EDI)</b>				
EDI Info Rptg Receiver Monthly Fee	1	\$33.0000	\$33.00	Waived
<b>Image Services</b>				
CD Rom Item Fee	829	\$0.05500000	\$45.60	\$68,493.94
CD Rom Media Fee & Duplicate Copies	1	\$34.0000	\$34.00	\$51,070.04
<b>Information Reporting</b>				
<b>Comerica Tm Connect Web</b>				
TMCW ACH Service	1	\$40.0000	\$40.00	Waived
TMCW Outgoing Domestic Wire	1	\$12.0000	\$12.00	\$18,024.72
TMCW Check Management Service	1	\$15.0000	\$15.00	Waived
TMCW Check Inquiry Range	9	\$0.0450	\$0.41	\$615.84
TMCW Check Services Image Request	3	\$1.5000	\$4.50	\$6,759.27
TMCW Wire/Account Transfer Service	2		\$25.00	Waived
<b>Statements</b>				
Statements	11	\$7.0000	\$77.00	\$115,658.62
<b>Treasury Information Reporting</b>				
TIR Prior Day Account	11	\$45.0000	\$495.00	Waived
TIR Prior Day Summary Item	2,660	\$0.11000000	\$292.60	Waived
TIR Prior Day Detail Item	1,552	\$0.11000000	\$170.72	Waived
TIR Special Reports	1	\$16.5000	\$16.50	\$24,783.99
TIR Prior Day Check Image (G)	14	\$0.75000000	\$10.50	\$15,771.63
<b>Lockbox</b>				
LBX Branch Remittance Delivery	12	\$15.0000	\$180.00	\$270,370.80
<b>Positive Pay</b>				
Positive Pay Notification-Alert	3	\$8.0000	\$24.00	\$36,049.44

**Account Analysis  
Relationship Summary  
September 2019**

Account Number	[REDACTED]
Settlement Period Ends	September 2019
Statement Date	October 9, 2019
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CITY OF BATTLE CREEK

**Service Detail-Continued**

Service Description	Volume	Unit Price	Total Fee	Balance Required
Positive Pay Returned Item	1	\$12.0000	\$12.00	\$18,024.72
Positive Pay File Transmission	10	\$10.0000	\$100.00	\$150,206.00
Image Positive Pay Except	1	\$2.1000	\$2.10	\$3,154.33
<b>Returned Items</b>				
Returned Items	19	\$3.5000	\$66.50	\$99,886.99
<b>Wire Transfer</b>				
Domestic Incoming Wire	1	\$14.0000	\$14.00	\$21,028.84
<b>Total Analyzed Fees</b>			<b>\$2,885.28</b>	<b>\$4,333,863.71</b>
<b>Total Fee Based Fees</b>			<b>\$0.00</b>	
<b>Total Waived Fees</b>			<b>\$2,667.44</b>	

\$1,502.06 In Positive Collected Balances Offset \$1.00 of Total Fees for all Analysis Based Services.

**Historical Summary**

Month	Average Ledger Balance	Average Positive Collected Balance	Investable Balance	Excess/ Deficit Balance	Earnings Credit Amount	Analysis Based Fees	Fee Based Fees	Service Charges Due
October	9,312,463	9,063,107	8,156,796	4,878,280	6,235	2,879	0	0
November	7,180,331	7,000,545	6,300,491	2,715,514	4,661	2,853	0	0
December	8,764,035	8,361,871	7,525,684	4,293,143	5,753	2,799	30	30
January	7,421,652	7,021,509	6,319,358	2,324,971	4,830	3,231	48	48
February	3,269,234	2,517,525	2,265,772	-3,111,660	1,564	3,498	195	2,129
March	2,381,039	2,174,711	1,957,240	-3,000,178	1,496	3,560	0	2,064
April	2,623,971	2,335,179	2,101,661	-3,649,043	1,555	3,984	103	2,532
May	2,465,948	2,271,613	2,044,451	-4,162,472	1,563	4,426	0	2,864
June	2,379,725	2,169,120	1,952,208	-2,396,632	1,444	3,040	250	1,845
July	2,968,774	2,344,828	2,110,346	-3,154,475	1,613	3,783	62	2,233
August	3,835,174	1,855,169	1,669,652	-3,628,130	1,276	3,772	0	2,496
September	2,041,854	1,759,947	1,583,952	-2,573,917	1,172	2,885	0	1,714
<b>Average</b>	<b>4,553,683</b>	<b>4,072,927</b>	<b>3,665,634</b>	<b>-955,383</b>	<b>2,763</b>	<b>3,393</b>	<b>57</b>	



**Account Analysis**  
**September 2019**

Account Number [REDACTED]  
Relationship [REDACTED]  
Statement Date October 9, 2019  
Page 1 of 2

For Questions Regarding Your Statement, Contact:  
[REDACTED]

CITY OF BATTLE CREEK  
WATER FUND  
10 N DIVISION ST RM 205  
BATTLE CREEK, MI 490144004

**Balance Summary**

Average Ledger Balance	\$62,515.66
Less Average Float	\$0.00
Average Collected Balance	\$62,515.66
Average Negative Collected Balance	\$0.00
Average Positive Collected Balance	\$62,515.66
Positive Collected Balance	\$62,515.66
Less Federal Reserve Requirement at 10.000000% of Positive Collected Balance	\$6,251.57
Investable Balance	\$56,264.09
Positive Collected Balance	\$62,515.66
Less Balance Required for Services	\$732,885.11
Excess/(Deficit) Balance	( \$670,369.45 )

**Results Summary**

**Analyzed Results**

Earnings Credit at 0.900000% of Investable Balance	\$41.62
Less Total Analyzed Fees	\$487.92
Total Analyzed Results	( \$446.30 )
Total Analyzed Service Charges This Statement	\$446.30

The Total Deficit Analyzed Result of \$446.30 was Transferred to Composite Account [REDACTED]



**Account Analysis**  
**September 2019**

Account Number  
 Relationship  
 Statement Date

October 9, 2019  
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CITY OF BATTLE CREEK

**Service Detail**

Service Description	Volume	Unit Price	Total Fee	Balance Required
<b>Automated Clearing House (ACH)</b>				
ACH Customer Activity Report-Fax	1	\$27.5000	\$27.50	\$41,306.65
ACH Items Originated	1,621	\$0.1200	\$194.52	\$292,180.71
ACH Positive Pay Monthly Maint	1	\$30.0000	\$30.00	Waived
ACH File	3	\$15.0000	\$45.00	\$67,592.70
ACH Returned Item	7	\$4.0000	\$28.00	\$42,057.68
ACH Monthly Maintenance	2	\$35.0000	\$70.00	Waived
<b>Checking</b>				
Debit	1	\$0.1000	\$0.10	\$150.21
Account Balance Fee (Per Thousand)	63	\$0.1250	\$7.88	Waived
Account Maintenance	1	\$5.0000	\$5.00	\$7,510.30
Electronic Credit	4	\$0.1000	\$0.40	\$600.82
Electronic Debit	4	\$0.1000	\$0.40	\$600.82
<b>Information Reporting</b>				
<b>Statements</b>				
Statements	1	\$7.0000	\$7.00	\$10,514.42
<b>Lockbox</b>				
LBX Branch Remittance Delivery	12	\$15.0000	\$180.00	\$270,370.80
<b>Total Analyzed Fees</b>			<b>\$487.92</b>	<b>\$732,885.11</b>
<b>Total Fee Based Fees</b>			<b>\$0.00</b>	
<b>Total Waived Fees</b>			<b>\$107.88</b>	

\$1,502.06 in Positive Collected Balances Offset \$1.00 of Total Fees for all Analysis Based Services.



**Account Analysis**  
**September 2019**

Account Number [REDACTED]  
Relationship [REDACTED]  
Statement Date October 9, 2019  
Page 1 of 3

For Questions Regarding Your Statement, Contact:  
[REDACTED]



CITY OF BATTLE CREEK  
CLEARING ACCOUNT  
10 N DIVISION ST RM 205  
BATTLE CREEK, MI 490144004

**Balance Summary**

Average Ledger Balance	\$303,595.24
Less Average Float	<u>\$278,595.24</u>
Average Collected Balance	\$25,000.00
Average Negative Collected Balance	\$0.00
Average Positive Collected Balance	\$25,000.00
Positive Collected Balance	\$25,000.00
Less Federal Reserve Requirement at 10.000000% of Positive Collected Balance	<u>\$2,500.00</u>
Investable Balance	\$22,500.00
Positive Collected Balance	\$25,000.00
Less Balance Required for Services	<u>\$1,109,842.10</u>
Excess/(Deficit) Balance	( \$1,084,842.10 )

**Results Summary**

**Analyzed Results**

Earnings Credit at 0.900000% of Investable Balance	\$16.64
Less Total Analyzed Fees	<u>\$738.88</u>
Total Analyzed Results	( \$722.24 )
Total Analyzed Service Charges This Statement	\$722.24

The Total Deficit Analyzed Result of \$722.24 was Transferred to Composite Account [REDACTED]

**Account Analysis**  
September 2019

Account Number  
Relationship  
Statement Date

October 9, 2019  
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CITY OF BATTLE CREEK

**Service Detail**

Service Description	Volume	Unit Price	Total Fee	Balance Required
<b>Automated Clearing House (ACH)</b>				
ACH Positive Pay Item	67	\$0.0600000	\$4.02	\$6,038.28
ACH Positive Pay Monthly Maint	1	\$30.0000	\$30.00	Waived
ACH Positive Pay Rules	1	\$10.0000	\$10.00	\$15,020.60
<b>Business Sweep</b>				
Sweep Maintenance Investment	1	\$50.0000	\$50.00	\$75,103.00
Sweep Debit	9	\$0.5500000	\$4.95	\$7,435.20
Sweep Credit	11	\$0.5500000	\$6.05	\$9,087.46
<b>Checking</b>				
Credit	56	\$0.1000	\$5.60	\$8,411.54
Debit	21	\$0.1000	\$2.10	\$3,154.33
Account Balance Fee (Per Thousand)	304	\$0.1250	\$38.00	Waived
Account Maintenance	1	\$5.0000	\$5.00	\$7,510.30
Cash Processing - Branch	36,282	\$0.0225000	\$816.35	Waived
Deposit Error Correction - Check	6	\$4.0000	\$24.00	\$36,049.44
Electronic Credit	145	\$0.1000	\$14.50	\$21,779.87
Electronic Debit	67	\$0.1000	\$6.70	\$10,063.80
Items Deposited	9,841	\$0.0500	\$492.05	\$739,088.63
<b>Electronic Data Interchange (EDI)</b>				
EDI Info Rptg Receiver Monthly Fee	1	\$33.0000	\$33.00	Waived
<b>Information Reporting</b>				
<b>Comerica Tm Connect Web</b>				
TMCW ACH Service	1	\$40.0000	\$40.00	Waived
TMCW Outgoing Domestic Wire	1	\$12.0000	\$12.00	\$18,024.72
TMCW Check Management Service	1	\$15.0000	\$15.00	Waived
TMCW Check Inquiry Range	9	\$0.0450	\$0.41	\$615.84
TMCW Check Services Image Request	3	\$1.5000	\$4.50	\$6,759.27
TMCW Wire/Account Transfer Service	2		\$25.00	Waived
<b>Statements</b>				
Statements	1	\$7.0000	\$7.00	\$10,514.42
<b>Treasury Information Reporting</b>				
TIR Prior Day Account	11	\$45.0000	\$495.00	Waived
TIR Prior Day Summary Item	2,660	\$0.1100000	\$292.60	Waived
TIR Prior Day Detail Item	1,552	\$0.1100000	\$170.72	Waived
TIR Special Reports	1	\$16.5000	\$16.50	\$24,783.99



**Account Analysis  
September 2019**

Account Number [REDACTED]  
Relationship (020) [REDACTED]  
Statement Date October 9, 2019  
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CITY OF BATTLE CREEK

**Service Detail-Continued**

Service Description	Volume	Unit Price	Total Fee	Balance Required
TIR Prior Day Check Image (G)	14	\$0.75000000	\$10.50	\$15,771.63
<b>Returned Items</b>				
Returned Items	18	\$3.5000	\$63.00	\$94,629.78
Total Analyzed Fees			\$738.88	\$1,109,842.10
Total Fee Based Fees			\$0.00	
Total Waived Fees			\$1,955.67	

\$1,502.06 in Positive Collected Balances Offset \$1.00 of Total Fees for all Analysis Based Services.



Account Number [REDACTED]  
 Relationship [REDACTED]  
 Statement Date October 9, 2019  
 Page 1 of 2

For Questions Regarding Your Statement, Contact:  
 [REDACTED]

CITY OF BATTLE CREEK  
 "RETURN CHECK"  
 ATTN FINANCE DEPARTMENT  
 10 N DIVISION ST RM 2005  
 BATTLE CREEK, MI 490144004

**Balance Summary**

Average Ledger Balance	\$156,662.25
Less Average Float	<u>\$1,179.76</u>
Average Collected Balance	\$155,482.49
Average Negative Collected Balance	\$0.00
Average Positive Collected Balance	\$155,482.48
Positive Collected Balance	\$155,482.48
Less Federal Reserve Requirement at 10.000000% of Positive Collected Balance	<u>\$15,548.25</u>
Investable Balance	\$139,934.23
Positive Collected Balance	\$155,482.48
Less Balance Required for Services	<u>\$27,187.29</u>
Excess/(Deficit) Balance	\$128,295.19

**Results Summary**

**Analyzed Results**

Earnings Credit at 0.900000% of Investable Balance	\$103.51
Less Total Analyzed Fees	<u>\$18.10</u>
Total Analyzed Results	\$85.41

The Total Excess Analyzed Result of \$85.41 was Transferred to Composite Account [REDACTED]

**Account Analysis**  
**September 2019**

Account Number  
 Relationship  
 Statement Date

October 9, 2019  
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CITY OF BATTLE CREEK

**Service Detail**

Service Description	Volume	Unit Price	Total Fee	Balance Required
<b>Automated Clearing House (ACH)</b>				
ACH Positive Pay Monthly Maint	1	\$30.0000	\$30.00	Waived
<b>Checking</b>				
Credit	21	\$0.1000	\$2.10	\$3,154.33
Debit	1	\$0.1000	\$0.10	\$150.21
Account Balance Fee (Per Thousand)	157	\$0.1250	\$19.63	Waived
Account Maintenance	1	\$5.0000	\$5.00	\$7,510.30
Cash Processing - Branch	84	\$0.02250000	\$1.89	Waived
Items Deposited	8	\$0.0500	\$0.40	\$600.82
<b>Information Reporting</b>				
<b>Statements</b>				
Statements	1	\$7.0000	\$7.00	\$10,514.42
<b>Returned Items</b>				
Returned Items	1	\$3.5000	\$3.50	\$5,257.21
<b>Total Analyzed Fees</b>			<b>\$18.10</b>	<b>\$27,187.29</b>
<b>Total Fee Based Fees</b>			<b>\$0.00</b>	
<b>Total Waived Fees</b>			<b>\$51.52</b>	

\$1,502.06 in Positive Collected Balances Offset \$1.00 of Total Fees for all Analysis Based Services.



**Account Analysis**  
**September 2019**

Account Number [REDACTED]  
Relationship [REDACTED]  
Statement Date October 9, 2019  
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For Questions Regarding Your Statement, Contact:  
[REDACTED]



CITY OF BATTLE CREEK  
RECREATION DEPOSIT ACCOUNT  
PO BOX 1717  
BATTLE CREEK, MI 490161717

**Balance Summary**

Average Ledger Balance	\$99,616.20
Less Average Float	\$2,131.96
Average Collected Balance	\$97,484.24
Average Negative Collected Balance	\$0.00
Average Positive Collected Balance	\$97,484.24
Positive Collected Balance	\$97,484.24
Less Federal Reserve Requirement at 10.000000% of Positive Collected Balance	\$9,748.42
Investable Balance	\$87,735.82
Positive Collected Balance	\$97,484.24
Less Balance Required for Services	\$59,872.12
Excess/(Deficit) Balance	\$37,612.12

**Results Summary**

**Analyzed Results**

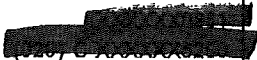
Earnings Credit at 0.900000% of Investable Balance	\$64.90
Less Total Analyzed Fees	\$39.86
Total Analyzed Results	\$25.04

The Total Excess Analyzed Result of \$25.04 was Transferred to Composite Account [REDACTED]



**Account Analysis**  
**September 2019**

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October 9, 2019  
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CITY OF BATTLE CREEK

**Service Detail**

Service Description	Volume	Unit Price	Total Fee	Balance Required
<b>Automated Clearing House (ACH)</b>				
ACH Positive Pay Item	21	\$0.0600000	\$1.26	\$1,892.60
ACH Positive Pay Monthly Maint	1	\$30.0000	\$30.00	Waived
ACH Positive Pay Rules	1	\$10.0000	\$10.00	\$15,020.60
<b>Checking</b>				
Credit	60	\$0.1000	\$6.00	\$9,012.36
Debit	2	\$0.1000	\$0.20	\$300.41
Account Balance Fee (Per Thousand)	100	\$0.1250	\$12.50	Waived
Account Maintenance	1	\$5.0000	\$5.00	\$7,510.30
Cash Processing - Branch	4,771	\$0.02250000	\$107.35	Waived
Electronic Credit	69	\$0.1000	\$6.90	\$10,364.21
Electronic Debit	21	\$0.1000	\$2.10	\$3,154.33
Items Deposited	28	\$0.0500	\$1.40	\$2,102.89
<b>Information Reporting</b>				
<b>Statements</b>				
Statements	1	\$7.0000	\$7.00	\$10,514.42
<b>Total Analyzed Fees</b>			<b>\$39.86</b>	<b>\$59,872.12</b>
<b>Total Fee Based Fees</b>			<b>\$0.00</b>	
<b>Total Waived Fees</b>			<b>\$149.85</b>	

\$1,502.06 in Positive Collected Balances Offset \$1.00 of Total Fees for all Analysis Based Services.



**Account Analysis**  
**September 2019**

Account Number [REDACTED]  
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For Questions Regarding Your Statement, Contact:  
[REDACTED]

CITY OF BATTLE CREEK  
ACCOUNTS PAYABLE  
10 N DIVISION ST RM 205  
BATTLE CREEK, MI 490144004

**Balance Summary**

Average Ledger Balance	\$25,000.00
Less Average Float	\$0.00
Average Collected Balance	\$25,000.00
Average Negative Collected Balance	\$0.00
Average Positive Collected Balance	\$25,000.00
Positive Collected Balance	\$25,000.00
Less Federal Reserve Requirement at 10.000000% of Positive Collected Balance	\$2,500.00
Investable Balance	\$22,500.00
Positive Collected Balance	\$25,000.00
Less Balance Required for Services	\$619,434.54
Excess/(Deficit) Balance	( \$594,434.54 )

**Results Summary**

<b>Analyzed Results</b>	
Earnings Credit at 0.900000% of Investable Balance	\$16.64
Less Total Analyzed Fees	\$412.39
Total Analyzed Results	( \$395.75 )
Total Analyzed Service Charges This Statement	\$395.75

The Total Deficit Analyzed Result of \$395.75 was Transferred to Composite Account [REDACTED]

**Account Analysis**  
**September 2019**

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CITY OF BATTLE CREEK

**Service Detail**

Service Description	Volume	Unit Price	Total Fee	Balance Required
<b>Account Reconciliation Plan (ARP)</b>				
ARP Data Entry Via Web	1	\$0.65000000	\$0.65	\$976.34
ARP Checks - Full	382	\$0.0400	\$15.28	\$22,951.48
ARP File Output-Transmission	1	\$10.0000	\$10.00	\$15,020.60
ARP Maintenance-Full Img POS Pay	1	\$85.0000	\$85.00	\$127,675.10
<b>Automated Clearing House (ACH)</b>				
ACH Positive Pay Item	236	\$0.06000000	\$14.16	\$21,269.17
ACH Positive Pay Monthly Maint	1	\$30.0000	\$30.00	Waived
ACH Positive Pay Rules	1	\$10.0000	\$10.00	\$15,020.60
<b>Business Sweep</b>				
Sweep Maintenance Investment	1	\$50.0000	\$50.00	\$75,103.00
Sweep Debit	4	\$0.55000000	\$2.20	\$3,304.53
Sweep Credit	16	\$0.55000000	\$8.80	\$13,218.13
<b>Checking</b>				
Credit	4	\$0.1000	\$0.40	\$600.82
Debit	381	\$0.1000	\$38.10	\$57,228.49
Account Balance Fee (Per Thousand)	25	\$0.1250	\$3.13	Waived
Account Maintenance	1	\$5.0000	\$5.00	\$7,510.30
Electronic Debit	241	\$0.1000	\$24.10	\$36,199.65
<b>Image Services</b>				
CD Rom Item Fee	829	\$0.05500000	\$45.60	\$68,493.94
CD Rom Media Fee & Duplicate Copies	1	\$34.0000	\$34.00	\$51,070.04
<b>Information Reporting</b>				
<b>Statements</b>				
Statements	1	\$7.0000	\$7.00	\$10,514.42
<b>Positive Pay</b>				
Positive Pay Notification-Alert	1	\$8.0000	\$8.00	\$12,016.48
Positive Pay Returned Item	1	\$12.0000	\$12.00	\$18,024.72



**Account Analysis  
September 2019**

Account Number	[REDACTED]
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CITY OF BATTLE CREEK

**Service Detail-Continued**

Service Description	Volume	Unit Price	Total Fee	Balance Required
Positive Pay File Transmission	4	\$10.0000	\$40.00	\$60,082.40
Image Positive Pay Except	1	\$2.1000	\$2.10	\$3,154.33
Total Analyzed Fees			\$412.39	\$619,434.54
Total Fee Based Fees			\$0.00	
Total Waived Fees			\$33.13	

\$1,502.06 in Positive Collected Balances Offset \$1.00 of Total Fees for all Analysis Based Services.





**Account Analysis  
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Account Number [REDACTED]  
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For Questions Regarding Your Statement, Contact:  
[REDACTED]

CITY OF BATTLE CREEK  
10 N DIVISION ST RM 205  
PO BOX 1717  
BATTLE CREEK, MI 490144004

**Balance Summary**

Average Ledger Balance	\$64,532.75
Less Average Float	<u>\$0.00</u>
Average Collected Balance	\$64,532.75
Average Negative Collected Balance	\$0.00
Average Positive Collected Balance	\$64,532.75
Positive Collected Balance	\$64,532.75
Less Federal Reserve Requirement at 10.000000% of Positive Collected Balance	<u>\$6,453.28</u>
Investable Balance	\$58,079.47
Positive Collected Balance	\$64,532.75
Less Balance Required for Services	<u>\$269,484.59</u>
Excess/(Deficit) Balance	( \$204,951.84 )

**Results Summary**

**Analyzed Results**

Earnings Credit at 0.900000% of Investable Balance	\$42.96
Less Total Analyzed Fees	<u>\$179.41</u>
Total Analyzed Results	( \$136.45 )
Total Analyzed Service Charges This Statement	\$136.45

The Total Deficit Analyzed Result of \$136.45 was Transferred to Composite Account [REDACTED]

**Account Analysis  
September 2019**

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CITY OF BATTLE CREEK

**Service Detail**

Service Description	Volume	Unit Price	Total Fee	Balance Required
<b>Account Reconciliation Plan (ARP)</b>				
ARP Data Entry Via Web	1	\$0.65000000	\$0.65	\$976.34
ARP Checks - Full	299	\$0.0400	\$11.96	\$17,964.64
ARP File Output-Transmission	1	\$10.0000	\$10.00	\$15,020.60
ARP Maintenance-Full Img POS Pay	1	\$85.0000	\$85.00	\$127,675.10
<b>Automated Clearing House (ACH)</b>				
ACH Positive Pay Monthly Maint	1	\$30.0000	\$30.00	Waived
<b>Checking</b>				
Credit	3	\$0.1000	\$0.30	\$450.62
Debit	305	\$0.1000	\$30.50	\$45,812.83
Account Balance Fee (Per Thousand)	65	\$0.1250	\$8.13	Waived
Account Maintenance	1	\$5.0000	\$5.00	\$7,510.30
Electronic Credit	5	\$0.1000	\$0.50	\$751.03
Electronic Debit	5	\$0.1000	\$0.50	\$751.03
<b>Information Reporting</b>				
<b>Statements</b>				
Statements	1	\$7.0000	\$7.00	\$10,514.42
<b>Positive Pay</b>				
Positive Pay Notification-Alert	1	\$8.0000	\$8.00	\$12,016.48
Positive Pay File Transmission	2	\$10.0000	\$20.00	\$30,041.20
<b>Total Analyzed Fees</b>			<b>\$179.41</b>	<b>\$269,484.59</b>
<b>Total Fee Based Fees</b>			<b>\$0.00</b>	
<b>Total Waived Fees</b>			<b>\$38.13</b>	

\$1,502.06 In Positive Collected Balances Offset \$1.00 of Total Fees for all Analysis Based Services.



**Account Analysis**  
**September 2019**

Account Number [REDACTED]  
Relationship [REDACTED]  
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For Questions Regarding Your Statement, Contact:  
[REDACTED]

CITY OF BATTLE CREEK  
PAYROLL  
10 N DIVISION ST RM 205  
BATTLE CREEK, MI 490144004

**Balance Summary**

Average Ledger Balance	\$60,466.54
Less Average Float	\$0.00
Average Collected Balance	\$60,466.54
Average Negative Collected Balance	\$0.00
Average Positive Collected Balance	\$60,466.54
Positive Collected Balance	\$60,466.54
Less Federal Reserve Requirement at 10.000000% of Positive Collected Balance	\$6,046.65
Investable Balance	\$54,419.89
Positive Collected Balance	\$60,466.54
Less Balance Required for Services	\$1,173,529.43
Excess/(Deficit) Balance	( \$1,113,062.89 )

**Results Summary**

**Analyzed Results**

Earnings Credit at 0.900000% of Investable Balance	\$40.26
Less Total Analyzed Fees	\$781.28
Total Analyzed Results	( \$741.02 )
Total Analyzed Service Charges This Statement	\$741.02

The Total Deficit Analyzed Result of \$741.02 was Transferred to Composite [REDACTED]



**Account Analysis**  
**September 2019**

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CITY OF BATTLE CREEK

**Service Detail**

Service Description	Volume	Unit Price	Total Fee	Balance Required
<b>Account Reconciliation Plan (ARP)</b>				
ARP Checks - Full	13	\$0.0400	\$0.52	\$781.07
ARP File Output-Transmission	1	\$10.0000	\$10.00	\$15,020.60
ARP Maintenance-Full Img POS Pay	1	\$85.0000	\$85.00	\$127,675.10
<b>Automated Clearing House (ACH)</b>				
ACH Customer Activity Report-Fax	3	\$27.5000	\$82.50	\$123,919.95
ACH Items Originated	2,653	\$0.1200	\$318.36	\$478,195.82
ACH Positive Pay Monthly Maint	1	\$30.0000	\$30.00	Waived
ACH File	16	\$15.0000	\$175.00	Max \$262,860.50
ACH Returned Item	5	\$4.0000	\$20.00	\$30,041.20
ACH Monthly Maintenance	3	\$35.0000	\$105.00	Waived
ACH Notification Of Change	2	\$4.0000	\$8.00	\$12,016.48
ACH Data Changed Per NOC	2	\$10.0000	\$20.00	\$30,041.20
<b>Checking</b>				
Credit	4	\$0.1000	\$0.40	\$600.82
Debit	13	\$0.1000	\$1.30	\$1,952.68
Account Balance Fee (Per Thousand)	60	\$0.1250	\$7.50	Waived
Account Maintenance	1	\$5.0000	\$5.00	\$7,510.30
Electronic Debit	2	\$0.1000	\$0.20	\$300.41
<b>Information Reporting</b>				
<b>Statements</b>				
Statements	1	\$7.0000	\$7.00	\$10,514.42
<b>Positive Pay</b>				
Positive Pay Notification-Alert	1	\$8.0000	\$8.00	\$12,016.48
Positive Pay File Transmission	4	\$10.0000	\$40.00	\$60,082.40
<b>Total Analyzed Fees</b>			<b>\$781.28</b>	<b>\$1,173,529.43</b>
<b>Total Fee Based Fees</b>			<b>\$0.00</b>	
<b>Total Waived Fees</b>			<b>\$142.50</b>	

\$1,502.06 In Positive Collected Balances Offset \$1.00 of Total Fees for all Analysis Based Services.



**Account Analysis**  
**September 2019**

Account Number [REDACTED]  
Relationship [REDACTED]  
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For Questions Regarding Your Statement, Contact:  
[REDACTED]



CITY OF BATTLE CREEK  
FLEXIBLE BENEFIT PAYMENTS  
10 N DIVISION ST RM 2005  
BATTLE CREEK, MI 490144004

**Balance Summary**

Average Ledger Balance	\$13,711.04
Less Average Float	<u>\$0.00</u>
Average Collected Balance	\$13,711.04
Average Negative Collected Balance	\$0.00
Average Positive Collected Balance	\$13,711.04
Positive Collected Balance	\$13,711.04
Less Federal Reserve Requirement at 10.000000% of Positive Collected Balance	<u>\$1,371.10</u>
Investable Balance	\$12,339.94
Positive Collected Balance	\$13,711.04
Less Balance Required for Services	<u>\$34,156.84</u>
Excess/(Deficit) Balance	( \$20,445.80 )

**Results Summary**

**Analyzed Results**

Earnings Credit at 0.900000% of Investable Balance	\$9.13
Less Total Analyzed Fees	<u>\$22.74</u>
Total Analyzed Results	( \$13.61 )
Total Analyzed Service Charges This Statement	\$13.61

The Total Deficit Analyzed Result of \$13.61 was Transferred to Composite Account [REDACTED]

**Account Analysis**  
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[REDACTED]  
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CITY OF BATTLE CREEK

**Service Detail**

Service Description	Volume	Unit Price	Total Fee	Balance Required
<b>Automated Clearing House (ACH)</b>				
ACH Positive Pay Item	4	\$0.06000000	\$0.24	\$360.49
ACH Positive Pay Monthly Maint	1	\$30.0000	\$30.00	Waived
ACH Positive Pay Rules	1	\$10.0000	\$10.00	\$15,020.60
<b>Checking</b>				
Debit	1	\$0.1000	\$0.10	\$150.21
Account Balance Fee (Per Thousand)	14	\$0.1250	\$1.75	Waived
Account Maintenance	1	\$5.0000	\$5.00	\$7,510.30
Electronic Debit	4	\$0.1000	\$0.40	\$600.82
<b>Information Reporting</b>				
<b>Statements</b>				
Statements	1	\$7.0000	\$7.00	\$10,514.42
<b>Total Analyzed Fees</b>			<b>\$22.74</b>	<b>\$34,156.84</b>
<b>Total Fee Based Fees</b>			<b>\$0.00</b>	
<b>Total Waived Fees</b>			<b>\$31.75</b>	

\$1,502.06 in Positive Collected Balances Offset \$1.00 of Total Fees for all Analysis Based Services.



**Account Analysis**  
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Account Number [REDACTED]  
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For Questions Regarding Your Statement, Contact:  
[REDACTED]

CITY OF BATTLE CREEK  
PROPERTY TAX  
10 N DIVISION ST RM 205  
PO BOX 1717  
BATTLE CREEK, MI 490144004

**Balance Summary**

Average Ledger Balance	\$25,000.00
Less Average Float	\$0.00
Average Collected Balance	\$25,000.00
Average Negative Collected Balance	\$0.00
Average Positive Collected Balance	\$25,000.00
Positive Collected Balance	\$25,000.00
Less Federal Reserve Requirement at 10.000000% of Positive Collected Balance	\$2,500.00
Investable Balance	\$22,500.00
Positive Collected Balance	\$25,000.00
Less Balance Required for Services	\$204,205.06
Excess/(Deficit) Balance	( \$179,205.06 )

**Results Summary**

**Analyzed Results**

Earnings Credit at 0.900000% of Investable Balance	\$16.64
Less Total Analyzed Fees	\$135.95
Total Analyzed Results	( \$119.31 )
Total Analyzed Service Charges This Statement	\$119.31

The Total Deficit Analyzed Result of \$119.31 was Transferred to Composite Account [REDACTED]

**Account Analysis**  
**September 2019**

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[REDACTED]  
 October 9, 2019  
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CITY OF BATTLE CREEK

**Service Detail**

Service Description	Volume	Unit Price	Total Fee	Balance Required
<b>Business Sweep</b>				
Sweep Maintenance Investment	1	\$50.0000	\$50.00	\$75,103.00
Sweep Debit	17	\$0.55000000	\$9.35	\$14,044.26
Sweep Credit	2	\$0.55000000	\$1.10	\$1,652.27
<b>Checking</b>				
Credit	18	\$1.5000	\$27.00	\$40,555.62
Debit	2	\$0.25000000	\$0.50	\$751.03
Account Balance Fee (Per Thousand)	25	\$0.1250	\$3.13	Waived
Account Maintenance	1	\$27.0000	\$27.00	\$40,555.62
<b>Information Reporting</b>				
<b>Statements</b>				
Statements	1	\$7.0000	\$7.00	\$10,514.42
<b>Wire Transfer</b>				
Domestic Incoming Wire	1	\$14.0000	\$14.00	\$21,028.84
<b>Total Analyzed Fees</b>			<b>\$135.95</b>	<b>\$204,205.06</b>
<b>Total Fee Based Fees</b>			<b>\$0.00</b>	
<b>Total Waived Fees</b>			<b>\$3.13</b>	

\$1,502.06 In Positive Collected Balances Offset \$1.00 of Total Fees for all Analysis Based Services.



**Account Analysis**  
**September 2019**

Account Number [REDACTED]  
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For Questions Regarding Your Statement, Contact:  
[REDACTED]



CITY OF BATTLE CREEK  
QECB WATER & WASTEWATER REV-SERIES 2016B  
10 N DIVISION ST RM 205  
PO BOX 1717  
BATTLE CREEK, MI 490144004

**Balance Summary**

Average Ledger Balance	\$607,768.74
Less Average Float	\$0.00
Average Collected Balance	\$607,768.74
Average Negative Collected Balance	\$0.00
Average Positive Collected Balance	\$607,768.74
Positive Collected Balance	\$607,768.74
Less Federal Reserve Requirement at 10.000000% of Positive Collected Balance	\$60,776.87
Investable Balance	\$546,991.87
Positive Collected Balance	\$607,768.74
Less Balance Required for Services	\$51,070.04
Excess/(Deficit) Balance	\$556,698.70

**Results Summary**

**Analyzed Results**

Earnings Credit at 0.900000% of Investable Balance	\$404.62
Less Total Analyzed Fees	\$34.00
Total Analyzed Results	\$370.62

The Total Excess Analyzed Result of \$370.62 was Transferred to Composite Account [REDACTED]

**Account Analysis**  
**September 2019**

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 October 9, 2019  
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CITY OF BATTLE CREEK

**Service Detail**

Service Description	Volume	Unit Price	Total Fee	Balance Required
<b>Checking</b>				
Account Balance Fee (Per Thousand)	608	\$0.1250	\$76.00	Waived
Account Maintenance	1	\$27.0000	\$27.00	\$40,555.62
<b>Information Reporting</b>				
<b>Statements</b>				
Statements	1	\$7.0000	\$7.00	\$10,514.42
Total Analyzed Fees			\$34.00	\$51,070.04
Total Fee Based Fees			\$0.00	
Total Waived Fees			\$76.00	

\$1,502.06 in Positive Collected Balances Offset \$1.00 of Total Fees for all Analysis Based Services.



**Account Analysis**  
**September 2019**

Account Number [REDACTED]  
Relationship [REDACTED]  
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For Questions Regarding Your Statement, Contact:  
[REDACTED]



CITY OF BATTLE CREEK  
GENERAL OBLIGATION-SERIES 2016C  
10 N DIVISION ST RM 205  
PO BOX 1717  
BATTLE CREEK, MI 490144004

**Balance Summary**

Average Ledger Balance	\$622,985.17
Less Average Float	\$0.00
Average Collected Balance	\$622,985.17
Average Negative Collected Balance	\$0.00
Average Positive Collected Balance	\$622,985.17
Positive Collected Balance	\$622,985.17
Less Federal Reserve Requirement at 10.000000% of Positive Collected Balance	\$62,298.52
Investable Balance	\$560,686.65
Positive Collected Balance	\$622,985.17
Less Balance Required for Services	\$52,196.59
Excess/(Deficit) Balance	\$570,788.58

**Results Summary**

**Analyzed Results**

Earnings Credit at 0.900000% of Investable Balance	\$414.75
Less Total Analyzed Fees	\$34.75
Total Analyzed Results	\$380.00

The Total Excess Analyzed Result of \$380.00 was Transferred to Composite Account [REDACTED]



**Account Analysis**  
**September 2019**

Account Number  
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October 9, 2019  
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CITY OF BATTLE CREEK

**Service Detail**

Service Description	Volume	Unit Price	Total Fee	Balance Required
<b>Checking</b>				
Debit	3	\$0.25000000	\$0.75	\$1,126.55
Account Balance Fee (Per Thousand)	623	\$0.1250	\$77.88	Waived
Account Maintenance	1	\$27.0000	\$27.00	\$40,555.62
<b>Information Reporting</b>				
<b>Statements</b>				
Statements	1	\$7.0000	\$7.00	\$10,514.42
<b>Total Analyzed Fees</b>			<b>\$34.75</b>	<b>\$52,196.59</b>
<b>Total Fee Based Fees</b>			<b>\$0.00</b>	
<b>Total Waived Fees</b>			<b>\$77.88</b>	

\$1,502.06 in Positive Collected Balances Offset \$1.00 of Total Fees for all Analysis Based Services.